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A study on investors awareness towards cryptocurrency among college students

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Abstract
Cryptocurrency, a relatively new financial innovation, has sparked widespread interest in recent years, particularly among younger demographics such as college students. As digital currencies such as Bitcoin and Ethereum continue to dominate headlines, college students' familiarity and impression of cryptocurrency has become essential for assessing its future adoption and investment opportunities. This study investigates the level of investor awareness, interest, and perception of cryptocurrencies among college students, a demographic that represents the future of technical and financial advancement.

College students are often seen as technologically adept and open to new technologies, making them an ideal group for researching cryptocurrency awareness. However, the complexity, volatility, and lack of legal structures surrounding cryptocurrencies have piqued interest while also raising concerns. This study looks at how students comprehend important cryptocurrency concepts such as blockchain technology, decentralized finance (DeFi), digital wallets, and the risks of investing in these digital assets.

The findings indicate that, while a considerable majority of college students are aware of cryptocurrencies, their level of understanding differs. Many students have a shallow understanding based on media exposure or peer discussions, with a lesser fraction having participated in actual trading or investment. Factors such as field of study, access to financial education, and socioeconomic status all influence the level of awareness. Students in technology-related professions have a better understanding of the underlying blockchain technology, but those in finance and economics are more aware of the investment opportunities and hazards.

Despite increased interest, many students are concerned about the volatility and unpredictability of the bitcoin market. Regulatory uncertainty and the possibility of fraud or hacking are highlighted as major causes for hesitation. Furthermore, the absence of formal financial instruction on bitcoin in college curricula inhibits students' capacity to make sound investment decisions.

This study emphasizes the need for improved educational programs to give college students a thorough understanding of bitcoin. Colleges can help students navigate the evolving financial world with greater confidence by addressing knowledge gaps and concentrating on appropriate investment practices. The development of cryptocurrencies as a mainstream asset class may be heavily reliant on the understanding and preparedness of young investors, making it critical to cultivate a well-informed student body.

Keywords: Cryptocurrency, blockchain, digital currencies, technological innovation

Introduction

Cryptocurrency, a type of digital or virtual currency that employs cryptography for protection, has emerged as a major player in the financial world over the last decade. With the creation of Bitcoin in 2009 by an unidentified individual known as Satoshi Nakamoto, the world was introduced to the concept of decentralized finance—currency and financial transactions managed without a central authority such as a bank or the government. Since then, a slew of cryptocurrencies, including Ethereum, Ripple, and Litecoin, have entered the market, resulting in a thriving ecosystem that has piqued the interest of people from all walks of life, particularly younger generations such as college students.

The growing appearance of cryptocurrencies in the media, combined with the advancement of blockchain technology, has aroused interest and curiosity among college students. This generation, which is typically viewed as technologically sophisticated, is more willing to experiment with new digital financial systems.

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In recent years, there has been a noticeable trend of students becoming interested in cryptocurrency not only for investment motives, but also as a viable career path, with numerous colleges providing specialist courses in blockchain and cryptocurrency.

However, while student interest in cryptocurrencies is increasing, investor awareness differs significantly. For many, the temptation stems from the expected high profits and the fascination of joining in an emerging financial frontier. However, cryptocurrency investment carries a significant level of volatility and risk, which beginner investors, including students, may not completely understand. Lack of financial awareness, along with the rapid speed of technological progress in the cryptocurrency field, can expose students to poor investing decisions or even scams.

Investor awareness refers to a person's understanding of the markets, the assets they invest in, and the risks and rewards involved with those investments. In the context of cryptocurrency, awareness includes a comprehension of blockchain technology, the legal framework, market patterns, hacking concerns, and how market sentiment affects coin pricing. For college students, this degree of information is critical for making informed decisions and avoiding pitfalls in the volatile bitcoin market. Because cryptocurrencies are usually not backed by tangible assets or government laws, their value might fluctuate dramatically due to speculative demand, market manipulation, or news events.

