

Lifestyle Changes and Investment Patterns: The Mediating Role of Financial Flexibility Among IT Professionals in Bangalore

Dr. Nisha K G

Assistant Professor, GRGSMS, PSGR Krishnammal College for Women, Coimbatore, India

Abstract

The lifestyle of young working professionals has undergone significant changes due to urbanisation, digitalisation, and evolving work culture, particularly in major IT hubs such as Bangalore. Software professionals increasingly prefer flexible living arrangements, mobility, and subscription-based consumption over traditional ownership-oriented lifestyles. These lifestyle shifts are expected to influence personal financial behaviour, especially investment decisions.

The present study examines the relationship between lifestyle changes and investment patterns of Indian youth, with special reference to software professionals working in Bangalore. The study also investigates the mediating role of financial flexibility in this relationship. A quantitative research approach was adopted, and primary data were collected from 120 software professionals using a structured questionnaire. Descriptive statistics, correlation analysis, regression analysis, ANOVA, and mediation analysis were conducted using SPSS and Jamovi.

The findings reveal a strong preference for flexible and asset-light lifestyles among software professionals, accompanied by a clear inclination towards financial assets such as mutual funds and systematic investment plans. Lifestyle changes show a significant positive relationship with investment patterns. Financial flexibility emerges as a key determinant of investment behaviour and is found to partially mediate the relationship between lifestyle changes and investment patterns. ANOVA results indicate no significant differences in investment behaviour across demographic groups, suggesting a uniform financial mindset among software professionals.

The study concludes that modern lifestyle choices significantly influence investment behaviour, primarily through the preference for financial flexibility and liquidity. The findings contribute to the literature on behavioural finance and provide valuable insights for financial institutions, policymakers, and educators in understanding the evolving financial behaviour of urban youth.

Index Terms

Lifestyle Changes, Investment Pattern, Financial Flexibility, Software Professionals, Behavioural Finance