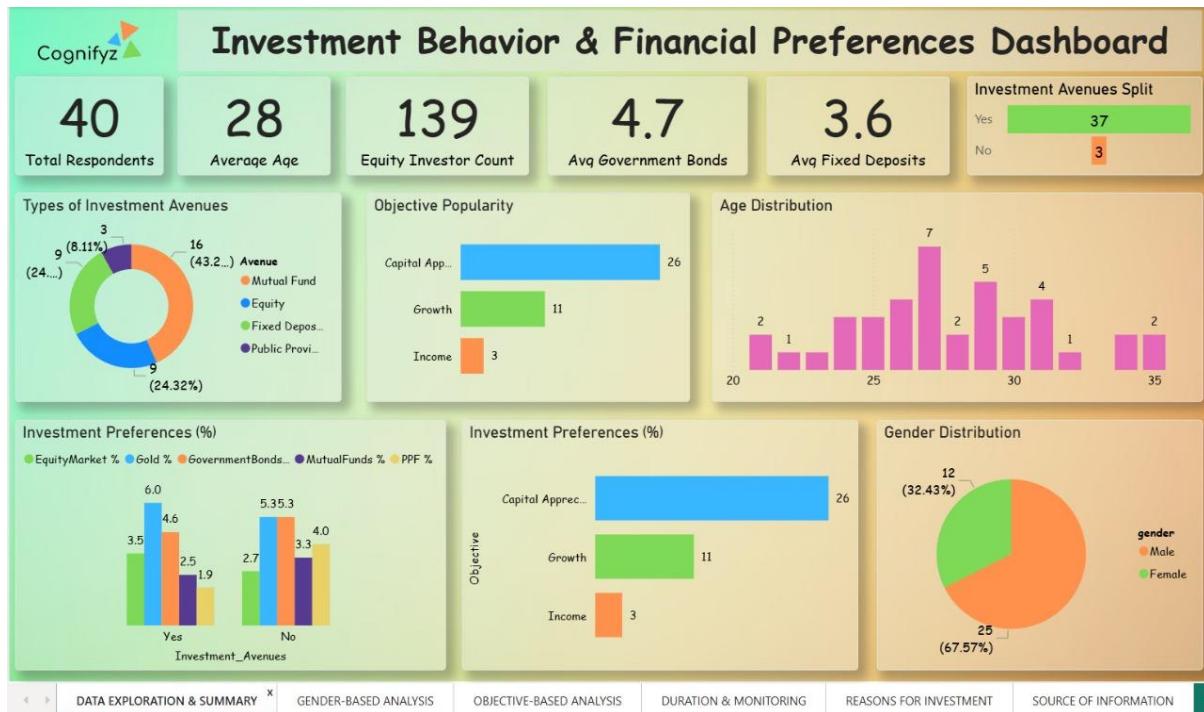


📊 Dashboard: Investment Behaviour & Financial Preferences — Data Exploration & Summary



1. Total Respondents

Value: 40

- The dataset is based on inputs from 40 individuals—ideal for understanding general investment patterns in a small sample group.

2. Average Age

Value: 28 years

- Respondents are mostly young adults, indicating a modern, early-stage investor demographic.

3. Equity Investor Count

Value: 139

- High count shows strong interest in equity-related instruments.
- Suggests multiple participants hold several equity investments.

4. Avg Government Bonds

Value: 4.7

- Indicates moderate participation in secure, low-risk avenues.
 - Shows a preference for stable long-term investments.
-

5. Avg Fixed Deposits

Value: 3.6

- FD investments remain a favored safe option among respondents.
-

6. Investment Avenues Split (Yes/No)

- 37 respondents (92.5%) invest in at least one avenue.
 - Only 3 respondents do not invest anywhere.
 - Shows high financial participation within this group.
-

7. Types of Investment Avenues (Donut Chart)

Distribution:

- Equity – 43% (16 counts) → Most preferred, indicating higher risk appetite.
- Fixed Deposits – 24% (9 counts) → A safe and stable choice.
- Mutual Funds – 24% (9 counts) → Popular for diversification.
- PPF – 8% (3 counts) → Least preferred but trusted for long-term saving.

Insight: Respondents are inclined towards growth-oriented instruments like equity and mutual funds.

