

Mutual Fund Analysis & Segmentation

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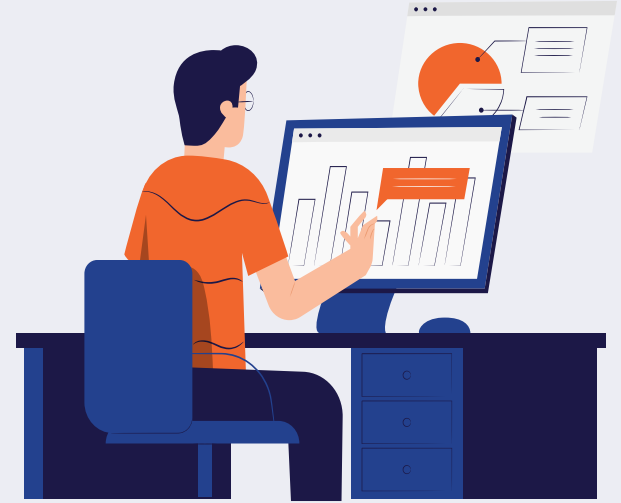


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Background Overview

The company is set to expand into government bond investment products, in addition to its existing mutual fund products. The marketing and sales team would like to run a thematic communication campaign for the upcoming product but want to tailor the campaign to a few different relevant segments. As a data analyst, you're tasked to provide segmentation for this purpose and give communication recommendations for the themes of the campaign.



Objective

Identify the right campaign to expand into government bond investment products.



Our Goals



Identify demographic users



Identify trends over time



Identify the overall risk profile
and cluster it



Methodology

DATA ANALYSIS

discover useful information for business decision-making to make client segmentation with **K-Means** and **Silhouette Approach**



DATA CLEANING

the process of identifying and fixing any issues with a data set using **Pandas Library**



