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An Empirical Study On Financial Literacy And The Need For Financial Education Among The Youth

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Abstract
Financial Literacy in youths plays a vital role in economic development of the country. It is very much required among the youths for saving, investing, debt management & much more. This research aims on financial knowledge and saving awareness among the youth in India. So, by providing financial education to youths, they will be accountable & can make responsible financial decision. The data for the analysis is collected among the students & youth. The results of this survey shows that most of them thinks that. Financial literacy is important & financial education is required.
Keywords: *Financial Knowledge, Financial Education, Money Management, Indian Youths, Investing & Saving Decisions*

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I. Introduction

India, with its economy and a huge number of young adults, stands at a crucial place where the financial choices of the younger generation have significant impacts over the individual as well as the country's economy. In the era of a rapidly changing global economy, we as a responsible citizen should adapt and evolve according to it. So, in order to do this the requirement of financial knowledge among the youth of India couldn't be more important. This paper is on a comprehensive study of the current state of financial literacy among India's youth, aiming to identify common challenges, analyse existing the challenge, and suggest strategies and measures for developing a generation that could manage the difficulties of personal finance on their own without any difficulties.

Financial literacy is a group of skills and abilities in the financial area. It includes an understanding of financial products and concepts with the help of information and advice and ability to identify and understand financial risks and make informed decisions. (Vidovićová, 2022)

Financial literacy is required from basic budgeting for day-to-day basis to advanced investment in higher level, it has become essential component for survival. Indian youths who are considered as an important population face various difficulties in obtaining and maintaining their finance due to lack of financial knowledge. Despite the great efforts and initiative taken by government and non-government organizations to encourage financial education, an in-depth study indicates that Indian youth lack financial knowledge. As India wants to sustain the rapid economic development, knowing the financial literacy situation among youth becomes important. Good financial literacy will help for Generation Z to make choices about investments in the future. However, Generation Z invests without fully understanding both the advantages and disadvantages. Financial literacy is essential so that this generation can handle their financial resources more effectively in the future. The youth need financial knowledge and skills in order to efficiently manage their financial resources. Financial literacy is affected by a number of factors, such as socio-economic background, educational possibilities, cultural practices, and access to financial resources. The research serves an overview of financial literacy levels among Indian youth. It believes to give meaningful information that might guide the youths.

II. Review Of Literature

The paper reports on the potential use of Neural Network as a sensitivity modelling tool for the determinants of financial literacy. The financial literacy modelling in this research has been attempted to measure the literacy of youth in the Australian society with respect to their financial knowledge of Credit Cards, Loans and Superannuation. In so doing, the researchers there keen to identify the determinants of financial knowledge. (Samy M. T., (2008.) The study, a two-page survey was given to teachers, administrators, parents, business owners, and community members to determine the importance they placed on financial literacy curriculum and what content they think should be included in a financial literacy curriculum at Bozeman High School. The conclusions of this study there that financial education is beneficial and that the concepts taught in that type of curriculum there valued. (Tschache, 2009) The paper financial literacy is strongly related to sociodemographic characteristics and family financial sophistication. Specifically, a college-educated male whose parents had stocks and retirement savings is about 50 percentage points more likely to know about risk diversification than a female with less than a high school education whose parents there not healthy. (Lusardi A. &., 2009)

