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# Influence of Social media Financial Content on Investment Decision-Making Among Young Adults in Kannur District

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**Abstract**

The increasing use of social media platforms has transformed the way young adults' access and share financial information. Platforms such as YouTube, Instagram, Facebook, and other digital media provide users with easy access to investment-related content, including information on stocks, mutual funds, cryptocurrencies, personal finance, and investment strategies. While such content can improve financial awareness and encourage investment participation, the accuracy, credibility, and quality of information available on social media may also influence investment decisions in potentially undesirable ways. This study examines the influence of social media financial content on investment decision-making among young adults in Kannur District, Kerala. The study adopts a descriptive and analytical research design. Primary data will be collected from 300 young adults aged 18–35 years in selected areas of Kannur District using a structured questionnaire. The study measures exposure to financial content based on frequency of social media use, type of financial content accessed, time spent viewing financial content, perceived credibility of content, and level of engagement. Investment decision-making will be assessed through factors such as investment awareness, risk perception, choice of investment avenues, investment frequency, and willingness to invest. Descriptive statistics, Cronbach's alpha, correlation analysis, and multiple regression analysis will be used to analyse the data and determine the influence of social media financial content on investment decision-making. The study is expected to provide empirical insights into the role of social media as a source of investment-related information among young adults in Kannur District. The findings may be

useful to financial educators, investment professionals, financial institutions, policymakers, and social media users in promoting responsible consumption of financial content, financial literacy, and informed investment decision-making.
**Keywords:** Social Media, Financial Content, Investment Decision-Making, Young Adults, Kannur District, Financial Literacy, Investment Behavior, Risk Perception.

## I. INTRODUCTION

The emergence of social media has significantly changed the manner in which individuals communicate, obtain information and make decisions. Financial information that was traditionally obtained from banks, financial advisors, newspapers, television and personal networks is increasingly available through digital platforms. YouTube videos, Instagram reels, Facebook posts, Telegram groups, podcasts and other social-media content now provide information on investment products and financial markets. The transformation is particularly relevant to young adults, who generally have greater exposure to digital technologies and social-media platforms. Financial concepts that were previously difficult for ordinary investors to understand are frequently presented through short videos, infographics, simplified explanations and personal experiences. This has increased accessibility to financial information but has also created concerns regarding the quality, reliability and objectivity of the information available online.

The emergence of financial influencers, or "finfluencers", represents an important development in this environment. SEBI has described finfluencers as individuals who provide information or advice on financial topics through social and digital media platforms and noted concerns surrounding unregistered advice and undisclosed compensation. Recent evidence indicates the growing importance of social media as an investment-information source in India. The SEBI Investor Survey 2025 reported that 56% of surveyed investors used financial influencers on social media as a source of information about securities-market products, while 62% reported making some investment decisions based on influencer recommendations. YouTube, Instagram and Facebook were among the platforms most commonly sought for securities-market information. The issue is particularly important among young adults. NISM reported in 2025 that among young adults who invest, a substantial proportion use social media for financial guidance and highlighted risks such as information overload, impulsive decision-making and behavioral biases. Therefore, understanding the relationship between social media financial content and investment decisions is important. While social media can improve financial awareness and access to information, users may also encounter inaccurate information, promotional content, exaggerated return claims and recommendations that do not adequately communicate risk.

The present study focuses specifically on young adults in Kannur District. A district-level study can provide contextual evidence regarding the way young investors obtain financial information and whether social-media financial content influences their investment choices.

**Statement of the Problem**

Young adults increasingly obtain financial information through social-media platforms. The information is available rapidly and often in simplified and engaging formats. Although such content can support financial awareness, it can also create challenges relating to credibility, information overload, promotional bias and behavioral influence. Investment decisions involve uncertainty and risk. Unlike ordinary consumer decisions, inappropriate investment decisions may lead to substantial financial losses. Young investors who have limited investment experience may be particularly dependent on easily accessible sources of information.

The central problem addressed by the present study is therefore:

1.To what extent does social-media financial content influence investment decision-making among young adults in Kannur District?

2.The study further investigates whether characteristics such as perceived credibility, information quality, usefulness, relevance, engagement and exposure to social-media financial content are associated with investment decision-making.

**Research Gap**

The existing literature indicates increasing academic interest in social-media financial information and finfluencers. However, several gaps remain.

First, much of the existing literature examines young investors at national or international levels, while relatively fewer studies provide evidence from specific districts in Kerala. Second, existing studies often focus on financial influencers as a single construct. The present study proposes examining different dimensions of financial content, including credibility, information quality, usefulness, relevance and engagement. Third, the social-media environment may influence investment decisions through psychological and behavioural mechanisms. Therefore, the study considers financial self-efficacy and behavioural tendencies as relevant variables. Fourth, young adults in different geographical and socio-economic environments may respond differently to financial information. A district-level study can therefore provide contextual evidence that may complement broader national studies. Fifth, the literature is developing rapidly. A recent 2026 study examined social-media financial content, investor trust and financial self-efficacy among young investors using PLS-SEM. This makes it particularly important for the present study to establish a clearly differentiated research model rather than simply reproducing an existing framework. The present study addresses these gaps by focusing specifically on young adults in Kannur District and by examining the relationship between

multiple dimensions of social-media financial content and investment decision-making.

