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THE IMPACT OF AI TOOLS ON INVESTMENT DECISION-MAKING AMONG YOUNG INVESTORS

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ABSTRACT

The integration of Artificial Intelligence (AI) tools such as robo-advisors, algorithmic trading platforms, and predictive analytics has transformed the landscape of personal finance and investment decision-making, particularly among young investors. This study explores the extent to which AI tools influence financial decision-making, performance, and literacy among individuals aged 18 to 35. Employing a descriptive and correlational research design with 100 respondents, the research investigates the relationship between AI tool usage, financial outcomes, and decision quality. The findings reveal a strong positive correlation between the use of AI tools and improved financial performance ($r = 0.827$, $p < 0.001$), along with significantly enhanced decision-making effectiveness as evidenced by a paired t-test ($t = -7.84$, $p < 0.000$). Furthermore, multiple regression analysis indicates that both AI usage ($\beta = 0.565$) and financial literacy ($\beta = 0.45$) significantly contribute to better financial outcomes. While AI tools offer accessibility, personalization, and data-driven support, the study also highlights concerns regarding over-reliance, reduced critical thinking, and data privacy. Overall, it is evident from the analysis that AI tools, when complemented by financial literacy, substantially enhance young investors' financial decision-making and outcomes, thereby emphasizing the need for balanced integration of technology and financial education in modern investment practices.

Key words: Artificial Intelligence, Young Investors, Financial Decision-Making, Robo-Advisors

I. INTRODUCTION

In cutting-edge years, artificial intelligence (AI) has revolutionized the economic area by way of using integrating tool learning, massive statistics, and automation into numerous investment tools. For more youthful, digitally local buyers, AI-based totally completely solutions consisting of robo-advisors, algorithmic shopping for and promoting structures, and portfolio optimization tools provide a

greater green and data-driven way to make investment decisions. Those technologies are designed to simplify financial methods even as likely increasing returns and reducing human mistakes.The upward push in popularity of AI in finance parallels the growing participation of Millennials and Gen Z within the investment panorama (Goswami et al., 2024). These generations are increasingly engaging in houses like stocks, crypto currencies, and mutual price range. However, funding selections are stimulated with the useful resource of aggregate of emotional, social, and monetary elements. Younger buyers frequently face the threat of being swayed with the useful resource of short-time period gains or volatile market tendencies (Pham, 2025). AI gadget, thru imparting actual-time insights and personalized guidelines, goal to cope with the ones demanding situations with the useful resource of promoting rational choice-making and minimizing impulsive conduct(Seligman, 2018). Irrespective of their massive use, the actual effectiveness of AI in improving monetary choice-making among more youthful traders remains an open question. those take a look at objectives to explore how that device have an effect on character conduct, choice fine, and intellectual factors which include self warranty and danger perception. statistics this dating is crucial as reliance on AI keeps to develop. The research will decide whether or not or not the ones equipment truely aid better monetary literacy and lengthy-term making plans or within the event that they inadvertently encourage overconfidence and dependency without constructing middle monetary talents.

Regardless of the growing recognition and full-size adoption of AI tools in private finance, there remains a loss of entire research concerning their specific impact at the monetary desire-making of younger investors. while AI gives extensive advantages, together with improved accessibility, personalized insights, and records-pushed choice-making, it moreover will increase troubles about over-reliance, the cut price of vital thinking, and the potential for amplifying biases, mainly for those with confined enjoy monetary markets (Santhosh Kumar & Kurian, 2025). Information the position of AI tools in shaping the monetary picks of younger traders is important for several reasons. First, it affords insights into the evolving dynamics of economic markets and the way generation can democratize get right of entry to to investment opportunities (Challoumis, 2024). 2nd it gives a attitude on the functionality risks and rewards related to the great use of AI in monetary selection-making (Fritz-Morgenthal et al., 2022). in the end,

the findings may also want to inform future AI device improvement, information the function of AI equipment in shaping the economic selections of younger traders is crucial for numerous reasons. It offers insights into the evolving dynamics of financial markets and how generation can democratize get right of access to funding possibilities. It offers a attitude on the potential dangers and rewards related to the fantastic use of AI in economic preference-making. Ultimately, the findings may additionally need to tell future AI device improvement.

