

Customer Investment Analysis & Demographic Insights



Objective

To analyze the relationship between **customer demographics** and their **investment behaviors**, **identify key trends** and **patterns in investment preferences**, and generate actionable insights to inform **business strategy** and **customer targeting**.



STEPS INVOLVED



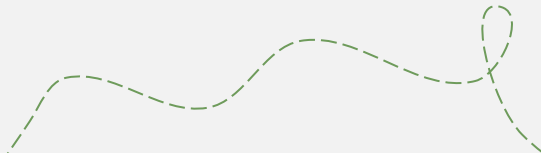
DATA CLEANING



DATA PROCESSING



DATA ANALYSIS



- Firstly, from the dataset I had concluded that it's related to customer investment and its trends.
- Checked the format of each column : Pin Code was set to Text , Age & Number of SIP column to integer (from decimal), Investment amount to Numeric.
- Removed **blanks** and **null values** from each column by using **Filter**.
- Grouped ages into various age group using **IF** statement.

1-17	Minor
18-25	Young Adult
26-35	Adult
36-50	Mid Age
51-65	Senior
66-121	Elderly

```
=IF(  
  OR(E2="", ISBLANK(E2), NOT(ISNUMBER(E2))),  
  "Unknown",  
  IFS(  
    E2<=17, "Minor",  
    E2<=25, "Young Adult",  
    E2<=35, "Adult",  
    E2<=50, "Mid Age",  
    E2<=65, "Senior",  
    E2<=121, "Elderly",  
    TRUE, "Unknown"  
  )  
)
```

- Grouped annual income to various groups.

<1L	Basic
1L-5L	Core
5L-10L	Growth
10L-25L	Prime
25L-100L	Elite
N/A	Unknown

- By grouping, it would helpful for analyzing data and customer insights.
- Formed various charts using **Pivot Table** and concluded the insights.

```
=IF(  
  OR(H2="", ISBLANK(H2)),  
  "Unknown",  
  IFS(  
    H2="<1L", "Basic",  
    H2="1-5L", "Core",  
    H2="5-10L", "Growth",  
    H2="10-25L", "Prime",  
    H2="25-100L", "Elite", TRUE, "Unknown"  
  )  
)
```

