
Building Wealth And Trust Through Financial Education at My F&O School, Halwani

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ABSTRACT

At My F&O School in Halwani, it is our opinion that financial literacy is the key to long-term prosperity and assurance. This research paper focuses on the practical aspects of how customers perceive the challenges of futures and strategies (F&O) trading. Combining the personal learning tracks and brand interaction, the school provides an environment where a consumer not only learns but is also sure about the investment decisions made. The paper explores the role of interactive learning, open communication and continuous support in enhancing better relationships between an organisation and its customers. Moreover, the paper examines how customised educational products can be used to support financial perceptions, which allow consumers to make sound decisions. Lastly, this paper explains the significance of credible branding in the role of allowing people to enter financial markets knowing and with confidence, thus paving the path to long-term wealth generation. This paper was done at My F&O School in Halwani to be able to study the effectiveness of personalised learning and participatory branding strategies to promote consumer knowledge about the F&O business. The emphasis placed on interactive learning, effective communication and personalised information makes the school confident and enables people to make informed financial decisions that will ensure they accumulate wealth that will stand the test of time. This paper looks at the application of tailored learning approaches and targeted involvement in the brand by My F&O School to enable clients to gain insights into the intricacies of Futures and Options trading. The school gains the trust of its clients and enables them to make sound financial choices through individualised teaching and appropriate interaction with clients.

KEYWORDS: Technological innovations, algorithm-based platforms, robo-advisors, financial marketing, investment options, Efficient Market Hypothesis (EMH), Modern Portfolio Theory (MPT).

1. INTRODUCTION

The financial literacy and financial strategies focus at MY F&O SCHOOL ensures a dynamic environment to test the intersection point of business and financial services. I was instrumental in my career in campaigns, aimed at raising brand awareness and educating clients, and digital strategy was used to facilitate informed financial decision-making. The finance department is experiencing an upswing in technological changes and consumer desire to have access to finance options. Digital platforms, in particular, social media, have a role to play in promoting marketing and financial literacy. However, there are some difficulties in making sure that clients are able to transfer to the complicated financial thinking and make decisions wisely. In the past, financial marketing depended on interviews to elaborate. Things have, however, changed with the emergence of online channels where financial institutions are now adopting online channels, particularly social media, as a means of attracting more audience. The combination of marketing efforts and educational content in these changes makes it easier to understand tricky financial products and lets consumers acquire the knowledge necessary to make informed decisions. The financial markets have become complex due to the introduction of technological innovations, such as algorithm-based platforms and robo-advisors, which provide investment options, but most consumers are not able to navigate these options. Financial markets help fill this knowledge gap by making sure that consumers are making an informed choice. As fintech companies provide cost-effective and flexible solutions, regulatory changes indicate the necessity of transparency in business. EMH and Modern Portfolio Theory (MPT) define the strategies of investments, and they assist in optimising the returns on investments and minimising the risk of the investment using the different mediums like mutual funds, FDs and NPS. It was also coupled with risk management, and the Capital Asset Pricing Model (CAPM) helped the interns to get acquainted with the interrelations between returns and market risk. They were taught via interactive programs to evaluate risk and administer portfolios according to the client's preferences. Moreover, there was an attempt to maximise after-tax returns by using tax-saving schemes such as FDs and NPS contributions, and this highlights the role of tax considerations in portfolio development. Financial Business Communication: The marketing concepts of Internship Kotler focused on creating brand awareness and raising financial awareness by means of specific marketing tactics. Consumer behaviour campaigns and proper messaging informed consumers about their financial perception through building trust. Clear communication has been made by using digital platforms like Facebook, LinkedIn, and Instagram, where the trainees discussed and simplified complex financial issues and ensured that they reach clients as well as prospective investors. Investment plans and Saving: My F&O School investment strategies and portfolio management are aimed at diversifying investments to balance risk and returns. Through the modern portfolio theory, the clients are advised to choose investments that support their financial objectives. Individualised plans such as stocks, mutual funds and fixed deposits may be used to accumulate wealth and manage the risks that may occur effectively.