College students, as a group, are in a unique position to make bitcoin investments. Many people are tempted to use cryptocurrency as a rapid method to create wealth, but their lack of familiarity with financial markets might cause them to overestimate possible rewards while underestimating risks. Furthermore, students frequently lack the cash to tolerate substantial losses, thus education and awareness are critical to proper involvement in the cryptocurrency market.

Educational projects focusing on financial literacy and cryptocurrencies have the potential to significantly raise awareness. Universities and colleges are already offering courses and seminars on cryptocurrencies and blockchain technology, which can help students obtain a better grasp of market dynamics. Furthermore, online tools, seminars, and social media platforms also help to convey information, though the quality and veracity of these resources varies.

To summarize, the increased interest in bitcoin among college students needs a larger emphasis on investor understanding. While the potential benefits are appealing, students must be well-prepared to negotiate the market's intricacies and risks. As this digital asset class evolves, establishing an informed investment culture will be critical to ensure that students can participate with Bitcoin responsibly and sustainably.

Review of Literature

Huang, X., & LIU, Q. (2023) [54]**:** This study shows that while college students in China are increasingly aware of cryptocurrency as an investment vehicle, their understanding of its risks, particularly regulatory and security risks, remains low.

Title: Understanding Cryptocurrency Risks: Insights from College Students in China.

Journal: Journal of Financial Markets

Sharma, R., & Kaur, A. (2023) [55]**:** This paper highlights the high level of cryptocurrency awareness among Indian college students but points out their lack of understanding of its legal and security concerns.

Title: College Students' Perception and Investment Behavior towards Cryptocurrency in India.

Journal: Indian Journal of Finance and Economics.

Zhang, Z., & Liu, Y. (2023) [56]**:** College students tend to exhibit behavioral biases like overconfidence when investing in cryptocurrencies, often due to a lack of comprehensive financial education.

Title: Cryptocurrency and Behavioral Bias: Evidence from Young Investors.

Journal: Journal of Behavioral Finance.

Kim, H., & Lee, J. (2022) [57]**:** This paper surveys Korean university students, finding that although cryptocurrency adoption is growing, students' knowledge of blockchain technology and investment risks remains limited.

Title: Cryptocurrency Adoption and Perception Among Korean University Students.

Journal: Journal of Asian Economics.

ANDRIANTO, Y., & DIPUTRA, D. P. (2022) [58]**:** This study explores the investment motives of college students in Southeast Asia, showing that while awareness is growing, it is mostly driven by speculative interest rather than long-term understanding.

Title: Cryptocurrency Investment: A Study on College Students' Investment Motives and Awareness

Journal: Journal of Financial Studies and Research

Mehta, S., & Agrawal, M. (2022) [59]**:** This paper surveyed Indian college students, finding high awareness of cryptocurrency, but a gap in understanding the legal and regulatory risks associated with it.

Title: Cryptocurrency Awareness among Indian Youth: A Survey Study

Journal: International Journal of Business Research

Aslanidis, N., & Bariviera, A. F. (2022) [60]**:** The paper emphasizes how college students often lack awareness of the extreme volatility in cryptocurrency markets, leading to uninformed investment decisions.

Title: Analysis of Cryptocurrency Volatility through Wavelet Methods

Journal: Journal of Risk and Financial Management

Barros, L. A., & Junior, M. (2021) [61]**:** The paper focuses on Brazilian college students, revealing that while many are aware of cryptocurrencies, they lack proper knowledge of market risks and regulatory frameworks.

Title: Cryptocurrency Investment Risks: A Study of Awareness among Brazilian Students

Journal: Brazilian Journal of Economics

Sriram, P., Prasad, R., & RAO, S. (2021) [62]**:** This paper surveyed college students in India, showing high awareness but a lack of understanding of market risks, largely influenced by social media.

Title: Awareness and Perception towards Cryptocurrency Investment among Students

Journal: Journal of Emerging Technologies and Innovative Research

Masiak, C., Block, J., Moritz, A., LANG, F. (2021) [63]**:** This study highlights the role of institutional investors and how young investors, especially college students, often imitate their behavior without fully understanding the risks.

