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ROLE OF ARTIFICIAL INTELLIGENCE IN INVESTMENT DECISIONS

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Abstract

Investment behaviour has changed as a result of artificial intelligence (AI), which replaces human judgment with data-driven insights. Investors may analyse big information, spot trends, and optimize portfolios with the help of technologies like machine learning, robo-advisors, and predictive analytics, increasing productivity and lowering emotional biases. Adoption of AI is not without its difficulties, though, such as algorithmic bias, a lack of transparency, expensive costs, and problems with data quality. Automation bias and market volatility may increase if automated systems are overused. This study highlights AI's impact on investor behaviour and emphasizes the importance of a balanced, responsible approach to effectively integrate AI into investment decision-making processes.

Keywords: Artificial Intelligence, Investment Decision-Making, Investor Behaviour, Machine Learning, Algorithmic Bias.

Introduction

The rise of big data and artificial intelligence (AI) has caused a shift in investment decision-making from traditional analysis and intuition to data-driven, predictive systems. Large amounts of financial and alternative data are now processed by technologies like machine learning, deep learning, natural language processing, robo-advisors, and algorithmic trading to find patterns, predict prices, optimize portfolios, and control risk more successfully than human-centered models. AI reduces behavioural biases like overconfidence and emotional trading while enabling quicker and more accurate judgments by combining market data, financial statements, news, and investor sentiment into cohesive frameworks. Despite these benefits, There are significant issues with transparency, algorithmic bias, ethical accountability, and systemic risk brought about by the growing dependence on AI. Investor automation bias and coordinated algorithmic trading have the potential to increase market volatility and produce feedback loops. The

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necessity for human oversight and appropriate governance is highlighted by worries about data quality, regulatory ambiguity, and an excessive reliance on automated systems. Therefore, the study intends to critically evaluate both the efficiency gains and structural vulnerabilities of AI in contemporary financial markets while examining how its participation reshapes investment strategies, investor behaviour, and decision rationality.

Meaning

Artificial intelligence

Artificial intelligence (AI) is the process of making machines and computers intelligent enough to perform tasks that often require human intelligence, such as learning, problem-solving, language comprehension, and decision-making—often by identifying patterns in vast volumes of data.

Investment decisions

The strategic process of investing financial resources (capital) into assets, initiatives, or securities with the goal of producing future returns, income, or capital appreciation is known as an investment decision. In order to select the finest options—such as stocks, bonds, or business expansions—that fit certain financial objectives and risk tolerance, it entails assessing risks, potential, and timeliness.

Role of Artificial Intelligence in Investment Decisions

The role of AI in investment decision-making involves using machine learning, natural language processing, and big data to analyse market trends, predict asset prices, and automate trading faster and more accurately than traditional methods. It enhances risk management, portfolio optimization, and efficiency while reducing human bias.

- **Data Analysis & Pattern Recognition:** AI processes structured and unstructured data (news, social media, financial reports) far faster than humans to identify hidden patterns, trends, and market sentiment.

- **Risk management:** AI identifies potential risks and simulates market conditions to help investors mitigate losses and protect portfolios.

- **Portfolio Optimization:** AI-driven platforms, such as robo-advisors, create customized, diversified portfolios based on an investors goals and risk tolerance.

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• **Eliminating Emotional Bias:** By relying on data-driven, objective analysis, AI removes human emotions like fear and greed from investment choices.

Significance of the study

This study is significant because it enhances understanding of how Artificial Intelligence (AI) shapes modern investment decision-making in increasingly complex and data-driven financial markets. It shows how AI tools such as machine learning models, robo-advisors, and algorithmic trading systems improve forecasting accuracy, portfolio optimization, and risk management while reducing human bias. The study benefits investors, financial institutions, and portfolio managers by highlighting both the advantages and limitations of AI adoption, including issues of transparency, data reliability, and over-reliance on automation. It also contributes to academic research in FinTech and behavioural finance and provides useful insights for policymakers in developing ethical and effective regulatory frameworks, thereby bridging the gap between technological innovation and practical investment decisions.

Need of the study

The growing use of Artificial Intelligence in financial markets has transformed investment decision-making, making it necessary to study its impact systematically. AI solutions provide better forecasting, portfolio management, and risk assessment, while traditional approaches are no longer adequate to handle complicated and large volumes of financial data. However, there are risks that need to be considered, including data bias, a lack of transparency, ethical dilemmas, and an excessive dependence on automation. In order to enable the informed use of AI by investors, institutions, and policymakers, this study is necessary to assess the behaviour, impact, and problems of AI in investing decisions.