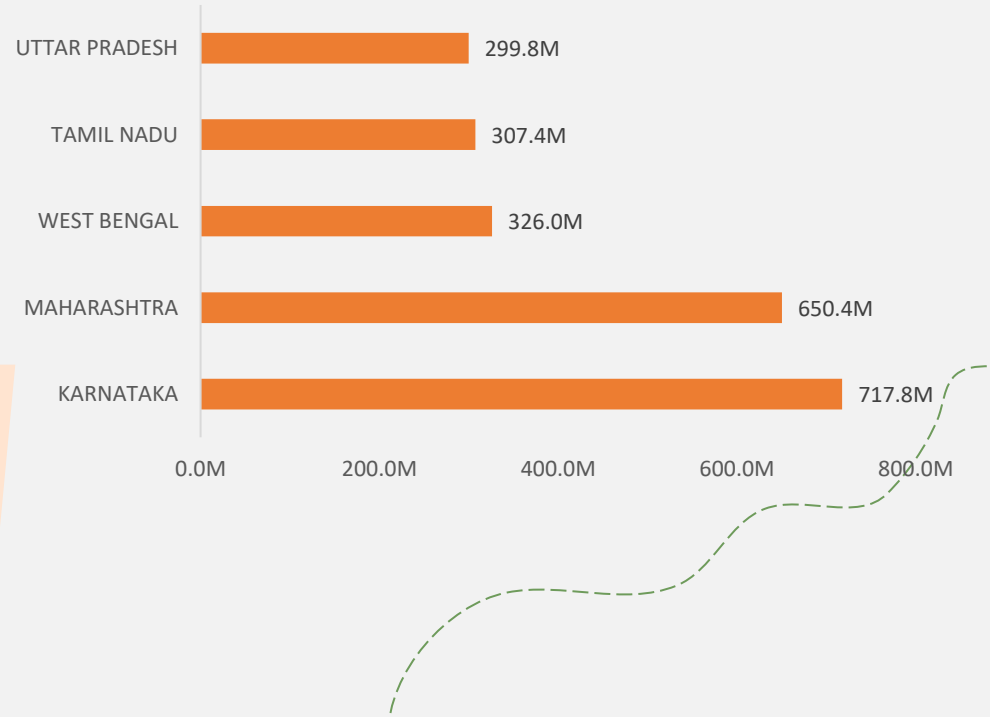
Top 5 States

Row Labels	Sum of Total_invested_amount
KARNATAKA	71,77,92,843
MAHARASHTRA	65,04,27,080
WEST BENGAL	32,59,85,874
TAMIL NADU	30,73,83,943
UTTAR PRADESH	29,97,58,441

We can infer that among all the states these are our top 5 states. “**Karnataka**” is the state with **717.8 M**, which is the maximum amount of investment.



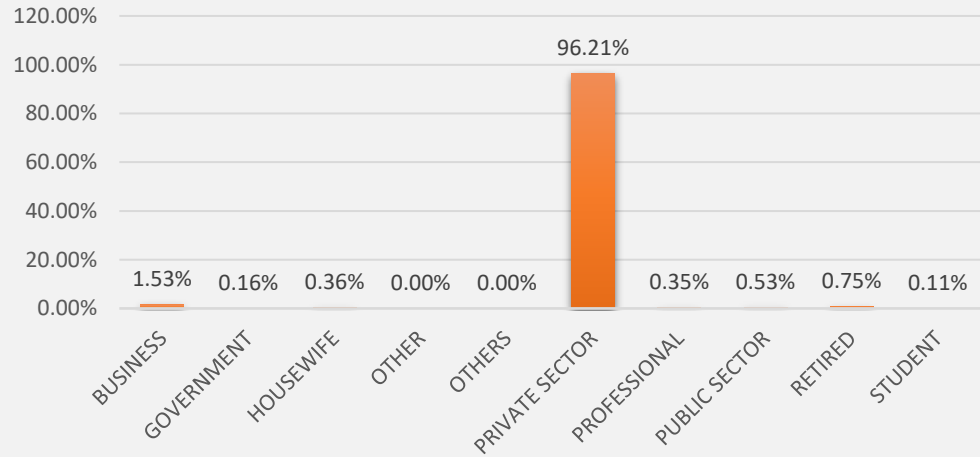
Investment : Top 5 States



Occupation

Row Labels	Sum of Total_invested_amount
BUSINESS	1.53%
GOVERNMENT	0.16%
HOUSEWIFE	0.36%
OTHER	0.00%
OTHERS	0.00%
PRIVATE SECTOR	96.21%
PROFESSIONAL	0.35%
PUBLIC SECTOR	0.53%
RETIRED	0.75%
STUDENT	0.11%

