

A decorative graphic on the left side of the slide. It consists of a blue parallelogram and a light green parallelogram, both tilted at an angle. The blue shape is in the foreground, and the green shape is partially behind it. They are set against a dark blue background with subtle diagonal lines.

# Investment Survey Data Analysis



# About Case Study

**This case study comes from a Kaggle dataset. All the visualization processes are done with the help of Power BI.**

**The purpose of this analysis is to learn more about the preferences of people in their 20s and 30s on where to invest.**

**Data Set Link: <https://www.kaggle.com/datasets/nitindatta/finance-data>**

# First Part - Get To Know The Audience



## Men Vs Women Survey Takers

Female

15

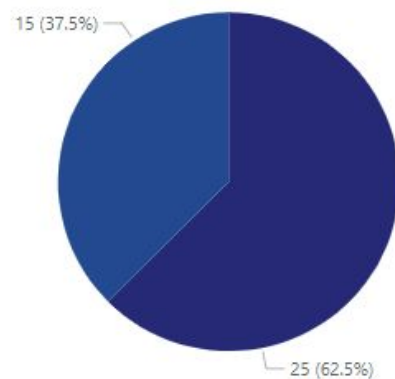
Survey Takers

Male

25

Survey Takers

## Percentage Of Men And Women by gender



## How Many Of Our Survey Takers Invest In Investment Avenues

Yes

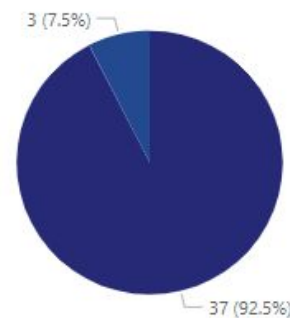
37

Count of Investment\_Avenues

No

3

## Percentage Of Survey Takers Who invest In Investment Avenues by Investment\_Avenues



21

Youngest Survey Taker

35

OldestSurveyTaker

## Key Takeaways

- The youngest Survey taker is 21
- The oldest is 35
- 25 Male survey takers
- 15 female survey takers
- 92% Invests in Investment avenues
- 62.5% Of the population are Males and the other Females





