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Investment Preference of Professionals in City of Mati, Davao Oriental: A Conjoint Analysis

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Abstract

This study investigates the investment preference of professionals in City of Mati. Davao Oriental. It aims to provide insights into financial decision-making and guiding the financial institutions in designing new product and services. Using descriptive and inferential research design, the study examined demographic profiles, disposable income, employment nature, and the percentage of income allocated for investments. Data were gathered from professionals holding at least a bachelor's degree and actively engaged in financial instruments such as cooperative membership, bank products, and mutual funds, the research employed purposive sampling and conjoint analysis to identify the utility values and preferred investment attributes. The findings are expected to benefit the financial institutions, investing public, professionals, academe, and future researchers by enhancing financial literacy, strengthening investor confidence, and contributing empirical evidences to the field of behavioral finance in Davao Oriental.

CHAPTER I
INTRODUCTION

Background of the Study

Investment is fundamentally the value of assets that increases over time. While it requires effort and risk to generate a profit, financial services continue to expand, making it essential to understand the investment decisions that underpin them. A financial product, in particular, is an investment that provides financial security to the investors. Consequently, investors have various reasons for selecting an investment type that aligns with their goals and resources.

Gen Z and millennials are striving for financial independence and are investing in retirement at an earlier age than their parents and grandparents did**.** By doing this, they researched and explored other investments, including stocks, bonds, cryptocurrencies, and mutual funds (Tollefson, 2023). Potential investors are influenced not by the financial product itself, but by their own financial experience and by the opinions of others, such as family, friends, and coworkers, from whom they acquire their investment knowledge.

However, investors and financial institutions face significant challenges in combating financial fraud. Financial fraud is a form of deception and betrayal of financial trust, thereby posing a significant negative impact on the reputation of financial institutions and the future security of the investing public. These deceitful activities can be in the form of fraudulent loans and fraudulent invoices (Bariyo & Rusibana, 2021).

A Ponzi scheme is an example of investment fraud where the earlier investors are paid from the payment of the new investors and recruits, rather than from actual profit that generated from the organizers. It lures targets by creating illusions of high returns with low-risk, attracting new money to sustain the scheme.

The organizer may divert the funds for personal gain. (Chen, 2026). Australian victims of investment scams suffer long term psychological impacts, insomnia, panic to depression and PTSD. These symptoms lead, loneliness, broken relationships, and isolation for months. (Balcombe, 2025).

In the Philippines, credit card scams, investment scams, and public sector issues are common issues of fraudulent activities. Scammers primarily target financially distressed individuals, including overseas Filipino workers (Respicio & Co. Law Firm, 2025). In the study conducted by Ponteres et al. (2025) in South Cotabato, victims experienced emotional harm such as disappointment, regret, and betrayal. With such devastating emotional experiences, they tried to seek emotional support and think positively to recover. Revita (2019) similarly reported six complaints from the City of Mati for *estafa* against eight individuals of Asia Business Corporation. But despite this, Matinians still believe in uncertain and illegitimate investments.

However, tools and mechanisms were established to identify fraudulent activities. For instance, machine learning identifies a suspicious number of government financial reports or unusual classified behavior as fraud indicators, audit findings, and audit recommendations (Bergantiños & Samonte, 2023). In the City of Mati, people are exploring different financial institutions, from savings accounts to investment products offered by the different financial institutions. But most evidently, their investments are likely to be in a traditional way to save money in local and national banks, and in life insurance.

Thus, this study explored the investment preferences of professional investors in the City to provide guidance for their investment plans and help financial institutions design products and services tailored to these preferences. This way, it gives potential investors a likelihood to invest while minimizing, if not eliminating, the pursuit of fraudulent operations.

Statement of the Problem

This research examined the investment preference of professional investors in the City of Mati. It specifically answered the following:

1. What is the demographic profile of professionals investing in financial instruments, in terms of:
a. Age:
b. Gender;
c. Disposable income; and
d. Nature of employment?
2. What percentage of income is allotted for investment?
3. What are the utility values of each attribute on investment preferences?
4. What is the most important investment attribute professionals prefer?
5. What is the most preferred combination of investment preference?