Invsetment vs Occupation

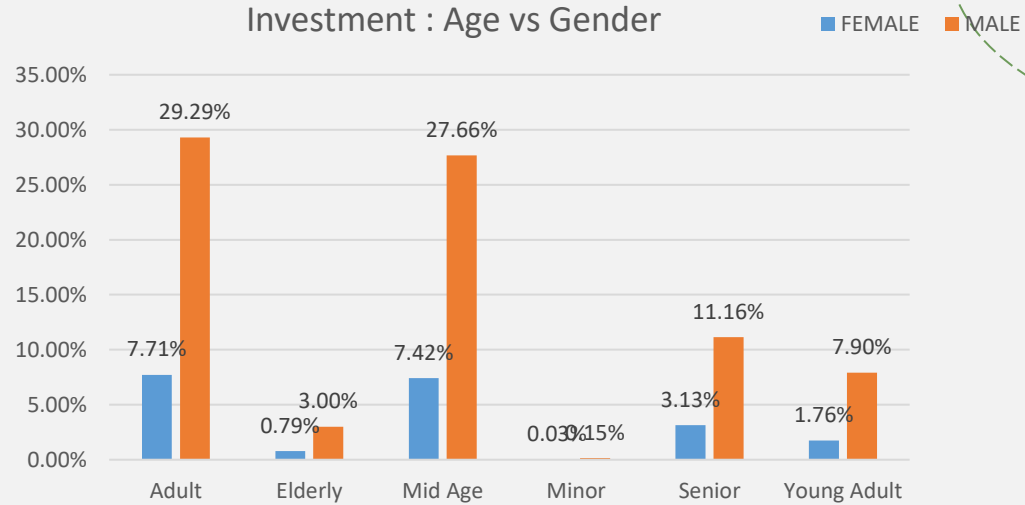


From the above column chart we can conclude that people working in “**Private Sector**” invest most as compared to people working in other professions. **96.2%** of the total investments had been done by people working in this sector.



Age vs Gender

Count of Total_invested_amount		Column Labels	
Row Labels		FEMALE	MALE
Adult		7.71%	29.29%
Elderly		0.79%	3.00%
Mid Age		7.42%	27.66%
Minor		0.03%	0.15%
Senior		3.13%	11.16%
Young Adult		1.76%	7.90%



By analyzing the dataset we had seen “**Male Adults**” (26-35 yrs) believes most in investing, out of all the people **29.2%** belongs to this category, followed by “**Mid Age Male**” (36-50 yrs) which were **27.66%**,

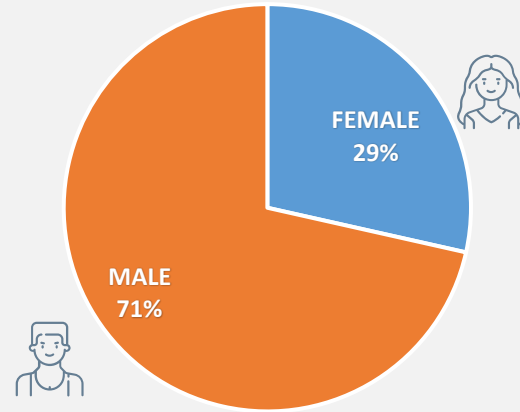
Men vs Women

Row Labels	Sum of Total_invested_amount
FEMALE	95,11,66,690
MALE	2,38,42,88,516

By analyzing the dataset we can infer that “**Males**” invest more as compared to “**Females**”. Out of all the amount invested **71%** is invested by Males only.



Investment : Men vs Women



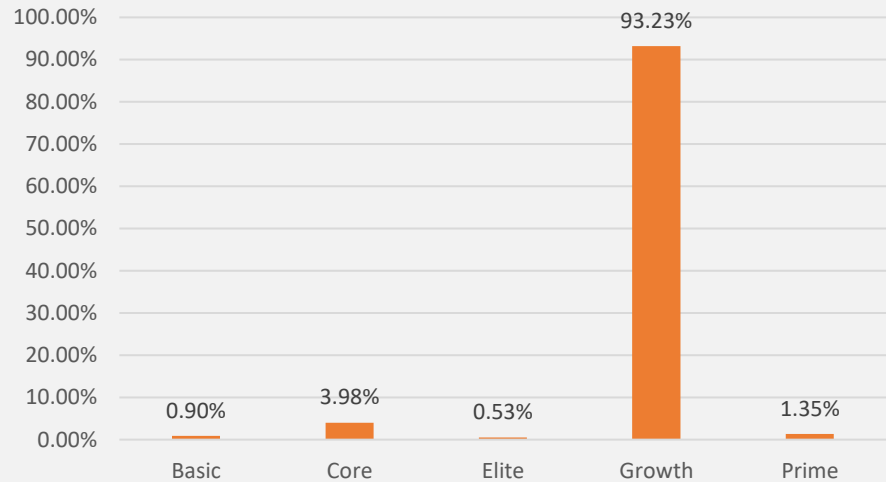
Income Group

Row Labels	Sum of Total_invested_amount
Basic	0.90%
Core	3.98%
Elite	0.53%
Growth	93.23%
Prime	1.35%

We can conclude that people with annual income belonging to “**Growth Category**” (5-10 L) believes most in investment, contributing **93%** of the total investments made.