8. Objective Popularity (Bar Chart)

- Capital Appreciation – 26 → Highly preferred, showing investors aim for long-term wealth growth.
- Growth – 11 → Moderate preference toward steady returns.
- Income – 3 → Low focus on fixed-income objectives.

Insight: Wealth-building is the dominant investment motive.

9. Age Distribution (Histogram)

- Age range: 20–35 years.
- Highest concentration around 25–28 years.

- Few respondents are above 32 years.

Insight: Dashboard reflects the mindset of early-career investors.

10. Investment Preferences (%) – Yes vs No (Clustered Bar Chart)

Among investors (Yes group):

- Equity, gold, and government bonds show balanced allocations.
- Mutual funds and PPF also receive systematic contributions.

Among non-investors (No group):

- Even non-investors show slight inclination toward secure instruments like PPF and bonds.

Insight: Investors distribute risk across asset classes, while non-investors still show awareness of safe instruments.

11. Investment Preferences (%) – Objective Wise

- Capital Appreciation has the highest percentage allocation across all avenues.
- Growth objective gets moderate distribution.
- Income objective receives very low interest.

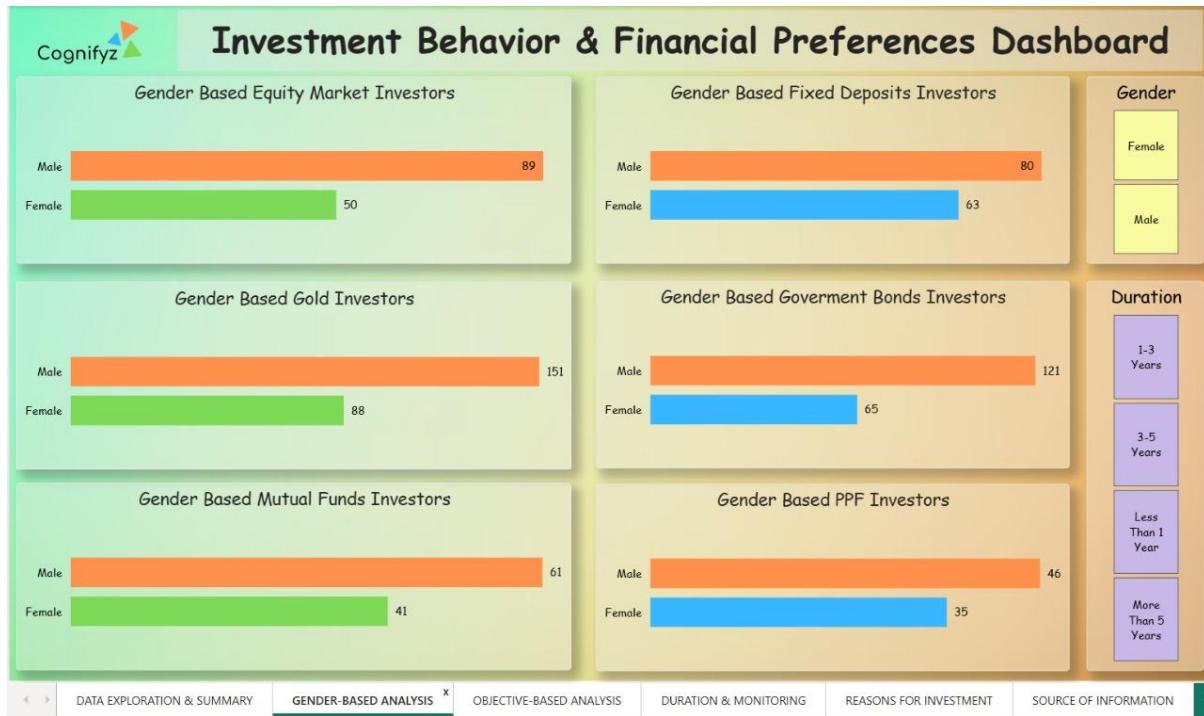
Insight: People invest primarily for long-term gains rather than regular payouts.

12. Gender Distribution (Pie Chart)

- Male: 67.57% (25 respondents)
- Female: 32.43% (12 respondents)

Insight: Male respondents dominate the dataset, which may influence investment trend observations.

