SUSTAINABLE GROWTH OF SOCIETY IN THE DIGITAL ERA

Innovation, Technology, Guidance and Management of Education

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Impact of Microblogging Platform on Investment Decisions in Retirement and Pension Products

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This research paper seeks to analyse the effects of microblogging, particularly involving websites like twitter and reddit, on investment decisions especially as they relate to retirement and pension. With the new digital interfaces helping the user to surf the internet more and more, microblogging sites have become important public spheres where individual investors, financial advisors, stock market experts and others are expressing opinions and analysis. This paper seeks to understand the implications and impact of the content shared on these platforms to investors' decision making, perceived risk and confidence in retirement solutions. In this research, social media posts with topics on retirement investment are analyzed qualitatively while quantitative surveys are conducted on individual investors. The study reveals that microblogging platforms affect investors' decisions in relation to perceived financial gains and implicated risks. But at

the same time, this work also reveals threats resulting from increased influence of fake news and its instability factor and differing in content. The findings can be useful for financial planners, government officials and shareholders interested in exploring the impact of microblogging for decisions related to retirement investment and the possibility of using social media in raising people's financial literacy and increasing their awareness.

Keywords: *Microblogging platforms, investment decisions, pension products, social media influence, financial literacy, risk perception, adult literacy, financial empowerment*

Introduction

Technology has indeed impacted how people utilise technology in seeking information financially. Recently, microblogging sites including Twitter and, Reddit have become important means through which live information, tips, and sentiment are exchanged. It often provides immediate, brief and interactive discussion where people involved can range from individual buyers and sellers to professional traders and financial activists. Due to openness and popularity of microblogging sites, they are slowly exerting considerable influence over investment choices concerning different forms of financial products like retirement and pension plans.

Purchasing retirement and pension products is a long-term investment decision of financial planning to hedge against unexpected or emergency cash flow