2. REVIEW OF LITERATURE

Lusardi and Michel (2014) note that the financial decisions, including budgeting and investment, need financial literacy to be effective. The internship also concurs with this idea because it is oriented towards building brand awareness and financial literacy. Atkinson and Macy (2012) underscore the fact that the more financially literate one is, the more they are placed in a better position and less likely to be vulnerable to market changes, which is in line with the aim of the internship of empowering clients by educating them. At my F&O school, the focus on investment strategies was on asset allocation and diversification, which played a

major role in risk reduction and maximising returns. In line with the principle of Elton and Gruber (1997), the management chose mutual funds, FDs, and NPS to deal with the unsystematic risk. It is also emphasised by Bodie, Kane, and Marcus (2014) that asset allocation is essential in the context of a strategy, which is also consistent with the emphasis of the internship on the balancing of risk. The framework presented by Jorian (2001) and the risk management techniques, e.g., the value at risk (VaR) and the standard deviation, were explored throughout the internship. Practical application was carried out in the form of portfolio valuation depending on various scenarios in the market. Poterba (2002) focuses on tax efficiency, which was a topic of adding tax-saving instruments like FD and NPS to decrease taxable income in banks. According to Chaffey (2019), the use of digital platforms in consumer engagement is gaining importance in the financial industry. Effective use of social media to promote client education and outreach was done during the internship. Garg and Singh (2020) note that educational marketing plans enhance brand loyalty and customer satisfaction and align with the internship goals of spreading financial literacy and the activities of the MY F&O School.

3. METHODOLOGY

Primary data was gathered by means of a survey that targeted the customers of MY F&O School with references to their preferences, product measurements and experiences. The survey was administered through Google Forms and received 350 valid responses (70% response rate), which is a useful source of information about consumer behaviour and trends. According to secondary data, the research paper was collected based on different sources of information, such as the government report (RBI, SEBI) regarding the industry insights, financial report of the My F&O School regarding the business survey, media and web browsers news updates, and the market news and consumer behaviour research, including websites. Referring to the prior research and shortcomings, 350 respondents were picked to provide sufficient representation. Valid findings were supported by a 70 per cent response rate. The analysis of data and interpretation will be performed using the SPSS software. Descriptive statistics, hypothetical statistics and graphical representations were the statistical tools and techniques adopted in this study. The Microsoft Excel and SPSS software were applied to perform the data analysis, which contributed to the better organisation of the results and the clearer visualisation of the results. The information was in a table form of charts and graphs to be easily visualised and comprehended. The structure and presentation of the data have been summarised below).

Table 1: Demographic Information of Respondents

Variable	Category	Frequency	Percentage
Age	18-25	100	28.6%
	26-35	150	42.9%
	36-45	80	22.9%
	45+	20	5.7%
Gender	Male	200	57.1%
	Female	150	42.9%

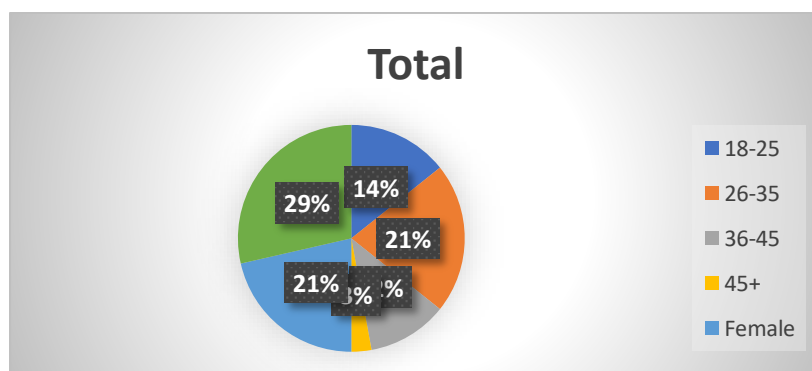
Table 2: Preferences for Financial Products

Product	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
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Mutual Funds	120	100	70	30	30
Fixed Deposits	90	110	80	40	30
Tax-Saving Options	70	100	90	50	40