**Objectives of the Study**

**A. Primary Objective**

To examine the influence of social-media financial content on investment decision-making among young adults in Kannur District.

**B. Specific Objectives**

1.To identify the major social-media platforms used by young adults in Kannur District for obtaining financial information.

2.To examine the frequency of exposure to social-media financial content among young adults.

3.To assess the perceived credibility of social-media financial content.

4.To examine the influence of information quality on investment decision-making.

5.To analyze the influence of perceived usefulness and relevance of financial content on investment decision-making.

6.To examine the relationship between social-media engagement and investment decision-making.

7.To analyze the relationship between financial self-efficacy and investment decision-making.

8.To examine whether exposure to social-media financial content significantly predicts investment decision-making.

**Hypothesis**

The following hypotheses were tested using the primary data:

**H01:** There is no significant relationship between perceived credibility of social-media financial content and investment decision-making.

**H02**: There is no significant relationship between information quality of social-media financial content and investment decision-making.

**H03:** There is no significant relationship between perceived usefulness of social-media financial content and investment decision-making.

**H04**: There is no significant relationship between relevance of social-media financial content and investment decision-making.

**H05:** There is no significant relationship between social-media engagement with financial content and investment decision-making.

**H06: There is no significant relationship between financial self-efficacy and investment decision-making.**

**H07**: Social-media financial content dimensions do not significantly predict investment decision-making among young adults.

**Review of Literature**

1. Kapoor, Tamilmani, Rana, Patil, Dwivedi and Nerur (2018) examined the role of social media in influencing consumer behaviour. The study highlighted that social media platforms can affect individuals' attitudes, perceptions and decision-making through information sharing and social interactions.
2. Lusardi and Mitchell (2014) studied financial literacy and its importance in financial decision-making. Their research showed that individuals with better financial knowledge are more likely to make informed financial and investment decisions.
3. Bollen, Mao and Zeng (2011) examined the relationship between social media sentiment and financial market behaviour. Their study indicated that information and opinions expressed through social media can be associated with changes in market sentiment and investment-related behaviour.
4. Jin, Wang and Zhang (2019) investigated the influence of social media on investment-related information and investor behaviour. The study suggested that investors increasingly use online platforms to obtain financial information and form opinions about investment opportunities.
5. Almeida, Santos and Monteiro (2020) examined the growing role of digital platforms in financial decision-making. Their findings indicated that easy access to online financial information can influence individuals' awareness and consideration of different investment alternatives.
6. Kumar and Goyal (2015) reviewed research on behavioural factors affecting investment decisions. Their study emphasized that investors may not always make decisions purely on the basis of financial information, as perceptions, emotions, social influences and other behavioural factors can also play an important role.

**Theoretical Framework**

The conceptual model proposed for the study is:

Social-Media Financial Content
→ Information Quality
→ Perceived Credibility
→ Perceived Usefulness
→ Relevance
→ Engagement
→ Timeliness
Behavioral / Individual Variable
→ Financial Self-Efficacy
↓
Investment Decision-Making

The model is grounded primarily in behavioral finance and can additionally draw upon Source Credibility Theory and Social Cognitive Theory.

The basic proposition is that young adults do not necessarily respond to all financial information in the same manner. Their investment decisions may depend on how credible, useful, relevant and engaging they perceive the content to be, together with their confidence in handling financial decisions.

**Theoretical Foundation**

**Behavioral Finance Theory**

Behavioral finance recognizes that investment decisions may be influenced by psychological factors and cognitive biases. Investors do not always process information in a completely rational manner. Social media may amplify behavioural tendencies because information is presented repeatedly, socially endorsed and emotionally framed.

Possible behavioral mechanisms include:

- Herd behavior
- FOMO
- Overconfidence
- Confirmation bias
- Anchoring
- Optimism bias

The present study therefore considers social media not simply as an information channel but also as an environment in which behavioral influences may operate.

**Source Credibility Theory**

Source Credibility Theory suggests that the perceived credibility of an information source can affect how recipients respond to the information. In the context of financial social media, perceived expertise, trustworthiness and authenticity may influence whether young adults accept and use financial information.

**Social Cognitive Theory**

Social Cognitive Theory emphasizes the interaction between individuals, behavior and environmental influences. Social-media communities provide an environment in which young adults observe other investors, financial influencers and peers. Such observation may influence attitudes towards investing and perceived capability to make financial decisions.

**Research Methodology**

**Research Design**

The study adopts a Descriptive Research Design to analyze the influence of social media financial content on investment decisions among young adults in Kannur district.

**Area of the Study**

The study was conducted in Kannur District, Kerala, India.

**Population**

The population consists of young adults residing in Kannur District who use social-media platforms and have exposure to financial or investment-related content.

**Sampling Method**

Convenience sampling method was used.

**Sample Size**

For the study, 200 valid responses used.

**Sources of Data**

- **Primary Data**

Primary data was collected using a structured questionnaire administered to young adults in Kannur District.