RECOMMENDATION

to give good decision-making to stakeholders



Users Demographic

6694

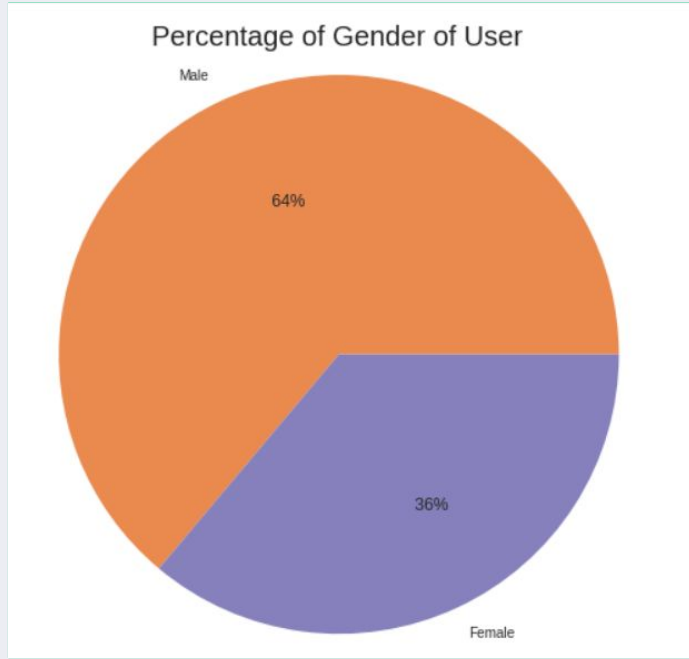
Total Active Users

IDR 350.000.000

Velocity of Money in last Month

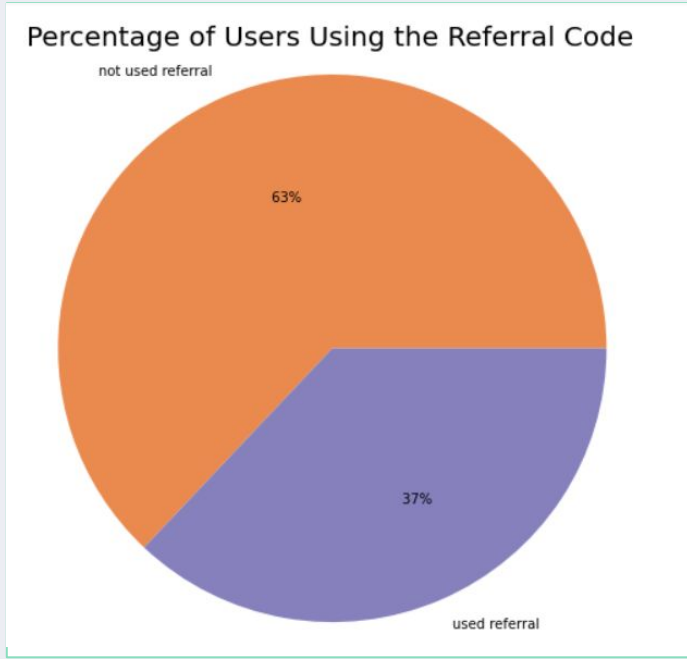


Users Gender Ratio



