

# AI-DRIVEN INVESTOR BEHAVIOR INSIGHTS

**USING MACHINE LEARNING TO PREDICT INVESTMENT PATTERNS** 

A Data Science Case Study by Takween Tech

TAKWEENTECH.SA MAY 2025





## **ABOUT**

# TAKWEEN TECH

A Saudi tech venture advancing Fintech solutions, Alpowered platforms financial services & real estate.

We turn data into smarter, more impactful decisions.

Beyond Fintech, we provide consultancy services,

offshore, and software development.





# THE IMPACT OF AI INFINECH

The insights presented in this document are based on anonymized, aggregated data analyzed by Takween. The data is proprietary and confidential, and the sources will not be disclosed. While every effort has been made to ensure accuracy, Takween makes no representations or warranties, express or implied, as to the completeness or reliability of the information provided. Takween accepts no liability for any decisions made or actions taken based on the content of this presentation.





# How Alls Transforming

# FINTECH PREDICTION

- **@** Identifies high-potential investor profiles
- Predicts investment behavior using income, risk, and activity
- Personalizes platform engagement at scale

MACHINE LEARNING HELPS US FORECAST INVESTOR INTENT WITH PRECISION.



# WHAT AFFECTS INVESTMENT DECISIONS IN FINTECH PLATFORMS?

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# **DATA SUMMARY**

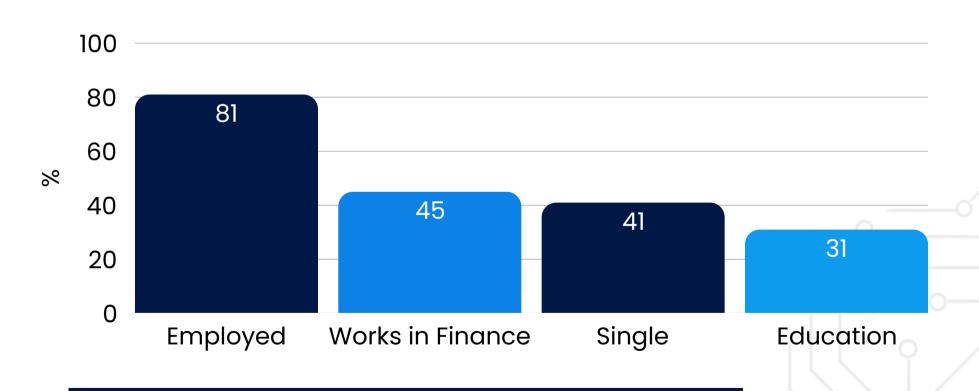
- All data anonymized no PII used
- Features included:
  - Investor demographics (age, gender, marital status)
  - Financial profile (income, net worth, net assets)
  - Experience & engagement indicators (education, risk tolerance, political exposure)

# **METHODOLOGY**

- Labeled Invested if investor participated in any opportunity
- ✓ Cleaned & normalized: ordinal values preserved, categorical features one-hot encoded
- Applied machine learning & correlation analysis to identify predictors



# WHO ARE MORE LIKELY TO INVEST







# POSITIVE INFLUENCERS (MORE LIKELY TO INVEST)



# **Employment Status**

Employed investors — especially in financial sectors — show significantly higher investment engagement.



### **Marital Status**

Single investors were more likely to take action than married or divorced individuals.



### **Education Level**

Those with bachelor's degrees or above were more actively investing.









# **High-Level Political or Managerial Ties**

Investors marked as politically exposed or tied to senior roles in listed companies were less likely to invest, possibly due to passiveness or regulatory caution.



# Wealth Tier (Net Standing)

Surprisingly, investors in higher net worth brackets were less active, while mid-tier wealth investors engaged more.



### Age

Younger investors were significantly more responsive and likely to invest than older ones.



# LET'S TURN YOUR DATA INTO SMART DECISIONS

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