# Investment Avenues

Mutual Funds

Equity

Debentures

Fixed Deposits

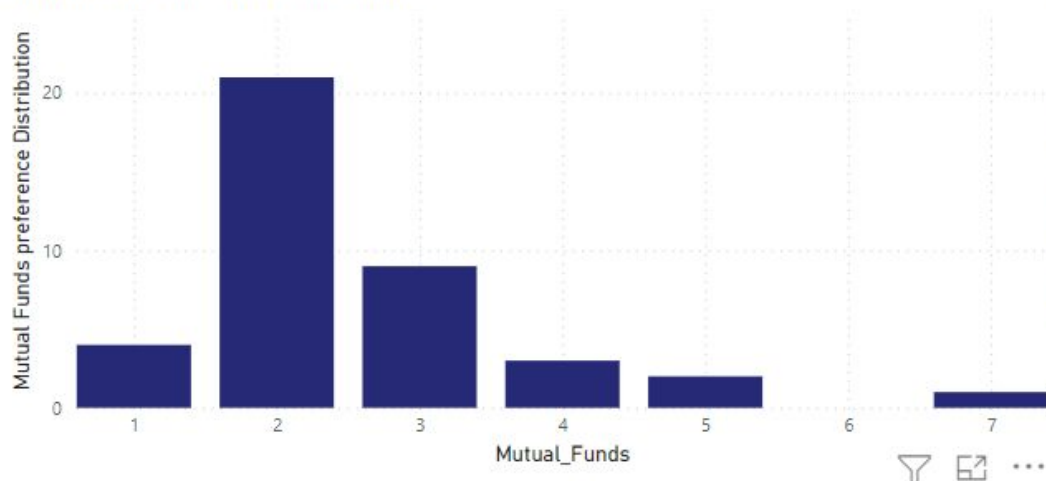
PPF

Gold

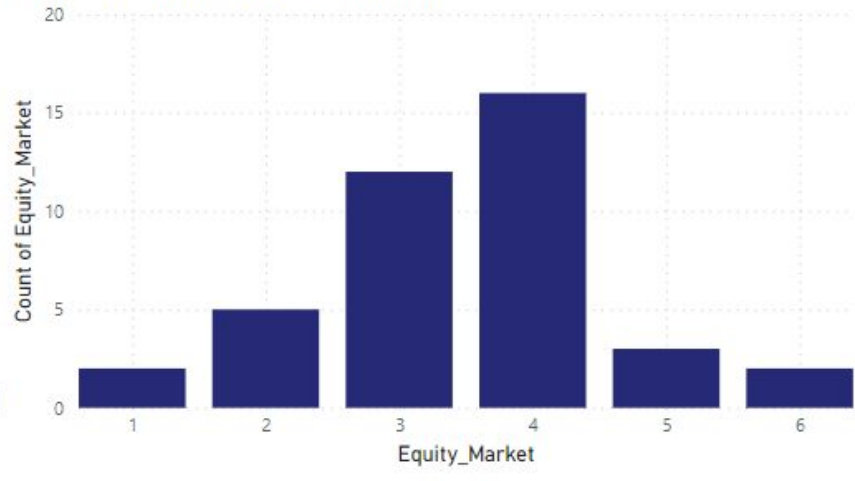
Stock Market

# Survey Taker's Likelihood of investing in different investing avenues

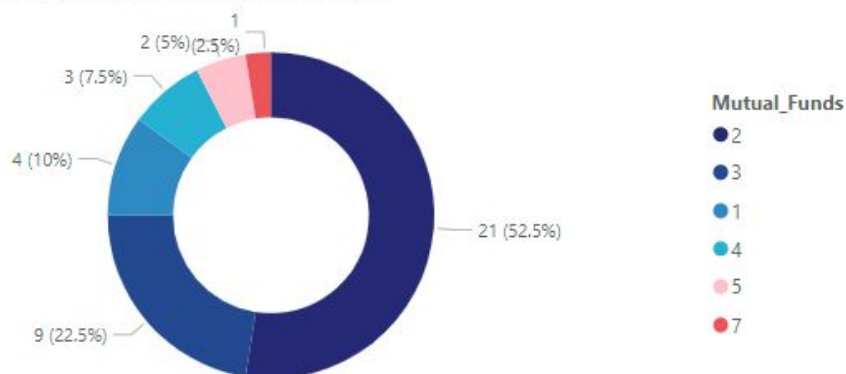
Mutual Funds preference Distribution



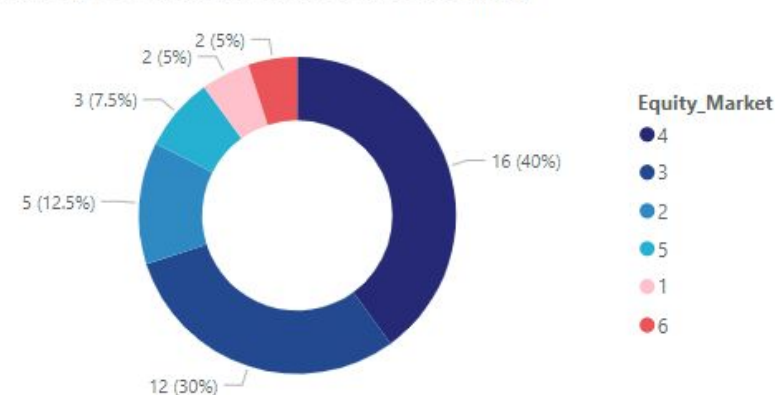
Equity Market preference distribution



Percentage of Survey Takers Preference in Funds



Percentage Of Survey Takers Preference in Equity



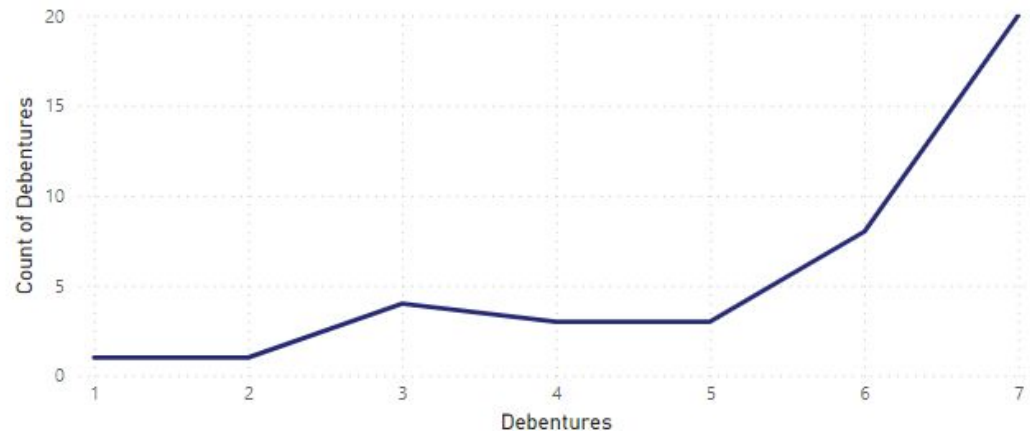
## Key Takeaways Mutual Funds - Equity

- For mutual funds the most common response is 2 which mean “Not Likely To Invest” with 52.5% distribution.
- For Equity Market the most common response is 4 which mean “Maybe” with 40% distribution.
- That means that the survey takes will not likely invest in these 2 avenues. Only a 2.5% is certain to invest in Mutual Funds and 5 percent will likely invest in Equity

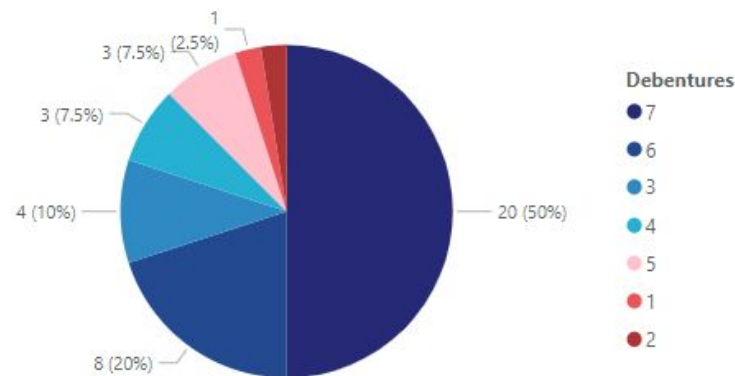


# Survey Taker's Likelihood of investing in different investing avenues

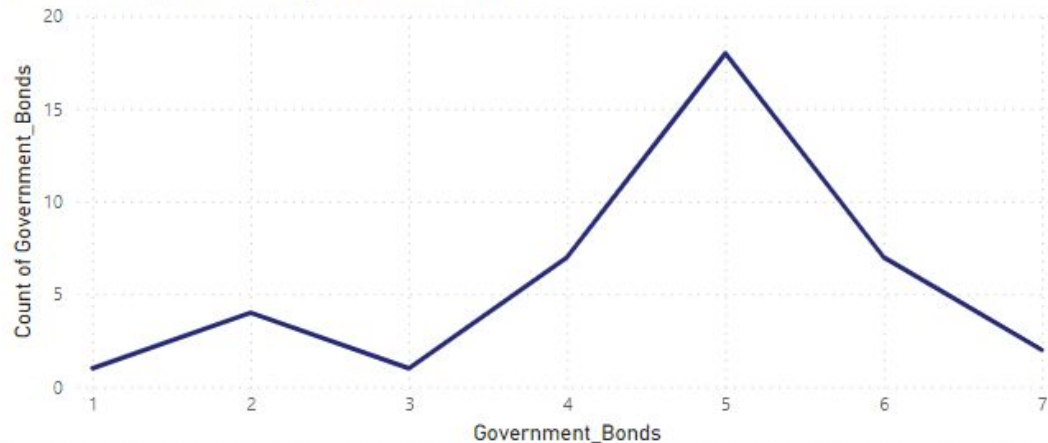
## Debentures Survey Takers Response Distriution