The paper reports investigation of a study on the influence of various socio-demographic factors on different dimensions of financial literacy among the working young in urban India. The study also investigates the relationship between the dimensions of financial literacy. (Agarwalla, 2013) In this paper, they have undertaken an assessment of the rapidly growing body of research on financial literacy. Which followed by an examination of the impact of financial literacy on economic decision-making in the United States and elsewhere. A final section offers thoughts on what remains to be learned if researchers are to better inform theoretical and empirical models as well as public policy. (Lusardi A. &., 2014) The Project is research on the status of Financial Literacy in India. They have looked at the Young Urban Population in India using Primary Data collected with the help of questionnaire. While Investor Education Programs and instruments like SIPs have been of help to increase involvement of people from lottery income groups, much can do to improve the effectiveness of these programs. (Lalit Kode, 2015) The working young in urban India exhibit inferior financial knowledge, inferior financial attitude, and superior financial behaviour compared to their counterparts elsewhere. The influence of these key aspects of Indian family life indicates the need to involve family members in financial literacy programs to improve financial decision making of families. (Agarwalla S. K., 2015) The youth of today is very much materialistic on one hand and on the other is forgetting the traditional roots of the culture they are born in. Where saving and investing was considered essential part of an earning youth today, they focus more on acquiring assets than on financial planning. The study ahead covers certain some issues where they study the financial literacy of the newly employed youth along with the choices they are making in the financial sector. (Deekshith, 2016) The research talks about the importance of financial literacy for young people. This study measured financial literacy levels among high school students in India and found low levels of performance on standard measures of financial literacy. These findings lend support for high school financial education which involves parents and stresses practical hands-on application, societal and macroeconomic impact, as a means of improving financial literacy. (Jayaraman, 2018) The paper examines the efficacy of learning sources associated with financial literacy in young adults. The survey consists of a financial literacy quiz to determine the state of the participants' existing financial knowledge. Additionally, they gather socio-demographic data in three areas: Family and background, formal learning activities, and experiential learning activities. The results show that family and background have little impact (Brau, 2019) The paper uses a large-scale field experiment in India to study attitudinal, behavioural, and cognitive constraints that can stymie the link between financial education and financial outcomes. The study complements financial education with financial incentives on a financial literacy test to affect participant motivation, financial goal setting to provide a psychological nudge, and personalized financial counselling to enhance the intensity of treatment. (Carpena, 2019) The Youth falls between the childhood and adulthood ages of 14 to 25. At this stage as a youth, one should construct their Self-Concept which is influenced by variables like lifestyle, peers, gender and culture. This article aims to find out the financial literacy level among the youth in Palayamkottai, Tirunelveli District. Financial literacy is the knowledge of taking effective decisions on handling money with respect to saving and spending. (Kalaimagal, 2019) The study investigates the Millennials and Gen Z perception toward Fintech services, their usage intention, and their financial behaviour. Millennials are more aware of Fintech services than Gen Z, which is different from the global view where Gen Z is the highest. Half of the respondents see that Fintech plays a complementary role with banks. The majority see that Fintech services are cheaper than bank services. (Daqar, 2020) The study determined the financial literacy programs needed by CSU students. The research paper advocates Higher educational institutions inclusion in their curriculum of non-business courses, subjects on financial literacy and an action plan to enhance and develop the students sound financial decisions. Research on financial literacy in other universities must be conducted to replicate this study and may use other variables. (Abichuela, 2020) The study focuses on financial knowledge and saving behaviour in Generation Z in Bandung. The aimed of this study is to determine the level of financial knowledge of z generation and relate financial knowledge with a series of information on saving behaviour of generation z. The results of this study indicate that financial knowledge has no significant effect on saving behaviour, and has a low correlation between financial knowledge and saving behaviour. (Rahayu, 2020) The purpose of this study was to determine the effect of the level of financial literacy, herding behaviour, risk-averse, risk perception on investment decisions in the Z generation, and the Millennial generation. The results soothed that financial literacy, herding behaviour, risk-averse, risk perception have a positive effect on investment decisions. (Rosdiana, 2020) The paper also makes an attempt to know the willingness of rural youth to get financial literacy and which demographic factors affect their level of awareness as they'll as their usage of a various financial product. In this research, they have collected data from 29 villages using a convenient sampling method. In the study, they found that the rural population of India hardly use any other financial product than a bank savings account. At last, they concluded with the suggestion to the government to conduct various awareness program in the rural region of the country.