Objectives of the Study

This research focused on the investment preference of professional investors in the City of Mati. It specifically addressed the following:

1. Determine the demographic profile of financial investors in the City of Mati, in terms of:
a. Age;
b. Sex;
c. Disposable income; and
d. Nature of employment;
2. Determine the percentage of income allotted for investment;
3. Determine the utility values of each attribute on investment preferences;

4. Determine the most important investment attribute professionals prefer;
5. Determine the most preferred combination of investment preference.

Scope and Limitations

This study focused on the investment preference of working professional investors within the City of Mati, Davao Oriental. The financial instruments may comprise insurance in health, life, and property, cooperative memberships, bank products such as savings, time deposits, and the like, and mutual funds. In addition, working professional investors refer to individuals with a bachelor's degree who engage in these financial instruments.

Significance of the Study

The following significantly benefits from the study:

Financial Institutions. This study helps them understand the decision-making process of potential investors in selecting financial products, including the determinants of investment decisions. As a result, they enhance their marketing competitiveness, thereby strengthening their position in the industry. In addition, they help build investors' confidence in the nation's financial system, encouraging them to invest.

Investing Public. The findings provide guidance to the investing public, particularly on their preferred investment that aligns with their financial status and risk preferences. It helps them identify appropriate action regarding their financial decisions based on their financial capacity.

Professionals. The findings may provide guidance and insight to the professionals in availing investments to make a financial decision.

Academe. The findings may provide a venue for in-depth education on concepts related to investment and financial portfolios, financial intermediaries, and similar topics. Moreover, the localized results of the study reveal the level of financial literacy and the mechanisms behind investors' decision-making. These results can subsequently be used as a practical example in classroom lectures.

Future Researchers. This study may encourage further research on exploring different approaches, insights, theories, and practices in finance, particularly in investment management. Furthermore, this study contributes to the existing body of knowledge by testing the research gaps between concepts and actual data. This further provides empirical data on the behavioral finance of investors in Davao Oriental.

Definition and Terms

Disposable Income refers to the net worth of professionals.

Financial Institutions refer to institutions or organizations that provide financial services, such as banks, cooperatives, mutual funds, and insurance companies.

Investment Attributes refer to the objectives of investing, the type of investment interest, level of financial risk, and the period of payment.

CHAPTER II
REVIEW RELATED LITERATURE

This chapter presents published research and generalizations that familiarize readers with information relevant to and similar to this study. Theoretical bases and conceptual framework are also presented, discussed, and exhibited.

Studies on Investment Preferences based on Demographic Profile

The study at hand may not have explored significant differences in investment attributes based on the demographic profile of the participants. However, these studies are presented to help enrich this paper. Chopra (2020) stressed that to understand investors' preferences, such as the principal amount, return and

risk trade off, tax shield, liquidity, maturity period, and others, one must understand their demographic factors that influence the investor's decisions.

For instance, Talati et al. (2025) found a significant association between income and stock market investment, as well as a notable difference in investment behavior among income groups. This highlighted the significant role of income in influencing investment decisions and can pave strategies for online trading platforms. Subramanian (2022) added that demographic factors such as gender, age, education, and income levels were found to have a significant influence on investors' choices regarding shares and real estate. Although the nature of employment also influenced the choice of real estate. Aside from these findings, gender and income levels have a particular influence on the selection of valuable metals. Notably, gender also played a role in the choice of postal savings, whereas age influenced the selection of debentures and fixed deposits.

Reinforcing these studies, Castillo et al. (2021) revealed a significant relationship between socio-demographic profile, particularly age, and the financial management practices of investors. As older investors can manage their finances more effectively, they tend to prioritize and plan their monthly expenses to minimize financial loss.

Other studies such as challenges faced by investors and knowledge level in investments (Subramanian et al., 2022), the number of years on an investment venture correlated with savings management defined by investment pattern, preferences and practices (Castillo et al., 2021), and evaluation of investment awareness and behaviors to determine current habit that leads them to financial decisions (Estrada et al, 2022) explored respondents profile influencing their investment decision.