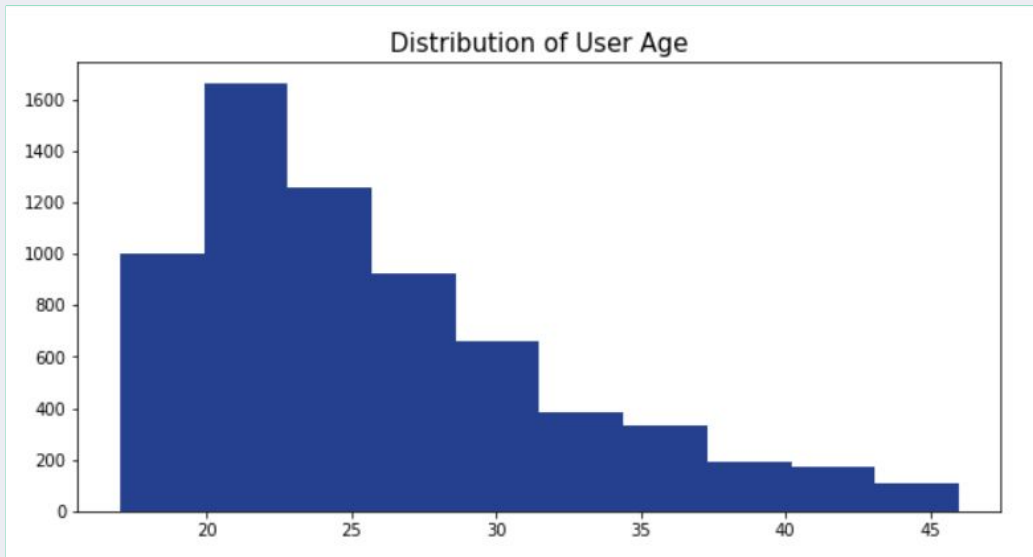
- Of the existing user distribution, 64% of them are male and 36% are female.

Users Refferal Ratio



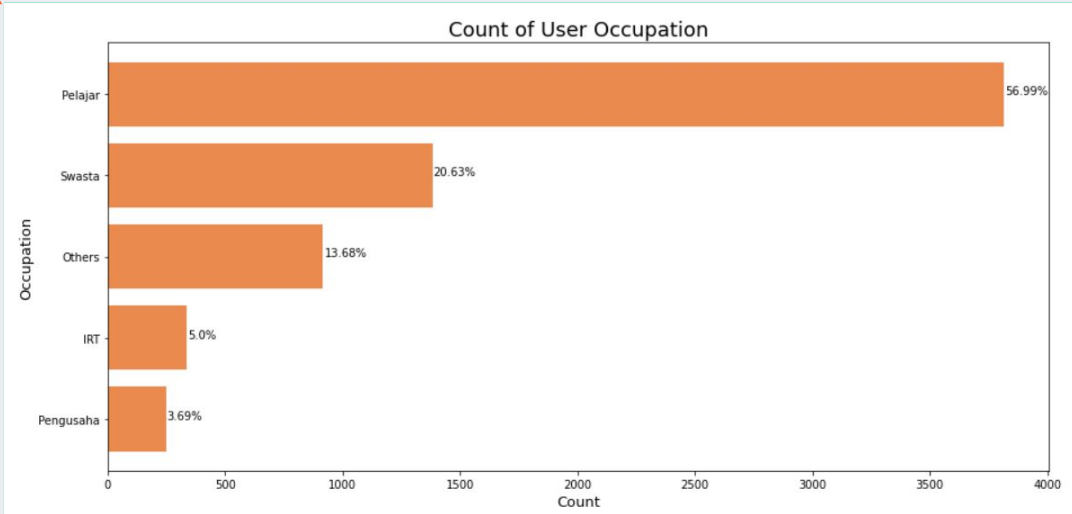
- Of the existing user distribution, 63% of them are not using referral code and 37% using referral code.