Dashboard: Gender-Based Investment Analysis



1. Gender-Based Equity Market Investors

Male: 89 | Female: 50

- Males show significantly higher participation in the equity market.**
- This suggests higher risk appetite among male investors, as equities are more volatile.**
- Female participation is meaningful but still lower, indicating relatively cautious behaviour.**

2. Gender-Based Fixed Deposits Investors

Male: 80 | Female: 63

- Both genders invest actively in fixed deposits, highlighting their trust in stable and secure returns.**
- Female investors are closer to the male count here compared to equity, showing a stronger preference for low-risk avenues.**

3. Gender-Based Gold Investors

Male: 151 | Female: 88

- Gold shows extremely high male participation—surprisingly higher than females.**

- This may reflect gold's dual role as a safe asset and long-term store of value, appealing broadly to both genders.
 - Females still show strong interest but remain considerably lower than males.
-

4. Gender-Based Government Bonds Investors

Male: 121 | Female: 65

- Government bonds attract significantly more male investors.
 - Shows that men in this sample tend to diversify across both risk-heavy (equity) and risk-free (bonds) instruments.
 - Female participation is moderate, indicating selective interest in secure avenues.
-

5. Gender-Based Mutual Funds Investors

Male: 61 | Female: 41

- Mutual funds remain popular across genders, but males invest more.
 - Shows preference for managed diversified portfolios among both groups.
 - Female participation is decent, reflecting comfort with professional fund management.
-

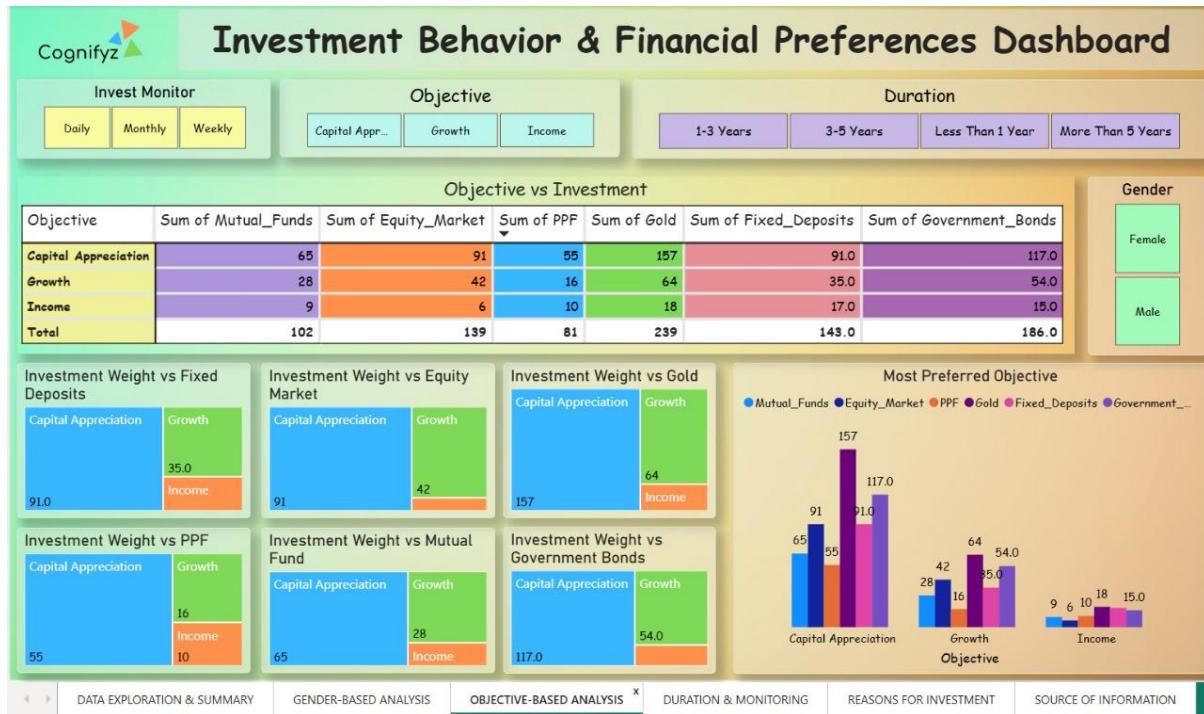
6. Gender-Based PPF Investors

Male: 46 | Female: 35

- PPF attracts fewer investors overall compared to other categories.
- However, participation is balanced—PPF appeals to those with long-term, tax-saving, and low-risk goals.
- Females show consistent interest in disciplined long-term savings.



