

India's Investment Mindset Decoded by Psychographics

2,875

RESPONDENTS

Jan 2026

FIELD PERIOD

8

PSYCHOGRAPHIC ARCHETYPES

100,000+

RESPONDENT BASE

MindLink classifies consumers into eight psychographic archetypes built on values, motivations, and beliefs, derived from a 100,000+ respondent base. This study fielded **2,875 responses** across India in January 2026, covering two question batteries on investment mindset and financial behaviour.

Comparison: **15-34** (n=2,177) vs **35+** (n=698). Only statistically significant gaps reported.

"Most research tells you what people do. MindLink tells you who they are."

Designed for high-consideration categories where age and city tier tell you where consumers live, not why they engage, defer, or defect. Asset management brands benefit from knowing the motivational architecture of their audience before building strategy.

MINDLINK'S 8 PSYCHOGRAPHIC ARCHETYPES

GEEK

Tech-comfortable, content-driven comfort seeker. High material orientation.

TRAILBLAZER

Restlessly curious early adopter. Digitally social, FOMO-driven.

EXPLORER

Harmony-seeking pragmatist. Balances stability with new experience.

REFORMER

Driven conventional achiever. Strong work ethic, practical.

FREE-SPIRITED

Values experience over status. Rejects wealth symbols.

AMBITIOUS

Disciplined striver. High aspiration with social investment.

BELIEVER

Change-averse traditionalist. Security through routine; trusted circles.

MEDIATOR

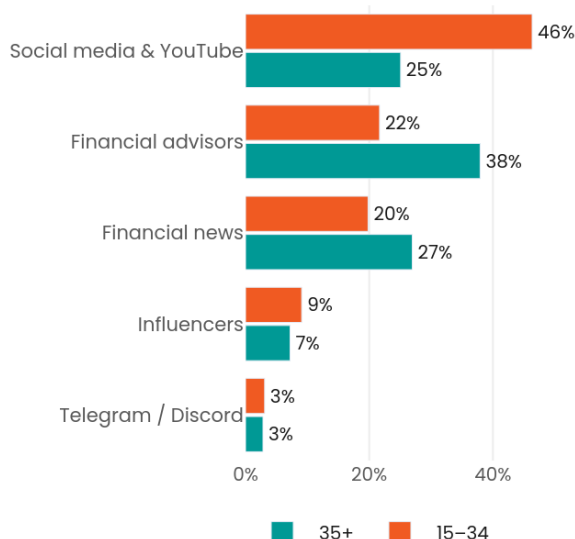
Steadiness-first peacekeeper. Avoids extremes; values harmony.

SIX FINDINGS THAT CHANGE THE MEDIA PLAN

INFORMATION SOURCES

Social media beats advisors for under-35 financial information

46% of 15-34 get financial info from **social media and YouTube**, nearly double the 35+ rate



- Financial advisors lead for **38%** of 35+ investors vs **22%** of under-35s
- 21pp** gap: the largest divergence in the study

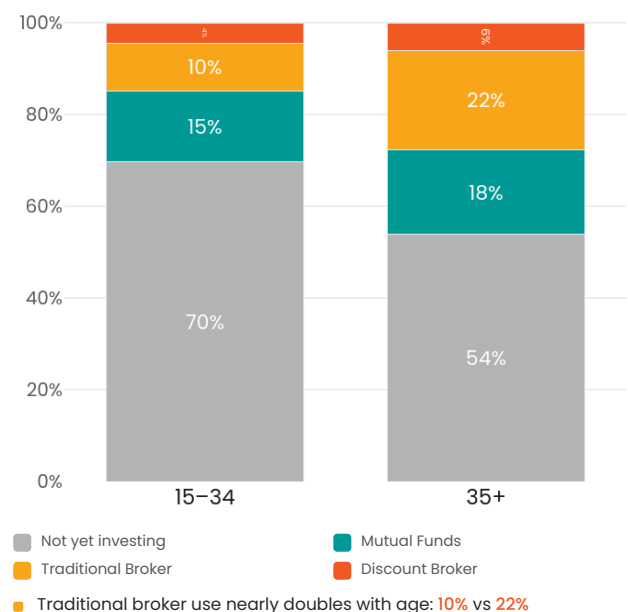
WHY DOES IT MATTER

Social and YouTube are the media plan for under-35 investor acquisition

INVESTMENT BEHAVIOUR

70% of under-35 respondents have never invested a single rupee

70% of 15-34 are **not yet investing**, vs 54% of 35+, a 16pp gap



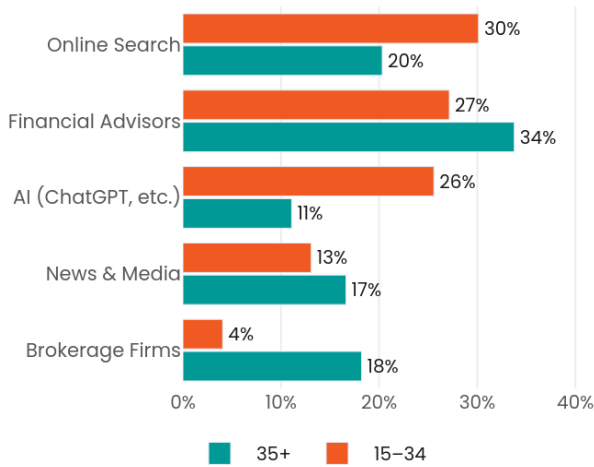
WHY DOES IT MATTER

Acquisition, not retention, is the growth lever; first-time onboarding is the prize

