India is giving money its full attention.
The category is still written for a reader in a hurry.

What separates this audience is not where it lives or what it earns. It is how much time it gives money, who it trusts with it, and how much control it wants over it.

PSYCHOGRAPHIC CLUSTERS

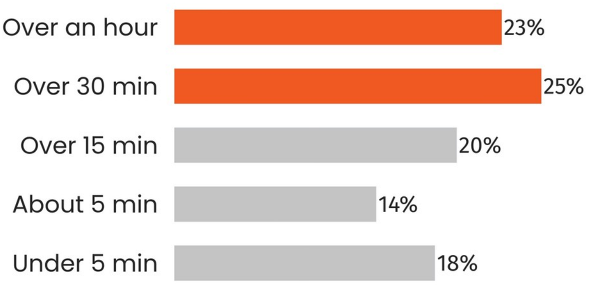
MindLink's clusters are built from imputed behavioural and attitudinal markers across 100,000+ respondents, and every respondent here carries one of eight. Two of them carry a finding in this report: **the Believer**, 7% of people, routine over change, and **the Ambitious**, 8%, growth as one project.

2,061 respondents profiled **317** cities reached **22** days to field

01 ATTENTION

The category is written for a reader who does not exist.

48% give a single financial service more than half an hour. 23% give it over an hour. Fewer than one in five decides in under five minutes.



Time spent understanding a single financial service.

Why does it matter Vagueness is the risk, not length.

02 SAFETY

What they need to feel safe decides the format they accept.

Clarity is the largest need at 46% and splits evenly. The smaller needs do not. Coverage seekers take step-by-step at 61% and reject real cases at 15%.

	Steps	Real cases	Myths	Stories	Memes
Clarity 45%	41	41	5	9	4
Control 18%	42	31	9	11	7
Familiarity 15%	32	30	28	3	8
Support 12%	50	21	8	13	8
Coverage 9%	61	15	6	11	6

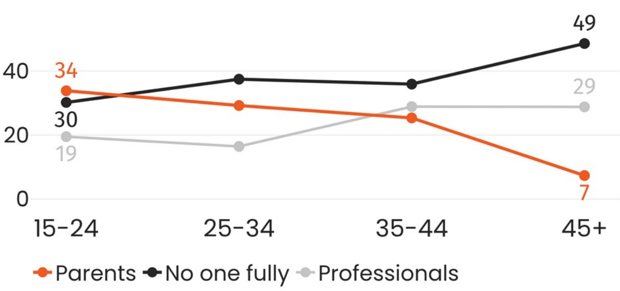
What reassures them, against the format they want. Darker is stronger.

Why does it matter One brief per need, not per campaign.

03 TRUST

Trust drains with age and nothing takes its place.

Parents lead for young India at 34%, and 7% by 45. Half of over 45s trust no one fully. Professionals peak at 29%. Influencers never cross 7%.



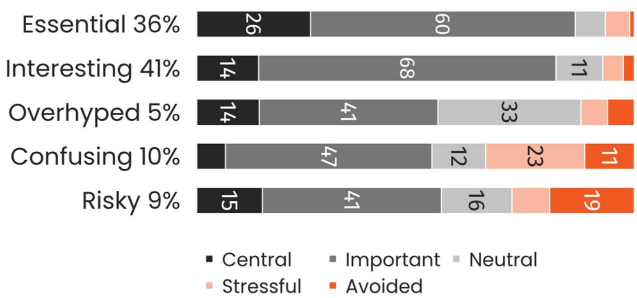
Most trusted source of money advice, by age.

Why does it matter Useful before promotional.

04 THE TELL

How they hear passive income tells you how they hold money.

Call it essential and 86% say control is important or central. Call it risky and 19% avoid control altogether, four times the rate.



How they hear passive income, against how they hold control.

Why does it matter One question sorts the audience.

THE EIGHT GROUPS

MindLink's psychographic clusters, built from imputed behavioural and attitudinal markers across 100,000+ respondents. Every respondent in this study carries one.

Geek 23%
comfort through tech.

Explorer 19%
steady and mildly curious.

Trailblazer 18%
restless early adopter.

Reformer 13%
conventional achiever.

Free-Spirited 10%
authenticity first.

Ambitious 8%
growth as one project.

Believer 7%
routine over change.

Mediator 3%
harmony over quick wins.

05 THE TWO GROUPS

Two groups. One brief. Opposite needs.

Of the eight clusters, one pair separates on every measure below. The rest do not, and are not read here.

The Believer, 7%. Anxious and parent led. Reads everything. Give them the full sequence.

The Ambitious, 8%. Sceptical of the category, active about income. Correct a belief rather than open a lesson.

Share of each group giving that answer.

Why does it matter One brief cannot carry both.

WHERE THIS LEAVES THE CATEGORY

/ 38% asked for simple steps. Automation reached 7%.

/ One in ten trusts friends most, and wants control over clarity.

/ Half cut spending on the spot. One in twenty borrows.

/ Region and metro status separated none of the ten questions.

HOW WE KNOW

Each respondent was profiled into one of eight clusters while answering, across 33 states and union territories. Read this as young India: half the sample is 15 to 24.

WHAT WE ASKED

Ten questions, five to each half of the sample: time on a new service, the first move when money is tight, what eases planning, passive income, financial control, learning triggers, trust, reassurance, beginner content, and teaching format.

WHAT WE ARE NOT CLAIMING

The two halves answered different questions, so they are linked by cluster rather than by person. The smallest group quoted is 93 people. The North East reached 38 and is not read separately. Region and gender gaps are real but never wide enough to plan against.

Fieldwork February to March 2026.