(Joshi, 2020) The paper discusses about the need of marketing for the emerging trend FinTech. Emerging trends like Bitcoin, Big Data, FinTech, Blockchain require a lot of marketing related activities to increase the awareness about the same among the customers. And how ready the GEN-Z is to be the new users of FinTech. They have also compared the existing users, i.e., the millennials with the GEN-Z. They have found that most of the Gen-Z is unaware about the basic concepts of the FinTech. (Memon, 2021) The paper Malaysia, like all other countries throughout the world, became a victim of the COVID-19 epidemic. The goal of this research is to investigate the level of financial literacy among youth, as they'll as the relationship between financial knowledge, financial behaviour, financial attitude, and familial influences on financial literacy. (Hashim, 2021) The purpose of this study is to determine the effect of financial behaviour and financial attitude on financial literacy in generation Z. The results soothed that the financial attitude had a significant effect on financial literacy, and there was no significant influence between the financial behaviour and financial literacy. (Edwy, 2022) The research aims to identify the financial literacy level among millennials and Generation Z. In terms of investment among millennials and Generation Z - fixed deposits, savings deposits, and insurance are more popular around 40% of respondents invest in shares and Mutual funds. The findings indicate that the internet and Televisions are the most effective source in creating financial literacy among millennials and Generation Z. (Tiwari, 2022) The article highlights the effective marketing campaign strategies for millennials and generation Z. This study similarly highlights the difference in the buying behaviour among generation Z and millennials. This study similarly concludes that using social media for the marketing campaign is more effective for gen Z rather than millennials. (Patil, 2022) The research financial literacy is a must for every person. If a person is earning without proper financial management, it results in mismanagement of the resources. Researcher strongly suggests that governments and education institutions should take more initiative to inculcate savings habits and awareness about the management of finance among all the students. (Gala, 2022) The article focuses to identify the level of financial literacy of the youngster in Chennai and it identifies the Excellency with respect to financial decision. This study identifies that income, qualification, gender and age affects the level of financial literacy. With the help of this study required strategies can be identified and for the betterment in financial decision by the youngster in Chennai city. (Ambuli, 2022) The research is on financial education and literacy in the they of science has discovered that it is trending strongly across fields like environmental science, healthcare, energy, and economics, according to bibliometric data. In conclusion, financial education is instrumental to help them set clear financial goals and plan for the future. (Hong Shan, 2023). The study on the financial inclusion (FI) has been defined in many possible ways. According to the World Bank. The rest of the study is organised into five sections. They discuss the survey methodology and data collection process in next section FL scores and their relationship with respondents' characteristics are discussed in section. (Ramesh Jangili, 2023) The purpose of this paper is to analyse the level of financial literacy and the need for financial education among youths. Information in money and getting ready for finance are fundamental for each and everybody might be for a school going kid or a retiree. It is important to show youth individual monetary preparation and acquiring information in monetary proficiency to further develop their own cash the executive's abilities and to turn out to be monetarily dependable grown-ups. (Chandra, 2023) The research intends to investigate the level of financial literacy among Bangalore's young population. This study focuses on analysing how youngsters in Bangalore grasp fundamental financial ideas, make financial plans, and choose which investments to make. The results of the study will be useful for policymakers, educators, and financial institutions in developing effective financial education programs and policies for the young generation in India. (Irfan, 2023) The global financial market and the changing financial objectives have enhanced its responsibility in managing its finances. The results prove that most people like to invest in those investment options where there is more chance of stable income and are also willing to take a moderate amount of risk and accept losses in exchange for a larger prospective return. (Nigam, 2023) The study tried to determine the effect of gender, financial socialization and student consumption experiences on financial literacy among youth, especially among undergraduate students. Undergraduate students there chosen because in general they started to move away from their parents and started managing their own finances. (Anissa, 2021, November)

III. Objectives:

To understand the financial awareness levels among the youth

To understand the difference between male and female awareness levels with respect to financial products in the Indian market.

To understand the difference among the education streams of youth with respect to financial products in the Indian market.

To understand the difference between business and non-business youth with respect to financial products in the Indian market.

IV. Methodology

The study sample comprised 350 students from a private higher education institution in Banglore. To examine the theoretical ability to generalize of the hypotheses, an intentional judgment sample approach was used.

Hypothesis testing was done using the factors that include general financial awareness and financial product awareness such as insurance, credit cards, Islamic banking, and unit trusts. Age is a constant variable, whereas gender, education level, and major are demographic variables (Nga, 2010).

Gender:

Comparatively females have less knowledge and interests in Financial Field than males. Despite providing financial education females were found that they have a lower retirement age and income goals. Females have also taken the role of risk advisers in financial sector.

H1: Gender influences general and financial product awareness.

Education level:

Person with a Less Financial Knowledge have higher risk in investments compared to the financially knowledgeable person. Thus, Educational Level plays a Vital role in financial awareness.

H2: Education level influences general and financial product awareness.