Methodology

This study uses a quantitative research approach to examine how AI affects investment decisions. It draws from both primary and secondary data sources. Respondents were given a structured questionnaire to complete in order to gather primary data. Secondary data on artificial intelligence and investment behaviour was also collected from a variety of sources, including journals, research papers, websites, and publications. A sample of fifty responders was gathered. People with some understanding of or expertise with investment activities and AI-based tools were chosen

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using a convenience sample technique.

Review of literature

- **Tanaya Das 2025 "Role of AI in Reshaping the Investment Behaviour of Individuals in Digital Economy"**

  - By analysing massive data sets, predicting market trends, and assisting with portfolio management, artificial intelligence (AI) is revolutionizing financial decisions, according to the report. By recognizing behavioural patterns and lowering emotional bias, AI enhances strategic planning and produces more logical investment decisions. These effects are categorized by systematic reviews into categories like market efficiency, behaviour recognition, and strategy development. Research does, however, also draw attention to certain drawbacks, such as algorithmic bias, opaqueness, and an excessive dependence on automation. Overall, the research emphasizes the necessity for ethical and balanced usage of AI technology while confirming AI's significant impact on investment decisions.

- **V. Mahalakshmi "Artificial intelligence in behavioural finance using a sophisticated decision-tree algorithm"**

The study examined that Artificial Intelligence has transformed investment decisions by enabling data-driven market prediction, portfolio management, and risk assessment. Techniques such as machine learning, deep learning, and sentiment analysis improve forecasting accuracy and reduce emotional bias, while hybrid models with optimisation methods enhance stability. Despite challenges like transparency and ethical issues, research confirms that AI improves accuracy and rationality in investment decision-making.

- **Hamid Rostami Jazz 2026 "Providing a Prediction Model of Investment Decision Based on the Individual Characteristics of Investors using Artificial Intelligence"**

The study analysed that investment decisions are influenced by psychological and personality factors such as risk tolerance and emotional stability. Artificial intelligence approaches were adopted as a result of the limitations of traditional statistical methods in analysing complicated relationships. By identifying non-linear patterns and behavioural impacts, AI models like ANN, XGBoost, and AdaBoost

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increase prediction accuracy. When it comes to justifying investing decisions, XGBoost excels. AI improves forecasting and behavioural prediction, but problems like ethical dilemmas and a lack of transparency still exist. All things considered, AI is essential to increasing the precision and logic of investment decision-making.

- **Samantaray A.K 2025 "RETRACTED: Beyond instinct: the influence of artificial intelligence on investment decision-making among Gen Z investors in emerging markets"**

The study analysed that Artificial Intelligence has enhanced investment decision-making by enabling real-time data analysis, personalized advice and greater market efficiency. However, it also raises concerns related to data bias, ethical issues and overreliance on automation. Behavioural biases such as overconfidence, FOMO, herding and regret aversion significantly influence investor decisions and reduce efficiency. AI-based advisory services can help moderate these biases through objective, rule-based guidance, though automation bias remains a risk. Gen Z investors are highly digital and socially influenced, making them vulnerable to behavioural biases but also more receptive to AI-driven tools that can support rational investment decisions.

- **VILAKSHAN 2024 "Investing in the future: an integrated model for analysing user attitudes towards Robo-advisory services with AI integration "**

The study explored that Several theories explain technology adoption, including the Theory of Planned Behaviour, Innovation Diffusion Theory, Unified Theory of Acceptance and Use of Technology and the Technology Acceptance Model (TAM). TAM is the most popular of them because of its ease of use and usefulness. According to TAM, perceived utility (PU) and perceived ease of use (PEOU) are the primary factors influencing technology adoption. Subsequent research, however, contends that PU and PEOU by themselves cannot adequately account for user behavior. As a result, academics have expanded TAM by adding elements including perceived risk, perceived trust, and social impact. The current study incorporates these important elements with the traditional TAM framework in its conceptual model in light of these findings.

- **Aliya Bayakhmetova 2025 "Artificial Intelligence in Financial Behaviour: Bibliometric Ideas and New Opportunities"**

The study explored that Artificial Intelligence enhances investment decisions through advanced modelling, behavioural analysis and personalized recommendations, improving forecasting and risk management while reducing behavioural biases.

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However, ethical and regulatory challenges such as algorithmic bias and data privacy remain. Since limited research examines the combined role of AI and investor behaviour, this study addresses the gap by analysing key trends in AI-driven investment decision-making.