Users Age Distribution



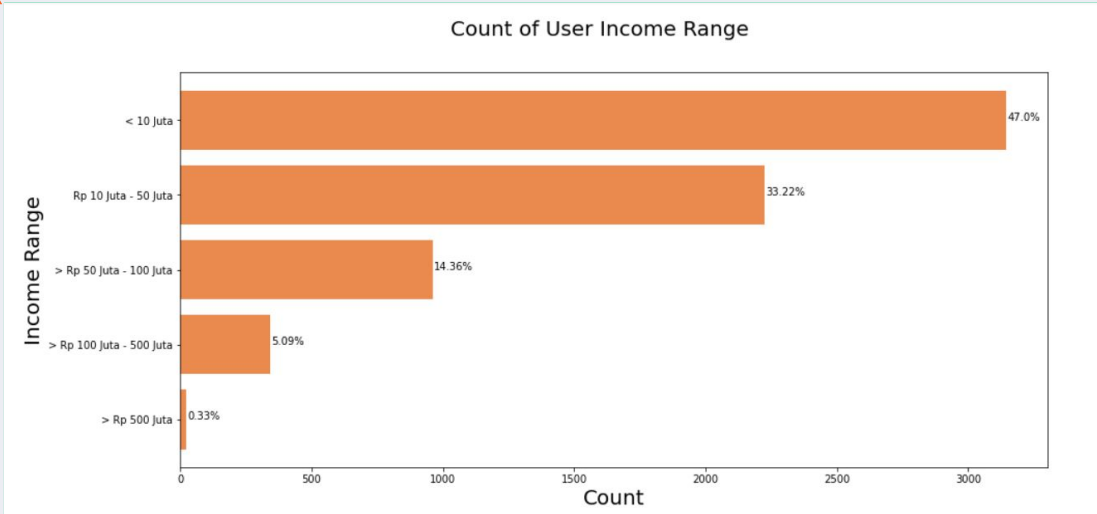
- The majority of our users are in the 20-25 age range.

Users Occupation



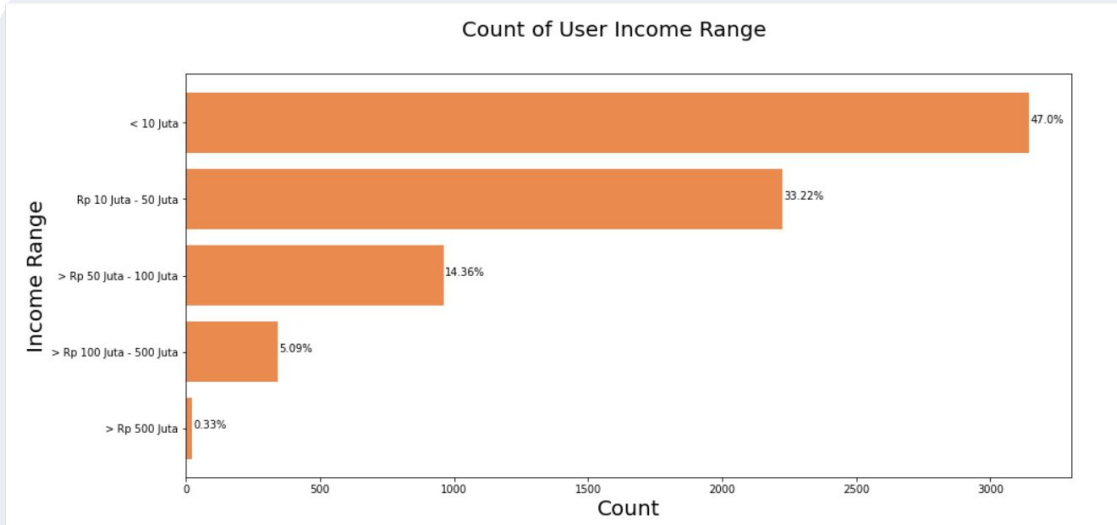
- Explaining from our previous findings that most of our users are in the age of 20-25, most of them are students.
- By paying attention to the pareto principle, we can focus on campaigns aimed at 80% of our users, students and private workers.