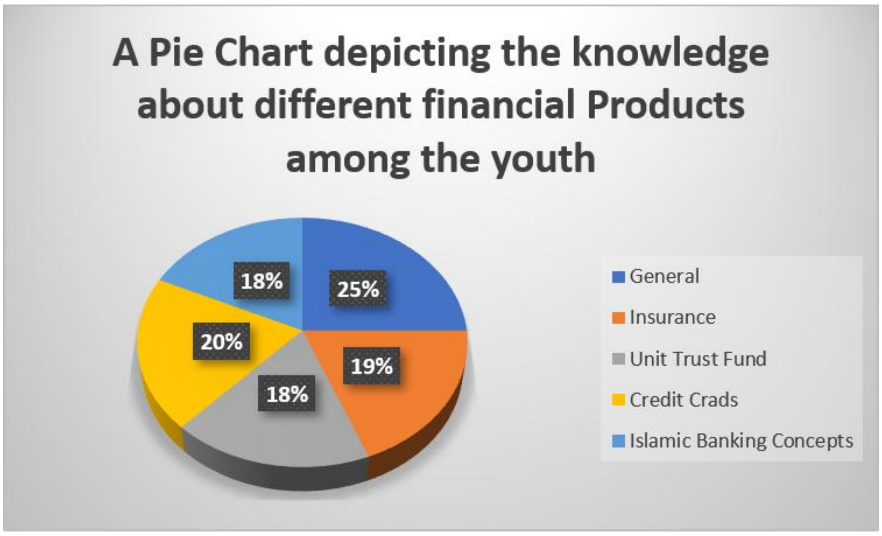
Majors- Business/non-business

Studies have found that Business Students have greater financial knowledge and awareness than the non-business students. Hence majors have a great impact in the financial field.

H3: Type of course taken influence general and financial product awareness.

Analysis

Descriptive statistics

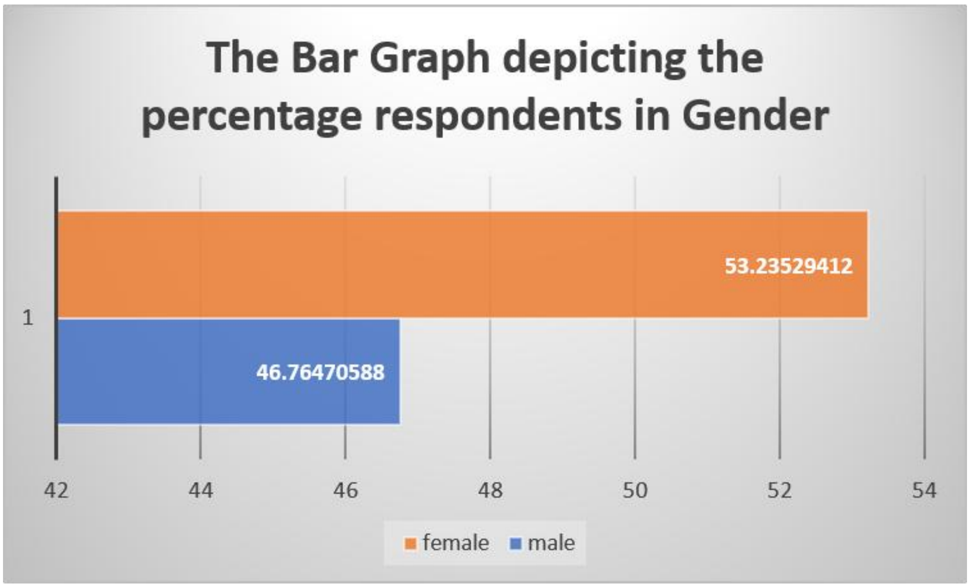


The data had been collected from students of higher education sector. The sample respondents are 350 out of which 25% of the respondents were found to have general awareness about the existing financial products in the market. Thaw financial awareness level in insurance products is 19%. The awareness level of student's unit trust financial products is 18%. Awareness level of Credit card products is 20%. The awareness level of Islamic banking concepts is 18%.

Descriptive Statistics:

Gender:

Gender				
		Percent	Valid Percent	Cumulative Percent
Valid	male	46.7647059	46.8	46.8
	female	53.2352941	53.2	100
	Total	100	100	