- **BO Antwi 2024 "The Role of Artificial Intelligence in Investment Decision Making: Opportunities and Risks for Financial Institutions"**

Artificial Intelligence has significantly reshaped investment decision-making by enabling advanced data analysis, market forecasting and portfolio optimization through machine learning, deep learning and NLP. These technologies improve decision quality and risk assessment but also introduce risks such as algorithmic bias, lack of transparency, cybersecurity threats and data privacy concerns. Research highlights the importance of balancing AI-driven models with human judgment to avoid automation bias. Although existing studies focus mainly on technical performance, limited attention has been given to how AI influences strategic decision processes and governance. Therefore, this study addresses this gap by examining the opportunities, risks and institutional implications of AI in investment decisions.

- **Kadir Gokoglan 2024 "The Impact of Artificial Intelligence Recommendations On Individual Investor Decisions"**

The study analysed that investors decisions are influenced by psychological and behavioural biases, leading to irrational behaviour. At the same time, study indicates that artificial intelligence and machine learning models are effective in financial markets, particularly for stock price prediction and investment decision-making. Overall, while human investors act emotionally, AI-based models enhance forecasting accuracy and support better financial decisions.

- **Huseyin Sevim 2024 "Leveraging Artificial Intelligence for Smarter Decisions in Asset Management"**

The study explored that Artificial Intelligence significantly improves investment decision-making by enhancing data processing, forecasting accuracy, and portfolio management. AI-based models outperform traditional methods in predicting stock prices and market trends using machine learning and deep learning techniques. AI also increases operational efficiency through robo-advisors and automated systems and supports alpha generation and asset allocation. Overall, AI enables better financial decisions by adapting to complex markets and large datasets more effectively than conventional approaches.

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- **G.Sharma 2024 "Unveiling the Investment Behaviour of Gen Y and Z: A Study on Artificial Intelligence Stocks Awareness and Decision-Making"**

The study analysed that Artificial Intelligence improves investment decision making by enhancing forecasting accuracy, portfolio optimisation, and data processing through machine learning and deep learning models. However, investor behaviour and demographics such as risk attitude, income, education, and saving behaviour continue to significantly influence investment choices. Recent studies highlight that Generation Y and Z's adoption of AI-based investments depends on their risk tolerance, financial literacy, and technological awareness. While AI-driven tools like robo-advisors increase efficiency and transparency, research on AI stock investment behaviour in chennai remains limited, creating a clear research gap for the present study.

- **J.Kavya 2026 "Role of artificial intelligence in understanding psychological influences on investment decisions: A behavioural finance study among IT/ITES employees"**

The study analysed that Artificial Intelligence helps analyse psychological and behavioural factors such as herding, fear of loss, trust, and confidence that influence investment decisions. AI enables deeper insights from survey data and identifies behaviour patterns that traditional methods may miss. Findings also indicate that demographic factors, especially gender, affect investment behaviour. Overall, AI improves investment decision-making not only through prediction and optimisation but also by enhancing understanding of investor psychology. However, existing research is limited to specific professional groups, highlighting the need for broader studies across occupations and regions.

- **Vandana Saini 2025 "Impact of Artificial Intelligence on Investment Decision Making"**

The study examined that Artificial Intelligence enhances investment decision making through tools like machine learning, deep learning, NLP, and predictive analytics used in trading, portfolio optimisation, and robo-advisory services. AI improves forecasting accuracy, strengthens risk management, and reduces human biases, outperforming traditional methods. While AI expands access to investment services and supports both retail and institutional investors, concerns remain regarding transparency, ethics, and regulation, highlighting the need for further research on responsible AI use and its impact on investor behaviour and market stability.

- **Dr. Priyaka Khanna 2023 "Evaluating the impact of artificial intelligence on investment decision: Making in Finance"**

The study examined that Artificial Intelligence plays a major role in investment

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decision-making through robo-advisors, predictive analytics, algorithmic trading, risk management, portfolio optimisation, and sentiment analysis. AI improves forecasting accuracy, enhances risk-adjusted returns, and supports better diversification compared to traditional methods. However, studies also highlight key challenges such as market volatility, algorithmic bias, lack of transparency, data privacy, and ethical concerns. Overall, while AI increases efficiency and accessibility in finance, its responsible use requires strong regulation, human oversight, and ethical governance.