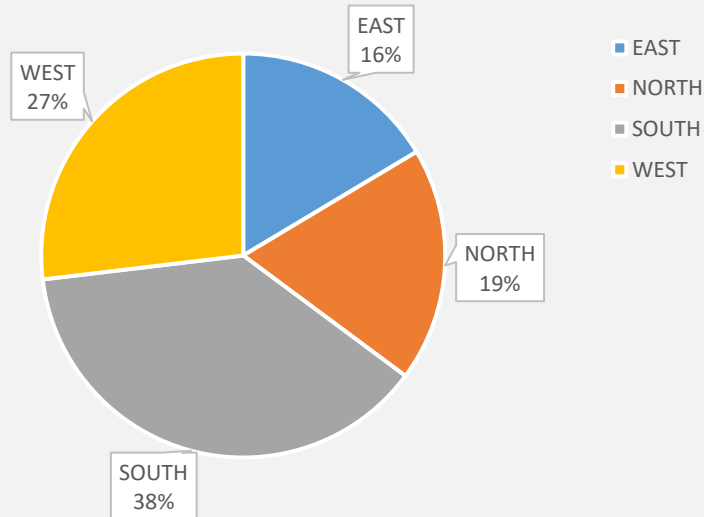


Investment vs Annual Income group



Zone-Wisen Investment

Zone-wise Amount Invested



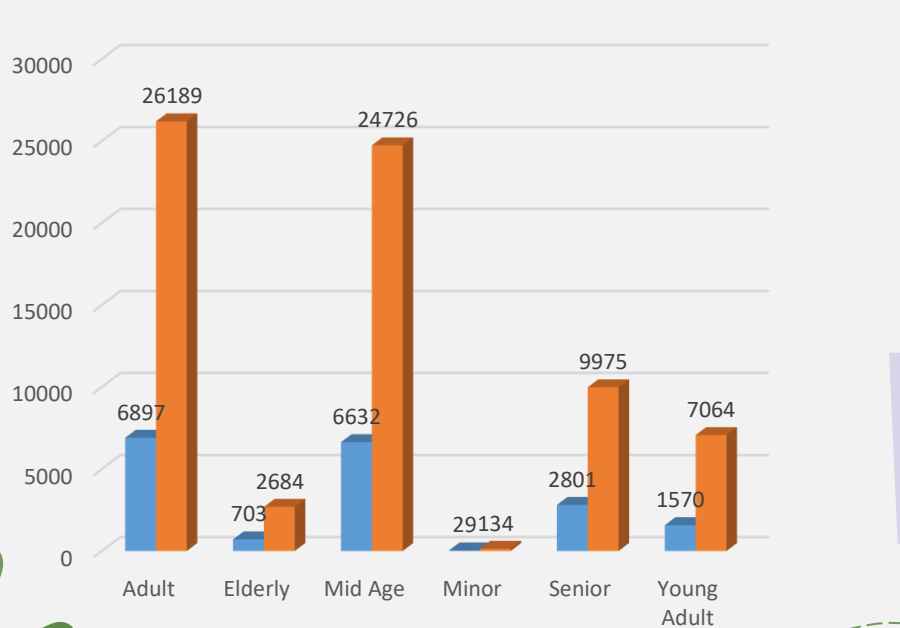
Row Labels	Sum of Total_invested_amount
EAST	16.42%
NORTH	18.75%
SOUTH	37.94%
WEST	26.89%

People from “**South Zone**” invested most, which is **38%** of the total investment while “**East Zone**” people contributed least which is just **16%**.



