



# Investment Startup Analysis

RevoU FSDA Week 6-8 Assignment  
Python

# Overview



Fire Nation is an Indonesian Investment Startup Company that creates an app for buying and selling mutual funds (reksadana).

The mutual funds consist of: **stocks mutual funds** (saham), **bond mutual funds** (pendapatan tetap), **money market mutual funds** (pasar uang), and **mixed-investment mutual funds** (campuran).

# Objective



Our objective is to analyze the data so that we can better meet our users' needs and preferences, leading to increased sales and customer satisfaction.

Understanding the data allows us to **determine the best thematic campaign for the coming month.**



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**01.**

**User**

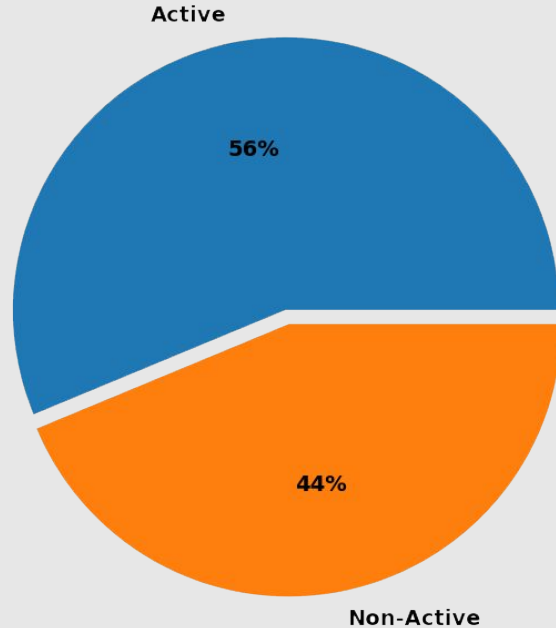
**Characteristic**

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# Users Overview

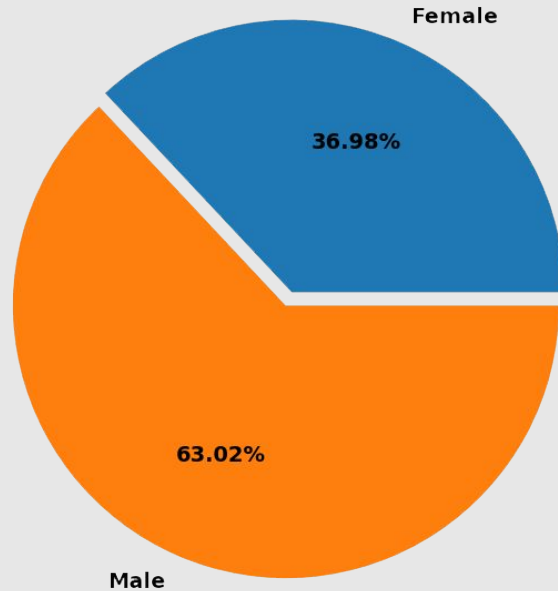
**14,712** users of different ages and professions are currently registered with us. The **total amount invested** across all four of our platform's services is **more than 21 billion rupiah**.

# Active Users



There are a total of 14,712 registered users. However, only 56% of active users (7904 users) have made a purchase in the last two months.

# User Gender

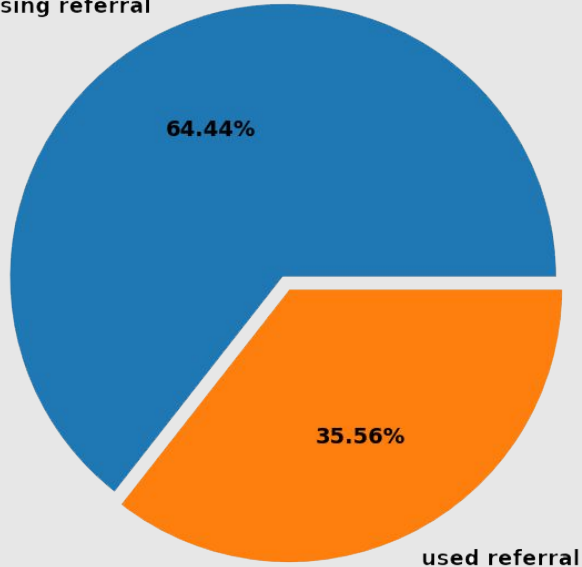


There are 4981 male users (63.02%) and 2923 female users (36.98%) among the 7904 active users.



