

# INVESTMENT DIMENSIONS IN FINANCIAL ASSETS UNDER THE CHANGING CIRCUMSTANCES OF NEW GENERATION INVESTORS

Minthiva Pitchaya-Auckarakhun<sup>1</sup>, Kasama Kasorn<sup>2</sup>, Pornchai Jedaman<sup>1</sup> and Sanya Kenaphoom<sup>1</sup>

<sup>1</sup> Rajabhat Mahasarakham University, THAILAND

<sup>2</sup> Chiang Rai Rajabhat University, THAILAND  
zumsa\_17@hotmail.com

## ARTICLE HISTORY

**Received:** 23 September 2024 **Revised:** 26 September 2024 **Accepted:** 27 September 2024

## ABSTRACT

New-generation investors prefer speculative assets such as cryptocurrencies, NFTs, and DeFi platforms due to their potential for high returns and the appeal of blockchain, unlike traditional financial institutions. This shift has increased portfolio volatility and reflects a desire for financial independence, requiring the financial industry to adapt to changing demands and technologies. The study examines new-generation investors' investment behaviors using secondary data from various sources. Data collection entails systematic reviews and content analysis, which reveal key trends and shifts in investment preferences relative to previous generations. The findings showed that new-generation investors are reshaping investment paradigms by adopting technology-driven tools, values-based investing with an emphasis on ESG criteria, and decentralized finance (DeFi). Their preference for digital platforms and AI improves accessibility and personalization, while the rise of DeFi opens up new opportunities and challenges. Traditional financial firms must adapt by incorporating these technologies and ESG considerations to remain competitive, fostering innovation and wider adoption of sustainable practices in the financial sector. The findings indicate that new-generation investors are transforming investment practices through technology, ethical investing, and decentralized finance. Traditional financial institutions must adapt to this shift by embracing these innovations and sustainability trends to stay relevant and competitive.

**Keywords:** Investment Dimensions, Financial Assets, Changing Circumstances, New Generation Investors

**CITATION INFORMATION:** Auckarakhun, M., Kasorn K., Jedaman, P. & Kenaphoom, S. (2024). Investment Dimensions in Financial Assets under the Changing Circumstances of New Generation Investors. *Procedia of Multidisciplinary Research*, 2(9), 31

**Data Availability Statement:** The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

**Conflicts of Interest:** The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

**Publisher's Note:** All claims expressed in this article are solely those of the authors and do not necessarily represent those of their affiliated organizations, or those of the publisher, the editors and the reviewers. Any product that may be evaluated in this article, or claim that may be made by its manufacturer, is not guaranteed or endorsed by the publisher.



Copyright: © 2024 by the authors. This is a fully open-access article distributed under the terms of the Attribution-NonCommercial-NoDerivatives 4.0 International (CC BY-NC-ND 4.0).