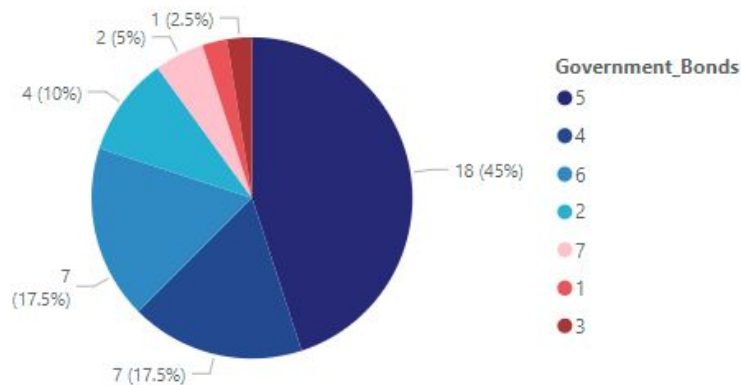
## Debentures Response Distribution



## Government\_Bonds Survey Takers Distribution



## Government Bonds Response Distribution

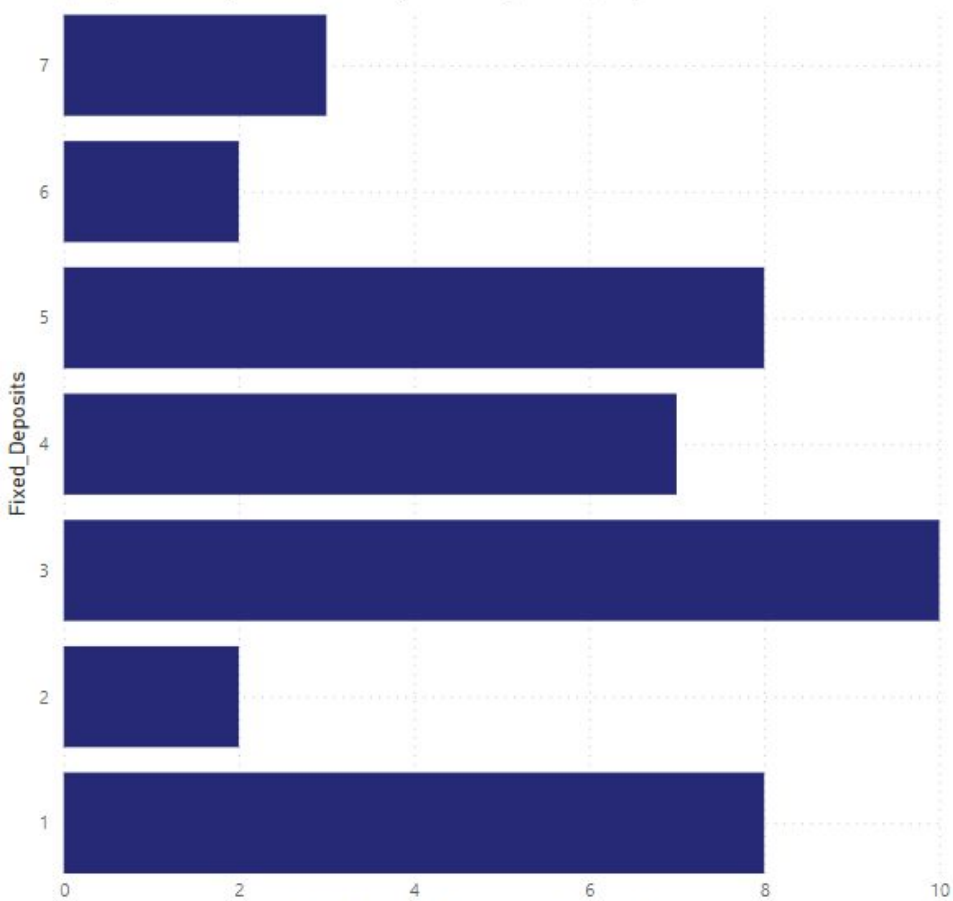


## Key Takeaways Debentures-Government\_Bonds

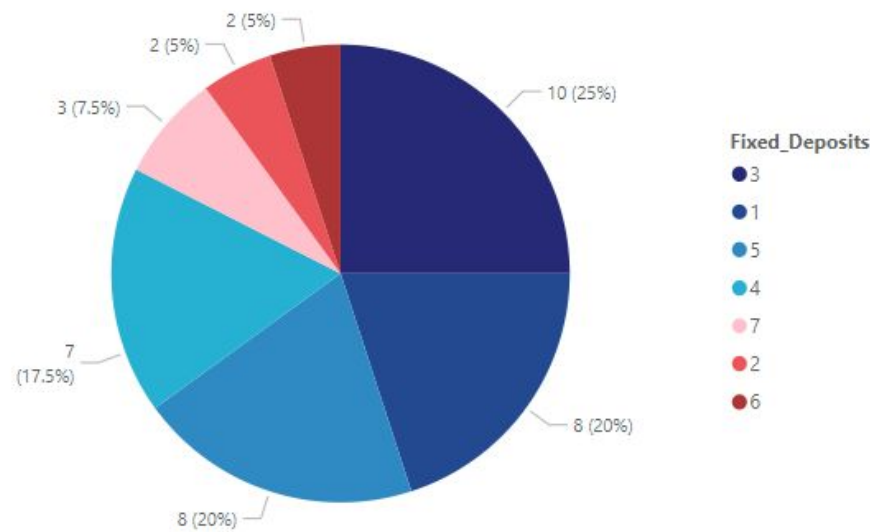
- It is clearly evident that for Debentures the most common response is 7 which mean “Certain” to invest with a distribution of 50%.
- For Government\_Bonds most survey takers respond with a 5 which mean “Likely” to invest with a distribution of 45%.
- For both Investment Avenues the response is very positive with almost two thirds of the population interested to invest.

# Survey Taker's Likelihood of investing in different investing avenues

Fixed\_Deposits Response Of Survey Takers by Fixed\_Deposits



Fixed\_Deposits Response Distribution by Fixed\_Deposits

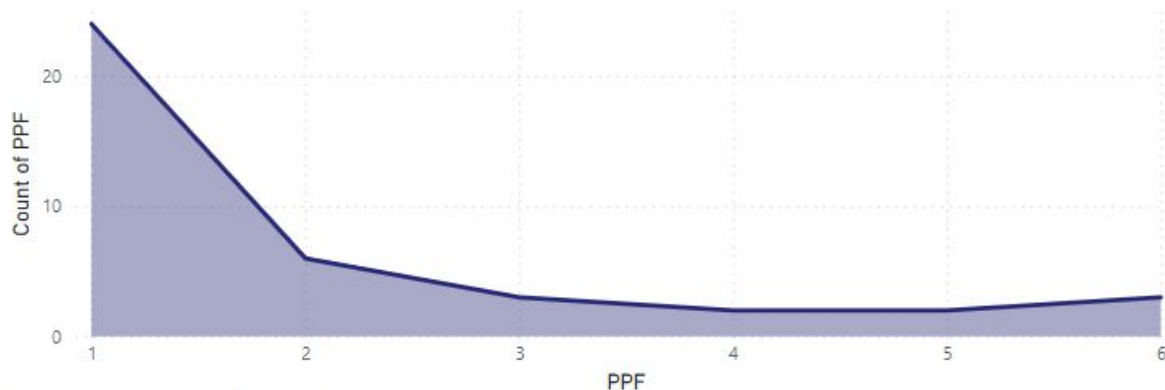


## Key Takeaways Fixed\_Deposits

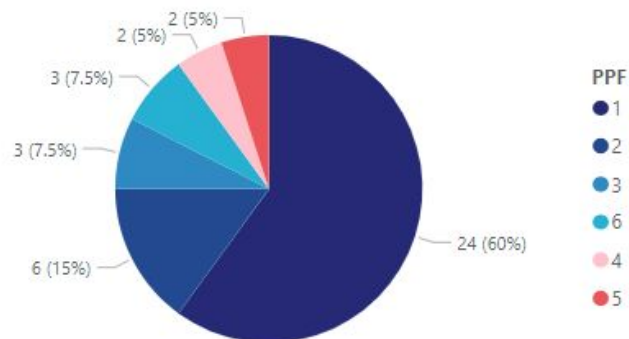
- The most common response for Fixed\_Deposits is 3 which means “Maybe” to invest with a distribution of 25%.
- The second most common answer is 2 which means “Not Likely” to invest with a distribution of 20%.
- It is apparent that for fixed deposits most of the survey takers have a negative response. Only 2.5% have given 6 as their response which means “Certain” to invest.