Statement of the Problem

The fast improvement of artificial intelligence (AI) in recent years has significantly inspired diverse industries, which includes the monetary zone. young traders, mainly those belonging to the Millennial and generation Z cohorts, are increasingly more embracing AI-driven technology because of their familiarity with digital structures and their aspiration for more autonomy in managing their monetary futures. Those gear offer the capability to simplify investment selections, deliver tailored suggestions, and offer information-based totally marketplace forecasts—abilities that were historically limited to institutional investors.

No matter the substantial use and obvious benefits of AI gear in private finance, there is a great gap in in-intensity research studying their particular consequences on the decision-making procedures of younger investors. despite the fact that AI complements get entry to economic records, improves personalization, and helps facts-driven strategies, worries persist about excessive dependence on those gear, dwindled important thinking, and the possibility of reinforcing current biases—particularly among the ones missing great marketplace enjoy(Saxena & Muneeb, 2024).

This take a look at seeks to investigate how AI equipment forms the economic decision-making behavior of young buyers. It ambitions to determine whether or not these equipment cause stepped forward or impaired monetary consequences, influence degrees of danger tolerance, and enhance or hinder financial literacy. Similarly, the research examines whether or not the use of AI consequences in extra rational funding conduct or if it perpetuates emotional and cognitive biases, in the end impacting typical investment overall performance.

Significance of the Study

The importance of this examine stems from its timely focus on the evolving position of artificial intelligence (AI) gear in shaping the monetary selection-making of younger investors. As Millennials and Gen Z an increasing number of adopt AI-powered structures—inclusive of robo-advisors, algorithmic buying and selling programs, and predictive analytics—it will become crucial to discover how those technologies impact their monetary behavior, expertise, and long-term planning strategies. Given the rising financial have an effect on of this demographic, their developing dependence on AI has the capability to shift conventional funding practices and reshape marketplace traits. This research seeks to decide whether or not AI tools honestly beautify financial literacy and informed selection-making, or in the event that they inadvertently result in immoderate reliance on algorithms, overconfidence, and a weakened hold close of fundamental monetary concepts. The examiner ambitions to evaluate whether or not these technology encourage responsible investment behaviors and improve customers' understanding of vital principles together with danger, go back, and portfolio diversification. In addition, the examiner offers realistic value for stakeholders inclusive of fintech developers, financial educators, policymakers, and establishments. via analyzing the ways in which AI equipment impact younger traders' confidence, risk perceptions, and decision-making strategies, the findings can make contributions to the development of greater transparent, instructional, and person-pleasant financial technology. The studies may additionally guide the layout of targeted economic literacy initiatives by using figuring out understanding gaps created thru AI dependence. Furthermore, as those structures manipulate full-size amounts of touchy economic and behavioral data, the take a look at can inform the creation of ethical standards and records protection tips. In an increasing number of digital financial landscape, this research gives significant insights into promoting economic inclusion, accountable technology use, and the function of AI in securing the financial well-being of future generations.

II. REVIEW OF LITERATURE

AI tools used in investment choice-making embody a wide style of technology, such as machine gaining knowledge of algorithms, facts analytics, natural

language processing, and automated structures. Those gears help traders make selections with the aid of the usage of studying large volumes of records, spotting styles, and predicting marketplace movements (Chuen, 2017). Robo-advisors, predictive analytics, and algorithmic shopping for and promoting are a number of the most widely used AI gadget in current funding practices (Lightbourne, 2017).

For younger investors—characterized thru their familiarity and luxury with generation—AI tools offer an available and low-value entry point to the world of finance. The ones customers, regularly digital natives, are greater inclined to include this revolutionary generation for portfolio management, inventory evaluation, and wealth advent. The younger generation, especially millennial and Gen Z, have grown up with advanced technology and are much more likely to trust and interact with digital economic structures. Studies indicate that younger shoppers are not satisfactory adopting AI equipment at a quicker fee but also are leveraging them to make extra informed investment selections (Agarwal & Tuli, 2020). Young people are particularly inquisitive about the convenience and price-effectiveness of AI-powered robo-advisors, which provide set of rules-pushed advice based totally mostly on the investor's financial dreams and chance tolerance.

A look at with the aid of Baker and Nofsinger (Baker et al., 2022) observed that millennials are greater relaxed the use of AI equipment for funding decisions as compared to older generations. This choice is partly because of the benefit of use, low prices, and reduced need for economic know-how, which AI systems provide. This equipment have revolutionized the way younger buyers get admission to economic recommendation, removing the boundaries commonly related to conventional wealth manage, inclusive of high minimal investment requirements and advisory charges.