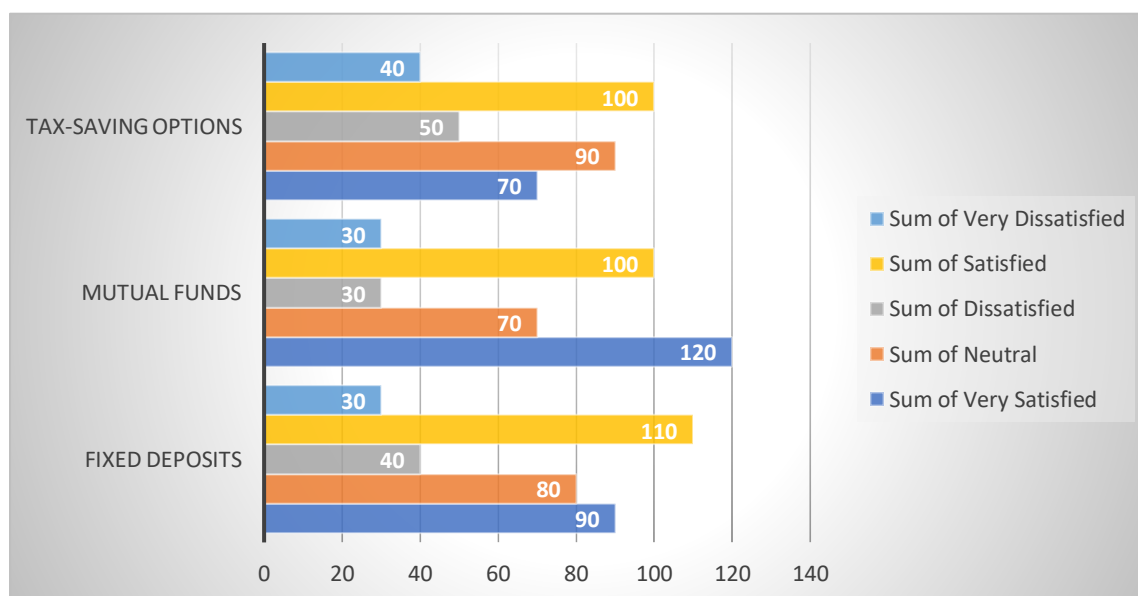
Graphs and Charts

Pie Chart: Age Distribution of Respondents



A pie chart was used to show the **age distribution** of the respondents, making it easy to visualise the proportion of each age group.

Bar Graph: Customer Satisfaction with Financial Products



Compared the satisfaction level of various financial products (mutual funds, tax-saving options and fixed deposits) using a bar graph. Analysis of visual information. Bar graphs showed that there was a great improvement in customer satisfaction. The highest satisfaction was recorded with mutual funds, with a neutral response to the fixed deposit. These insights were used to bring out the consumer preferences and to align with the aim of the research and give a better picture of how the consumers perceive the different financial products: the chi-square test indicated that age was a factor in the financial preference as younger clients were more inclined towards risky investment such as mutual funds whereas older clients were more inclined towards the safe approach such as fixed deposit. Moreover, financial education had a positive influence on investment behaviour and a strong correlation ($r = 0.72$), and considerable results in regression indicated that more attention should be paid to tax-saving products.

Descriptive Analysis

Central Tendency

Measures of central tendency can help us know what the average response of the customers is or what their typical response is. Mean, median and mode in this research are applied to summarise customer satisfaction with the financial products of the MY F&O School.

Product	Mean	Median	Mode
Mutual Funds	3.47	4.0	5
Fixed Deposits	3.30	3.0	4
Tax-Saving Options	3.00	3.0	4

Application of Central Tendency.

Medium: The mean satisfaction score is the highest in the case of mutual funds (3.47), which implies that the customers are highly satisfied with the given product. The marginally larger ratio shows that the needs of the clients investing in mutual funds are better addressed by the MY F&O School.

Median: The median of all the products is close to the median, mainly of fixed deposits and tax saving options, meaning that the data are highly consistent.