# Survey Taker's Likelihood of investing in different investing avenues

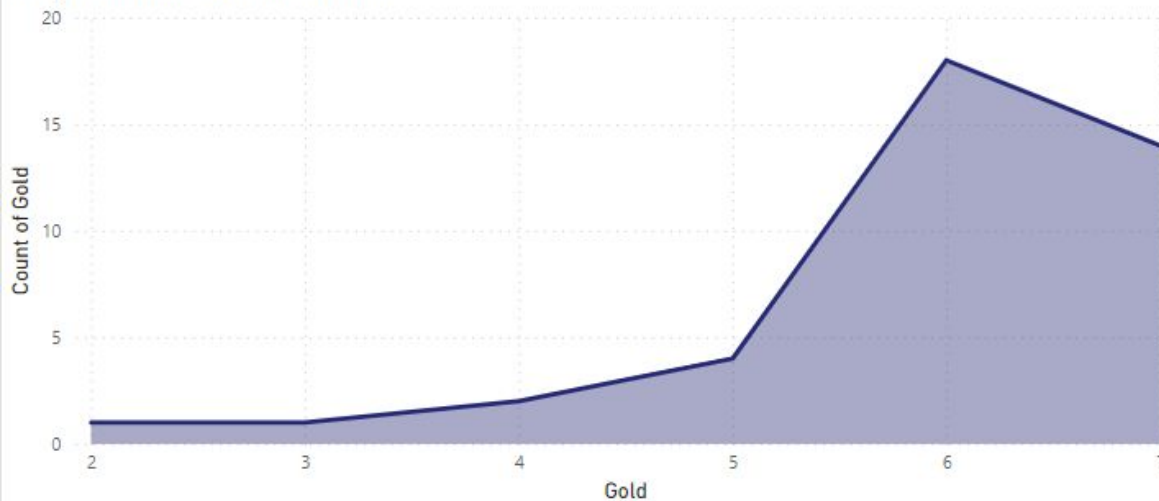
Responses about PPF



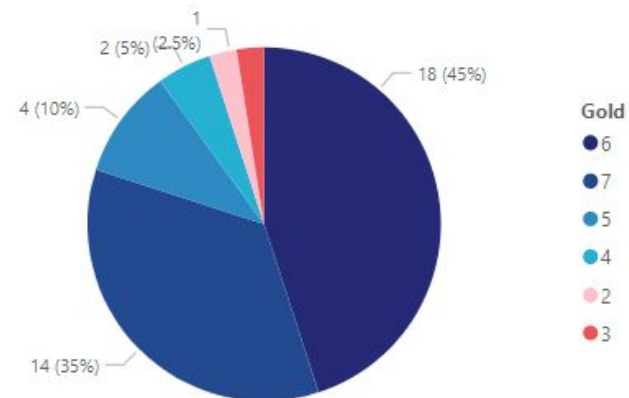
Response distribution PPF



Responses bout Gold Investement



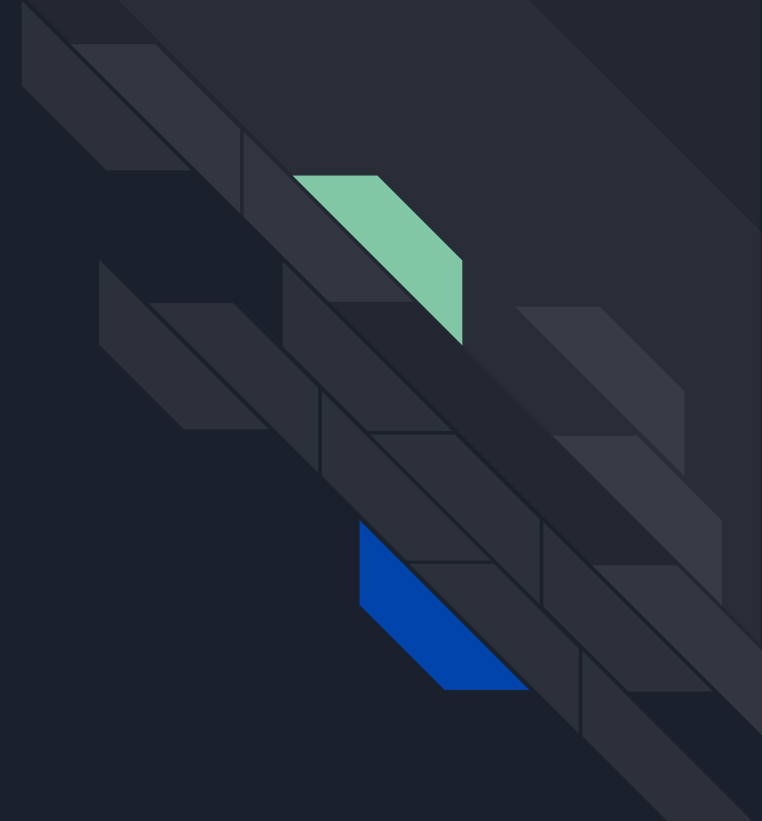
Response Distribution Gold



## Key Takeaways PPF - Gold

- For PPF the majority of responses is 1 which mean “Not Likely” to invest with a distribution of 60%.
- In contrast for Gold the most common response is 6 which is “Likely” to invest with a distribution of 45%.
- It is obvious that the Survey Takers are more interested for Gold rather than PPF.

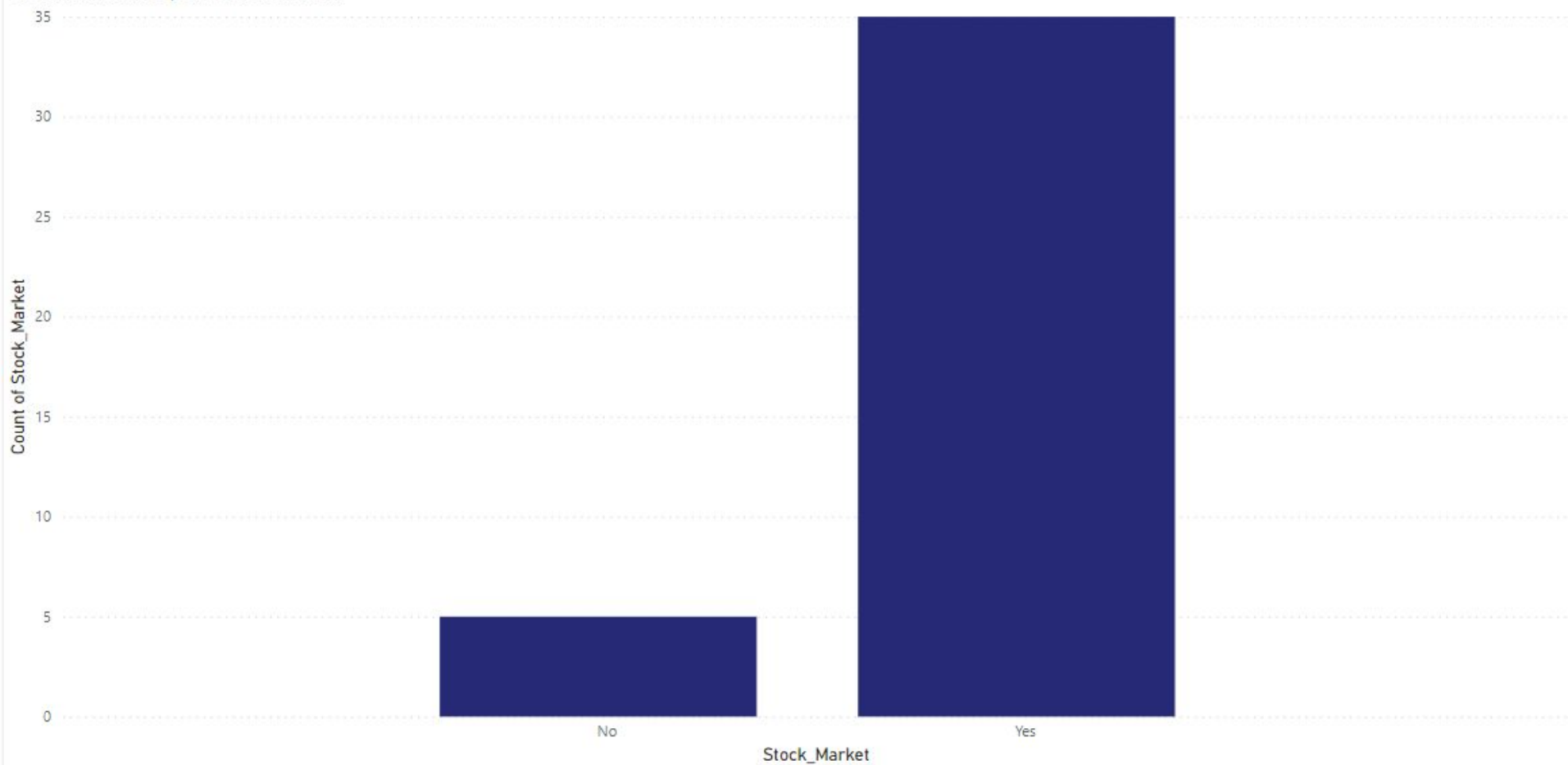
## Second Part: Performing Drill Down Analysis On Stock Market Survey Responses