Attribute on Investment Preference

Objectives of Investing. Goals and objectives of the investors are commonly identified as seeking a good return and fixed income, high capital gain and an increase in current income, future security of their investments, and achieving both liquidity and capital appreciation (Subramanian, 2022). However, high return potential is the primary factor driving investment in a mutual fund, followed by tax savings and safety. Investors in India mostly have a high level of satisfaction with mutual fund investments, especially in terms of the returns they earn and the liquidity factor (Rani & Benita, 2022).

However, it is essential to understand that a return is accompanied by certain risks. Pan et al. (2023) noted that while the online channel is used intensively today and has a strong positive effect on investment frequency for both risk-seeking and risk-averse investors, it has a lower effect on the volume traded by the latter than by the former. Risk-averse investors with high engagement with online channels outperform other investors with other risk preferences.

During the COVID-19 pandemic, the safety of investments and capital preservation were the prime objectives of investors, leading them to prioritize low-risk options over high returns. A smaller group of financially aware investors exhibits the opportunistic goal of wealth accumulation by taking advantage of the market to invest (Shiva & Srisailam, 2024)

Type of Interest. Various studies suggested varied interest rate preferences. Vohra (2017) highlighted that the majority of women investors in Punjab, India, preferred short-term investments that were inconsistent with their income levels. Kinyua et al. (2022) concluded that most pension funds in Kenya are invested in long-term financial assets, including government bonds, guaranteed funds, and quoted equities. Medium-term investments are likely to be made in fixed deposits, corporate bonds, and offshore investments, indicating an average level of funds in exchange for return. On the other hand, short-term investments were most likely transacted in banks for cash deposits, demand deposits, and treasury bills. This term is

significantly related to the return on investment, with long-term investments yielding the highest returns, followed by medium-term investments, and short-term investments receiving the least emphasis due to their lower financial impact. In contrast, Haryanto (2024) emphasized that short-term trading strategies can capitalize on rapid market fluctuations but typically come with higher costs and risks, whereas long-term strategies focus on a company's fundamentals and tend to yield more stable returns.

Level of financial risk. An investment risk is an uncertainty that a project or financial investment may experience a financial loss (Gutkevych & Vikhliaiev, 2021). The perception of risk is one of the many behavioral finance factors that influence investment decisions. Ahmad (2020) established that negative emotions of anxious investors demonstrated heightened caution and reduced reliance on their personal judgment, consistent with risk-aversion behavior. On the other hand, investors with a high trait of conscientiousness employ their knowledge and cognitive abilities more carefully, effectively avoiding overconfident behavior and making more informed investment decisions. Thus, the risk attitude of investors shapes their investment decisions, where risk-averse people are likely to prefer a low expected return over those who are risk-seekers. Moreover, it has been identified that impulsive personality traits are associated with investors who prefer high-risk investments (Pompian, 2006). Furthermore, passive investors tend to exhibit lower risk aversion than active investors, and investors with a fear of risk are more pessimistic, often seeking risk-averse choices (Barnewall, 1987; Lerner & Keltner, 2001).

Period of payment. Caesar (2021) found that most professionals preferred annual payments, as this aligns with how they manage their income and tax concerns. Some prefer to make quarterly payments of their investment, as professionals often have extra income that allows them to invest every three months. Alternatively, others would choose semi-annual payments, particularly on a savings account, for it yields every six months. On the contrary, monthly and one-time payments are the least preferred choice because these may strain their cash flow and affect their regular expenses that are needed in their work and business. In this matter, Bothra and Panchal (2023) suggested the Systematic Investment Plan (SIP). This model enables investors to invest regularly, on a weekly, monthly, or quarterly basis, without putting pressure on their finances. SIP is commonly used in mutual funds and in the stock market because it is convenient and automatically buys more units when prices are low and fewer units when prices are high. Nonetheless, Bagchi and Mukherjee (2018) revealed a preference for monthly investment followed by annual investment.

Theoretical Bases

This study is based on economic and behavioral theories that explain investment decision-making. The theoretical bases of this study are: Modern Portfolio Theory, Behavioral Finance Theory, and Life-Cycle Theory of Investment.

Modern Portfolio Theory by Markowitz (1952) assumed that investors make decisions by balancing risk tolerance and return expectation. It explains that investors are trying to achieve the highest possible return while minimizing risks by spreading their investments. Evaluating investors' investment options like real estate, financial assets, and others by weighing the risk tolerance and expected rate of return shapes their investment decision.