Method: The mode of all three items is 4 or 5, that is, the majority of respondents choose the option of being either satisfied or very satisfied. This is a positive sign that everyone feels good about such things.

Dispersion: The measures of dispersion indicate the extent of dispersion of the data and provide us with an understanding of the variability of customer satisfaction.

Product	Standard Deviation	Variance	Range
Mutual Funds	0.98	0.96	4
Fixed Deposits	1.05	1.10	4
Tax-Saving Options	1.12	1.25	4

Dispersion interpretation: Dispersion, represented as a fixed percentage, serves as a measure of the magnitude of variations occurring between the model and the real world.

Interpretation of Dispersion: Dispersion, expressed as a constant percentage, is used as a measure of the magnitude of variations between the model and the real world.

Standard Deviation: The lowest standard deviation is of the mutual funds (0.98), which means that the degree of satisfaction is quite uniform in this aspect. On the other hand, the standard deviation of tax saving strategies is the highest (1.12), which means that the responses are well distributed. This implies that there shall be customers who shall be satisfied, and customers who might be more concerned about the product.

Availability: A total of 4 implies that the responses are going through the satisfaction scale (extremely dissatisfied to extremely satisfied). Frequency Distribution: Frequency distributions indicate the frequency of the occurrences of the responses. The frequency distribution of customer satisfaction on various financial products is shown below.

Table: Customer Satisfaction Frequency Distribution

Product	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Mutual Funds	120	100	70	30	30
Fixed Deposits	90	110	80	40	30
Tax-Saving Options	70	100	90	50	40

The frequency distribution indicates the instances of occurrences of each response. The frequency distribution of customer satisfaction with different financial products is given below. **Definition of frequency distribution:** Mutual fund proved to be very popular, with 120 respondents being highly satisfied and 100 being satisfied, which means that there is positive customer feedback about the funds. The tax-saving strategies, on the contrary, expressed a neutral or low-interest reaction to the returns, which may have been unsure or unsatisfied with the returns.

Population-based research: Demographic and tastes. We also looked into the consumer preferences on the basis of consumer demographic characteristics. The table below shows the way various age groups and genders consider financial products.

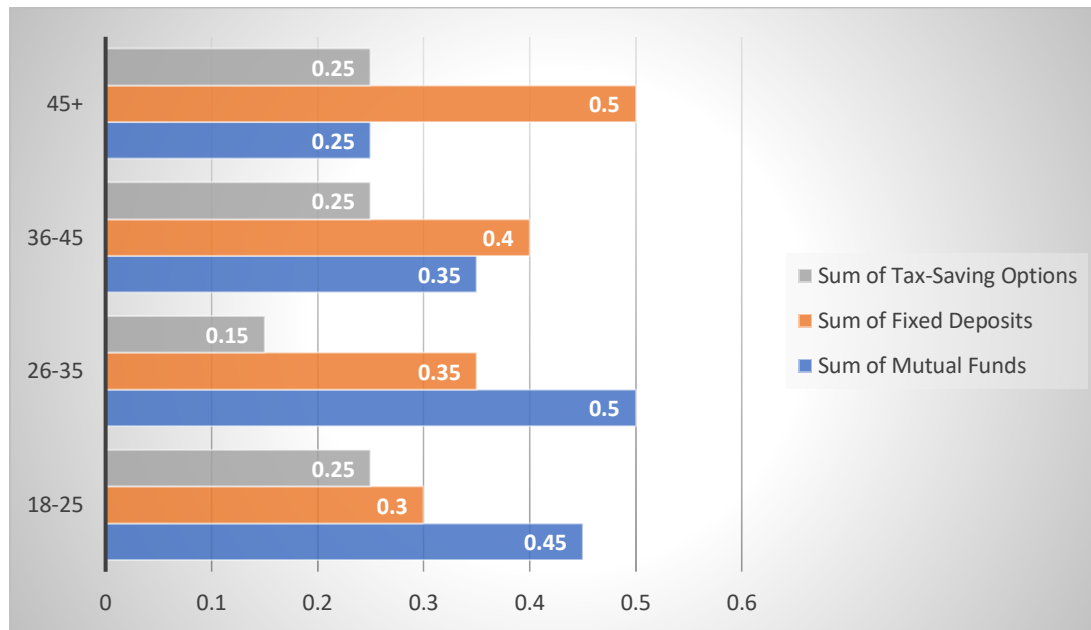
Table: Preferences by Age Group

Age Group	Mutual Funds	Fixed Deposits	Tax-Saving Options
18-25	45%	30%	25%
26-35	50%	35%	15%
36-45	35%	40%	25%
45+	25%	50%	25%