# How many survey takers invest in Stock Market? Why? Reasons behind no.



Stock Market Response Distribution



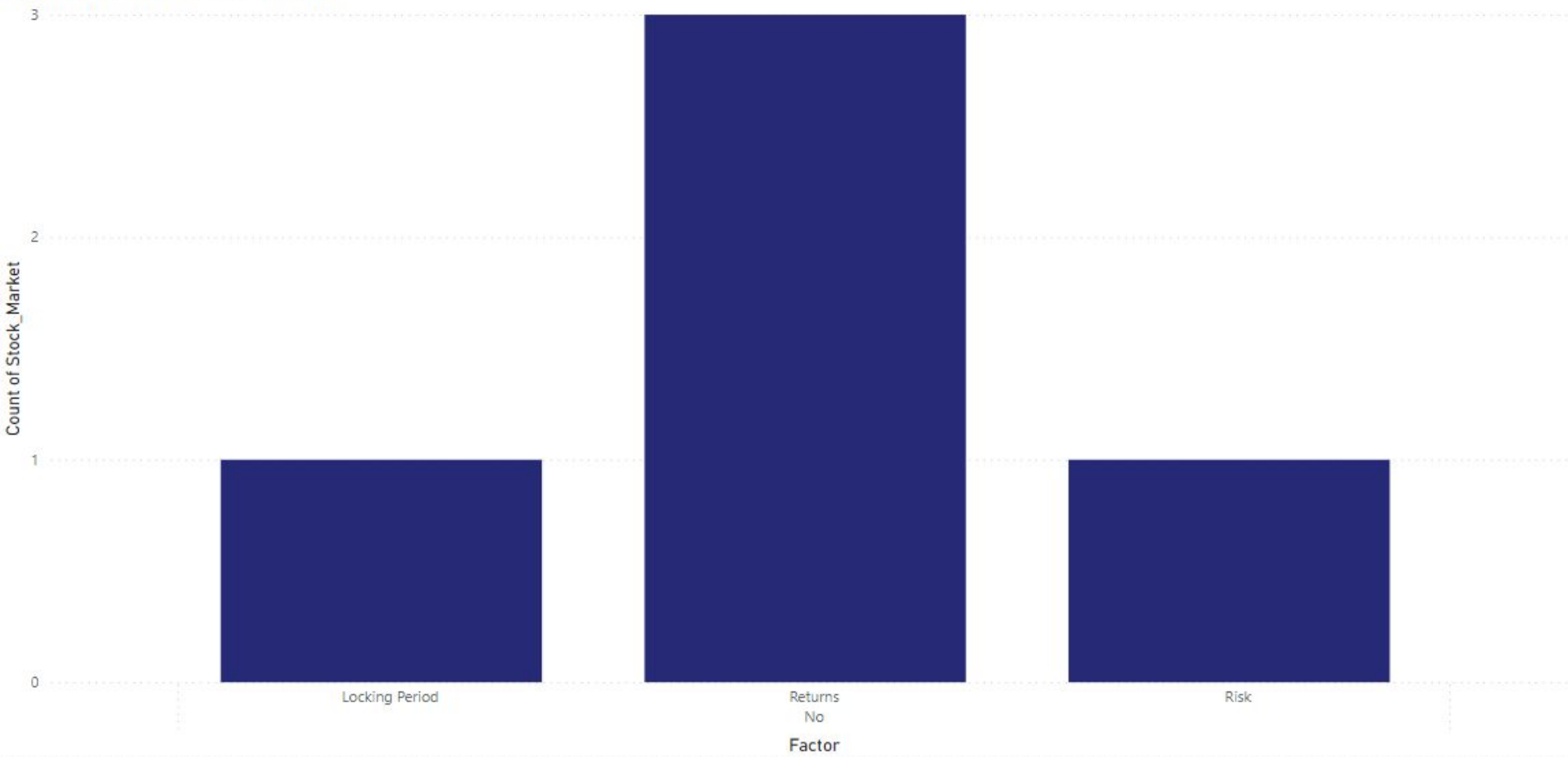


## First Part Drill Down Analysis

- It is obvious that 35 out of 40 Survey Takers have invested or are interested to invest in the Stock Market
- Only 5 out of 40 Survey Takers are not interested to invest in the Stock Market.

# Reasons Behind The Fear Of Investing In The Stock Market

Stock Market Response Distribution

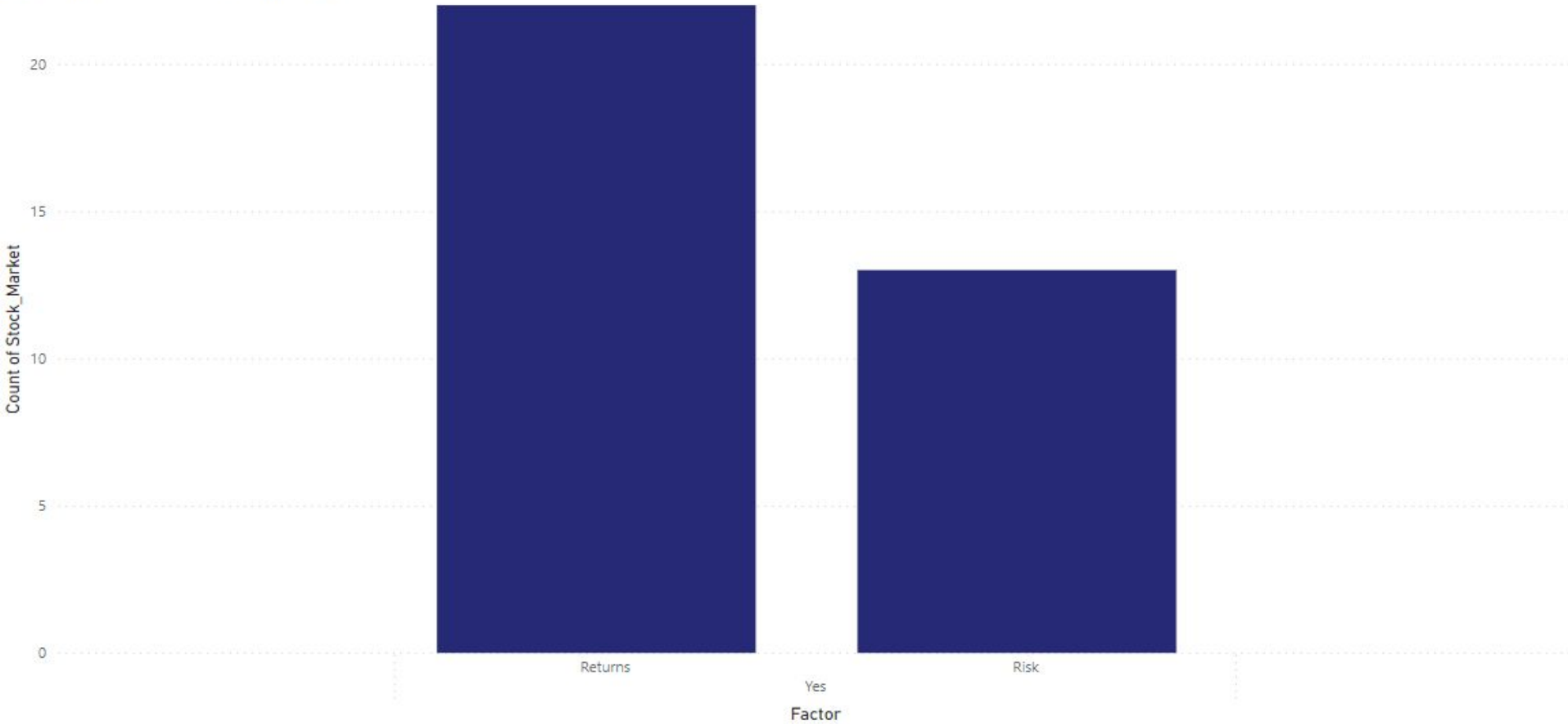


## Second Part Drill Down Analysis

- Of the 5 Survey Takers who will not invest in the Stock Market there are 3 sources of doubt: 1.Returns, 2.Locking Period, 3.Risk
- Three people are not attracted to this kind of investments because of the low Returns
- The other two sources of doubt have one vote each.

# Reasons Behind Investing In The Stock Market

Stock Market Response Distribution



## Third Part Drill Down Analysis

- There are two reason on why they are interested or have invested in the Stock Market : 1.Returns, 2. Risk
- 22 out of the 35 Survey Takers imply that there is a good amount of returns from the Stock Market.
- While the other 13 are either fascinated by the sense of risk and danger or believe that there is a low risk.

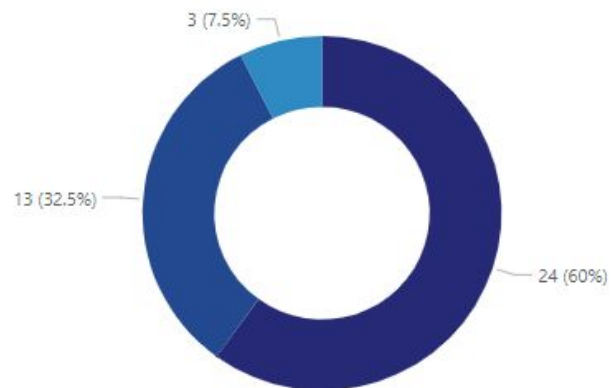
# Third Part: Why the Survey Takers Are Interested In Saving Money



## Objectives Distribution

3

Reasons For Saving Money



What are your savings objectives?