The *Behavioral Finance Theory* by Kahneman and Tversky (1979) argues that investment decisions are not always rational and influenced by psychological, social and cognitive biases. Investors may lose too much due to overconfidence or prefer familiar options, which can lead to acting differently than thinking rationally (Kahneman & Tversky, 1979). This study is anchored on this theory by determining the level of financial literacy on how much they spent on an investment and how eager they are to pay.

Life-Cycle Theory of Investment of Modigliani and Brumberg (1954) suggests that people's investment choices have different stages of life. Age, income, job, and family responsibilities affect how much risk they are willing to take and how long they want to invest. The younger professionals sometimes choose high-risk investments, hoping for high returns. On the other hand, older professionals are generally more financially secure and tend to prefer long-term investments (Deaton, 2005). Since this study involves demographic factors of investor professionals in the City of Mati, it helps to understand how these factors significantly affect investment preferences.

Conceptual Framework

Figure 1 presents the Conceptual Framework of the study, which also illustrates the flow of fulfilling the objectives. Although the demographic profile and percentage allocation of investments are not within the framework, these were still addressed to resolve an understanding of the investors' preferences. Nonetheless, the factors influencing investment preference include the objectives of investing, type of interest, level of financial risk, and the payment period. An identified level on an attribute is combined with the level of another attribute to generate a combination. Rating each combination disclosed the most preferred investment combination of the investing professionals in the City of Mati.