- **Secondary Data**

Secondary information was collected from:

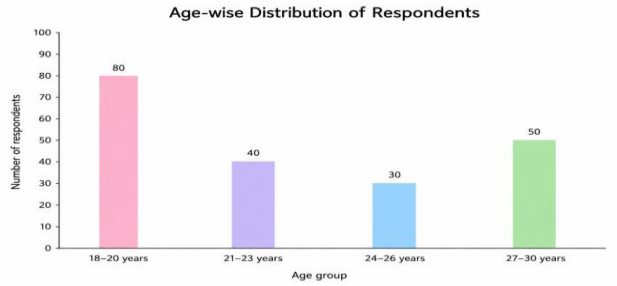
1. Journal articles
2.Books
3.Government and regulatory publications
4.SEBI reports
5.Official financial-awareness materials
6.Relevant research databases.

**Data Analysis and Interpretation**

**Table-1**

**Age-wise Distribution of Respondents**

| Age Group | Number of Respondents | Percentage |
|---|---|---|
| 18–20 years | 80 | 40% |
| 21–23 years | 40 | 20% |
| 24–26 years | 30 | 15% |
| 27–30 years | 50 | 25% |
| Total | 200 | 100% |




**Interpretation**

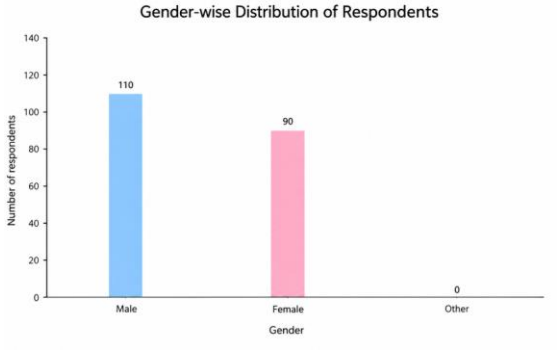
The table and graph show that **200 respondents** participated in the study. The largest group is **18–20 years**, with **80 respondents (40%)**. This is followed by the

**27–30 years** group with **50 respondents (25%)**. The **21–23 years** group consists of **40 respondents (20%)**, while the **24–26 years** group has the lowest representation, with **30 respondents (15%)**. Thus, the study has the highest proportion of respondents in the **18–20 years** age group.

**Table-2**

**Gender-wise Distribution**

| Gender | Number of Respondents | Percentage |
|---|---|---|
| Male | 110 | 55% |
| Female | 90 | 45% |
| Other | 0 | 0% |
| **Total** | **200** | **100%** |



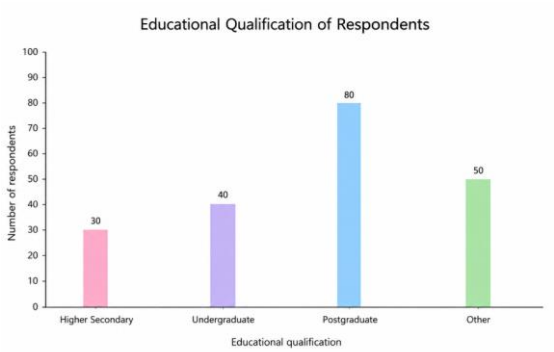

**Interpretation**

The table and graph show that out of the **200 respondents**, **110 (55%) are male** and **90 (45%) are female**. There are **no respondents (0%)** in the "Other" category. Thus, male respondents form a slightly higher proportion of the sample than female respondents.

**Table -3**

**Educational Qualification of Respondents**

| Educational Qualification | Number of Respondents | Percentage |
|---|---|---|
| Higher Secondary | 30 | 15% |
| Undergraduate | 40 | 20% |
| Postgraduate | 80 | 40% |
| Other | 50 | 25% |
| **Total** | **200** | **100%** |

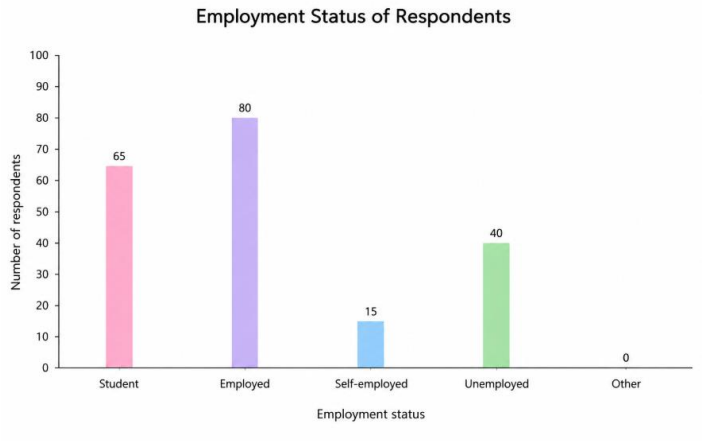



From the table and graph we can analyse that out of the **200 respondents**, **80 (40%) are postgraduates**, represents the largest group. **50 respondents (25%)** belong to the "Other" category, while **40 respondents (20%)** are undergraduates. **30 respondents (15%)** have Higher Secondary education. Thus, more respondents are **postgraduates**, while Higher Secondary respondents form the smallest group.