Users Income Range



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Users Income Range

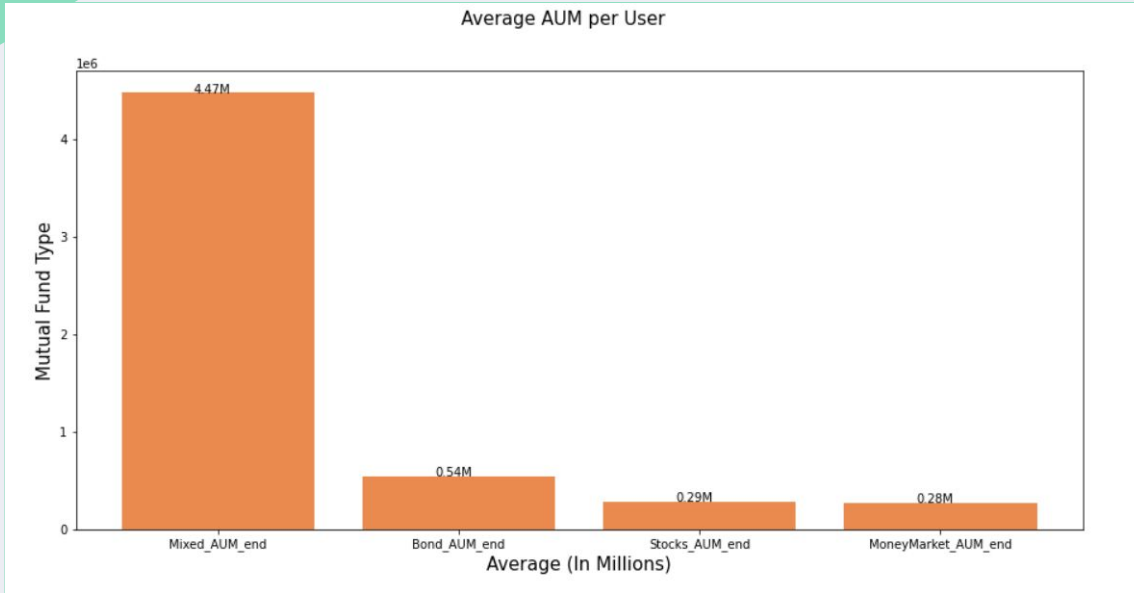


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Mutual Fund Popularity

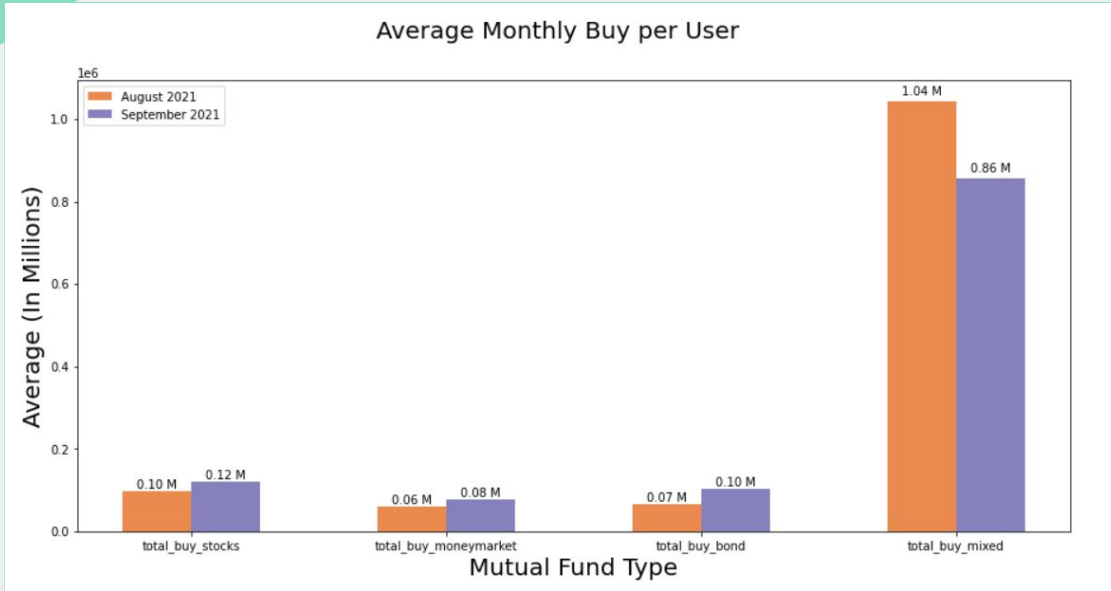
Average Users AUM



Our users mostly dare to invest large amounts in mixed mutual funds. The average AUM is much higher than the other types



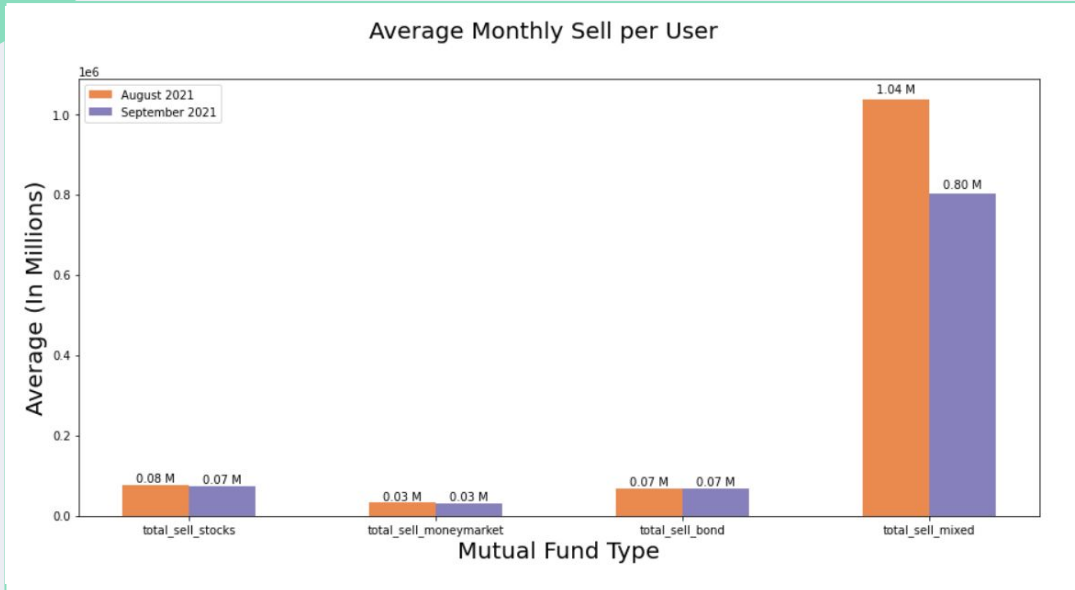
Users Average Monthly Buy Transaction



- The average buy of mixed mutual funds is also much higher than the others.
- in September, the number of mixed buys decreased from the previous month. Whereas for other types of mutual funds have increased.