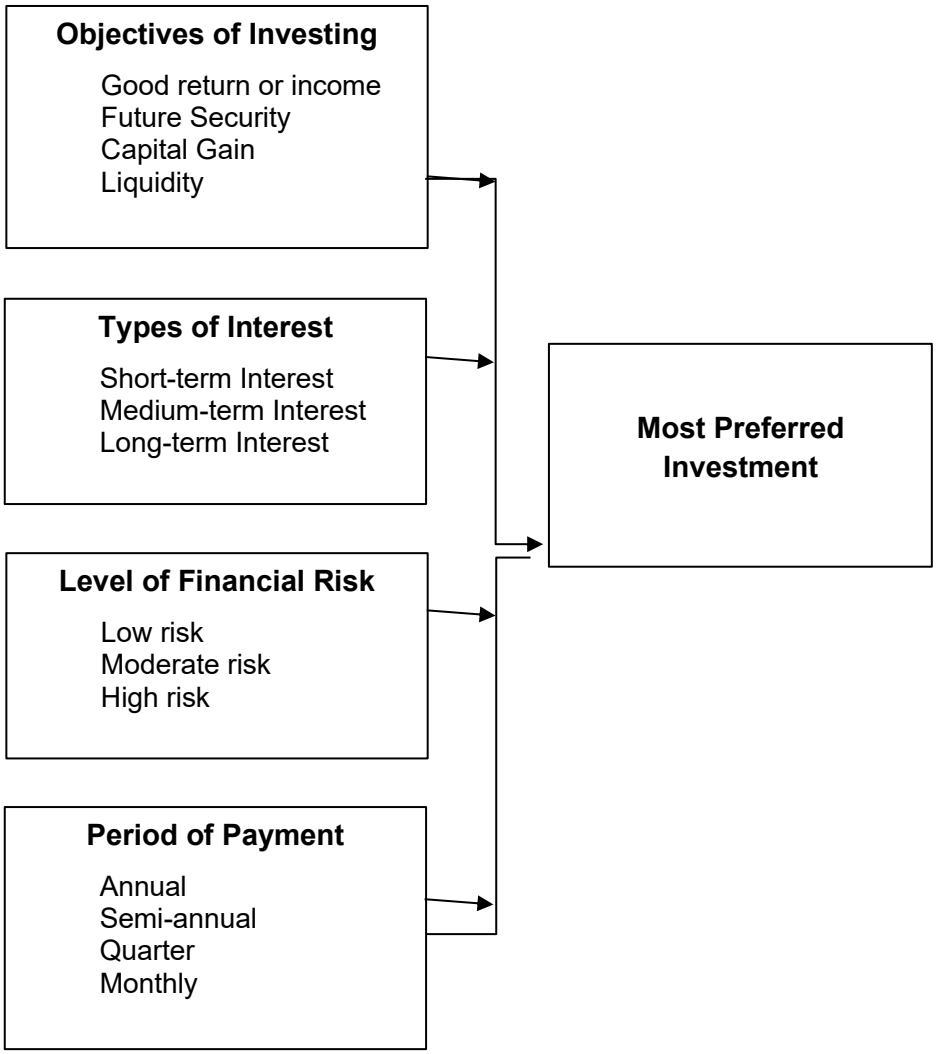

Figure 1. Conceptual Framework

CHAPTER III
METHODOLOGY

This chapter discusses the research methodology as a guide to achieving the research objectives.

Research Design

This study employed descriptive and inferential designs. The descriptive design presented and summarized the data (Cooksey, 2020) to describe the existing phenomenon. Using this design helps determine the demographic profile of professional investors who invest in financial instruments. Additionally, the percentage of income allocated to investment was disclosed using this design.

On the other hand, inferential design allowed for generalization and the drawing of conclusions about a population from a sample taken (Bhandari, 2023). The determination of the utility values of each attribute in relation to investment preference, the most important investment attribute that professionals prefer, and the most preferred combination of investment preferences were revealed using an inferential design.

Research Sampling

Purposive sampling was employed which means the researchers choose specific participants, thereby choosing only those degree-holding professionals with financial investments in any financial institutions. However, the savings account from salary or honoraria was not included. Having a savings account only be considered when the purpose was to generate additional income, provide security, or maintain liquidity. Insurance, mutual funds, cooperative membership, and other forms of investment were included.

To determine the sampling size, the Cochran formula was used. It is the most frequently used model to compute the sample size, particularly for an unknown population. Additionally, it is based on the confidence level, margin of error, and estimated population portion (Johnson, 2025). Consequently, using the formula, there were at least 385 professional investors in the City of Mati as respondents participated in this study.

Research Data

This study utilized both primary and secondary data. The primary data revealed the study's findings, based on the objectives presented. On the other hand, secondary data were employed, as the questionnaire is based on a literature review that identified the factors to be tested in this study. In addition, secondary data helped in comprehending the results of the collected primary data.

Data Presentation

Figures were used to profile the professionals investing in financial instruments. Tables, on the other hand, were utilized to exhibit the utility values of each attribute, the most important investment attribute, and the most preferred combination of investment preferences.

Analyses

Frequency counts and percentages, as well as Conjoint Analysis, were employed to analyze the collected data.

Frequency Count and Percentages. These basic statistical tools aided in analyzing the demographic data of the respondents (Celestin, 2025). Thus, this research presented the demographic profile using frequency counts and percentages.

Conjoint Analysis. Conjoint analysis is a multivariate analysis that helps understand how customers value different features of products and services, each with different combinations of attributes and levels (Stobierski, 2020; Trochim, 2024). It postulates that the utility of a multi-attributed item can be decomposed into specific contributions of each attribute. The large number of possible hypothetical

alternatives made it difficult to implement or uncover the most preferred combination. Thus, only a few subsets of possible alternatives are generated by CA for this study (Rao, 2013).

Ethical Considerations

To ensure the integrity of the study and the protection of the participants, the researcher followed ethical protocols. First, providing informed consent approved from the University Research Ethics Board. Before the data collection, the researcher presented the informed consent and provided the participant with a clear explanation of the study's objectives. Second, the researcher guaranteed confidentiality and anonymity. The Data Privacy Act of 2012, the questionnaire or the link provided the real name of the participant was not required. All anonymized data were securely stored and retained for a period of five (5) years following the publication of the first paper arising from the project or the completion of the thesis, after which were permanently deleted. Finally, the participation of this study to the respondents was entirely voluntary. The respondents were informed they could withdraw from the study at any time.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

In this chapter, the findings on professionals' preferred investments are presented, discussed, and analyzed, and a conclusion is drawn from the data.