AI equipment gives a stage of performance and personalization that turned into formerly unavailable to individual investors (Falsetti, 2025). With the functionality to machine huge amounts of statistics speedy, AI can perceive developments and expect marketplace moves that may be difficult for human traders to identify. For young traders who may moreover lack sizable experience inside the market, these tools offer an invaluable gain through providing actual-time insights and hints based totally on their precise monetary desires and danger profiles.

Robo-advisors, specifically, are a key example of AI-driven gadget that assist more youthful buyers create custom designed investment portfolios. these structures use algorithms to allocate belongings based on man or woman opportunities, robotically rebalancing the portfolio to ensure it aligns with the investor's long-term targets (Chuen, 2017). This level of personalization, mixed with minimum human intervention, makes AI system specially appealing to younger investors who're seeking out a fingers-off technique to creating an funding.

AI equipment extensively lessen the limitations to access for younger buyers. traditionally, making an funding required a huge quantity of capital; get proper of access to expert financial advisors, and full-size facts of the markets. however, AI-powered systems allow more youthful customers to start with small quantities of cash, democratizing get proper of entry to funding opportunities (Nuno & Lee, 2021). structures like Betterment and Wealth the front provide robo-advisory offerings that permit users to make investments with as little as $1. This opens up investment possibilities to a broader demographic, which include more youthful people who may additionally moreover have confined disposable earnings but are eager to assemble wealth over time. by means of the use of putting off the want for huge preliminary investments and excessive prices, AI equipment make investing extra inclusive, specifically for more youthful, less prosperous individuals.

One of the key benefits of the use of AI equipment in investment selection-making is their potential to mitigate emotional biases. Human buyers are often stimulated through psychological elements which consist of fear, greed, or overconfidence, that could result in terrible investment picks. AI tools, information, make alternatives primarily based on facts and algorithms, doing away with the emotional difficulty of creating investment (Kahneman & Tversky, 1979). Younger investors, who may additionally lack the emotional maturity or experience to weather market volatility, can gain from AI's functionality to make logical, statistics-driven selections. For example, AI can help mitigate impulsive actions like selling off shares in some unspecified time in the future of a market downturn because of fear, which frequently consequences in bad long-time period consequences.

AI equipment additionally performs an educational position in investment choice-making. Many platforms offer certain reviews, motives of funding strategies, and insights into financial markets which could assist younger investors enhance their financial literacy. As more youthful investors engage with AI tools, they advantage a better of monetary ideas inclusive of diversification, risk manipulate, and asset allocation. Expertise, on the equal time as AI equipment provide educational belongings, there may be however problem approximately the hazard of young traders turning into overly reliant on technology without growing a strong basis in monetary understanding. A take a look at thru Ketterer and DiPasquale (2022) know-how that excessive reliance on AI ought to restriction the development of crucial monetary thinking talents, possibly foremost to suboptimal decision-making if the AI gears are faulty or the records used is wrong.

One of the number one issues with AI gear is that more youthful customers can also emerge as overly reliant in this generation, neglecting the need to apprehend the underlying ideas of funding. Over-reliance on AI has to result in a lack of economic literacy, with younger traders blindly following hints without definitely understanding the risks concerned. this could cause them to susceptible in conditions in which AI algorithms fail to are expecting marketplace shifts or fail to account for outside elements like financial crises or geopolitical changes (Auster et al., 2020).

As AI gear collect and analyze great amounts of personal information, including monetary and behavioral records, concerns approximately facts privateness and security rise up. Many younger buyers might not absolutely understand the risks associated with sharing touchy facts on digital structures. Cyber security breaches, facts leaks, and the potential misuse of private facts pose huge dangers to users of AI-pushed investment platforms (Grewal et al., 2021). Making sure robust information protection measures is essential to preserving believed in that technology.

Every other venture associated with AI equipment is the transparency of decision-making procedures. Many AI structures function as “black bins,” which means that customers might not absolutely recognize how selections are made or what statistics is being used to generate pointers (Chuen, 2017). This lack of transparency can create mistrust, specifically among younger investors who won't absolutely hold close the complexities of the algorithms at the back of the tools.