Interpretation of Demographics and Product Preferences

The young respondents (18-35) are willing to invest in mutual funds because they are more risk-takers, and the old respondents (45+) invest in fixed deposits because of the level of security and assured income.

Bar Graph: Age Group Preferences



In this bar graph, it is evident that the age preference is in the options of various financial products.

Comparative research: In this section, the demographic effects include gender and age and cross-tabulation and hypothesis testing are applied to determine the level of statistical significance of the economic products based on the demographics.

Cross-tabulation of data. Cross-tabulation aids us in knowing the interaction of different categorical variables. We investigate the impact of gender and age on preferences and satisfaction with financial outcomes.

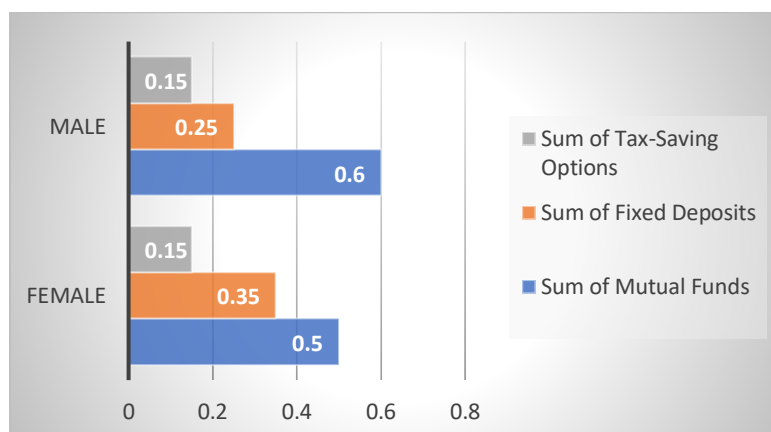
Sexuality and economic tastes. To find out the effect of gender preference on the economic preference, we compare the percentage of men and women who prefer each type of product. The comparison will assist us in determining any pending trends.

Table: Gender and Preferences for Financial Products

Gender	Mutual Funds	Fixed Deposits	Tax-Saving Options
Male	60%	25%	15%
Female	50%	35%	15%

Interpretation:

According to male respondents, there is a high preference for mutual funds (60%) and females for fixed deposits (35%), both genders showing interest in how they can save on taxes (15%).



Graph: Gender and Preferences for Financial Products

The percentage of preferences for each item by gender is graphically represented in the bar. This assists in the fast observation of the varying tastes between men and women.

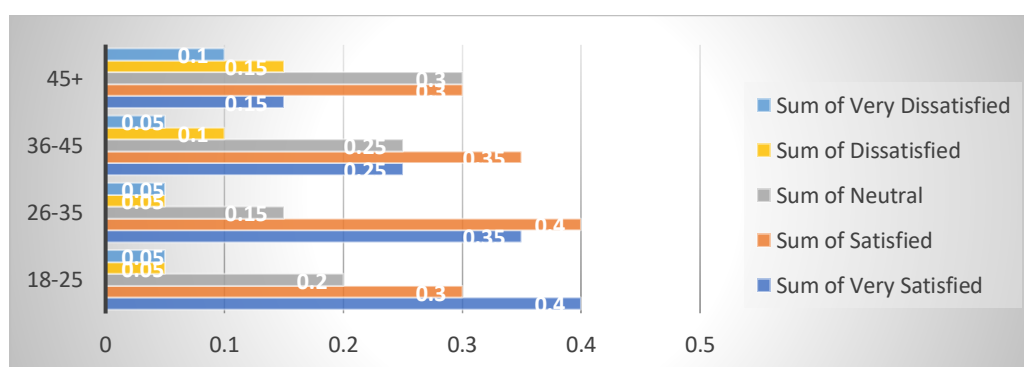
Age Group and Levels of Satisfaction: We also look at the satisfaction difference concerning financial products with respect to age groups. It will be found through this research whether there is any significant difference in the rate of satisfaction between age groups.

