

Investment Related Contents in Digital Media: A Review of Three Leading Business News Websites

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Abstract:- *When we talk about information related to investments, new investment schemes, and creating awareness around them, digital news media has emerged as a significant medium. In this era of digital revolution, there are so many media available to access information. Despite this, mainstream digital media continues to hold a special place in terms of relevance, authenticity, and influence. It is notable that the country's leading business news digital platforms regularly publish updates on various investment options such as the stock market, mutual funds, banks, and post office schemes, etc. These platforms provide daily coverage on how to invest, associated risks, rules and regulations, and emerging trends in the investment world. This study reviewed the investment-related coverage on three prominent business news websites- The Economic Times, Moneycontrol, and Business Standard. The findings suggest that digital media, to a large extent, offers comprehensive information on nearly every aspect of investing. For investors- especially young ones- this serves as a reliable and structured source for understanding investment options, methods, and best practices in detail. As for the research gap, this study focused on only three digital publishers. While these platforms operate at a national level and have substantial reach across various market segments in India, there are many other national-level digital publishers that could also be explored. Including them in future research could lead to broader and more accurate insights. For new researchers, it is recommended that future studies expand the scope to include more national digital news publishers and analyse the patterns and coverage of investment-related news across these platforms. Additionally, researchers may also explore investment-related content published digitally on fintech platforms, beyond just the mainstream media websites.*

Keywords: - Digital Media, Investment News, Online Investment Content, Business News Websites, Investment Awareness

Introduction: -

There is a flood of information, advice, and suggestions related to Investment nowadays. The bulk of content is floating over digital platforms such as social media, influencer platforms, content producers' websites, and mainstream news media. But when we talk about complete, verified, and authentic information about investment,

investment instruments, investment options, and investment awareness among investors, mainstream news media digital content and its coverage seem to be valuable and in the front row. Actually, when we go through leading news websites' content coverage structure, planning, strategy, and writing style, we can easily understand why this content is complete, verified, and authentic. There is no doubt that this specific pattern of content production made the value of content and its impact on Investors and their investment decisions. This study analyses three leading business website contents related to investment. It shows content writings have a standard practice, these include verified information through authentic sources, experts' comments or views, re-checked, and a visually suitable presentation. This review looks at how mainstream digital media publishers are very much focused on investment-related content across segments such as the stock market, mutual fund, debt, gold, real estate, crypto, banking products, government schemes, etc, along with other important areas of news content.

Analysis of Literature: -

Digital Media in India

In the current scenario, it is not so easy to define digital media in a fixed format, as so many avenues are working digitally and involved in the content business, but every platform cannot be called 'Media'. Therefore, when technology and content work together to inform, to educate, and to entertain society and its target audience on a real-time basis, and their search requirement, this medium can be termed as Digital Media. The term media encompasses a wide range of forms in the 21st century- from mass media and news media to traditional formats and the rapidly evolving digital media landscape. Two-way communication is the core competency and critical value of digital media, which is why it is an interactive medium among people, especially youngsters, in the current era. Digital platforms allow users to engage with content in real-time, making decisions as they read, listen, or watch. Digital media made its entry into India in 1995, with *The Hindu* becoming the first English-language newspaper to launch its website. Soon after, other major publications like *The Times of India* and *Hindustan Times* followed suit, introducing their online editions to cater to the growing number of tech-savvy readers. In this initial phase, English-language media quickly expanded their digital footprint. Later, Hindi newspapers and regional language publications also began embracing the digital space. As internet adoption grew in the early 2000s, India entered a growth phase for digital platforms. Traditional newsrooms began transforming to adapt to the digital landscape, leading to the rise of online news portals like Rediff and India Today. These platforms changed how news was consumed- especially among urban audiences who increasingly preferred digital news over printed newspapers. A significant milestone during this period was the launch of *WebDunia* in 2000, the first Hindi news portal. This era also saw the rise of citizen journalism, enabled by platforms like Blogger and WordPress. For the first time, individuals could share their opinions, stories, and perspectives directly with the public- marking a new chapter in India's media evolution. Meanwhile, political parties and brands began experimenting with digital outreach, laying the foundation for India's now-booming digital marketing industry. The 2010s witnessed an explosive growth in digital media. The increasing affordability