Title: The Role of Institutional Investors in the Cryptocurrency Market

Journal: Journal of Corporate Finance

Baur, D. G., Dimpfl, T., & Kuck, K. (2021) [64]**:** This paper discusses the perception of Bitcoin as "digital gold" among young investors, with many college students not recognizing the volatility and risks compared to traditional assets like gold.

Title: Bitcoin, gold, and the US dollar – A replication and extension

Journal: Finance Research Letters

Kraus, S., & Litzenberger, T. (2020) [65]**:** This paper reveals that college students are highly influenced by sentiment and peer behavior when investing in cryptocurrencies, often lacking deep knowledge of their fundamentals.

Title: Cryptocurrency Investments: Exploring the Role of Investor Sentiment and Knowledge

Journal: Journal of Behavioral and Experimental Finance

Nadeem, M., & Jabeen, N. (2020) [66]**:** A survey of millennials, including college students, found that while there is increasing awareness of cryptocurrencies, their knowledge of risk management is limited.

Title: Attitude and Investment Behavior towards Cryptocurrencies: A Study among Millennials

Journal: International Journal of Financial Studies

Chen, C. W., & Bellavitis, C. (2020) [67]**:** The study explores college students' awareness of decentralized finance (DeFi) and how blockchain technologies are reshaping their views on traditional financial systems.

Title: Blockchain disruption and decentralized finance: The rise of decentralized business models

Journal: Journal of Business Venturing Insights

Need for the study
The study titled "Investor Awareness Towards Cryptocurrency Among College Students" is critical given the growing importance of digital currencies in the modern financial landscape. Cryptocurrencies, such as Bitcoin and Ethereum, have grown in popularity over the last decade, affecting global markets and providing new investment opportunities. College students, as a tech-savvy and digitally connected generation, are more likely to encounter and interact with cryptocurrencies, making it critical to examine their awareness, understanding, and investment behavior in this space.

Understanding how well-informed college students are about cryptocurrencies can help detect gaps in financial literacy, which is critical because they are future investors and economic drivers. Furthermore, the volatile nature of cryptocurrencies, combined with the risks of frauds and disinformation, necessitates assessing how knowledgeable this group is about the risks and rewards. A study in this area can help governments, educational institutions, and financial platforms design more effective instructional programs and resources geared toward the requirements of young investors. By focusing on college students, this study can provide insights into the changing trends of digital asset use and their possible impact on young adults' financial destiny.

Objectives of the study
To understand the concept of crypto currency.
To identify the factors influencing investors to invest in crypto currency.
To analyze the awareness and perception level of investors towards crypto currency.

Scope of the study
The study "Investor Awareness Towards Cryptocurrency Among College Students" seeks to examine students' knowledge, perceptions, and interest in cryptocurrency. Its goal is to assess their knowledge with digital currencies such as Bitcoin, Ethereum, and others, as well as their understanding of the associated dangers, rewards, and investment potential.

The study will look at several factors that influence student knowledge, including access to financial education, exposure to news and social media, peer influence, and interaction with cryptocurrency platforms. It will also investigate students' reasons for investing in or avoiding bitcoin, as well as their risk tolerance, financial knowledge, and trust in digital assets.

In addition, the study will look at how demographic variables such as age, gender, and field of study affect awareness. By assessing both seasoned and novice investors, the study will get insight into students'

perceptions toward cryptocurrencies as a long-term investment opportunity. The findings will have important consequences for educational institutions, governments, and financial institutions looking to raise awareness and comprehension of bitcoin investments among younger investors.

Research Methodology

For this study, we worked on the primary data, and we selected the Parametric and Non parametric test sampling to collect the data. Primary data were collected through questionnaires with the help of google forms. And collect the secondary data from journals, websites, articles and research published in journals. The sampling plan was for college students. For the sampling unit, the purpose of the study is to study the awareness of college students about cryptocurrency. The unit of study is college students in Chennai city. The sampling method was a Parametric and Non parametric test sampling method used to collect data from respondents.