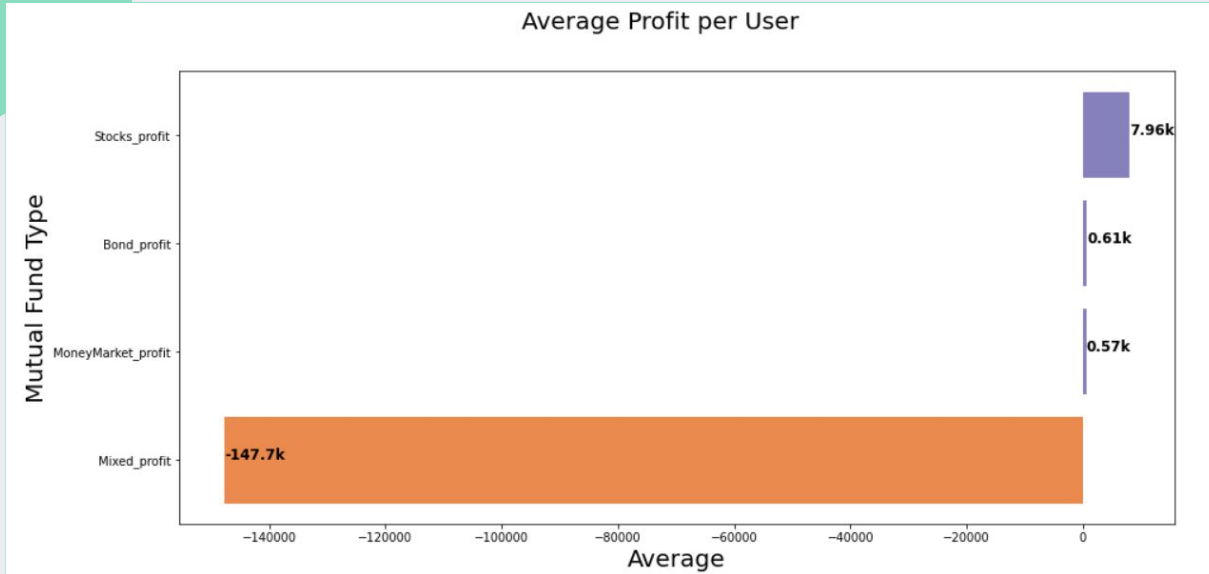
Users Average Monthly Sell Transaction



in September the number of sells from mixed types has decreased from the previous month. Whereas for other types of mutual funds it looks stagnant.



Users Average Profit



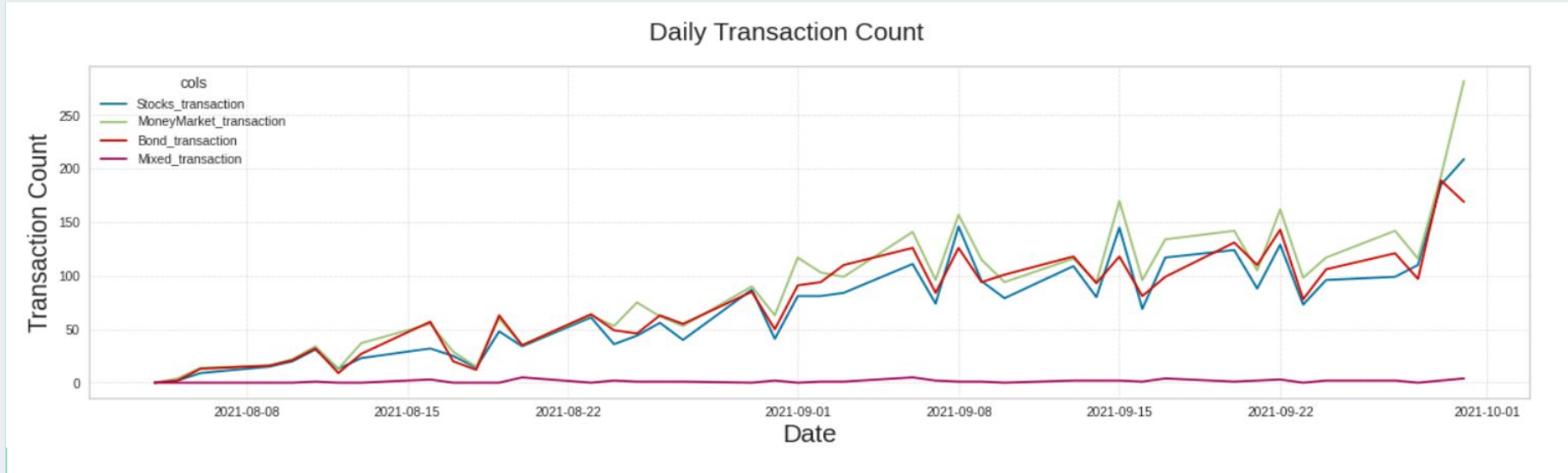
- It turns out that the average profit earned from mixed mutual funds is negative, in other words, a loss.
- This is one of the reasons for the reduced number of daily transactions in mixed mutual funds.
- Meanwhile, the type of mutual fund that gets the highest profit is stocks mutual fund.