# Referral Code Used

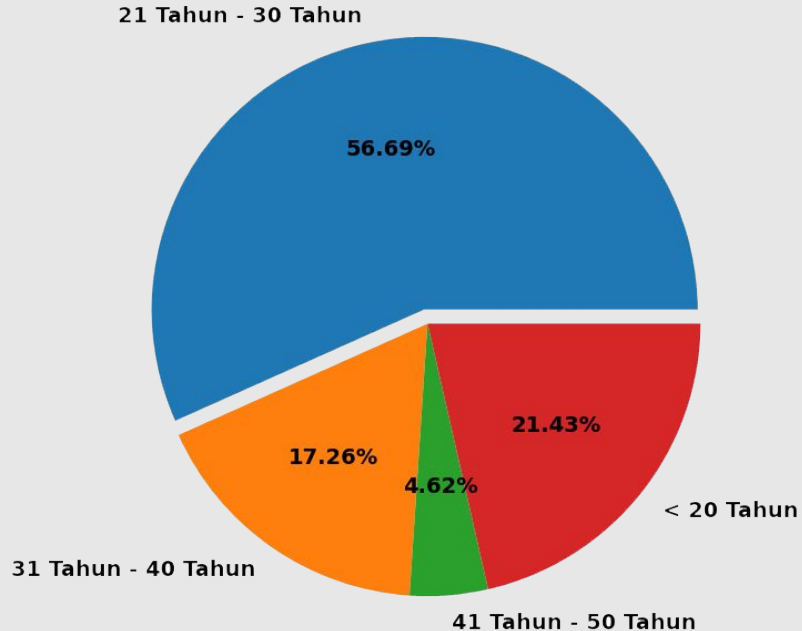
not using referral



used referral

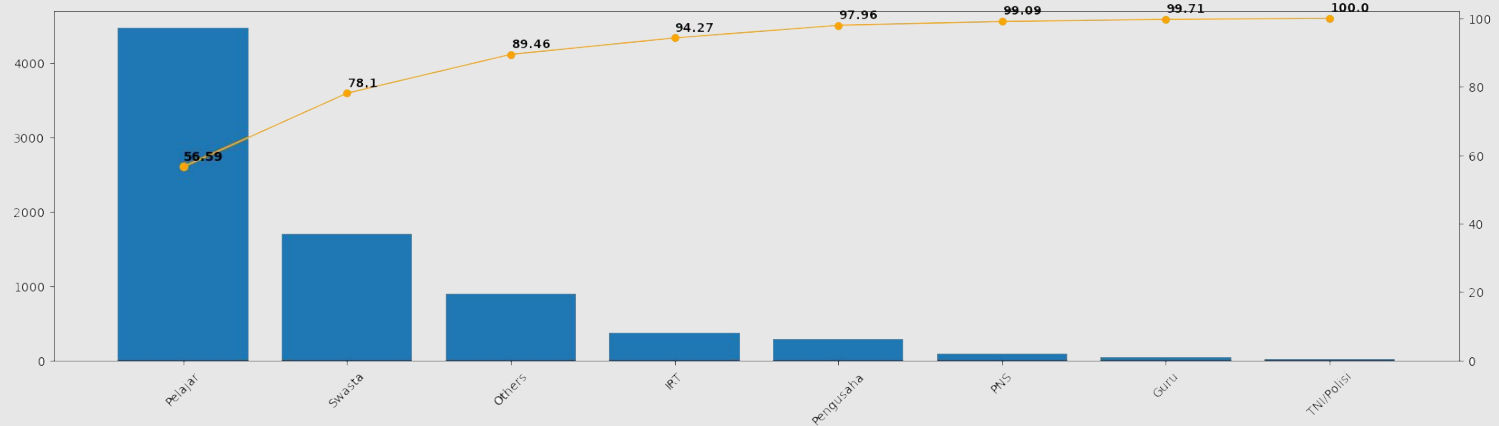
Majority of the users (64.4%) did not register through a referral.