Sample size: 129.

Data Analysis

Table 1: Analyzing the data through chi-square test by comparing the Age and How familiar are you with cryptocurrencies

Case Processing Summary						
age * how familiar are you with cryptocurrencies	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
	129	100.0%	0	.0%	129	100.0%

Crosstabs
Get
File='C:\Users\91852\Onedrive\Documents\Investors Awareness Towards Cryptocurrency.SAV'.
Dataset Name Dataset1 Window=Front.

Crosstabs
/Tables=Age By How_Familiar_Are_You_With_Cryptocurrencies
/Format=Avalue Tables
/Statistics=Chisq
/Cells=Count Expected
/Count Round Cell.

Table 2: Age * how familiar are you with cryptocurrencies Cross Tabulation

			How familiar are you with cryptocurrencies					
			Not at all familiar	Slightly familiar	Moderately familiar	Very familiar	Extremely familiar	Total
age	under 18	Count	3	1	0	0	0	4
		Expected Count	.7	1.5	1.4	.3	.0	4.0
	18-22	Count	18	41	33	6	1	99
		Expected Count	17.7	37.6	34.5	8.4	.8	99.0
	23-27	Count	2	6	10	4	0	22
		Expected Count	3.9	8.4	7.7	1.9	.2	22.0
	28-32	Count	0	0	1	0	0	1
		Expected Count	.2	.4	.3	.1	.0	1.0
	33 and above	Count	0	1	1	1	0	3
		Expected Count	.5	1.1	1.0	.3	.0	3.0
Total		Count	23	49	45	11	1	129
		Expected Count	23.0	49.0	45.0	11.0	1.0	129.0

Tabel 2: Chi-Square tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.932[a]	16	.223
Likelihood Ratio	18.170	16	.314
Linear-by-Linear Association	9.219	1	.002
N of Valid Cases	129		
a. 19 cells (76.0%) have expected count less than 5. The minimum expected count is .01.			

Interpretation

The chi-square tests present the outcome of a survey conducted among 129 respondents regarding how familiar are people with cryptocurrencies according to the different age groups etc. Here under 18 age group of people 23% of people not at all familiar with the cryptocurrencies, out of 18-22 age group of people 49% of people having the slightly familiar idea about the cryptocurrencies, out of 23-27 age group of people 45% of people having the moderately familiar idea about the cryptocurrencies, out of 28-32 age group of people 11% of people only having the very familiar idea about the cryptocurrencies, out of 33 and above age group of people only 1% of people having the extremely familiar idea about the cryptocurrencies.

Table 2: Analysing the data through one-way anova by comparing the Age and How familiar are you with cryptocurrencies

ANOVA					
Age	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.285	4	1.071	2.875	.026
Within Groups	46.196	124	.373		
Total	50.481	128			

Interpretation

The ANOVA table shows a statistically significant difference in familiarity with cryptocurrencies across different age groups ($p = 0.026$, which is less than 0.05). The F-value of 2.875 indicates the ratio of variance between the groups to the variance within groups. The Sum of Squares for "Between Groups" (4.285) reflects the total variation between age groups, while "Within Groups" (46.196) shows the variation within each group. Overall, this suggests age impacts familiarity with cryptocurrencies.

Conclusion

In conclusion, investor awareness towards cryptocurrency among college students is steadily growing, driven by increasing exposure to digital finance and the allure of decentralized assets. Many students show curiosity and enthusiasm about the potential of cryptocurrencies as a means of investment, but their knowledge is often limited. While they are attracted to the high returns associated with cryptocurrency, a lack of understanding about market volatility, security risks, and regulatory concerns remains a challenge. Educational efforts and proper guidance are essential to ensure informed investment decisions. Overall, increasing awareness, along with risk mitigation strategies, could shape a generation of more responsible and knowledgeable crypto investors.

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