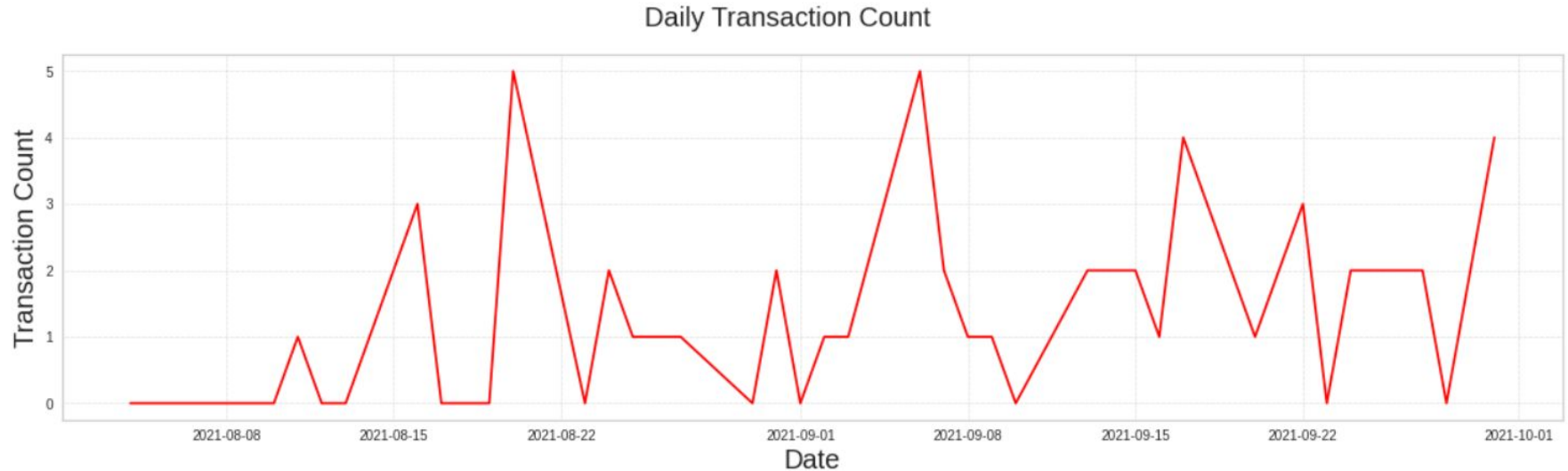
Mutual Fund Transaction Trend

Users Daily Transaction



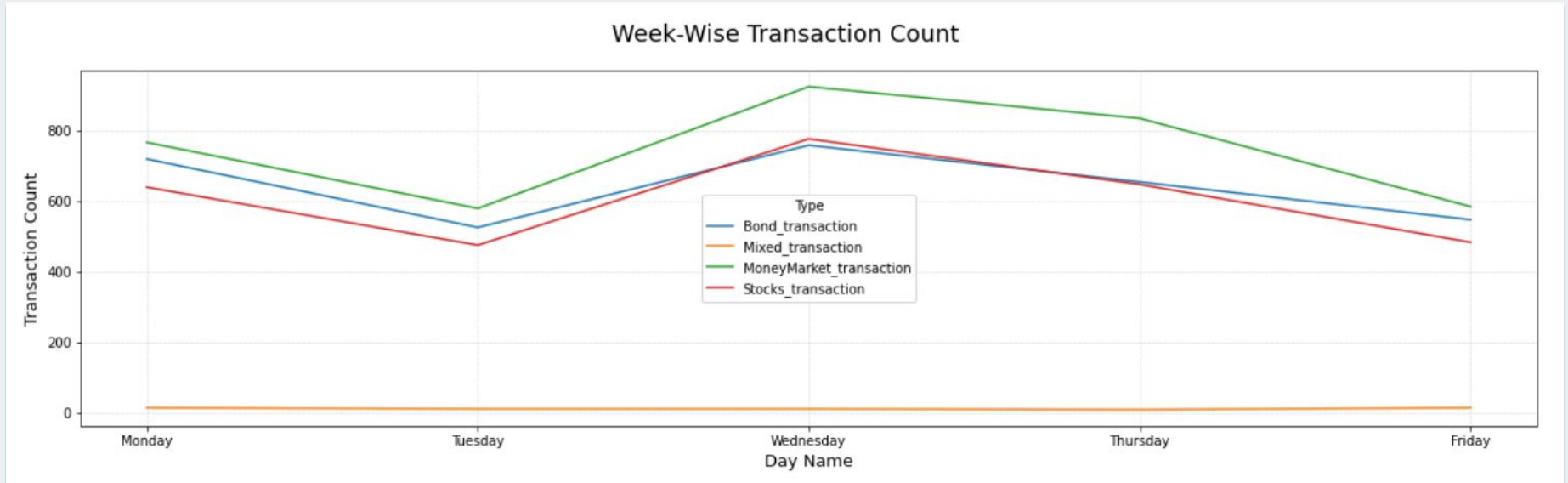
The count of daily transactions seems fluctuates. However, our users tend to make transactions (buy/sell) at the beginning of each week (Monday). Trend transaction of Stocks, MoneyMarket, and Bond is rising with R^2 score between in **75-80%**.

Users Daily Transaction of Mixed Fund



The highest transaction in August occurred in the middle of the month, while in September it occurred at the beginning of the month. The trendline of the mixed transaction R^2 score **16.51%**. So we can't conclude that the trend is really increasing.

Users Daily Transaction of Mixed Fund



Our users tend to make transactions (buy/sell) in the middle of each week (Wednesday)



Segmentation & Recommendation

The Distracted One



Above 50% Invest in
Stocks



Lowest Balance End
Of Period