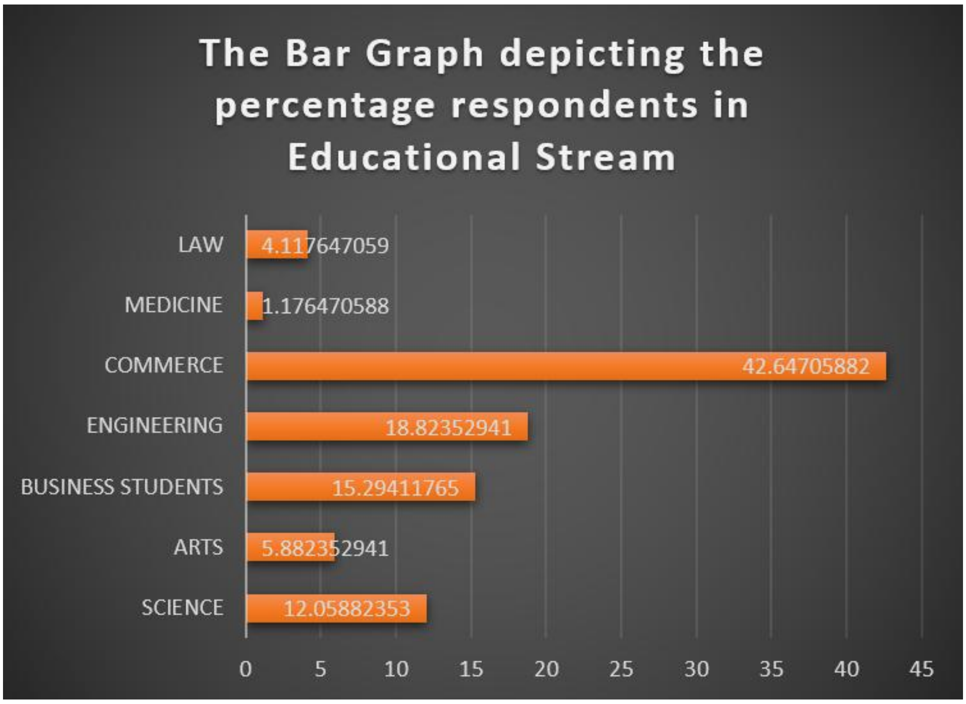


Interpretation:

The data had been collected from students of higher education sector. The sample respondents are 350 out of which 53.23% are female & 46.76% are male of the respondents.

Educational Stream:

Educational Stream				
		Percent	Valid Percent	Cumulative Percent
Valid	SCIENCE	12.0588235	12.1	12.1
	ARTS	5.88235294	5.9	17.9
	BUSINESS STUDENTS	15.2941176	15.3	33.2
	ENGINEERING	18.8235294	18.8	52.1
	COMMERCE	42.6470588	42.6	94.7
	MEDICINE	1.17647059	1.2	95.9
	LAW	4.11764706	4.1	100

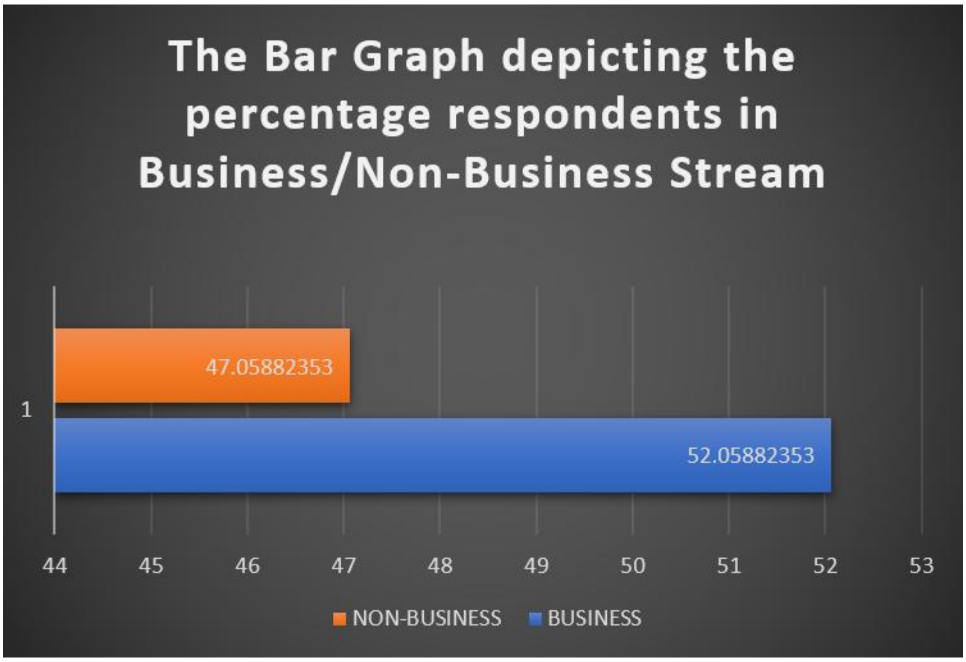


Interpretation:

The data had been collected from students of higher education sector. The sample respondents are 350 out of which 4.11%, 1.17%, 42.64%, 18.8%, 15.29%, 5.8% & 12.05% are from Law, Medicine, Commerce, Engineering, Business Students, Arts & Science Respectively. So, we can conclude that commerce students have more financial knowledge compared to other streams.