**Table -4**

**Employment Status of Respondents**

| Employment Status | Number of Respondents | Percentage |
|---|---|---|
| Student | 65 | 32.5% |
| Employed | 80 | 40% |
| Self-employed | 15 | 7.5% |
| Unemployed | 40 | 20% |
| Other | 0 | 0% |
| **Total** | **200** | **100%** |




**Interpretation**

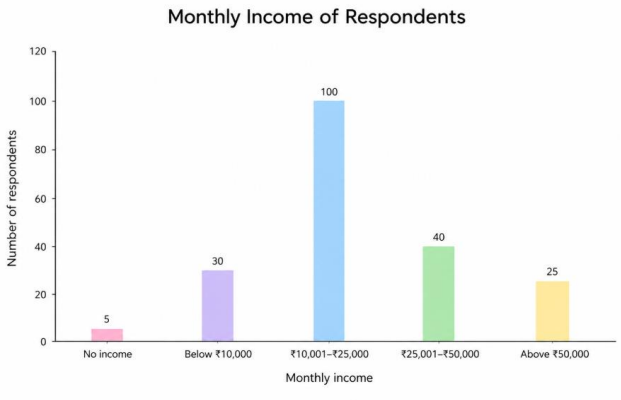
In this table and graph we can understand that 80 **respondents (40%) are employed**, they form the largest group. **65 respondents (32.5%) are students**,

while **40 respondents (20%) are unemployed**. **15 respondents (7.5%) are self-employed**, and there are no respondents in the "Other" category.

**Table-5**

**Income-wise distribution**

| Monthly Income | Number of Respondents | Percentage |
|---|---|---|
| **No income** | 5 | 2.5% |
| **Below ₹10,000** | 30 | 15% |
| **₹10,001–₹25,000** | 100 | 50% |
| **₹25,001–₹50,000** | 40 | 20% |
| **Above ₹50,000** | 25 | 12.5% |
| **Total** | 200 | 100% |




**Interpretation**

This table and graph show that **100 respondents (50%)** have a monthly income of **₹10,001–₹25,000**, making it the largest income group. **40 respondents (20%)** earn between **₹25,001–₹50,000**, while **30 respondents (15%)** earn below **₹10,000**. **25 respondents (12.5%)** have an income above **₹50,000**, and only **5 respondents (2.5%)** have no income. Thus, the majority of respondents fall within the **₹10,001–₹25,000 monthly income group**.

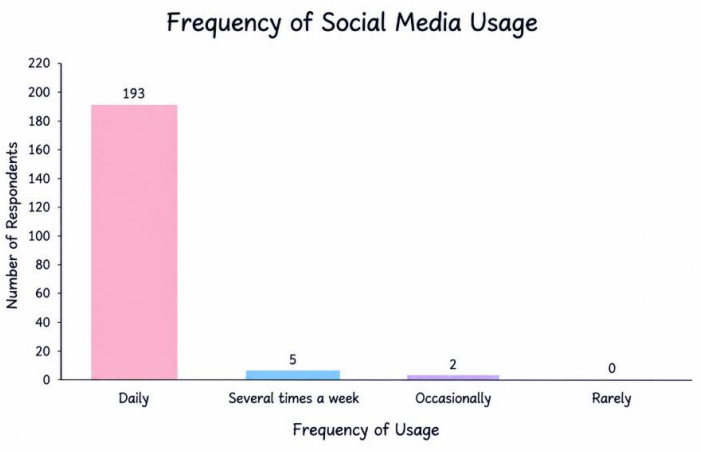
**Table -6**

**Frequency of Social Media usage**

| Frequency of Social Media Use | Number of Respondents | Percentage |
|---|---|---|
| Daily | 193 | 96.5% |
| Several times a week | 5 | 2.5% |
| Occasionally | 2 | 1% |
| Rarely | 0 | 0% |
| **Total** | **200** | **100%** |

**Income-wise distribution**

| Monthly Income | Number of Respondents | Percentage |
|---|---|---|
| **No income** | 5 | 2.5% |
| **Below ₹10,000** | 30 | 15% |
| **₹10,001–₹25,000** | 100 | 50% |
| **₹25,001–₹50,000** | 40 | 20% |
| **Above ₹50,000** | 25 | 12.5% |
| **Total** | 200 | 100% |



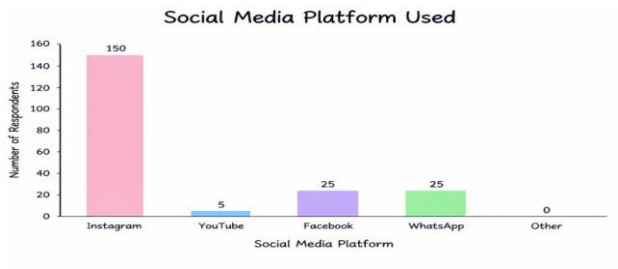

**Interpretation**

The table shows that **193 respondents use social media daily**, indicating a very high frequency of social media usage. **5 respondents** use social media several times a week, while only **2 respondents** use it occasionally. **No respondents** reported using social media rarely. Thus, the data indicates that **daily social media usage is predominant among the respondents.**

**Table -7**

**Social Media Platform Used**

| Sl. No. | Social Media Platform | Number of Respondents |
|---|---|---|
| 1 | Instagram | 150 |
| 2 | YouTube | 5 |
| 3 | Facebook | 25 |
| 4 | WhatsApp | 25 |
| 5 | Other | 0 |
| **Total** | | **205** |