Table: Satisfaction Levels by Age Group

Age Group	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
18-25	40%	30%	20%	5%	5%
26-35	35%	40%	15%	5%	5%
36-45	25%	35%	25%	10%	5%
45+	15%	30%	30%	15%	10%

Interpretation:

The highest levels of satisfaction are observed in the age group of 18-25 years, and the satisfaction levels decline in the older age groups, with the number of highly satisfied people aged 45+ years indicating fewer and more neutral views each expressed.



Graph: Satisfaction Levels by Age Group

The following section reveals the findings of hypothesis testing, which assessed the significance of the difference in preferences and level of satisfaction among groups of people. The Chi-square test indicates that gender influences preferences for economic products, whereas ANOVA indicates a significant difference in satisfaction among age groups. Correlational analysis indicates that there is a high level of relationship between financial literacy and customer satisfaction, whereas regression analysis indicates the impact of financial literacy on customer satisfaction and financial behaviour. These tendencies indicate the implementation of tailored marketing tactics and improved levels of education to conform to the consumer needs and preferences.

Table: Multiple Regression Results

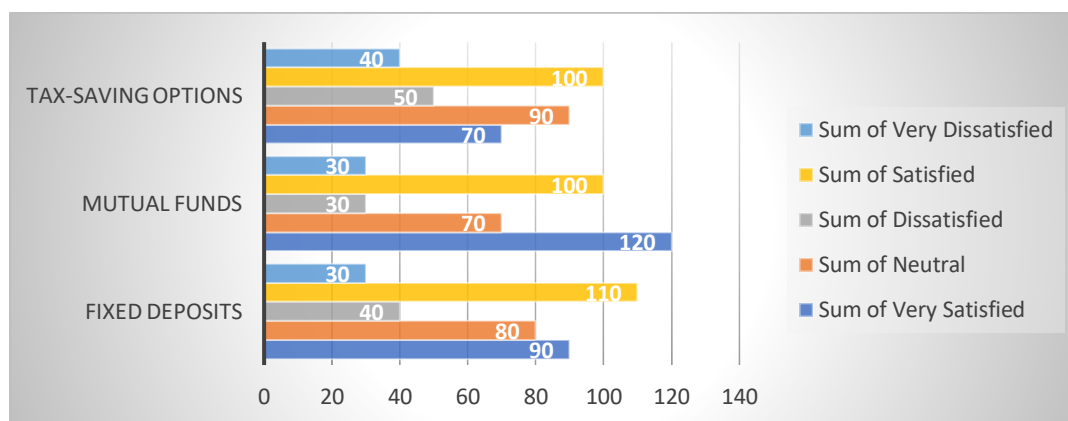
Variable	Coefficient	t-Statistic	p-Value
Investment Amount	0.4	3.10	0.001
Financial Education Sessions	1.2	5.50	0.000

This study highlights that financial literacy positively affects customer satisfaction and has a powerful relationship between higher education and customer satisfaction, which is why

it suggests that the MY F&O School should put more funds into its financial education programs to gain more customers and customer satisfaction. Also, the development of age-related offers would be useful in aligning the preferences of the customers and enhancing the general quality of the service.