# User Age Range



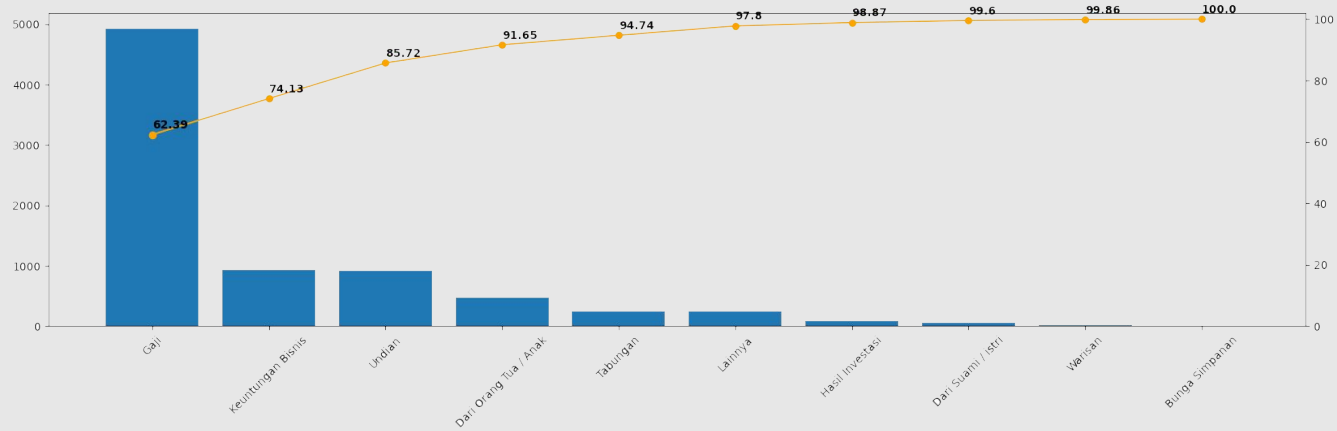
Average of the active user age is 26 years old, with the majority of active users are between the ages of 21 and 30 Tahun (56.69%), and the oldest being the age of 41 and 50 Tahun (4.62%).

# User Occupation



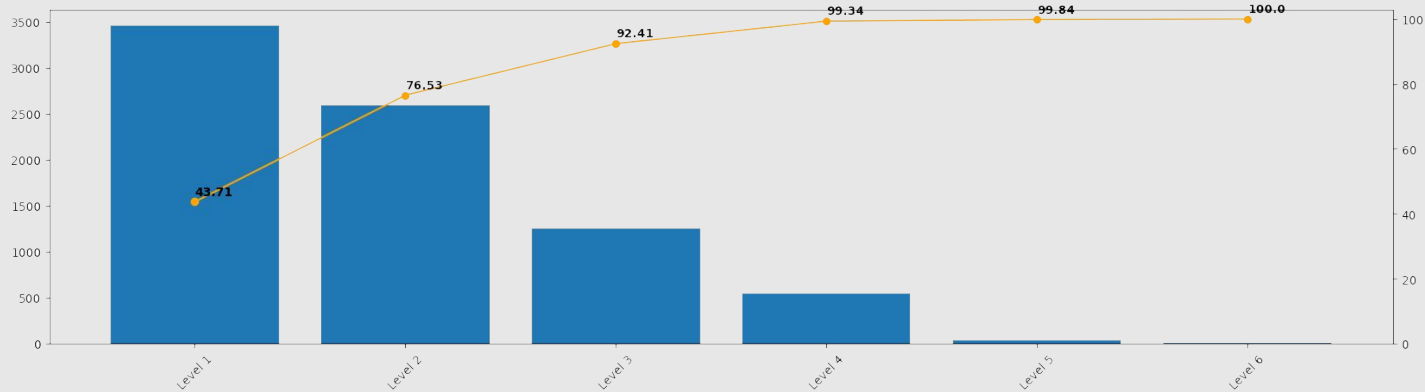
The majority of active users' occupation is Students (4,473 users or 56.59%), and the least is TNI/Police (23 users or 0.29%).

# User Income Source



Salary or Paycheck (4,931 users or 62.39%) is the majority of active users' source income, while Saving Interest (11 users or 0.14%) is the least.

# User Income Range



The majority of active users is in Level 1\* or Less Than 10 Millions (3455 users or 43.71%), and the least is in Level 6\* or More Than 1 Billions (13 users or 0.16%).