of smartphones and the launch of 4G services- especially with the entry of Reliance Jio in 2016-revolutionised internet access across the country. This technological leap brought millions of Indians online, both in cities and rural areas, creating a vast and diverse digital audience. Social media platforms like Facebook, Twitter, and YouTube became central to how people consumed news, connected with others, and accessed entertainment. Indian platforms such as Dailyhunt and Inshorts capitalised on mobile-first users by offering content in regional languages and short, easy-to-consume formats. This period also marked a dramatic shift in entertainment consumption. With the launch of Hotstar in 2015, followed by Netflix and Amazon Prime Video in 2016, India entered the OTT (Over-the-Top) era. Audiences began moving away from traditional television and embraced on-demand, personalised content. YouTube emerged as a key platform for both independent content creators and established media outlets, offering a mix of news, entertainment, and educational content. The COVID-19 pandemic further accelerated the growth of digital media in India. With lockdowns in place, audiences turned to online platforms for news, education, and entertainment. Digital media consumption surged, and in some sectors, digital ad revenues even surpassed those of traditional print media. Regional language content saw significant growth during this time, catering to the vast non-English-speaking population. Platforms like ShareChat, Dailyhunt, and Josh gained popularity, offering content tailored to local languages and cultures. Short-video apps such as TikTok (before its ban in India), and later Instagram Reels and Moj, captured the attention of younger audiences across the country. Today, digital media continues to evolve with the growing reach of the internet. The rollout of 5G technology in India is further accelerating this transformation. According to data released by the Department of Telecommunications (DoT) in March 2025, the number of 5G users in India has surpassed 250 million (25 crore). Broadband access is also expanding rapidly, with high-speed internet now reaching over 200,000 (2 lakh) gram panchayats across the country. With a growing smartphone user base and the rapid adoption of advanced technologies like 5G, the future of digital media in India looks promising. These developments are not only reshaping how content is consumed but also ensuring that digital media reaches every corner of the nation- bridging the urban-rural divide and empowering users with faster, more accessible information.

Business and Investment Related News Coverage in Digital Media

Whether you are a reader or viewer of traditional media or digital media, business and investment-related news coverage remains a core component of the content. It is standard practice for every newspaper- whether in English, Hindi, or other regional languages- to include a dedicated section for business news on a daily basis. In addition to daily coverage, most newspapers also publish special pages focused on investment-related topics. For many years, India has had dedicated business newspapers- commonly referred to as *Pink Papers*- which provide in-depth coverage of business, the economy, and personal finance. These publications not only offer daily insights but also feature special weekly editions that focus extensively on contemporary investment themes. In the same way, news channels also cover major business stories and public interest issues related to business and investments. In India, there are dedicated business news channels not only in English but also in Hindi and Gujarati. Their daily programming- mostly from Monday to Friday- is specifically focused on investors,

investment options, and expert opinions. On weekends, these channels typically air special shows that delve into trending investment topics and other key issues concerning business and investors. Similarly, like print and television media, digital media platforms also provide regular coverage of business and investment-related news. Almost every digital news publisher covers topics such as business, the economy, investments, and personal finance on a daily basis. These platforms usually have dedicated sections for business and investment news. Business newspapers, News Channels also operate their own digital platforms, where they publish detailed and up-to-date content regularly. Digital news platforms go beyond just text-based reporting- they also produce videos and podcasts. These include both long-form content and short-form videos (commonly known as *reels*) that cover current, relevant, and trending topics. It has now become standard practice for digital platforms to offer content in multiple formats, ensuring it is easily accessible and engaging for readers. Overall, business and investment news coverage is a core content strategy for every digital news media platform today.