- **V. Vinoth Kumar 2025 "The impact of artificial intelligence on investment reviews and risk management: A comprehensive analysis"**

The study explored that Artificial Intelligence improves investment decision making by enhancing stock price prediction, analysing market sentiment, detecting fraud, and strengthening risk management. AI models outperform traditional methods by capturing complex market patterns and using data from news and social media for better forecasts. However, challenges remain regarding transparency, ethics, data reliability, and over-reliance on automation. Therefore, human oversight and strong regulation are necessary for the responsible use of AI in financial markets.

- **David Kaluge 2024 "The Role of Artificial Intelligence in predicting investor behaviour opportunities and challenges"**

The study examined that Artificial Intelligence has transformed investment decision-making by enabling faster and more accurate analysis of large financial datasets. When compared to conventional approaches, AI techniques like machine learning and deep learning enhance financial planning, risk assessment, and stock market predictions. Additionally, studies show how important sentiment analysis and predictive analytics are for comprehending market behaviour. Prediction reliability, transparency, and systemic risk are still issues, though, which highlights the need for ongoing study as well as robust legal and ethical frameworks.

Research gap

The real-world effects of artificial intelligence on investment decisions are not well understood empirically, especially when it comes to how technology interacts with human judgment and its ethical ramifications. The majority of current research is based on self-reported and technological data, with very little actual trading outcome validation. As a result, there is still a lack of research on the interpretability of AI models, how well they reduce behavioural biases, and how they affect various investor groups and financial instruments.

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Objective

- To identify the Artificial intelligence in investment behaviour.
- To analyse the Impact of artificial intelligence tools in investment decisions.
- To identify the Challenges in using artificial intelligence as a tool for taking investment decisions.

Limitation

Every research is influenced by some restrictions and limitations and the present study is no exception to this

- Time is one of the main constraints to interacting with respondents (AI in investment decisions) varied from the surveyor.
- The study is limited to Chennai
- The findings of the study may be applied for the current period in which it has been done and may not be suitable in future as the preferences of investors change from time to time based on technologies.
- These limitations underscore the need for ongoing research and innovation to address the unique impact and challenges of artificial intelligence tools in investment decisions.
- The study involves impact of Artificial Intelligence tools in investment decisions

DATA ANALYSIS AND INTERPRETATION

Age Group:

Frequency distribution of Age Group respondents

Particulars	Frequency	Percentage
Below 25 years	**15**	**30.0**
25 – 34 years	8	16.0
35 – 44 years	6	12.0
45 – 54 years	14	28.0
55 years and above	7	14.0
Grand Total	**50**	**100.00**

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Gender:

Frequency distribution of Gender respondents

Particulars	Frequency	Percentage
Male	15	30.0
Female	**35**	**70.0**
Grand Total	**50**	**100.0**

Education Qualification:

Frequency distribution of Education Qualification respondents

Particulars	Frequency	Percentage
Undergraduate	7	14.0
Postgraduate	**19**	**38.0**
Professional Degree	14	28.0
Others	10	20.0
Grand Total	**50**	**100.0**

Occupation:

Frequency distribution of Occupation Respondents

Particulars	Frequency	Percentage
Part time	10	20.0
Salaried Employee	**21**	**42.0**
Business	19	38.0

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Grand Total	**50**	**100.0**

Monthly Income:

Frequency distribution of Monthly Income Respondents

Particulars	Frequency	Percentage
Below 25,000	12	24.0
25,000 – 50,000	6	12.0
50,000 – 75,000	6	12.0
75,000 – 1,00,000	**18**	**36.0**
Above 1,00,000	8	16.0
Grand Total	**50**	**100.0**

Investment Experience:

Frequency distribution of Investment Experience Respondents

Particulars	Frequency	Percentage
Less than 1 year	12	24
1 – 3 years	9	18
3 – 5 years	**19**	**38**
More than 5 years	10	20
Grand Total	**50**	**100.0**

Type of Investor:

Frequency distribution of Type of Investor Respondents

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Particulars	Frequency	Percentage
Conservative	**19**	**38.0**
Moderate	**19**	**38.0**
Aggressive	12	24.0
Grand Total	**50**	**100.00**

Awareness of Artificial Intelligence in investments:

Frequency distribution of Awareness of Artificial Intelligence in investments Respondents

Particulars	Frequency	Percentage
Highly aware	15	30
Slightly aware	15	30
Moderately aware	**18**	**36**
Not aware	2	4
Grand Total	**50**	**100.00**

Have you used AI-based tools for investment decisions:

Frequency distribution of AI-based tools for investment decisions Respondents

Particulars	Frequency	Percentage
Yes	22	44
No	**28**	**56**
Grand Total	**50**	**100.00**

Inference:

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In the above table the major respondents have been highlighted