Demographic Profile of Professionals

Age. Figure 2 shows that the composition of active investors in the City of Mati is 65.77% (n=221) younger professionals aged 21-30 years old who are exploring financial stability, followed by 24.40% (n=82) aged 31-40 years old. The least percentage (9.82%, n=33) engaged in financial investments was from professionals aged 41-50 years old. This finding aligns with Castillo (2021), which found that the majority of investors were aged 29-38 years old. While Subramanian (2022) declared adults aged 41-60 years old are the majority investors. These results emphasize that young adult professionals in City of Mati are highly active in investments.

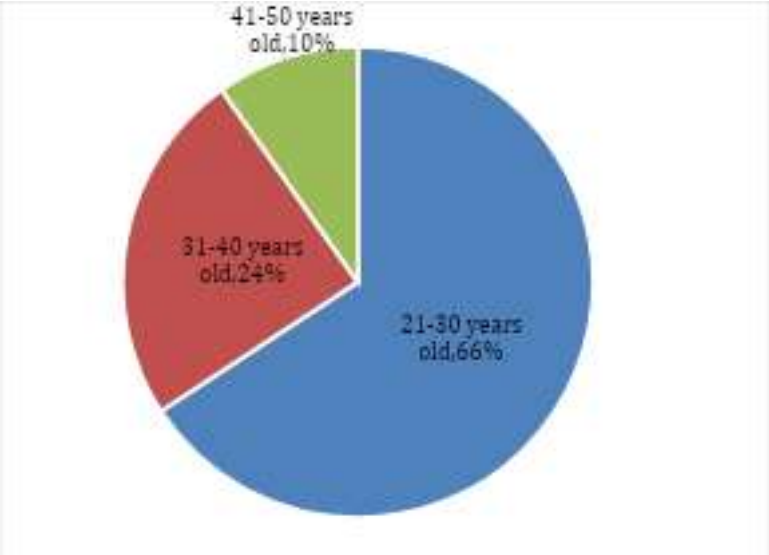

Figure 2. Age of Active Professional Investors in the City of Mati

Sex. The majority of professional investors were female (80.36%, n=270), while male professional investors account for 19.64% (n=66). It means that females were invested in and focused on financial stability. Figure 3 shows the results of sex. This result affirms to Castillo (2021) that investors were found

to be majority females, but is in contrast to Subramanian (2022) that majority of investors were males. Nonetheless, the result indicates that nowadays most professionals and leading investors are females.

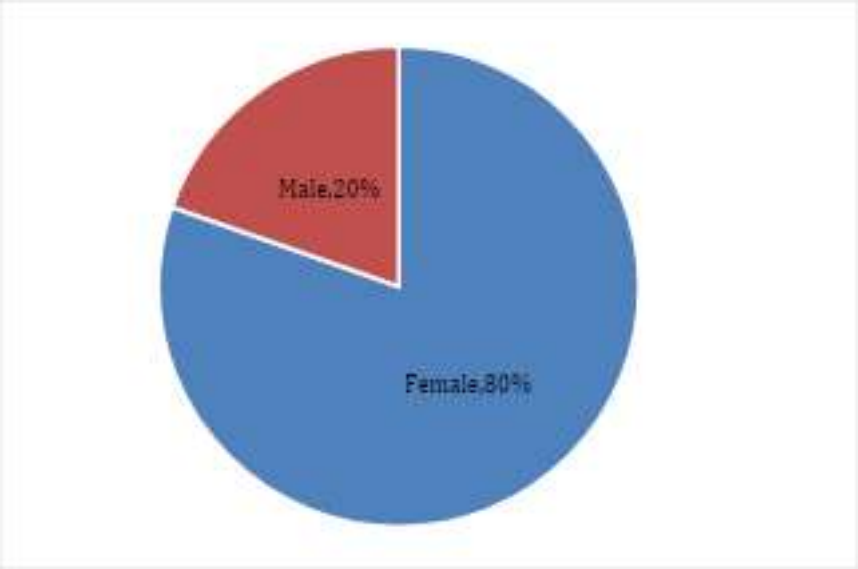

Figure 3. Sex of Active Professional Investors in the City of Mati

Disposable Monthly Income. Figure 4 shows that the majority of the professional investors have a disposable income of PhP20,001 - 25,000 (31.55%, n=106), followed by PhP15,001-20,000 (26.79%, n=90) and PhP10,001 to 15,000 (19.64%, n=66). It indicates that aside from allocating their income to their basic needs and necessities, these professionals have sufficient financial capacity to invest. These further prove that professionals with these disposable income levels are from moderate to high-income earners which enabled them to engage in investment. Consequently, due to their capacity, they have an ability to invest in a small portion of their income.