Dashboard: Objective-Based Investment Analysis



1. Objective vs Investment (Matrix Table)

This table shows how investment amounts are distributed across different objectives.

Capital Appreciation

- Highest allocation overall.
- Strongly invested in:
 - Gold (157) – major preference.
 - Government Bonds (117) – long-term stability.
 - Equity Market (91) – growth-oriented.
 - Mutual Funds (65) – diversified growth.

Growth

- Moderate allocations across assets.
- Preferred instruments:
 - Gold (64) and Fixed Deposits (35).
 - Equity Market (42) indicates moderate risk appetite.

Income

- Very low investment numbers.

- PPF (10) and Government Bonds (15) get the highest share.
- Indicates fewer investors aim for regular income.

Overall Insight

Capital Appreciation is the dominant objective, heavily influencing investment behavior across all asset classes.

2. Investment Weight vs Fixed Deposits (Tree Map)

- Capital Appreciation (91) has the highest FD allocation.
 - Growth (35) and Income (17) follow.
 - Shows FDs are used not only for safety but also for long-term capital protection.
-

3. Investment Weight vs Equity Market (Tree Map)

- Capital Appreciation (91) is the major driver.
 - Growth (42) also contributes well.
 - Very minimal equity investment for income purposes.
 - Indicates equities are primarily used for high-growth goals.
-

4. Investment Weight vs Gold (Tree Map)

- Gold is the most heavily invested asset (in most categories).
 - Capital Appreciation (157) dominates.
 - Growth (64) is moderately allocated.
 - Income (18) is low.
 - Shows gold is treated as a hedge and long-term wealth builder.
-

5. Investment Weight vs PPF (Tree Map)

- Capital Appreciation (55) leads.
 - Income (10) and Growth (16) remain lower.
 - PPF appeals to conservative long-term investors.
-

6. Investment Weight vs Mutual Funds (Tree Map)

- Capital Appreciation (65) is the top purpose.

- **Growth (28)** shows decent distribution.
 - **Income (9)** is minimal.
 - **Reflects mutual funds' role in diversified wealth creation.**
-

7. Investment Weight vs Government Bonds (Tree Map)

- **Capital Appreciation (117)** is surprisingly high for a low-risk asset.
 - **Growth (54)** shows continued demand for stability with growth.
 - **Income (15)** reflects typical fixed-income behavior.
 - **Bonds** are used for both long-term safety and moderate growth.
-

8. Most Preferred Objective (Clustered Bar Chart)

Across all investment types (Mutual Funds, Equity, PPF, Gold, FDs, Bonds):

Capital Appreciation

- Consistently high across all avenues.
- **Gold (157)** and **Government Bonds (117)** dominate.
- **Equity and mutual funds follow.**

Growth

- Moderate levels in:
 - **Gold (64)**
 - **Government Bonds (54)**
 - **Equity (42)**