Mostly Millennial



Private Sector Workers



Middle to High Income



The Observation One | Suitable Target Campaign



Below 14% Invest in Stocks



2nd Highest Balance End of Period



Gen - Z



Mostly Student



Middle to Low Income



The Brave One



Above 50% Invest in
Stocks



Highest Balance End
of Period



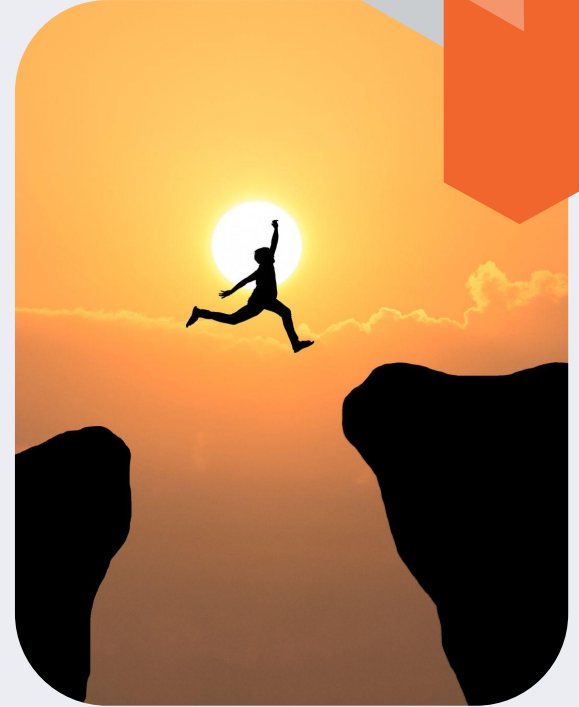
Mostly Millennial



Private Sector Workers



High Income



The Adventurer One



Above 50% Invest in
Stocks



3rd Highest Balance
End of Period



Gen - Z



Mostly Student



Middle to Low
Income



Recommendation



Moment of Ads

Wednesday is a **peak** transaction in week



Education Campaign

Create collaboration
with educational
institution to gain
Student market share



Consultation

Develop **consultation**
service for low profit
growth users

THANKS!

Do you have any questions?

Reach me on:

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