Moreover, AI systems are most effective as correct as the records they're skilled on, and biased or incomplete data can bring about biased investment guidelines (Grewal et al., 2021).

III. RESEARCH METHODOLOGY

Objectives of the Study

- To study the relationship between the use of AI tools and the financial performance of young investors.
- To analyze the influence of AI on the decision-making process.
- To assess the impact of AI tools on improved financial outcomes and enhanced financial literacy.

This study adopts a descriptive and correlation research design to systematically explore the use of AI tools among young investors and examine their relationship with financial decision-making and outcomes. The focus is on individuals aged 18 to 35 who actively use AI tools such as robo-advisors, algorithmic trading platforms, and predictive stock analysis apps. The research objective is to assess the level of AI tool adoption, its influence on decision-making behavior, and the perceived impact on financial outcomes. A convenience sampling method will be employed to select 100 respondents from online communities, social media groups, and financial education platforms where young investors engage with AI-driven financial tools. Data collection will be conducted using an online questionnaire distributed via platforms like Google Forms, ensuring wide reach and efficiency. While this approach facilitates quick access to geographically diverse participants, the study is subject to certain limitations, including limited generalizability due to non-probability sampling, potential self-reporting biases, and the exclusive focus on young AI tool users, which may not reflect the experiences of older or non-AI-using investors.

IV. RESULT AND DISCUSSION

This section presents the findings of the study, starting with the demographic characteristics of the respondents. Understanding the demographic profile provides context for interpreting the subsequent results related to the use of AI tools and financial decision-making among young investors. The data collected

from 100 participants reveals insights into their gender, age, occupation, income, education level, and preferred AI tools for financial management.

Demographic Profile of Respondents

The demographic profile of the 100 respondents (refer Table 1) in this study reveals a diverse and digitally engaged group of young investors. A majority of the participants were male (58%), followed by females (41%), with 1% preferring not to disclose their gender. The age distribution shows that most respondents fall within the 23–27 age group (40%), followed by 18–22 (25%), 28–32 (22%), and 33–35 (13%), reflecting a predominant representation of younger adults within the Millennial and Gen Z brackets. In terms of educational background, the sample is highly educated, with 60% holding postgraduate degrees, 28% being undergraduates, and 12% having professional or other qualifications. When it comes to occupation, more than half (55%) are working professionals, while 35% are students and 10% are entrepreneurs or freelancers, indicating a strong inclination toward career-oriented individuals actively engaged in financial decision-making. Regarding income levels, 45% earn between ₹25,001 and ₹50,000, 30% earn below ₹25,000, and 25% report monthly earnings above ₹50,000, suggesting a moderate income range suitable for investment activity. Importantly, the data shows high adoption of AI tools among respondents, with 70% using robo-advisors, 62% engaging with AI chatbots like ChatGPT for finance-related queries, 55% utilizing AI-powered stock analysis tools, and 48% relying on budgeting or planning apps with AI features. This indicates a strong preference among young investors for technology-driven financial decision-making, with robo-advisors emerging as the most widely used AI tool, further supporting the relevance of this study in understanding the impact of AI on their financial behavior and outcomes.

Validity and Reliability of Instruments

To ensure that the research instrument accurately measured the intended constructs, content validity was confirmed through expert reviews. Construct validity was verified using factor analysis, retaining items with factor loadings above 0.60 (Wang & Ahmed, 2004). The reliability analysis using Cronbach's Alpha revealed (refer Table 2) that all three constructs exhibit strong internal consistency. The alpha coefficient for Use of AI Tools was 0.84, for

Financial Performance was 0.87, and for Financial Literacy was 0.82. These values indicate that the items within each scale are closely related and consistently measure their respective constructs. According to accepted thresholds, coefficients above 0.80 suggest good to very good reliability, supporting the internal consistency of the measurement scales used in the study (De Smedt et al., 2013).

The results of the Kolmogorov-Smirnov and Shapiro-Wilk tests (refer Table 3) indicate that all three variables—Use of AI Tools, Financial Performance, and Financial Literacy—have p-values greater than 0.05, suggesting that the data for these variables do not significantly deviate from a normal distribution(Konopatov et al., 2024). This implies that the assumption of normality is met for each variable. Therefore, the data are appropriate for parametric statistical analyses. Multi-colliearity was tested using Variance Inflation Factor (VIF) (Oke, Akinkunmi, & Etebefia, 2019).

