

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

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## 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

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