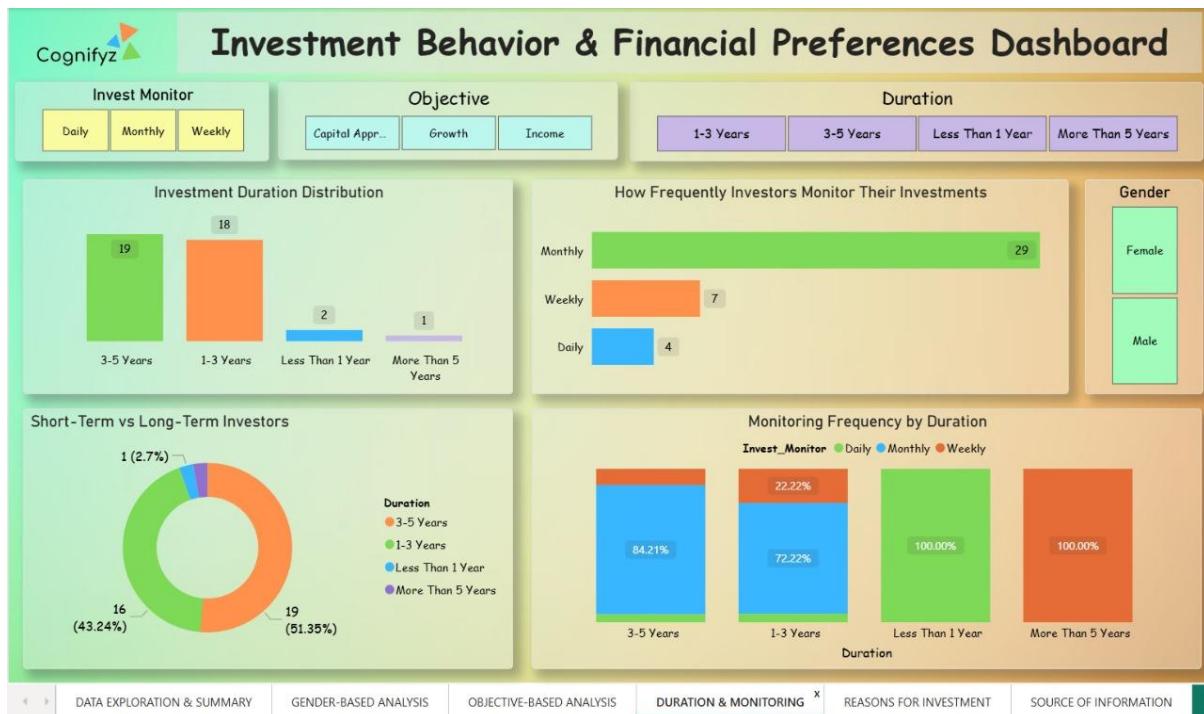
Income

- Very low across all investment categories.
- Highest only in PPF and Bonds.

Overall Insight

- Investors clearly prioritize wealth growth over regular income.
- **Gold and government bonds are the most trusted assets for long-term appreciation.**

Dashboard: Duration & Monitoring Analysis



1. Visualization: Investment Duration Distribution

- **1–3 Years (18) and 3–5 Years (19) dominate the investment horizon.**
- **Indicates most investors prefer medium-term commitments.**
- **Very few invest for Less than 1 Year (2) or more than 5 Years (1), suggesting lower appetite for very short-term trading or ultra-long-term locking.**

2. Visualization: How Frequently Investors Monitor Their Investments

- **Monthly monitoring (29) is the most common, showing a long-term, less reactive approach.**
- **Weekly monitoring (7) shows moderate engagement.**
- **Only 4 investors monitor daily, meaning active trading behaviour is minimal.**

3. Visualization: Short-Term vs Long-Term Investors (Donut Chart)

- **Short-term (1–3 years + <1 year): 21 investors (~54%)**
- **Long-term (3–5 years + >5 years): 20 investors (~46%)**
- **Overall distribution is balanced, but slightly favors shorter duration.**
- **3–5 years is the most preferred single duration category.**

4. Visualization: Monitoring Frequency by Duration

3–5 Years

- **84% monitor monthly, indicating a relaxed, long-term strategy.**
- **Very few monitor weekly or daily.**

1–3 Years

- **Majority (72%) monitor monthly.**
- **22% monitor weekly, showing more attention due to medium-term nature.**
- **Daily monitoring is minimal.**

Less Than 1 Year

- **100% monitor monthly.**
- **Even short-term investors avoid daily tracking, showing low speculative behavior.**

More Than 5 Years

- **100% monitor weekly, not monthly.**
 - **Shows long-term investors still maintain moderate involvement, avoiding passive neglect.**
-

5. Visualization: Gender Filter

- **Helps slice the data to compare how investment duration and monitoring styles differ across male and female investors.**
 - **Supports demographic-specific behaviour analysis.**
-

6. Visualization: Objective Filter

- **Allows segmentation of monitoring behaviour based on goals:**
 - **Capital Appreciation**
 - **Growth**
 - **Income**
-