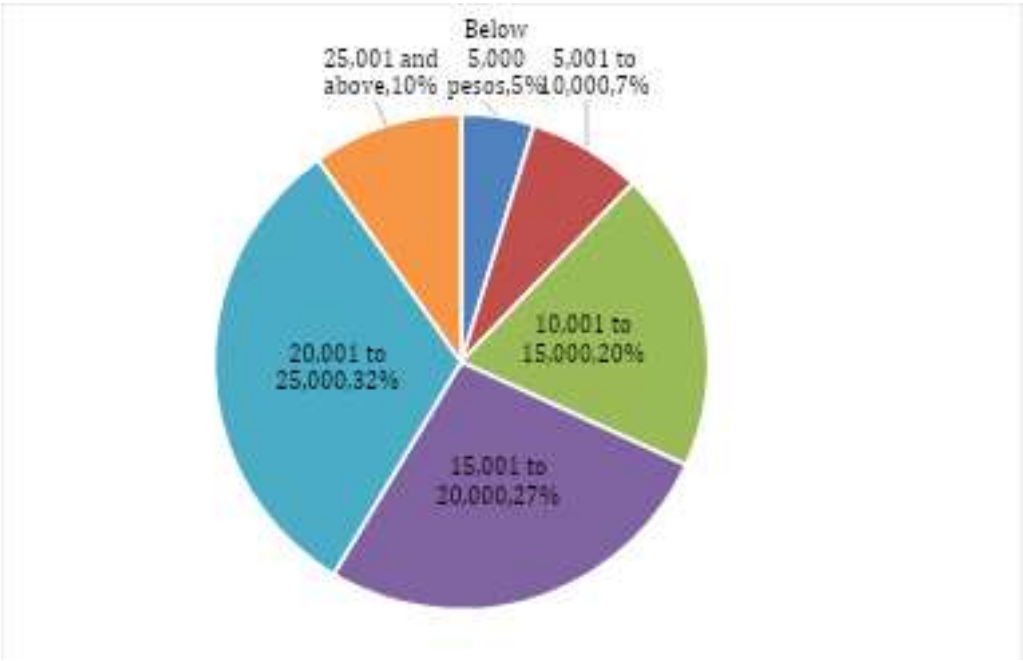

Figure 4. Disposable Monthly Income of Professional Investors in the City of Mati

On the other hand, very few professionals (4.76%, n=16) have a disposable monthly income below PhP5,000, or those who reached PhP10,000 (7.44%, n=25). With this allowance as disposable income may not be sufficient to drive economic survival for the professional when investment becomes a priority. It is to remember that effective investment addresses daily household needs and regular monthly bills are pre-requisites. Hence, net of these needs and bills becomes the foundation for investments.

Nature of Employment. These professionals are mostly government employees (61.01%, n=205), followed by private employees (26.79%, n=90). Few professional investors in the City were self-employed (12.20%, n=41). Figure 5 exhibits these results.