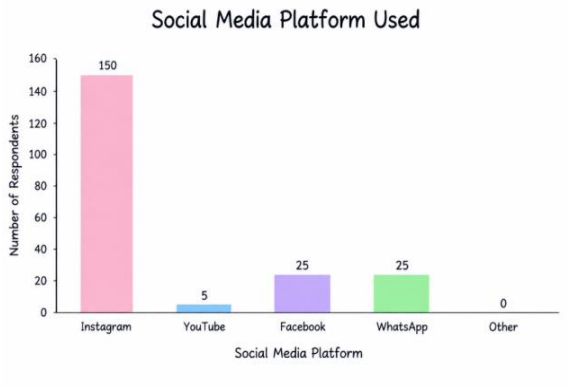

**Interpretation**

The table shows that Instagram is the most commonly used social media platform, with 150 respondents. Facebook and WhatsApp are each used by 25 respondents. Only 5 respondents use YouTube, while none of the respondents reported using other social media platforms. Thus, Instagram is the dominant social media platform among the respondents.

**Table -8**

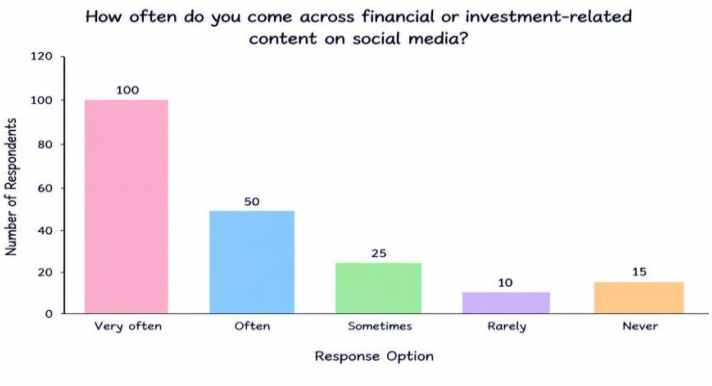
**Frequency of Exposure to Financial/Investment Content**

| Sl. No. | Response Option | Number of Respondents |
|---|---|---|
| 1 | Very often | 100 |
| 2 | Often | 50 |
| 3 | Sometimes | 25 |
| 4 | Rarely | 10 |
| 5 | Never | 15 |
| **Total** | | **200** |




**Interpretation**

The table shows that Instagram is the most commonly used social media platform, with 150 respondents. Facebook and WhatsApp are each used by 25 respondents. Only 5 re Thus, Instagram is the dominant social media platform among the respondents.



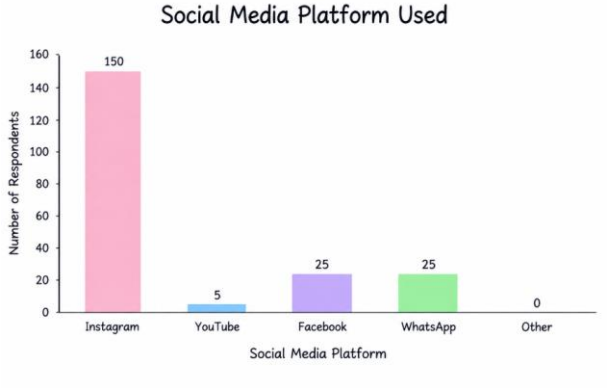

**Interpretation**

The table shows that **100 respondents** come across financial or investment-related content on social media **very often**, making it the most common response. **50 respondents** encounter such content often, while **25 respondents** see it sometimes. Only **10 respondents** rarely come across such content, and **15 respondents** never encounter it. Thus, **150 out of 200 respondents** are exposed to financial or investment-related content **often or very often**, indicating a high level of exposure among the respondents.

**Table -9**

**Type of Financial Content Viewed**

| Sl. NO. | Type of Financial Content | Number of Respondents |
|---|---|---|
| 1 | Investment tips | 80 |
| 2 | Stock market information | 65 |
| 3 | Mutual funds | 35 |
| 4 | Cryptocurrency | 10 |
| 5 | Personal finance/saving tips | 10 |



**Interpretation**

The table shows that **investment tips** are the most commonly viewed type of financial content on social media, with **80 respondents**. This is followed by **stock market information**, viewed by **65 respondents**, while **35 respondents** usually view content related to mutual funds. **Cryptocurrency** and **personal finance/saving tips** are each viewed by **10 respondents**. Thus, the data indicates that **investment tips and stock market information are the most frequently viewed types of financial content among the respondents**.

**Table -10**

**Usefulness of Financial Information on Social Media**

| Sl. No. | Response Option | Number of Respondents |
|---|---|---|
| 1 | Very useful | 125 |
| 2 | Useful | 50 |
| 3 | Neutral | 10 |
| 4 | Not very useful | 5 |
| 5 | Not useful at all | 10 |
| **Total** | — | 200 |

**Interpretation**

The table shows that 125 respondents find financial information available on social media very useful, making it the most common response. 50 respondents consider it useful, while 10 respondents have a neutral opinion. Only 5 respondents find it not very useful, and 10 respondents find it not useful at all. Thus, 175 out of 200 respondents consider financial information on social media useful or very useful, indicating that most respondents perceive such information positively.