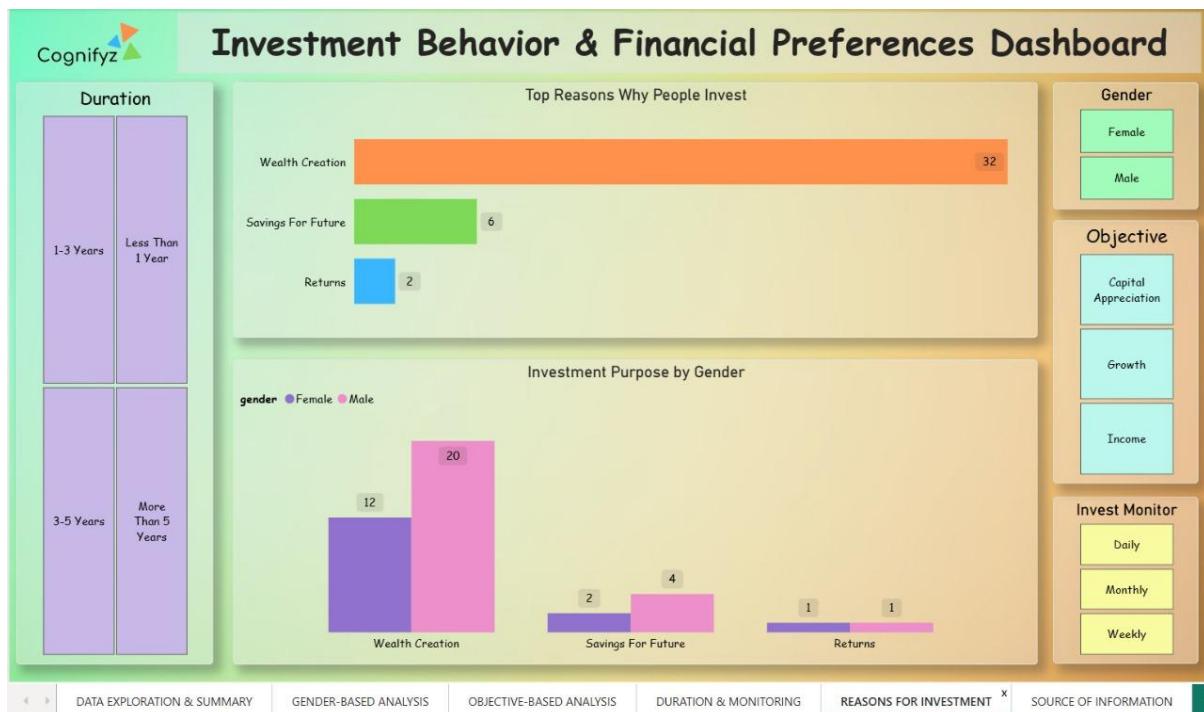
7. Visualization: Invest Monitor Filter (Daily / Monthly / Weekly)

- **Useful for analysing patterns in investor behaviour based on their tracking frequency.**
 - **Most insights derive from this segmentation.**
-

Summary of Dashboard

- Investors primarily choose 1–5-year durations, balancing growth potential and liquidity.
- Monthly monitoring dominates across all durations.
- Long-term investors (5+ years) still prefer weekly monitoring, showing cautious oversight.
- Short-term investors surprisingly avoid daily monitoring, indicating low active trading culture.

Dashboard: Reasons for Investment Analysis



1. Visualization: Top Reasons Why People Invest

Values:

- **Wealth Creation – 32**
- **Savings for Future – 6**
- **Returns – 2**

Insights

- **Wealth Creation is the dominant reason for investing, far ahead of other motives.**
- **This indicates a strong focus on long-term financial growth among respondents.**
- **Savings for the future is the second priority, showing moderate interest in building financial security.**

- Very few people invest *only* for immediate returns, which reinforces the investor profile as goal-oriented rather than short-term profit-driven.
-

2. Visualization: Investment Purpose by Gender

Wealth Creation

- Male – 20, Female – 12
- Both genders prioritize wealth creation, but male participation is higher.
- Indicates men in this dataset are more aggressive about long-term growth.

Savings for Future

- Male – 4, Female – 2
- Savings is a moderate goal, with men again showing slightly higher engagement.
- Females show consistent interest but at a smaller scale.

Returns

- Male – 1, Female – 1
- Very few in either gender invest just for returns.
- Reinforces that returns-focused short-term investing is uncommon in this sample.