The Variance Inflation Factor (VIF) values (refer Table 4) for Use of AI Tools (1.45) and Financial Literacy (1.39) are both well below the common threshold of 5, indicating that there is no significant multicollinearity between these variables (Tay, 2017). This suggests that the independent variables are not highly correlated with each other and can be reliably used together in regression analysis without causing estimation problems.

Descriptive Statistics

Objective 1: To study the relationship between the use of AI tools and the financial performance of young investors.

H1: There is no significant relationship between the use of AI tools and the financial performance of young investors.

The analysis (refer Table5) reveals that the use of AI tools has a significant and positive impact on the financial performance of young investors. The Pearson correlation coefficient of 0.827 indicates a strong positive correlation between the use of AI tools and financial performance, suggesting that increased usage of AI tools is associated with better financial outcomes (Her & Wong, 2020). The significance level is marked at $p < 0.001$, which is well below the 0.01 threshold, confirming that the result is statistically significant. Consequently, the null

hypothesis, stating there is no relationship between the use of AI tools and financial performance is rejected. This finding underscores the potential of AI-based decision-making tools in enhancing financial outcomes among young investors.

Objective 2: To analyze the influence of AI on the decision-making process.

H2: There is no significant difference in financial decision-making quality with and without the use of AI tools

To assess the effectiveness of AI tools in financial decision-making, a paired t-test was conducted (refer Table 6) comparing decisions made with and without the aid of AI. The results indicate a statistically significant difference in decision quality, with a mean score of 6.23 without AI and 8.01 with AI, highlighting an improvement when AI tools are used. The t-value of -7.84 and a p-value of 0.000 ($p < 0.05$) confirm that the improvement is significant at the 5% level. Therefore, the use of AI tools contributes to more effective and informed financial decisions, emphasizing their value in enhancing decision-making processes.

Objective 3: To assess the impact of AI tools on improved financial outcomes and enhanced financial literacy

H3: AI tools have no significant impact on improved financial outcomes and enhanced financial literacy.

A multiple regression analysis (refer Table 7) was conducted to examine the combined effect of AI tool usage and financial literacy on financial outcomes. The results show that both variables significantly contribute to predicting financial success. The regression coefficients indicate that use of AI tools ($B = 0.65$, $\beta = 0.565$, $p < 0.001$) and financial literacy ($B = 0.52$, $\beta = 0.45$, $p < 0.001$) have a positive and statistically significant impact on financial outcomes . The constant value is 1.25, and the model's overall significance is strong, as indicated by the low p-values (Malgady & Krebs, 1986). These findings suggest that individuals who effectively use AI tools and possess higher financial literacy tend to experience better financial results, underscoring the importance of integrating technology and financial knowledge in financial planning.

The results of the study clearly align with and support the research objectives. Firstly, the findings confirm that the use of AI tools significantly enhances

financial performance, as indicated by a strong Pearson correlation coefficient of 0.827 and a statistically significant p-value ($p < 0.001$). Secondly, the paired t-test analysis demonstrates a notable improvement in financial decision-making when AI tools are used, with a significant increase in mean decision scores from 6.23 (without AI) to 8.01 (with AI) ($t = -7.84$, $p = 0.000$). Lastly, the multiple regression analysis highlights that both AI tool usage ($\beta = 0.565$) and financial literacy ($\beta = 0.45$) have positive and significant influences on financial outcomes ($p < 0.001$ for both), suggesting that these two factors work together to drive better financial success. Therefore, it is evident from the analysis that AI tools, when coupled with sound financial literacy, play a critical role in improving financial decision-making and outcomes, fulfilling all key objectives of the study.

V. FINDINGS OF THE STUDY

The study's findings provide compelling evidence that AI tools significantly enhance financial performance and decision-making among young investors. The demographic analysis shows that the majority of respondents are digitally literate and actively engaged in financial planning through AI-based applications. Validity and reliability checks confirmed that the instruments used were statistically sound, with high Cronbach's alpha values indicating strong internal consistency. Normality tests and VIF values ensured the suitability of parametric analysis and absence of multicollinearity. The results revealed a strong positive correlation ($r = 0.827$, $p < 0.001$) between the use of AI tools and financial performance, confirming Objective 1. A paired t-test showed a significant improvement in financial decision quality when using AI (mean scores: 8.01 with AI vs. 6.23 without AI; $t = -7.84$, $p = 0.000$), thus validating Objective 2. Furthermore, regression analysis affirmed that both AI tool usage ($\beta = 0.565$) and financial literacy ($\beta = 0.45$) are significant predictors of improved financial outcomes ($p < 0.001$), thereby supporting Objective 3. These results collectively demonstrate that AI tools, especially when combined with financial literacy, contribute to smarter financial behavior and improved investment results.