- Retirement Plan
- Health Care
- Education

## Objectives For Saving Money

Count of What are your savings objectives?



Retirement Plan

Health Care

Education

What are your savings objectives?

## What are the Reasons Behind Saving Money

- There are three distinct reasons: 1.Retirement Plan, Health Care, Education
- 24 out of the 40 want to save money for Retirement Plans.
- 13 out of the 40 want to save money for Health Care.
- Last but not least 3 out of the 40 want to save money for Education.
- This indicates that while these people are young they are more concerned with pension matters rather than investing in themselves.

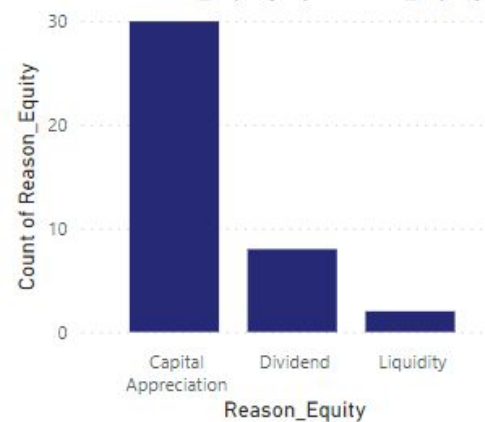


## Part Four: Why Invest In Investment Avenues

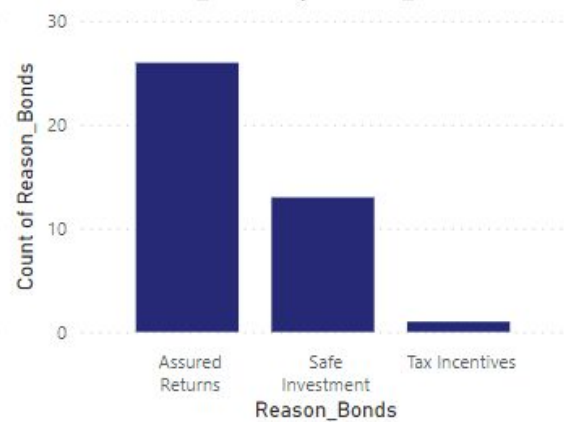


# Usual Reasons for investing In Investment Avenues

Count of Reason\_Equity by Reason\_Equity



Count of Reason\_Bonds by Reason\_Bonds



Reason Behind Investing In Bonds

Assured Returns

Safe Investment

Tax Incentives

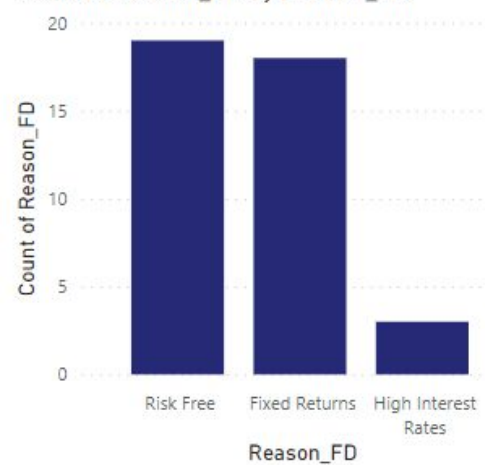
Reason Behind Investing In Equity

Capital Appreciation

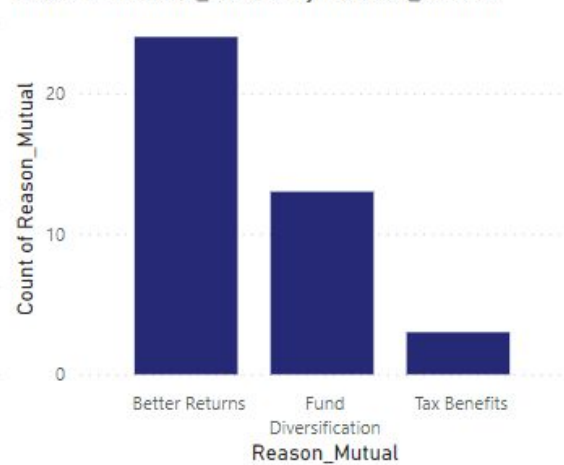
Dividend

Liquidity

Count of Reason\_FD by Reason\_FD



Count of Reason\_Mutual by Reason\_Mutual



Reason Behind Investing In FD

Fixed Returns

High Interest Rates

Risk Free

Reason Behind Investing In Mutual Funds

Better Returns