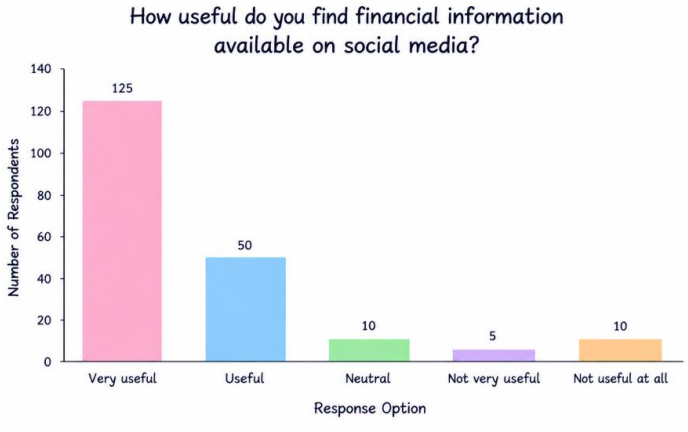
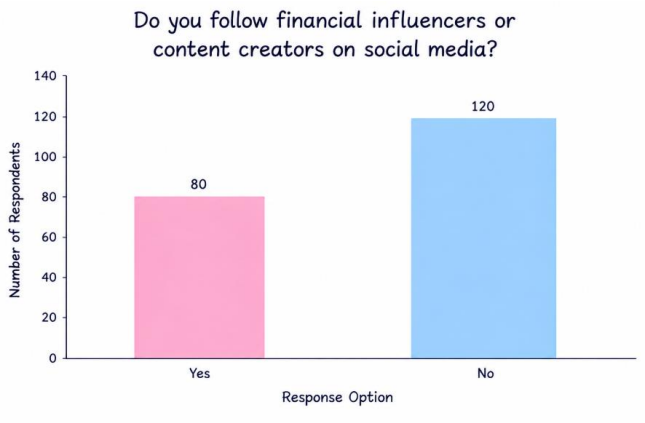


**Table -11**

**Following Financial Influencers/Content Creators**

| Sl. No. | Response Option | Number of Respondents |
|---|---|---|
| 1 | Yes | 80 |
| 2 | No | 120 |
| **Total** | **—** | **200** |



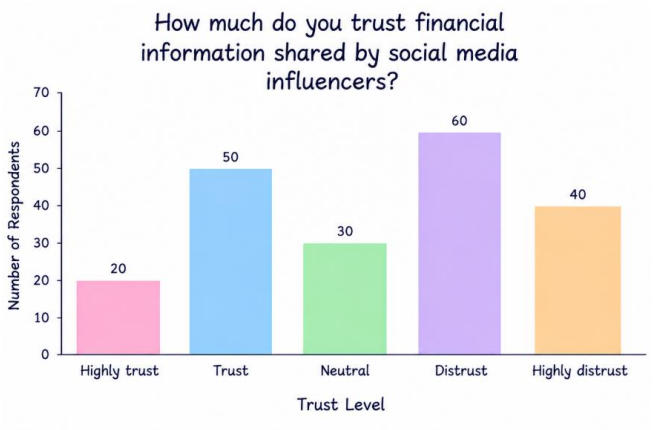

**Interpretation**

The table shows that **80 respondents (40%)** follow financial influencers or content creators on social media, while **120 respondents (60%)** do not. Thus, the data indicates that **the majority of respondents do not follow financial influencers or content creators**, whereas a smaller proportion actively follows them.

**Table-12**

**Trust in Financial Information Shared by Social Media Influencers**

| Sl. No. | Trust Level | Number of Respondents |
|---|---|---|
| 1 | Highly trust | 20 |
| 2 | Trust | 50 |
| 3 | Neutral | 30 |
| 4 | Distrust | 60 |
| 5 | Highly distrust | 40 |
| **Total** | **—** | **200** |



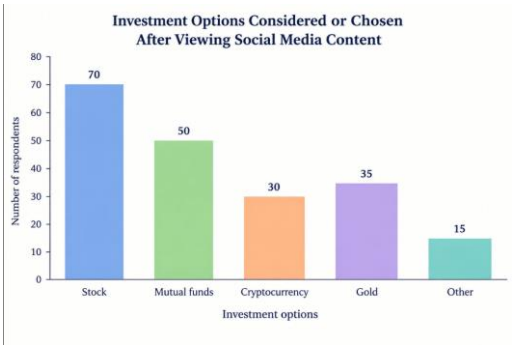

**Interpretation**

The table shows that **60 respondents** distrust financial information shared by social media influencers, while **40 respondents** highly distrust it. **50 respondents** trust such information, **20 respondents** highly trust it, and **30 respondents** have a neutral opinion. Thus, **100 respondents express distrust or high distrust**, compared with **70 respondents who express trust or high trust**, indicating a generally cautious attitude toward financial information shared by social media influencers.