\*Level 1 : < Rp. 10 million, Level 2 : > Rp. 10 - 50 million, Level 3 : > Rp. 50 - 100 million, Level 4 : > Rp. 100 - 500 million, Level 5 : > Rp. 500 million - 1 billion, Level 6 : > Rp. 1 billion

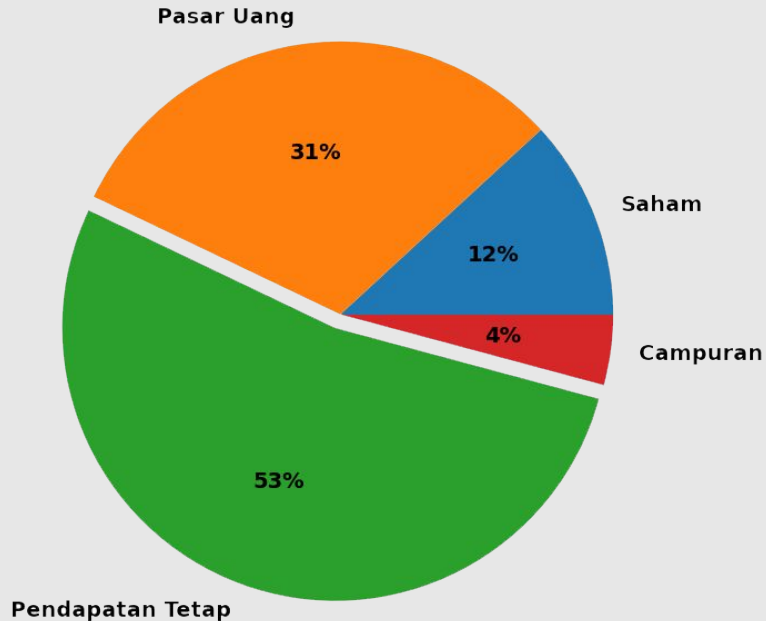


**02.**

**Transaction**

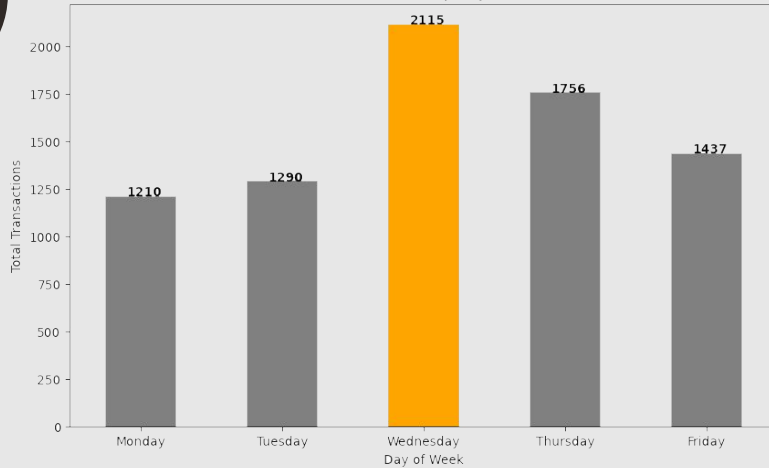
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# Services Distribution



Bond Mutual Funds (Pendapatan Tetap) has the highest product distribution at 53% (Rp. 5,656,144,646.00), while Mixed-Investment Mutual Funds (Campuran) has the lowest at 4% (Rp. 446,378,002.00).

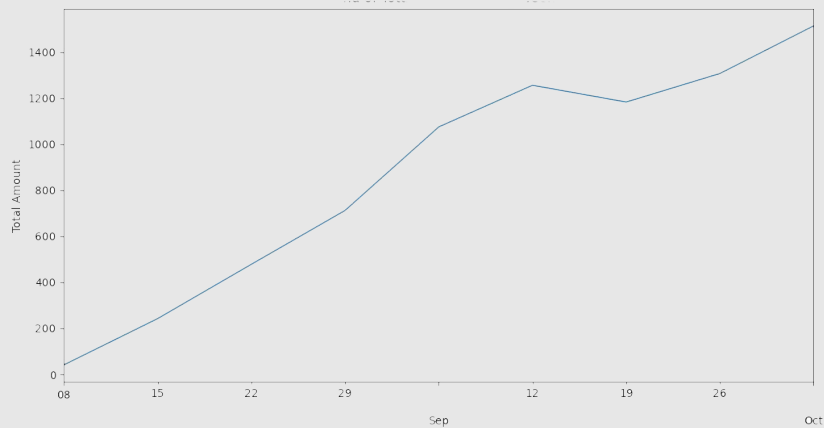
# Total Transactions by Day of Week



The majority of transactions take place on Wednesday (2115 transactions), and the least take place on Mondays (1210 transactions).