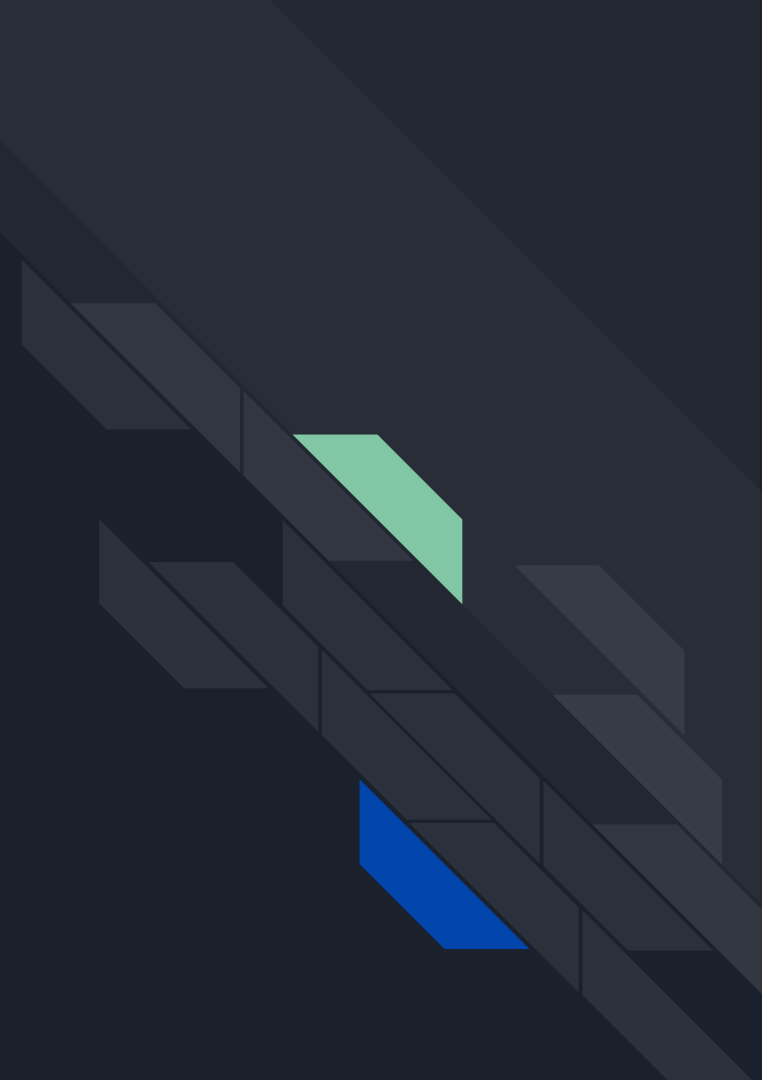
Fund Diversification

Tax Benefits

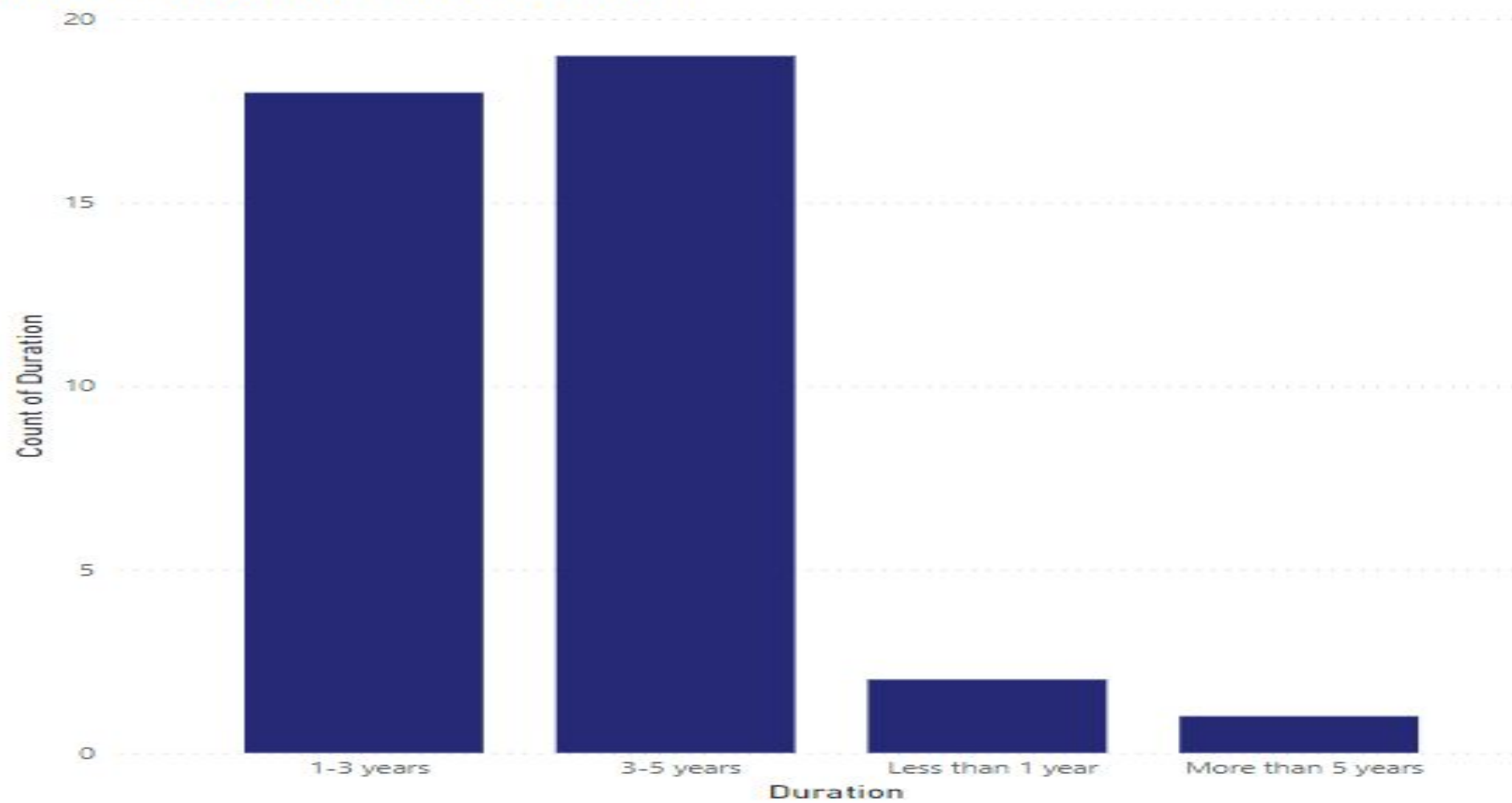
## What are the Reasons Behind Saving Money

- There are 3 reasons for each investment avenue.
- But for this step in analysis in order to be more accurate we need the data of those who surely invest in these avenues to give us valid reasons.
- From the previous results we know that a vast majority of the Survey Takers will not invest in Mutual Funds and Fixed Deposits.
- But for the purpose of this Survey they responded with their top three reasons.
- Thus the reasons may be biased and they don't show any correlation with the real motives.

# Part Five: Investment Duration and Monitoring Period Drill Down Analysis



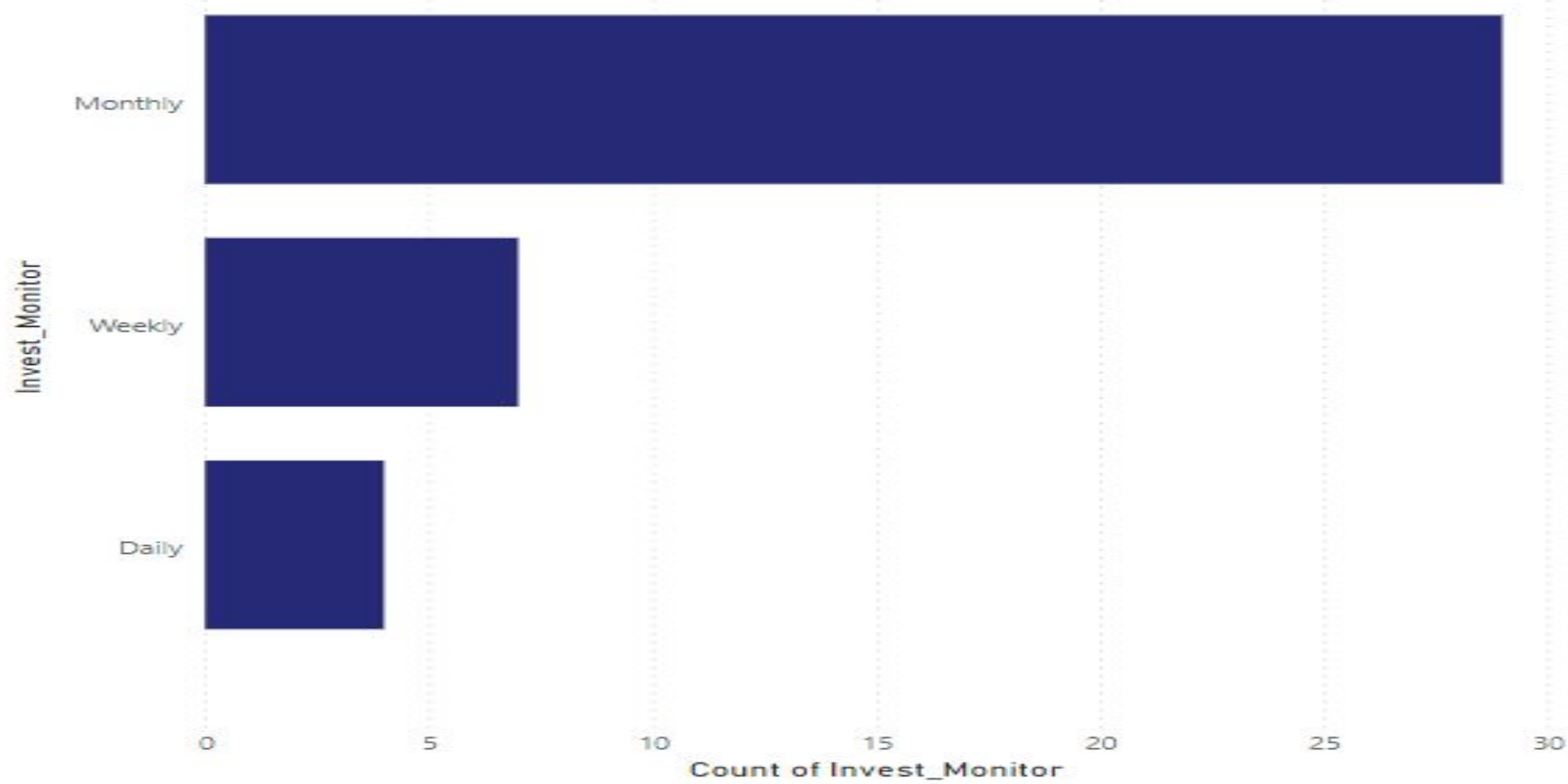
Most Common Investment Durations



## Most Common Investment Durations

- There are four types of investment durations
  - 18 Survey Takers believe that the investment must hold between 1-3 years
  - 19 Survey Takers believe that the investment must be between 3-5 years
  - 2 Survey Takers believe that the duration must be under 1 one year

When to monitor the Investement



## **When To Monitor The Investment-Drill Down Analysis Part One**

- 29 Survey Takers check their Investments Monthly.
- 7 Survey Takers check their Investments Weekly.
- 4 Survey Takers check their Investments Daily.