**Table- 13**

**Investment options considered or chosen after viewing social media content**

| Investment Option | Number of Respondents | Percentage |
|---|---|---|
| Stocks | 70 | 35% |
| Mutual Funds | 50 | 25% |
| Cryptocurrency | 30 | 15% |
| Gold | 35 | 17.5% |
| Other | 15 | 7.5% |
| **Total** | **200** | **100%** |



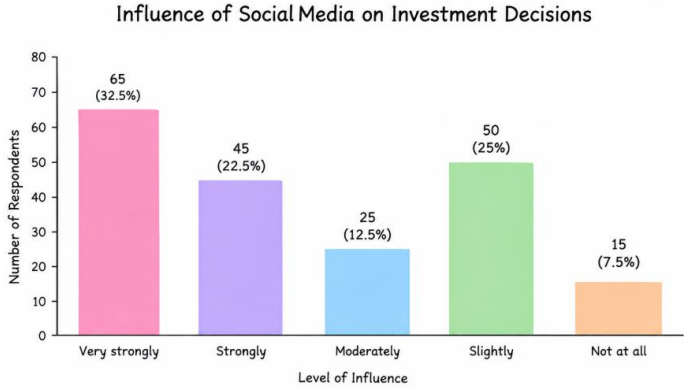

**Interpretation**

The table shows that **stocks** were the most preferred investment option, chosen by **35%** of the respondents after viewing social media content. **Mutual funds** were preferred by **25%**, followed by **gold (17.5%)** and **cryptocurrency (15%)**. Only **7.5%** of the respondents selected other investment options. This indicates that social media content appears to have a stronger influence on respondents' interest in **stocks and mutual funds** compared with other investment options.

**Table - 14**

**Influence of Social Media on Investment Decisions**

| Influence Level | Number of Respondents | Percentage |
|---|---|---|
| Very strongly | 65 | 32.5% |
| Strongly | 45 | 22.5% |
| Moderately | 25 | 12.5% |
| Slightly | 50 | 25% |
| Not at all | 15 | 7.5% |
| **Total** | **200** | **100%** |



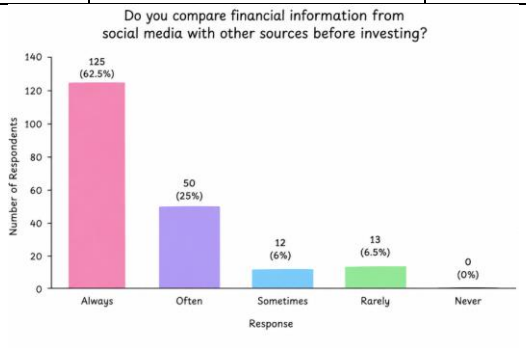

**Interpretation**

The table shows that **32.5%** of the respondents stated that social media influences their investment decisions **very strongly**, while **22.5%** reported a strong influence. **25%** of the respondents experienced a slight influence, and **12.5%** reported a moderate influence. Only **7.5%** stated that social media does not influence their investment decisions at all. Overall, the findings indicate that **social media has a considerable influence on the investment decisions of young adults**, with a majority of respondents reporting at least some level of influence.

**Table – 15**

**Comparison of Social Media Financial Information with Other Sources**

| Response | Number of Respondents | Percentage |
|---|---|---|
| Always | 125 | 62.5% |
| Often | 50 | 25% |
| Sometimes | 12 | 6% |
| Rarely | 13 | 6.5% |
| Never | 0 | 0% |
| **Total** | **200** | **100%** |



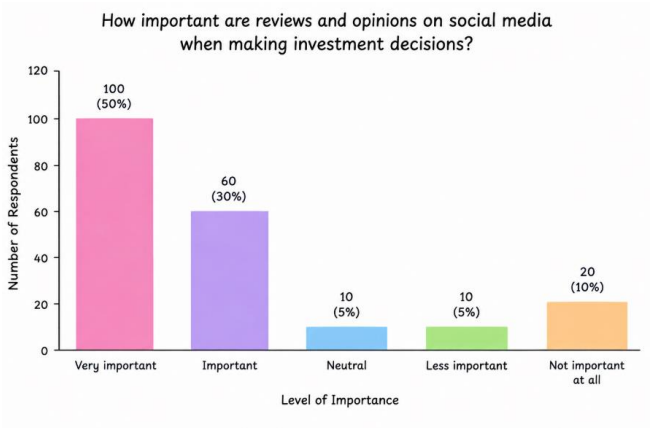

**Interpretation**

The table shows that **62.5%** of the respondents always compare financial information from social media with other sources before investing, while **25%** do so often. **6%** compare information sometimes and **6.5%** do so rarely. None of the respondents reported that they never compare financial information. This indicates that **most respondents take steps to verify financial information obtained from social media before making investment decisions**, suggesting a relatively cautious approach toward social media-based financial content.

**Table-16**

**Importance of Social Media Reviews and Opinions in Investment Decisions**

| Level of Importance | Number of Respondents | Percentage |
|---|---|---|
| Very important | 100 | 50% |
| Important | 60 | 30% |
| Neutral | 10 | 5% |
| Less important | 10 | 5% |
| Not important at all | 20 | 10% |
| **Total** | **200** | **100%** |



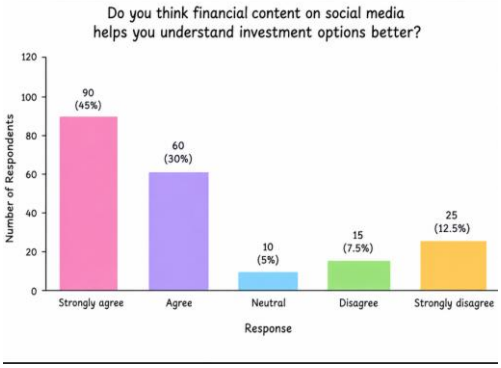

**Interpretation**

The table shows that **50%** of the respondents consider social media reviews and opinions **very important** when making investment decisions, while **30%** consider them important. **5%** of respondents are neutral, another **5%** consider them less important, and **10%** consider them not important at all. Overall, the findings indicate that **social media reviews and opinions play a significant role in investment decision-making**, with **80%** of respondents considering them either important or very important.