Overall Gender Insights

- Both genders share similar priorities, but males dominate each investment motive.
 - Wealth creation drives most investment activity across genders.
 - Women show more balanced and conservative preferences, while men lean more strongly toward growth-oriented objectives.
-

3. Filters (Gender, Objective, Duration, Invest Monitor)

These filters support deeper analysis but also reveal behavioral trends:

Gender Filter

- Helps compare motivations between male and female investors.
- Useful for analyzing preference shifts when filtered.

Objective Filter

- Allows seeing how investment reasons change for:
 - Capital Appreciation
 - Growth
 - Income

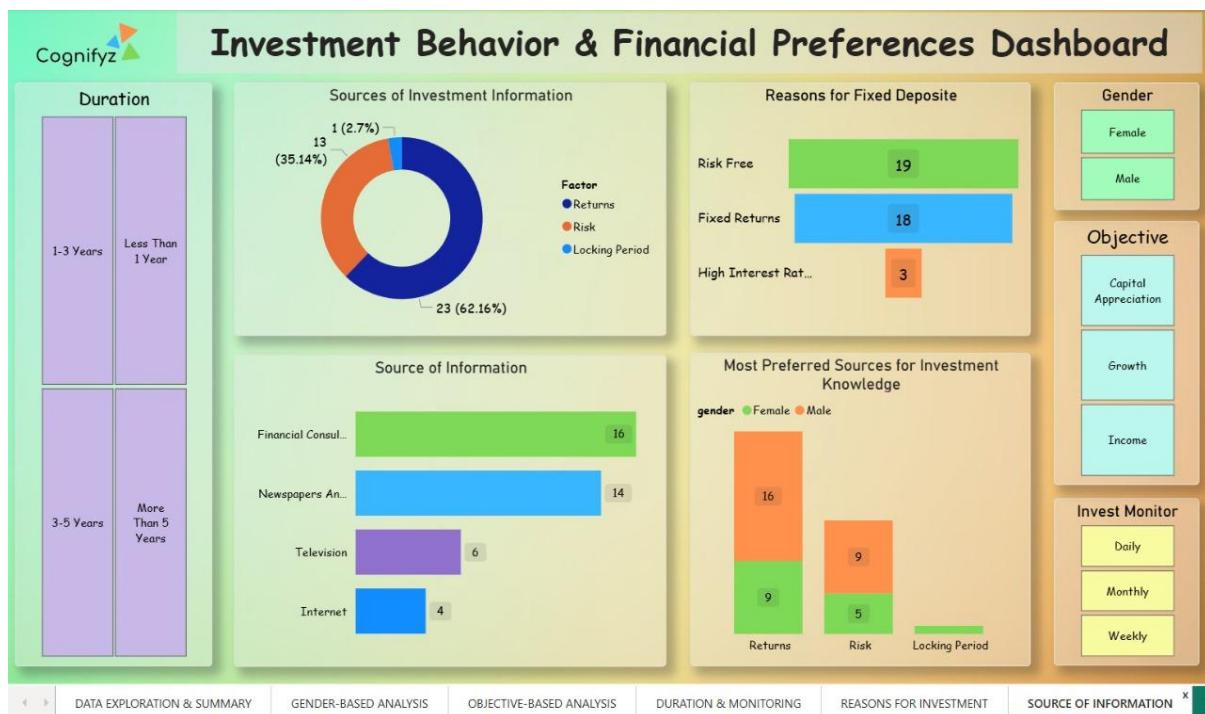
Duration Filter

- Shows how investment reasons differ across time horizons:
 - Short-term (≤ 1 year)**
 - Medium-term (1–5 years)**
 - Long-term (>5 years)**

Invest Monitor Filter

- Helps track how the motive for investment influences:
 - Daily monitoring**
 - Weekly monitoring**
 - Monthly monitoring**

Dashboard: Source of Information Analysis



1. Visualization: Sources of Investment Information (Donut Chart)

Values:

- Returns – 23 (62.16%)**
- Risk – 13 (35.14%)**
- Locking Period – 1 (2.7%)**

Insights

- Returns are the top factor influencing investment decisions, showing a strong focus on profitability.
 - Risk is also a major consideration but still secondary to expected returns.
 - Locking period is rarely considered, which suggests investors are less sensitive to liquidity constraints.
 - Overall, investors make decisions by balancing profit potential and risk.
-

