



《Personal Investment Behavior in Hong Kong 》 Data sets

1. What are your core investment objective(s)?

	Count	Pcs. of response
For retirement	304	30.3
No particular reason, just investing for the future	335	33.4
For children education	164	16.4
Personal pleasure (travel, shopping, etc.)	117	11.7
Buy house	72	7.2
Others	10	1.0
Don't know / difficult to say	1	0.1
Total	1003	100.0

2. Which of the below investment tools/products you have subscribed before?

	Count	Pcs. of response
Deposit (current/saving)	384	19.8
Stocks / equities	321	16.5
Pension products (MPF/ORSO)	294	15.1
Fixed deposit	290	14.9
Insurance with investment elements	207	10.7
Mutual funds	199	10.2
Currency	181	9.3
Bonds	54	2.8
Others	2	0.1
None of the above	10	0.5
Total	1942	100.0

3. What do you think are the most important reason(s) for investing in mutual funds

	Count	Pcs. of response
Offer and manage by reliable companies	105	22.9
Can balance risk	98	21.4
Assist by professional investment specialist	81	17.6
Attractive returns	78	17.0
Can invest in lump sum or by monthly installment, convenience	60	13.1
Recommended by friend/family member	29	6.3
Others	5	1.1
Don't know / difficult to say	3	0.7
Total	459	100.0

4. Among your investment portfolio, why didn't you include mutual fund as one of your investment instruments?

	Count	Pcs. of response
No time to understand the market	129	21.5
Don't know how to start	101	16.9
High investment amount	84	14.0
Return not attractive	79	13.2
Need to pay service charge & management fee	72	12.0
Don't know whom the product providers are	47	7.8
Don't know there're such products	29	4.8
Others	17	2.8
Not interested, no need	16	2.7
High risk	6	1.0
Already subscribed to other investment instruments	5	0.8
No faith in investment agents	5	0.8
Not familiar with mutual fund operations	5	0.8
Don't know / difficult to say	4	0.7
Total	599	100.0