**Table -17**

**Understanding Investment Options Through Social Media Financial Content**

| Response | Number of Respondents | Percentage |
|---|---|---|
| Strongly agree | 90 | 45% |
| Agree | 60 | 30% |
| Neutral | 10 | 5% |
| Disagree | 15 | 7.5% |
| Strongly disagree | 25 | 12.5% |
| **Total** | **200** | **100%** |



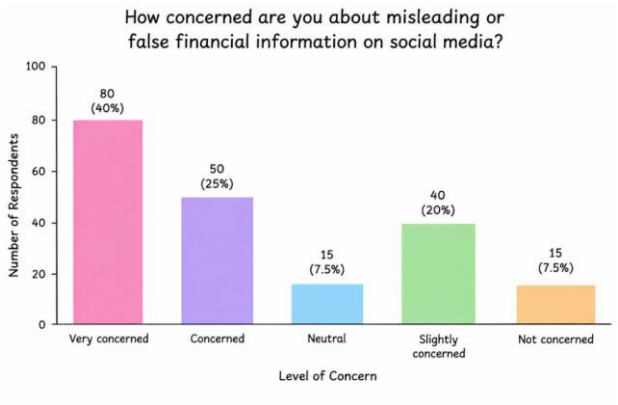
**Interpretation**

The table shows that **45%** of the respondents strongly agree that financial content on social media helps them understand investment options better, while **30%** agree. **5%** of respondents remain neutral, whereas **7.5%** disagree and **12.5%** strongly disagree. Overall, **75% of respondents agree or strongly agree**, indicating that social media financial content is perceived as a useful source for improving understanding of different investment options.

**Table -18**

**Concern About Misleading or False Financial Information on Social Media**

| Level of Concern | Number of Respondents | Percentage |
|---|---|---|
| Very concerned | 80 | 40% |
| Concerned | 50 | 25% |
| Neutral | 15 | 7.5% |
| Slightly concerned | 40 | 20% |
| Not concerned | 15 | 7.5% |
| **Total** | **200** | **100%** |




**Interpretation**

The table shows that **40%** of the respondents are **very concerned** about misleading or false financial information on social media, while **25%** are concerned. **20%** are slightly concerned, whereas **7.5%** remain neutral and another **7.5%** are not concerned. Overall, **65% of respondents are either very concerned or concerned**, indicating that misleading financial information on social media is a significant concern among the respondents.

**Implications**

**A. For Young Investors**

Young investors may benefit from verifying financial information through multiple reliable sources rather than relying exclusively on social-media recommendations.

**B. For Financial Educators**

Financial education programmers can incorporate social-media literacy, source verification and behavioral-bias awareness.

**C. For Investment Platforms**

Investment platforms can provide educational resources that help users distinguish between educational information, marketing communication and personalised financial advice.

**D. For Regulators**

The increasing use of social media for financial information highlights the importance of investor-awareness initiatives and monitoring of potentially misleading investment communication.

SEBI's investor-awareness resources already emphasise independent research and caution against blindly following social-media investment advice.

**Limitations Of the Study**

1.The study is restricted to young adults residing in Kannur District.

2.The study uses self-reported responses, which may be affected by respondent perceptions.

3.Social-media platforms and algorithms change rapidly.

4.The study measures perceived influence rather than establishing a causal relationship unless an experimental or longitudinal design is employed.

5.Respondents may differ in their financial knowledge and investment experience.

6.The results may not be generalizable to all young investors in India.

7.Social-media financial content is heterogeneous, and the study may not capture every type of financial content.

8.Time is also a limitation for the study.

**Suggestions**

1.Compare young investors across different districts of Kerala;

2.Compare Gen Z and millennials;

3.Examine individual social-media platforms separately;

4.Investigate the influence of specific types of finfluencers;

5.Examine FOMO and herd behaviour as mediating variables;

6.Investigate financial literacy as a moderating variable;

7.Use Structural Equation Modelling;

8.Conduct longitudinal studies;

9.Compare investors and non-investors;

10.Examine the influence of AI-generated financial content and deepfake financial information.

## II. CONCLUSION

The rapid growth of social media has transformed the financial-information environment in which young adults make investment decisions. Financial influencers, online investment communities and financial-content creators provide young users with accessible information about investment opportunities. Such information can support financial awareness and learning, but its influence also raises concerns concerning credibility, information quality, promotional incentives and behavioral biases. The present study proposes an empirical investigation of the influence of social-media financial content on investment decision-making among young adults in Kannur District. By examining information quality, perceived credibility, usefulness, relevance, engagement and financial self-efficacy, the study attempts to move beyond a simple measurement of social-media usage and examine the mechanisms through which digital financial content may be associated with investment behavior. The study is particularly relevant in the Indian context because recent SEBI evidence indicates substantial use of financial influencers and social media among investors. The findings of the proposed research can contribute to academic understanding of digital financial behavior while also supporting investor education and responsible financial communication.

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