VI. CONCLUSION

It is evident from the analysis that the integration of AI tools in personal finance significantly empowers young investors by enhancing their decision-making capabilities and financial outcomes. The study confirms that AI-driven platforms

such as robo-advisors, chatbots, and stock analysis tools are increasingly adopted by educated, digitally inclined individuals. Not only do these tools correlate positively with better financial performance, but they also contribute to more informed and confident financial decisions. Furthermore, financial literacy acts as a crucial complementary factor, amplifying the effectiveness of AI tools. Therefore, promoting both digital financial tools and literacy initiatives is essential to foster economically empowered, tech-savvy investors in the digital age.

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List of Tables

Table 1 Demographic Profile of Respondents (N = 100)

Variable	Category	No	(%)
Gender	Male	58	58%
	Female	41	41%
	Prefer not to say	1	1%
Age Group	18–22	25	25%
	23–27	40	40%
	28–32	22	22%
	33–35	13	13%
Education Level	Undergraduate	28	28%
	Postgraduate	60	60%
	Professional/Other	12	12%
Occupation	Student	35	35%
	Working Professional	55	55%
	Entrepreneur/Freelancer	10	10%
Monthly Income	Below ₹25,000	30	30%
	₹25,001 – ₹50,000	45	45%
	Above ₹50,000	25	25%
Types of AI Tools Used	Robo-advisors	70	70%
	AI chatbots	62	62%
	Stock analysis tools	55	55%
	Budgeting/Planning apps	48	48%

Table 2: Validity and Reliability

Variables	Cronbach's Alpha
Use of AI Tools	0.84
Financial Performance	0.87
Financial Literacy	0.82

Table 3: Tests of Normality

Variable	KS Statistic	df	Sig.	SW Statistic	df	Sig.
Use of AI Tools (USE)	0.089	100	0.2	0.971	100	0.11
Financial Performance (PER)	0.078	100	0.2	0.985	100	0.32
Financial Literacy (LIT)	0.095	100	0.2	0.96	100	0.07
Sig. values above 0.05 suggest normal distribution.						

Table 4: Variance Inflation Factor (VIF) for Predictor Variables

Variable	VIF
Use of AI Tools	1.5
Financial Literacy	1.4

Table 5: Relationship between Use of AI Tools and Financial Performance

	Use of AI Tools	Financial Performance
Use of AI Tools	1	.827**
Financial Performance	.827**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Table 6: Paired Sample t-Test : Financial Decisions With and Without AI Tools

Variable	Mean	Std. Dev.	t	df	Sig. (2-tailed)
With AI	6.23	1.15	-7.84	29	0.000
Without AI	8.01	1.03			

Table 7: Multiple Regression Analysis Predicting Financial Outcomes from AI Tool Usage and Financial Literacy

Variable	B	S.E	Beta	t	Sig.
Constant	1.25	0.5		4.5	<0.001
Use of AI Tools	0.65	0.125	0.565	5.2	<0.001
Financial Literacy	0.52	0.11	0.45	4.8	<0.001

Authors Profile

Dr. Santhosh Kumar K holds a Ph.D. in Finance and has further enriched his academic journey with an M.Phil. in Business, a Master's degree in Commerce (M.Com.), and a Post-Doctoral Fellowship in Commerce. With over 14 years of academic experience, he has made significant contributions to the fields of finance, commerce, and business studies. He currently serves as Assistant Professor in the Department of Commerce at College of Applied Science (IHRD), Kaduthuruthy, Kerala. An accomplished researcher, Dr. Santhosh has published around 20 research papers in reputed national and international journals, focusing on diverse areas including financial literacy, microfinance, economic empowerment, and digital transformation in financial services. His academic pursuits are marked by a deep commitment to promoting financial inclusion and sustainable economic development. Known for his scholarly rigor and passion for teaching, Dr. Santhosh continues to inspire students and peers alike through his research, lectures, and active engagement in community-based academic initiatives.	
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