ADVICE & TRUST

AI is now the primary financial guide for under-35s; brokers serve 35+

26% of 15–34 rely on AI (ChatGPT etc.) for investment guidance, the strongest signal in this dataset



- Brokerage firms: 18% of 35+ rely on them vs only 4% of under-35s
- AI usage among 15–34 is 2.4x higher than in the 35+ cohort

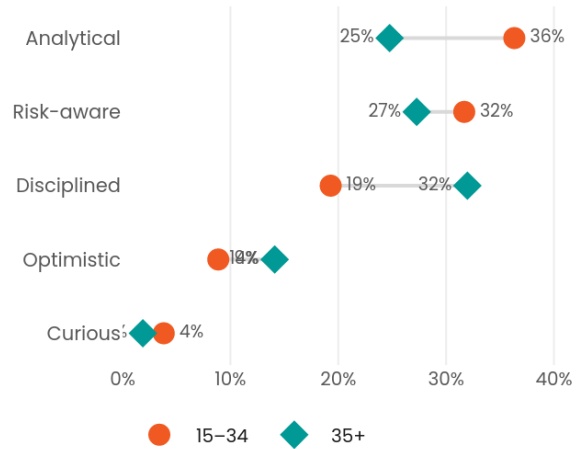
WHY DOES IT MATTER

Traditional distribution does not reach this cohort; digital-first content is the entry point

INVESTOR IDENTITY

'Analytical' tops 15–34; 'Disciplined' tops 35+, a 13pp reversal

13pp reversal in how each generation defines a 'smart investor': Analytical vs Disciplined



- 36% of 15–34 define smart investing as analytical thinking
- Discipline leads in 35+ at 32% vs only 19% in the younger cohort

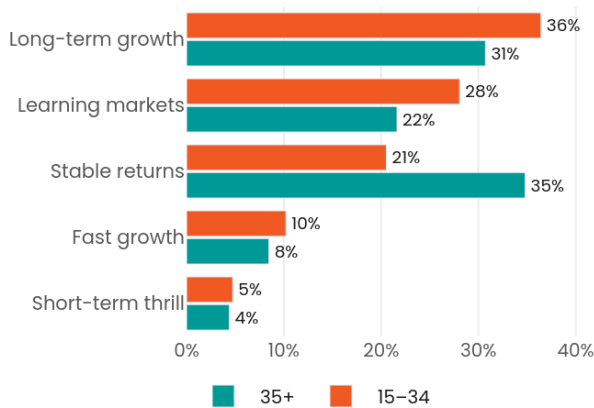
WHY DOES IT MATTER

Messaging and tool design must reflect each cohort's investor self-image

INVESTMENT MINDSET

35+ want stability; under-35s are still in learning mode

35% of 35+ investors prioritise **stable returns**, vs 21% of under-35s, a 14pp gap



- Learning about markets: 28% of 15–34 vs 22% of 35+
- Long-term growth is the #1 mindset for under-35s at 36%

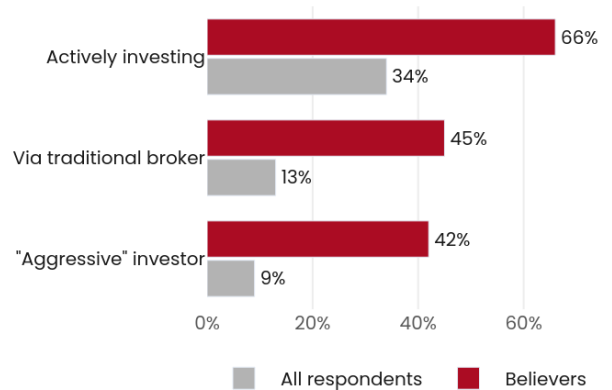
WHY DOES IT MATTER

Lead with learning and growth journeys for under-35s; lead with stability and income for 35+

PSYCHOGRAPHIC SEGMENT SPOTLIGHT

The Believer paradox: the most traditional archetype is the most activated investor

2x Believers are **twice as likely to be actively invested** as the average respondent (66% vs 34%, n=71)



- 45% invest via traditional brokers vs 13% overall; 42% self-describe as aggressive vs 9%

WHY DOES IT MATTER

By age or city tier alone, Believers are invisible; only psychographics can find this high-value, relationship-led segment

MindLink's psychographic clusters are built from imputed behavioural and attitudinal markers across 100,000+ respondents. Statistical significance tested using Pearson chi-square; only findings with $p < 0.05$ are reported. Metro vs Non-Metro produced no significant differences and is not reported. Believer segment findings based on n=71; all cited cells meet minimum base thresholds.