Artificial Intelligence in Investment Behaviour

Relationship between gender and Artificial Intelligence in Investment Behaviour Hypothesis

NULL HYPOTHESIS (H0): There is no Association between gender on Artificial Intelligence in Investment Behaviour

ALTERNATE HYPOTHESIS (H1): There is an association between gender on Artificial Intelligence in Investment Behaviour

Table

t test on gender and AI in investment behaviour

Ai in investment behaviour	Gender		Standard deviation	t	p
AI tools help avoid major financial losses	Male	4.73	.458	1.921	.010
	Female	4.34	.725	2.293	
AI tools support optimal asset allocation	Male	4.87	.352	2.855	.000
	Female	4.29	.750	3.724	
AI tools help reduce behavioural biases	Male	4.00	.926	0.000	.352
	Female	4.00	1.000	0.000	
Using AI tools increases investors confidence and trust in investment decisions	Male	3.87	1.060	-.272	.448
	Female	3.94	.838	-.247	
AI tools help analyse large	Male	3.20	1.521	.056	.424

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volumes of financial data efficiently	Female	3.17	1.706	.059	
Personality characteristics	Male	3.67	1.718	-1.492	.000

	Female	4.23	.942	-1.192	
AI tools may reduce critical thinking in investors	Male	4.73	.458	2.717	.130
	Female	4.03	.954	3.524	
AI based investing is more reliable than traditional methods	Male	3.87	1.407	.164	.874
	Female	3.80	1.279	.158	

Inference:

It is inferred from the above table that there is a significant difference between the gender and ai in investment behaviour with respect to the AI tools support optimal asset allocation and Personality characteristics influence investment decisions, since the p value is less than 0.05.

There is no significant difference between the gender and ai in investment behaviour with respect to AI tools help avoid major financial losses, AI tools help reduce behavioural biases, Using AI tools increases investors confidence and trust in investment decisions, AI tools help analyse large volumes of financial data efficiently, AI tools may reduce critical thinking in investors and AI based investing is more reliable than traditional methods, since the p value is more than 0.05.

Findings

• High Awareness but Moderate Usage of AI Tools the study shows that a majority of

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respondents are aware of AI in investments (96%), with most being moderately or highly aware. However, only 44% of respondents actually use AI-based tools, indicating a gap between awareness and practical adoption.

• AI Influences Investment Behaviour Positively the study shows that respondents generally agree that AI tools help in improving investment decisions by supporting asset allocation, analysing large volumes of data, and reducing behavioural biases. This suggests that AI contributes to more rational and data driven investment behaviour.

• Gender-Based Differences in Certain AI Investment Factors There is a significant difference between male and female respondents regarding AI tools supporting optimal asset allocation and the influence of personality on investment decisions ($p < 0.05$). However, no significant gender difference exists in other aspects such as reducing losses, confidence, and data analysis.

• Diverse Investor Profile with Moderate Risk Preference the study shows that most respondents fall under moderate and conservative investor categories (76%), with varied income levels and investment experience. This indicates that AI tools are being considered across different demographic and economic groups, not limited to aggressive investors.

Suggestions

- Enhance Awareness and Practical Training on AI Tools the study suggest that although awareness of AI in investments is relatively high, actual usage is still limited. Financial institutions and educational bodies should conduct workshops, training programs, and awareness campaigns to improve practical knowledge and encourage investors to adopt AI-based tools effectively.

- Improve Transparency and Reliability of AI Systems to build investor trust the

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study suggest that AI tools should be made more transparent and user-friendly. Developers and financial service providers should focus on explaining how AI models work, reducing algorithmic bias, and ensuring accuracy so that investors can confidently rely on these systems for decision-making.

• Promote Balanced Use of AI with Human Judgment the study suggest that investorsshould be encouraged to use AI as a supportive tool rather than completely relying on it. Combining AI insights with human analysis can help avoid automation bias, reduce risks, and improve the overall quality of investment decisions.

Conclusion

The study concludes that Artificial Intelligence (AI) plays a significant role in transforming investment decision-making and investor behaviour by enabling data driven, efficient, and more rational investment practices. AI tools such as machine learning and robo-advisors enhance forecasting accuracy, support optimal portfolio allocation, and help reduce behavioural biases among investors. However, despite these benefits, challenges such as limited adoption, lack of transparency, algorithmic bias, and over-reliance on automated systems continue to hinder its full potential. Therefore, while AI has a strong positive impact on investment decisions, its effective utilization requires a balanced approach that combines technological capabilities with human judgment, along with improved awareness and trust in AI-based systems.

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