## When to monitor the investement

Invest\_Monitor Avenue

Monthly Mutual Fund

Monthly Fixed Deposits

Monthly Equity

Monthly Public Provident ...

0

5

10

Count of Invest\_Monitor



## **When To Monitor The Investment-Drill Down Analysis Part Two**

- The most common investment avenue that survey takers check monthly is Mutual Funds.
- Then Fixed Deposits, Equity, etc

## When to monitor the Investement

Invest\_Monitor Avenue

Weekly Mutual Fund

Weekly Equity

Weekly Public Provident F...

0

1

2

3

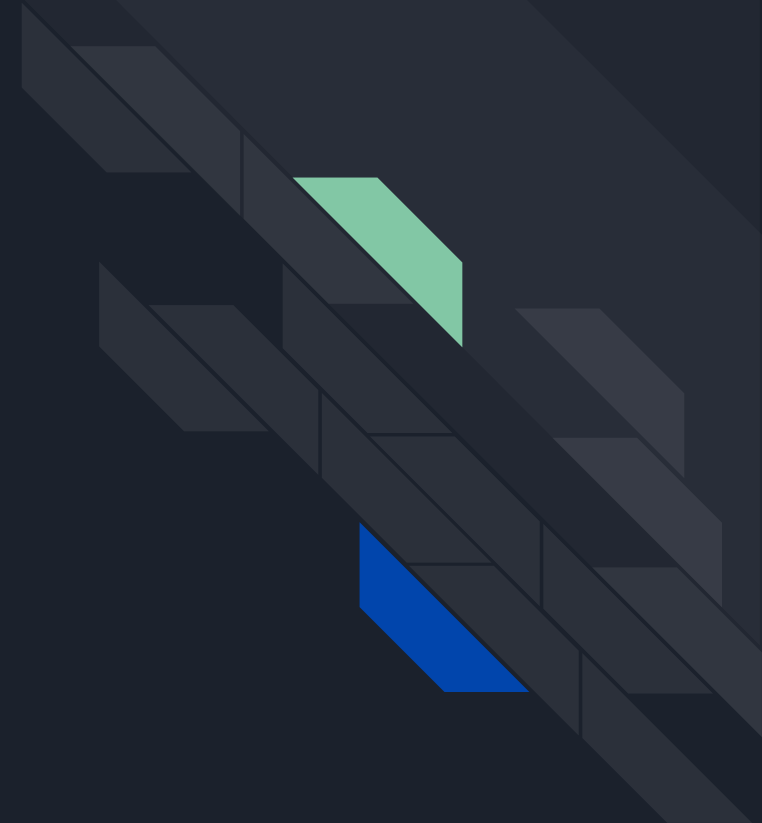
Count of Invest\_Monitor



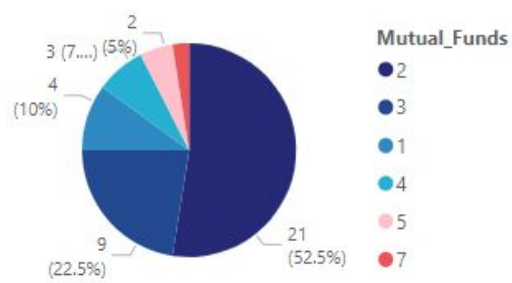
## **When To Monitor The Investment-Drill Down Analysis Part Two**

- The most common Investment Revenue checking it weekly is again the Mutual Funds
- Then Equity and etc.

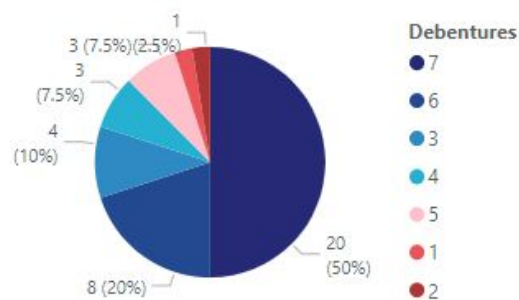
# Part Six: Summary Of The Most Preferred Avenues



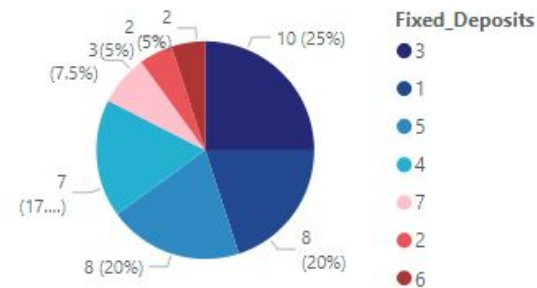
Mutual Funds Distribution



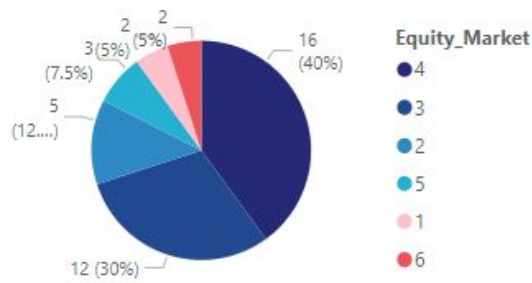
Debentures Distribution



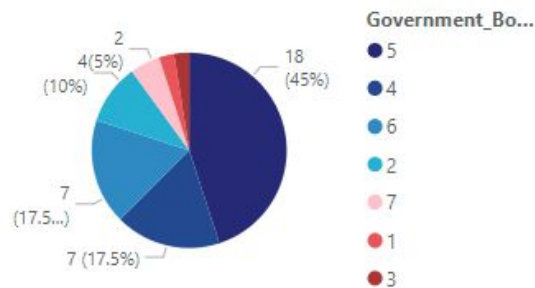
Fixed Deposits Distribution



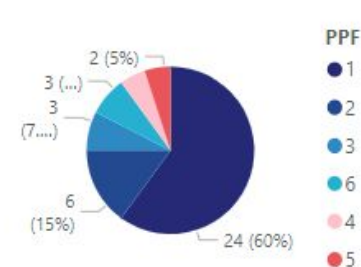
Equity Market Distribution



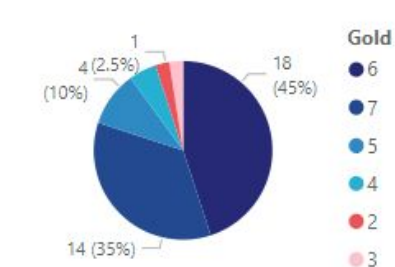
Government Bonds Distribution



PPF Distribution



Gold Distribution by Gold



## Most Popular Investment Avenues

- The two most Popular investment Avenues are the Debentures with 20 out of the 40 “Certain” to invest and the Gold with 16 responses “Likely” and 14 “Certain” to invest.
- The two most unpopular investment Avenues are the Mutual Funds and PPF.

# Part Seven: Proposals





## Proposals

- First and Foremost for the part of the risks and benefits in the next survey I believe it will be more useful if the Survey Taker has already invested in the Investment Avenue.
- I believe that for those who operate Mutual Funds this is a good analysis to help them structure a better survey in order to use the analysis for a better Marketing Plan to acquire more customers.
- Also I would recommend a compare analysis with another survey who in the center Survey takers in their Forties and Fifties.
- Last but no least it is clearly evident that the growth mindset is what the new generation lacks with people in their 20s and 30s thinking more about Pension and Retirement plans rather than Education and Personal Development

Thank You Very Much For  
Your Time.

Have a Wonderful Day.