Investment Pattern in India

The pattern of investors choosing investment options is changing rapidly. The expanding reach of digital media, increasing penetration of smartphones, and the fast-evolving technology are making investors smarter, better informed, and more disciplined than ever before. Looking at the trends of the past few years, direct and indirect investments in the stock market have grown rapidly. Investors now believe that the market can deliver good returns in the long run. Along with tackling inflation, the stock market is emerging as a better option for long-term wealth creation. According to *BankBazaar's 'Moneymood 2025' report*, investor participation in mutual funds has seen a remarkable surge. The proportion of investors choosing mutual funds increased to 62% in 2024, up from 54% in 2023, reflecting growing confidence in mutual funds as a strong alternative to traditional savings methods. In 2024, the gap favoring SIPs (Systematic Investment Plans) over FDs (Fixed Deposits) among salaried Indians widened to 5%, the highest level ever recorded. SIPs are increasingly preferred because they offer better returns, greater flexibility, and higher liquidity. Meanwhile, there has been a noticeable decline in preference for life insurance plans, postal savings schemes, cryptocurrencies, and even direct equity investments. Mutual funds have become a mainstream investment avenue, with more investors opting to invest systematically through SIPs. Many are now actively exploring ways to maximise returns and achieve long-term financial goals. Greater awareness, along with the flexibility offered by various investment products, has fueled the popularity of high-return investment options. A major factor driving this transformation is improved financial literacy among Indian investors. Additionally, the growth of digital platforms and mobile investment apps has made mutual fund investing easier, more transparent, and more accessible. Features like real-time portfolio tracking, easy redemption, and comprehensive research tools have empowered investors to make more informed decisions. While the rise of mutual funds has expanded investment opportunities, it has also led to a decline in interest in other asset classes. The share of FDs and postal savings in total investments has dropped, and even direct equity participation has moderated as investors prefer professionally managed, less volatile mutual fund options. According to *the Securities and Exchange Board of India (SEBI) investor survey 2025*, about 63% of Indian

households (around 213 million) are aware of at least one securities market product. However, only 9.5% (approximately 32 million households) actually invest in financial markets. Urban households show higher participation at 15%, compared to 6% in rural areas. *The AMFI (Association of Mutual Funds in India) Annual Report 2025* further shows that investment trends are shifting across age groups. The overall landscape indicates that investors today have a greater risk appetite and are seeking higher returns. Younger investors, in particular, are showing a strong preference for equities, reflected in their higher share of net inflows into equity mutual funds. In contrast, older investors tend to adopt a more conservative approach, preferring diversification and stability through higher allocations to debt instruments. Notably, within the higher age brackets, there is a growing preference for hybrid schemes, which offer a balanced mix of growth and security.

Scope of Basic Coverage under the Investment-related News category

The investment-related news category broadly covers all developments, insights, and expert opinions that influence how individuals and institutions make financial decisions. Its scope is determined by two key factors- what investors are thinking about and the range of investment instruments available in the current financial ecosystem. In standard journalistic practice, investment coverage is generally organized under three major sections: Stock Market, Mutual Funds, and Personal Finance. Each of these sections contains multiple sub-segments that cater to the diverse interests and needs of investors. The Stock Market section typically includes daily market updates, stock performance analysis, company earnings reports, sectoral trends, IPO coverage, and expert recommendations. It helps investors understand both macroeconomic movements and company-specific factors that influence share prices. The Mutual Fund section focuses on mutual fund performance reviews, new fund offers (NFOs), asset allocation strategies, fund manager interviews, and comparative analyses of equity, debt, and hybrid funds. It guides investors in aligning their risk appetite and investment goals with suitable fund categories. Likewise, the Personal Finance section takes a broader view of individual wealth management. It encompasses banking products, real estate investments, post office savings schemes, corporate and government bonds, corporate fixed deposits, retirement plans, insurance-linked investments, and even emerging instruments such as cryptocurrencies and digital assets. Within these sections, basic coverage in investment journalism generally revolves around three key elements- News, views, and Expert Advice. In the news segment, Timely updates about market movements, regulatory changes, product launches, and macroeconomic developments are routine practice. Similarly, in views coverage, Analytical perspectives and opinion pieces that interpret trends, highlight opportunities, and assess risks are key. Likewise, in the Expert Advice segment- Insights, strategies, and actionable recommendations from financial analysts, fund managers, and economists are routine hygiene. Overall, the goal of investment news coverage is to inform, educate, and guide investors across all experience levels- from beginners exploring mutual funds or government schemes to seasoned investors tracking equity, debt, and alternative assets. As financial markets evolve and new instruments emerge, the scope of this coverage continues to expand, reflecting the dynamic and interconnected nature of modern investing.

Three Leading Business News Websites' Coverage of Investment-Related Information

When we briefly review the investment-related news coverage on three leading business news websites, we find that their content is well-structured, with clearly defined sections and sub-sections.