Business/Non-Business Course:

Business/Non- Business Course					
	Majors	Percent	Mean	Std. Deviation	Std. Error Mean
Gtotal	BUSINESS	52.0588235	75.1525	12.34193	0.92768
	NON-BUSINESS	47.0588235	71.1125	16.54268	1.30781



Interpretation:

The data had been collected from students of higher education sector. The sample respondents are 350 out of which 47.05% are from Non-Business Course whereas 52.05% are from Business Course. So, we can conclude that business course students have more financial knowledge compared to non-Business course both male & female almost he a similar financial knowledge

Hypothesis

Gender:

H1: There is significant difference between male and female students with respect to general and financial product awareness.

Gender					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Gtotal	male	159	74.2138	14.51990	1.15150
	female	181	72.9337	15.20840	1.13043
ITOTAL	male	159	26.9937	5.88120	.46641
	female	181	26.4309	6.15106	.45720
UTFTOTAL	male	159	22.3711	4.88546	.38744
	female	181	22.2597	4.95356	.36820
CC_TOTAL	male	159	30.5220	7.23724	.57395
	female	181	29.8950	8.00243	.59482
IBC_TOTAL	male	159	25.0252	5.85257	.46414
	female	181	24.8066	7.21735	.53646
FINANCE_TOTAL	male	159	179.1258	33.06050	2.62187
	female	181	176.3260	36.38282	2.70431

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Gtotal	Equal variances assumed	.089	.765	.791	338	.430	1.28013	1.61850	-1.90346	4.46373
	Equal variances not assumed			.793	335.647	.428	1.28013	1.61364	-1.89399	4.45426
ITOTAL	Equal variances assumed	.147	.702	.859	338	.391	.56277	.65503	-.72568	1.85122
	Equal variances not assumed			.862	335.564	.389	.56277	.65313	-.72197	1.84751
UTFTOTAL	Equal variances assumed	.341	.560	.208	338	.835	.11140	.53497	-.94089	1.16369
	Equal variances not assumed			.208	333.493	.835	.11140	.53449	-.94000	1.16280
CC_TOTAL	Equal variances assumed	1.483	.224	.754	338	.452	.62698	.83197	-1.00950	2.26347
	Equal variances not assumed			.759	337.707	.449	.62698	.82657	-.99890	2.25287
IBC_TOTAL	Equal variances assumed	3.258	.072	.304	338	.761	.21853	.71895	-1.19566	1.63271
	Equal variances not assumed			.308	335.910	.758	.21853	.70938	-1.17685	1.61391
FINANCE_TOTAL	Equal variances assumed	.043	.837	.739	338	.461	2.79982	3.79004	-4.65522	10.25485
	Equal variances not assumed			.743	337.605	.458	2.79982	3.76663	-4.60920	10.20884

Interpretation: The independent sample t test showed no significant difference between male and female with respect to financial products existing in Indian market. The p value is greater than 0.05 hence, the null hypothesis is not rejected hence we conclude that there is no significance difference between male student and female students with respect to financial products that are available in Indian markets.

Educational Stream:
H2: Education level influences general and financial product awareness.

Educational Stream						
		Sum of Squares	do	Mean Square	F	Sig.
Gtotal	Between Groups	4323.953	6	720.659	3.392	.003
	Within Groups	70758.691	333	212.489		
	Total	75082.644	339			
ITOTAL	Between Groups	712.189	6	118.698	3.410	.003
	Within Groups	11589.999	333	34.805		
	Total	12302.188	339			
UTFTOTAL	Between Groups	732.386	6	122.064	5.451	.000
	Within Groups	7456.567	333	22.392		
	Total	8188.953	339			
CC_TOTAL	Between Groups	1988.073	6	331.345	6.182	.000
	Within Groups	17847.880	333	53.597		
	Total	19835.953	339			
IBC_TOTAL	Between Groups	2724.272	6	454.045	12.529	.000
	Within Groups	12067.902	333	36.240		
	Total	14792.174	339			

FINANCE_TOTAL	Between Groups	34579.405	6	5763.234	5.090	.000
	Within Groups	377045.371	333	1132.268		
	Total	411624.776	339			

Interpretation: Since the significance value is less than 0.05 for all the financial products across different streams of education, we conclude that there is significant difference in financial awareness levels among the students who belong to different educational streams.