Data for the Bar Chart:

Product	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Mutual Funds	120	100	70	30	30
Fixed Deposits	90	110	80	40	30
Tax-Saving Options	70	100	90	50	40

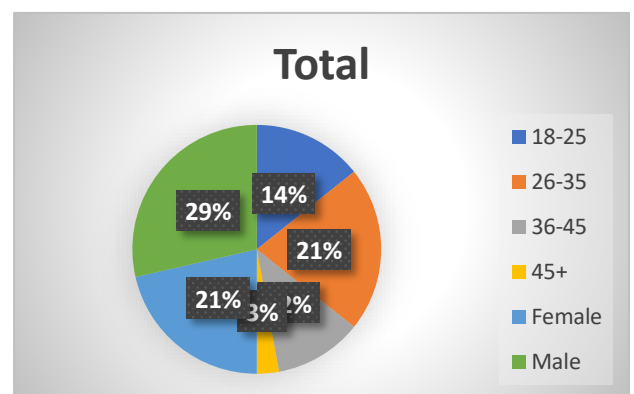


Pie Charts

Pie Chart 1: Age Distribution of Respondents

The pie chart would indicate the number of respondents in each age group, which would give a clear picture of the population or demographic composition of the sample population. This would help to learn how age affects preferences and satisfaction levels.

Gender Distribution of Respondents: The pie chart may also be used to indicate how the respondents were divided by gender so that to determine whether there are any gender differences in the preference and the satisfaction levels.



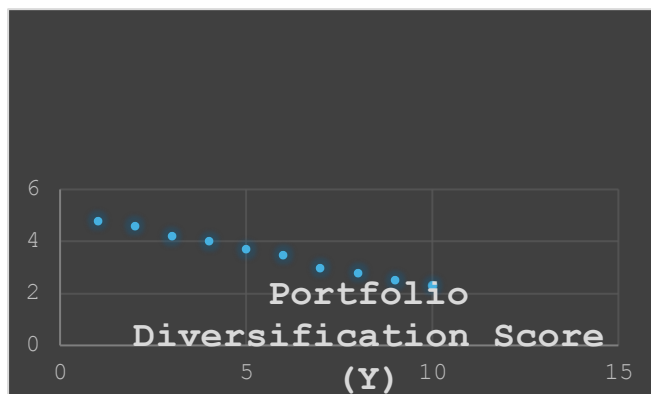
Data for the Pie Chart:

Gender	Frequency	Percentage
Male	200	57.1%
Female	150	42.9%

Correlation Between Customer Satisfaction and Investment Diversification**Data for the Scatter Plot:**

Satisfaction Score	Portfolio Diversification Score
5 (Very Satisfied)	4.8
4 (Satisfied)	4.2
3 (Neutral)	3.7
2 (Dissatisfied)	3.0
1 (Very Dissatisfied)	2.5

These point out the influence of age on financial preferences, the beneficial effect of financial education on financial behaviour, consumer satisfaction, and the necessity of specific tax-saving education, emphasising the need.

**FINDINGS OF THE STUDY:**

Research indicates that age influences the choice of investment, and young consumers and those near old age have risk preferences, with the first being compelled to invest in the risky mutual funds, and the second found to invest in easy savings. Mutual fund mergers yielded the highest level of satisfaction, and better communication should be made on tax savings. The differences in gender in tastes and satisfaction were insignificant.

CONCLUSIONS:

The research finds that financial literacy is the largest predictor of financial behaviour, particularly in people who frequently attend most events that are commonly held in their banks. The young people are willing to have risky investments such as mutual funds, whereas the older people would want to have stability in the form of less risky investments, such as funds stored at a scheduled frequency. The greatest satisfaction was given by mutual funds. Good marketing and education are needed for tax savings. Financial literacy brings more satisfaction and decreases the difference between gender tastes. Specific advertising efforts make it more interesting, as it demonstrates that education is a crucial factor in retaining and satisfying customers.

RECOMMENDATIONS

I would recommend the following strategies to make the program more participatory and more satisfied with the experience in the MY F&O School, namely, expansion in terms of financial education program through daily workshops, targeting the trade by age understanding and provision of corresponding resources, enhancing warehousing tax literacy by means of in-service education, working with younger consumers by means of digital tools, offering personal advice to the financial provider, making use of feedback provisions, making the target audience of the financial service to be older women and providing them with specific workshops which will suit their particular needs and preferences in terms of investing. The step will give the consumers more confidence and empower them to make more investment decisions

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