According to the current structure of *The Economic Times* website, there are four main sections on the menu bar- Market, Market Data, Wealth, and MF (Mutual Funds). Together, these cover almost all types of investment-related information. Under the Market section, there are many sub-sections such as Stocks, Live Stream, Options, IPOs/FPOs, Expert Views, Commodities, AIF/PMS, Crypto, Bonds, Digital Real Estate, Technicals, Mind Over Money, Web Stories, Market Data, The Golden Thumb Rule, Unlisted Companies, and Market Moguls. This shows that the Market section offers very detailed coverage of the stock market.

- The Market Data section includes Stock Dashboard, Technical Signals, Stock Report Plus, Market Mood, Stock Recs, Big Bull Portfolio, Stock Screener, ET Learn, Indices, and Sectors.
- The Wealth section focuses on personal finance topics like Tax, New Tax Bill, Save, Invest, Insure, Borrow, Earn, Legal/Will, Plan, Real Estate, Personal Finance News, Mutual Fund, Spend, P2P, Data Center, Calculators, and Interest Rates.
- Under MF, there are sub-sections such as Web Stories, MF News, Analysis, Mutual Fund Screener, ELSS, Learn, and ETF.

Similarly, the *Moneycontrol* website has three main sections- Market, MF, and Personal Finance.

- The Market section includes topics like Indian Indices, Stock Actions, Global Markets, Economic Indicators, ETFs, US Market, Unlisted Shares, Stock Updates, Stock Scanner, Pro Stock Lists, Economic Calendar, Market Actions, Earnings, Deals, Sector Analysis, Pre-Market, Seasonality Analysis, Research, Commodities, Currency, Cryptocurrency, Technical Trends, IPO, Bonds, MC Learn, Traders Conclave, Interview Series, and Others.
- The MF section covers Explore (Find Funds, Top Ranked Funds, ETF, SIP Tracker, NFO, Top Performing Funds, Learn, etc.), Tools, MF Forum, and Track.
- The Personal Finance section includes Explore (Investing, Insurance, Banking, Financial Planning, Property, Tools, Videos, Ask Expert, NPS, Explains), Fixed Deposit, Loans & Credit Cards, Tools, Finance Tracker, Real Estate (Trends & Analysis), and Gold Price Today.

Business Standard website has two main sections- Personal Finance and Market.

- The Personal Finance section includes Income Tax, Calculator Tools, and EMI Calculators.
- The Market section covers IPO, Stock Market News, The Smart Investor, Commodities, Mutual Funds, Stock Companies List, Portfolio, and Cryptocurrencies.

Overall, it is clear that leading business news websites focus heavily on the interests of investors and provide extensive coverage of various investment and financial topics.

Research Gap and Future Directions: -

Despite a comprehensive review of investment-related coverage by leading business websites, this study has certain limitations. The research focused on only three digital publishers. Although these platforms operate on a national scale and have significant reach across various market segments in India, they do not represent the full range of digital media that report on investment topics. There are several other national-level digital publishers that were not included in this study. Incorporating a wider range of such platforms in future research could provide more comprehensive and accurate insights into how investment news is presented and perceived across the digital media landscape. For future researchers, it is recommended that the scope of similar studies be expanded to include a larger number of national digital news publishers. This would allow for a more detailed analysis of patterns, themes, and trends in investment-related news coverage. Furthermore, researchers could explore how investment information is shared through fintech platforms, which often publish their own articles, blogs, and insights. Examining content from both mainstream media and fintech platforms would give a more complete understanding of how digital audiences in India access and interpret investment-related information.

Conclusion: -

This review clearly shows that mainstream digital media plays a crucial role in spreading investment-related information across the digital space. In today's era of the digital revolution, audiences have access to countless platforms and sources of information. Despite this abundance of options, mainstream digital media continues to maintain a unique position of relevance, authenticity, and influence. An analysis of the three leading business news websites reveals that investment-related topics- such as financial news, investment options, emerging investment tools, expert opinions, and other key facts- receive consistent and extensive coverage. These platforms actively present such content in a comprehensive and accessible manner, ensuring that readers remain informed about the latest trends and opportunities in the investment world. However, given the rapidly changing nature of the digital environment, it is essential for digital publishers to stay up to date with daily developments in financial markets and policy decisions that affect investments. They must also continuously adapt to technological advancements to enhance the speed, accuracy, and reach of their content. Remaining technologically competent and responsive to change will allow mainstream digital media to retain its credibility and continue to serve as a trusted source of investment-related information for the public.

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