2. Visualization: Reasons for Fixed Deposit

Values:

- Risk-Free – 19
- Fixed Returns – 18
- High Interest Rate – 3

Insights

- FDs are chosen primarily for being risk-free and offering stable fixed returns.
 - Very few choose FDs for "high interest rates," suggesting investors understand that FDs are safe but low-return instruments.
 - This reflects a preference for security over returns when selecting fixed deposits.
-

3. Visualization: Source of Information (Horizontal Bar Chart)

Counts:

- Financial Consultants – 16
- Newspapers & Articles – 14
- Television – 6
- Internet – 4

Insights

- Financial consultants are the most trusted source for investment information.
 - Print media (newspapers/articles) holds strong influence, showing reliance on traditional research resources.
 - Television and online sources are used but are less preferred, indicating cautious adoption of digital channels.
 - Overall, investors rely more on expert advice and credible written sources.
-

4. Visualization: Most Preferred Sources for Investment Knowledge (Stacked Bar: Male vs Female)

Returns-focused information

- Male – 16 | Female – 9
- Both genders prioritize return-driven information, with males showing higher interest.

Risk-focused information

- Male – 9 | Female – 5
- Males again show a higher preference, indicating a more analytical approach to investment risks.

Locking Period

- Minimal interest from both genders.
- Suggests liquidity is not a top concern for either group.

Insights

- Males consistently show higher engagement across all information categories.
 - Females prefer a balanced approach but remain more return-focused than risk-focused.
 - Overall, both groups value returns and risk assessment, with returns being the top priority.
-

5. Visualization: Duration Filter

- Helps compare whether information sources change with investment duration:
 - 1–3 years
 - 3–5 years
 - Less than 1 year
 - More than 5 years

Insight

- Useful to understand whether long-term or short-term investors prefer different sources of information.
-

6. Visualization: Gender Filter

- Allows focused gender-wise insights across all visuals:
 - Female
 - Male

Insight

- Helps analyze differences in decision-making behavior across genders.

7. Visualization: Objective Filter

- Shows how information sources vary for objectives like:
 - Capital Appreciation
 - Growth
 - Income

Insight

- Helps understand preference shifts based on investment goals.
-

8. Visualization: Invest Monitor Filter

- Helps compare information preferences based on:
 - Daily monitors
 - Monthly monitors
 - Weekly monitors

Insight

- Useful for connecting monitoring frequency with information-seeking behavior.

Final Recommendations

1. Strengthen Financial Awareness & Advisory Support

Most investors rely on returns and risk-based information but still depend heavily on financial consultants. Providing structured advisory programs, educational sessions, and simplified investment guides can help improve decision-making confidence.

2. Promote Long-Term & Diversified Investment Planning

The majority invest for 1–5 years, with high interest in capital appreciation. Investors can benefit from balanced portfolios—mixing equity, gold, and bonds—to optimize long-term growth while reducing risk.

3. Enhance Digital Information Channels

Internet and TV are underused sources. Improving digital content, mobile tools, and online investment education can attract modern investors, especially younger audiences.

4. Target Gender-Specific Engagement

Men invest more across all asset classes, especially equity and gold. Designing female-focused investment programs, workshops, and risk-awareness content may help narrow the participation gap.

5. Encourage More Goal-Based Investment Strategies

Capital appreciation dominates, but savings and income-based objectives are low. Educating investors about stable long-term instruments (PPF, bonds, mutual funds) can help align portfolios with life goals such as retirement and emergency planning.

6. Support Smarter Monitoring Practices

Most investors monitor monthly, even for short durations. Providing automated alerts, portfolio dashboards, and risk monitoring features can help improve tracking without requiring daily engagement.

7. Improve Awareness of Liquidity Factors

Lock-in period is the least considered factor, which may expose investors to liquidity risks. Financial institutions should highlight:

- withdrawal rules
- lock-in implications
- liquidity planning

8. Increase Focus on Safe Investment Alternatives

FDs and government bonds remain trusted for security. Promoting low-risk, tax-efficient, and inflation-protected options may improve diversification among conservative investors.