

Survey - Student Use of Investment Platforms

Purpose:

This study will explore how University of Exeter students use investment platforms and how their financial and digital literacy affect their investment behaviour. It is anonymous and will take no longer than 5 minutes to complete.

Section 1 – Background

1. Year of study:

- 1st year 2nd year 3rd year Postgraduate

2. Field of study:

- Business / Economics Engineering / Science Humanities / Arts Other

3. Have you ever used an investment platform (e.g. Vanguard, eToro, Trading212)?

- Yes No

4. How long have you been investing?

- Less than 6 months 6–12 months 1–2 years Over 2 years

5. Which type of platform have you mainly used?

- Trading app (e.g. Trading212, Vanguard) Robo-advisor (e.g. Moneybox, Nutmeg)
 Other
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Section 2 – Financial Literacy

6. How confident are you in understanding key financial terms such as “risk” and “diversification”?

- Not confident Somewhat confident Confident Very confident

7. If you invest £100 per month into a fund that returns 10% annually, after 30 years, the majority of your total balance will come from:

- Capital (Your Investment) Compound interest/growth Will be equal Not Sure

8. If prices increase by 3% but your savings earn 1% interest, what happens to your purchasing power?

- It increases It stays the same It decreases Not sure

9. Investing in a single company’s stock is generally:

- Less risky As risky More risky than investing in a diversified fund Not sure

10. Which statement best describes the relationship between risk and reward in investing?

- Higher risk generally leads to lower potential reward Higher risk generally leads to higher potential reward Risk and reward are not related Not sure

11. If you were offered £100 today or £110 in one year, which is generally better if inflation is 5%?

- £100 today £110 in one year No difference Not sure

- 12. What is the primary purpose of diversification in a stock portfolio?**
 To guarantee higher overall returns To minimize fees and expenses To reduce the overall risk of the portfolio Not sure
- 13. If the current UK inflation rate is 10%, how much interest would a savings account need to pay to preserve your purchasing power?**
 Exactly 0% interest Less than 10% interest Exactly 10% interest Not sure
- 14. Do you think your financial knowledge has improved since using an investment platform?**
 No Slightly Moderately Significantly
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Section 3 – Digital Literacy

- 15. How confident are you in accurately interpreting graphs and data visualisations on investment platforms?**
 Not confident Somewhat confident Confident Very confident
- 16. Which platform features do you use most often?**
 Portfolio analytics Stock performance charts Market news AI or data insights
 Other
- 17. Have you ever made a financial decision you later regretted because you misinterpreted data on an app?**
 Yes No Not sure
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Section 4 – Investment Behaviour & Attitudes

- 18. How often do you make investment decisions mainly based on app data (e.g. charts, performance metrics)?**
 Never Rarely Sometimes Often Always
- 19. When making investment decisions, which influences you more?**
 Data and analytics Social media trends Advice from others Personal decisions
- 20. Do you think investment apps oversimplify complex financial data?**
 Strongly disagree Disagree Neutral Agree Strongly agree
- 21. How likely are you to use new features (AI insights or auto-suggested portfolios)?**
 Very unlikely Unlikely Neutral Likely Very likely
- 22. To what extent do you believe that access to data visualisations helps you make better investment decisions?**
 Strongly disagree Disagree Neutral Agree Strongly agree

Thank you for taking the time to complete this survey. Your responses will help inform research on how students engage with investment data and analytics. . If you have found any of these questions distressing, reach out to the University Support Services for assistance.