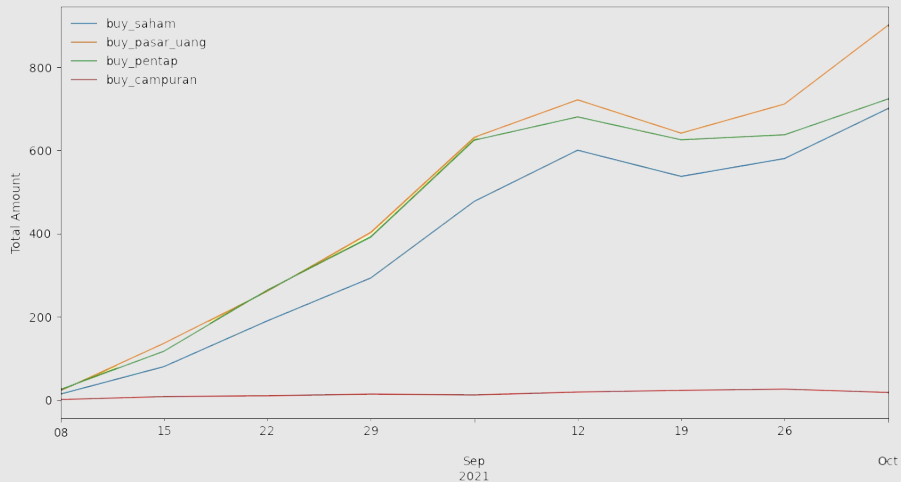


# Trend of Average Total Buy by Week



From the beginning of August to the end of September, the trend of total user transactions increased.

# Trend of Average Total Buy by Week per Services



Except for Mixed-Investment Mutual Funds (Campuran), the trend of total user transactions for all products increased from the beginning of August to the end of September.



# **03.**

## **User**

### **Segmentation**

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# Spark Investor

Spark Investor consists of 3678 users on average 21 years old, ranging from 17 to 24 years old. They make an average purchase of Rp. 457,511 with the highest purchase being Rp. 350,000,000.

With 66% users are not using referral, suggesting they may have discovered the product or service through other means. 3145 users are students, and 1860 users rely on a salary under Rp. 10 millions as their income source, indicating they may be part-time workers or have other sources of income.



# Ember Investor

Ember Investor includes 2611 users who are on average 28 years old, ranging from 25 to 33 years old. These users make an average purchase of Rp. 2,494,150, with the highest purchase being Rp. 799,500,000.

The fact that 40% are students suggests that this cluster may potentially include younger users who are still in school, while 33% of the users are from the private sector employee. However, 77% of users rely on a salary between Rp. 10 million to 50 million as their income source, indicating that many users in this cluster may be working professionals.



# Flame Investor

Flame Investor consists of 1112 users who are on average 34 years old, ranging from 34 to 46 years old. On average, users in this cluster make a purchase of Rp. 2,243,674, with the highest purchase being Rp. 452,950,000.

The majority of users in this cluster, 624, rely on the private sector employee as their income source, indicating that many users in this cluster working professionals. Additionally, 359 users rely on a salary between Rp. 10 million to 50 million as their income source, further indicating that this cluster may represent a more established group of users.





**04.**

# **Recommendation**

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# Recommendation 1

We can use social media marketing by providing intriguing content that encourages young people to start investing and we may hire influencers who engage well with their followers throughout the content. With this, we can also introduce a referral scheme, increasing the incentive for both new and current customers to invite their friends to use our platform.

Considering that a large portion of our users are students. We can offer a cashback promo with a minimum purchase of Rp. 500,000 (the average purchase in Spark Investor is Rp. 457,511).



# Recommendation 2


We could create a thematic campaign idea that offers a business-oriented product or service. This campaign could promote the advantages of investing in mutual funds for long-term retirement planning, provide tools or resources to help users plan for retirement, or collaborate with financial advisors to provide retirement planning advice. This campaign could be promoted through social media, targeted advertising, and collaborations with financial advisors or retirement planning organizations.


We can offer a cashback promo with a minimum purchase of Rp. 2,500,000 (the average purchase in Flame Investor is Rp. 2,243,674), through this campaign, we were also able to grab the interest of people in Ember Investor.





# Thanks!

Have any questions, feedbacks or suggestions ?  
Feel free to contact me

 [riadhigodjay@gmail.com](mailto:riadhigodjay@gmail.com)

 [/riadhigodjay](https://www.linkedin.com/company/riadhigodjay)

 [/riadhigodjay](https://www.instagram.com/riadhigodjay)

 +62 878-7709-3324

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