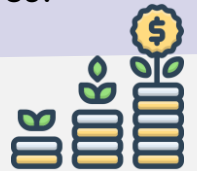
Number of SIPs

Number of SIPs : Age group vs Gender



Count of number_of_sip	Column Labels	
Row Labels	FEMALE	MALE
Adult	6897	26189
Elderly	703	2684
Mid Age	6632	24726
Minor	29	134
Senior	2801	9975
Young Adult	1570	7064

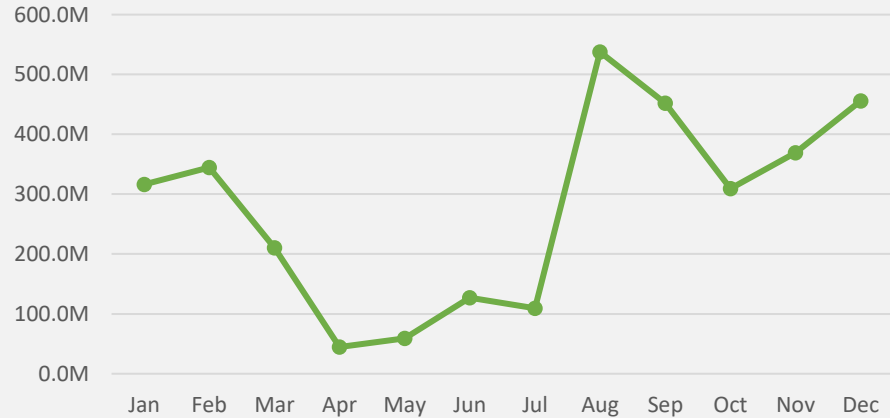
“Male Adults” (26-35 yrs) do their SIPs regularly and the total count of SIPs are **26,189**.



Monthly Trends

Row Labels	Sum of Total_invested_amount
Jan	31,64,08,919
Feb	34,48,79,437
Mar	21,02,60,450
Apr	4,46,40,660
May	5,91,63,587
Jun	12,67,53,838
Jul	10,92,53,395
Aug	53,76,75,286
Sep	45,21,27,130
Oct	30,90,87,938
Nov	36,92,03,407
Dec	45,60,13,404

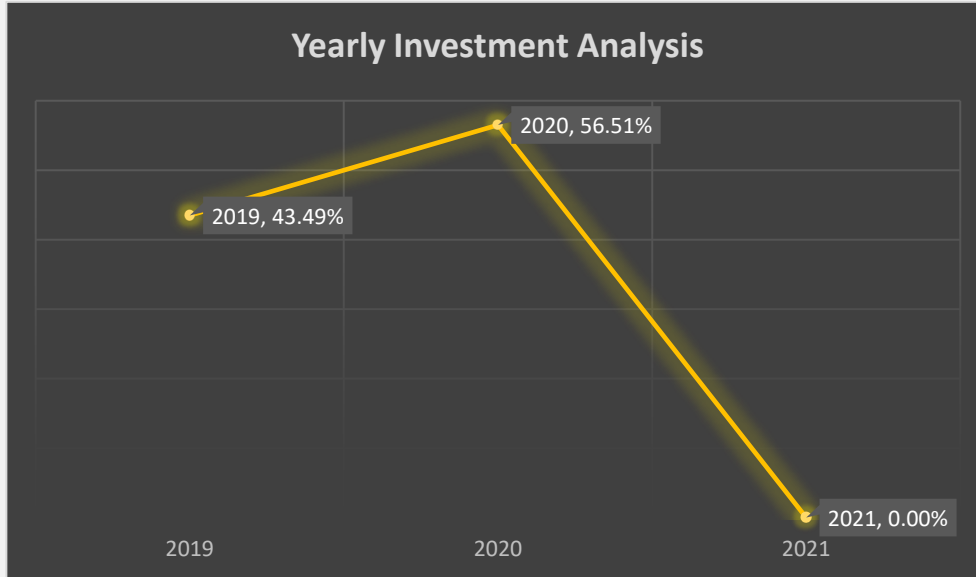
Monthly Investment Analysis



“August” is the month having maximum amount of total investments, valuing almost **“53 crores”**.



Yearly Trends



Row Labels	Sum of Total_invested_amount
2019	43.49%
2020	56.51%
2021	0.00%

“2020” is the year having maximum amount of total investments, which is **56.5%** of the total investments made.