Business/Non- Business Stream:
H3: Type of course taken influence general and financial product awareness.

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Gtotal	Equal variances assumed	1.494	.222	2.556	335	.011	4.04004	1.58048	.93113	7.14895
	Equal variances not assumed			2.520	292.385	.012	4.04004	1.60342	.88433	7.19575
ITOTAL	Equal variances assumed	.593	.442	1.292	335	.197	.84255	.65235	-.44067	2.12577
	Equal variances not assumed			1.278	306.157	.202	.84255	.65926	-.45469	2.13979
UTFTOTAL	Equal variances assumed	15.364	.000	-1.259	335	.209	-.66540	.52865	-1.70529	.37450
	Equal variances not assumed			-1.233	266.858	.219	-.66540	.53981	-1.72823	.39744
CC_TOTAL	Equal variances assumed	2.644	.105	1.223	335	.222	1.01822	.83256	-.61949	2.65593
	Equal variances not assumed			1.212	309.872	.227	1.01822	.84041	-.63541	2.67185
IBC_TOTAL	Equal variances assumed	14.258	.000	.633	335	.527	.45590	.72070	-.96178	1.87357
	Equal variances not assumed			.621	279.361	.535	.45590	.73364	-.98826	1.90006
FINANCE_TOTAL	Equal variances assumed	1.965	.162	1.520	335	.129	5.69131	3.74465	-1.67467	13.05730
	Equal variances not assumed			1.497	288.539	.136	5.69131	3.80288	-1.79359	13.17621

Interpretation: The p value for general awareness of financial product among business and non- business students were found to be significantly different, hence the null hypothesis is rejected and we conclude that business and non-business students' financial awareness is significantly different.

V. Results

The awareness level of financial literacy among students with respect to general financial products, Insurance Products, Unit trust Funds, Credit cards & Islamic Banking are 25%, 19%,18%,20% & 18% respectively. In general, financial awareness level of different financial products that are available in the markets are found to be very less. Hence the education system should take up awareness programs and teach about different financial products to our youth so that they are enabled handled their personal and business finance in an appropriate way to achieve financial freedom.

The independent sample t test showed no significant difference between male and female with respect to financial products existing in Indian market. The p value is greater than Since the significance value is less than 0.05 for all the financial products across different streams of education, we conclude that there is significant difference in financial awareness levels among the students who belong to different educational streams.0.05 hence, the null hypothesis is not rejected hence we conclude that there is no significance difference between male student and female students with respect to financial products that are available in Indian markets

The p value for general awareness of financial product among business and non- business students were found to be significantly different, hence the null hypothesis is rejected and we conclude that business and non-business students' financial awareness is significantly different.

VI. Conclusion

The educational Curriculum in India must adopt according to the changing circumstances. Rather than having theoretical knowledge it is important that students get practical knowledge about this, which will help them in making financial decisions and in making investments in future. Financial Education helps to enhance the life as it guides the students on how to make right decisions regarding their savings, investments, and other financial activities. It is necessary that the parents should provide their children some financial awareness by making them aware of banking procedures, credit cards, insurance, and other basic financial knowledge. Other than Basic Financial concepts the complex components like Unit trust funds, Islamic Banking etc should be provided by various educational institutions. Furthermore, this study that we have conducted we can clearly convey that male and female are most likely to have the same level of Financial Knowledge. The Financial curriculum should not be restricted only for business related courses instead it should be bought under all the other course curriculum. Positive Financial behaviours helps students in making better financial decisions which gives them greater level of satisfaction.

Factors such as Gender, Educational stream & majors have been a great positive impact on general financial awareness. Hereby, we can conclude that financial institutions play a vital role in getting the financial awareness among the students. Added to that, the study indicates that there is requirement for cooperation between private institutions, financial institutions, and the Ministry of Education in restructuring the curriculum which in present fails to match the required financial knowledge in students.

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