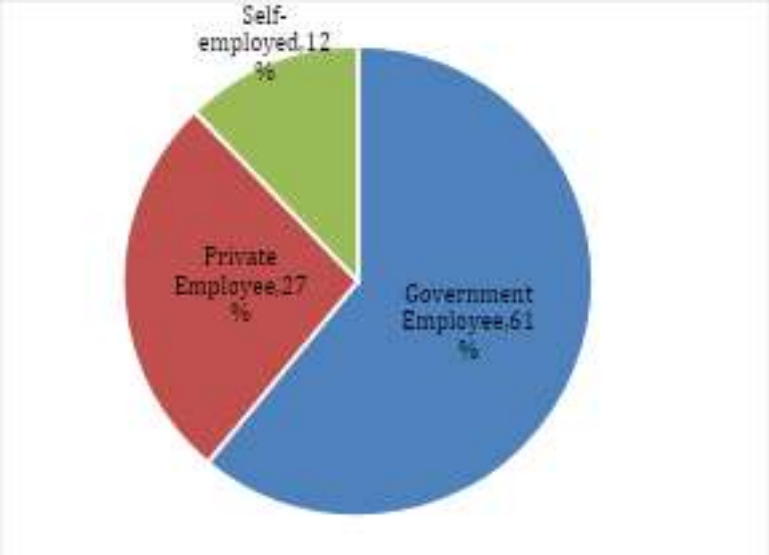

Figure 5. Nature of Employment of Professional Investors in the City of Mati

The result implies that most of the careers of professionals in the City of Mati are government employees, and that there is high dependency on salaries and employees' benefits. Private employees and self-employed professionals were relatively low in number in the City. This may suggest that there are few opportunities for professionals for employment in private firms, and income is lean for self-employed to create business.

Nevertheless, the respondents of this study were generally female professionals aged 21-30 years who were employed in the government, with a disposable monthly income of PhP15,001 to PhP25,000. Understanding the demographic profile of respondents aids in understanding the factors that influence their decisions (Chopra, 2020).

Income Allotted for Investment

Figure 6 shows that the majority of professional investors allocate a small share of their income to investment. There are 48.81% of them to invest below 2.5%, while the 36.61% invest between 2.5% to 5%. This shows that although they have the capacity to invest, they prefer to invest a small portion of their income.

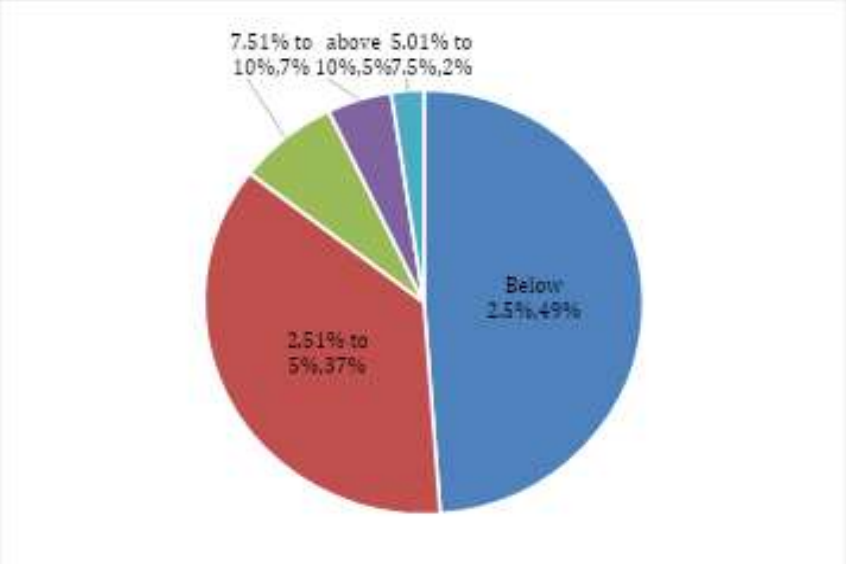

Figure 6. Income Allotted for Investment

Note that Talati et al (2025) emphasized the significant association between income and investment, and that income significantly influenced and paved strategies for investment decisions. With the disposal income of the professionals, five percent and below was the most decent investment allotment they can commit and manage due to the fact that they need to address their current responsibilities. This further implies the conservative financial behavior of professionals.

If the number of years is taken into account to measure investors' knowledge on saving or investment management (Subramanian et al., 2022), it is then implied that professionals in the City of Mati are novice to the complex nature of financial management. Additionally, since most participants were young professionals, stability of their career is more prioritized after their needs, than financial investments. Stability would mean racing to the top as possible as they can maximize the opportunity to increase their basic income. Wealth building comes along with the increase of their income.

Utility Values of Attributes

Table 1 shows the utility values for each level of each attribute. Based on objectives, positive values were reflected by good returns (.049), and financial security (.028). Subramanian (2022), concluded that a good return and fixed income are the second most important objectives in investing for growth and security. During the covid-19 pandemic, investors shifted towards financial security, which led them to prioritize low-risk and low return over high return (Shiva & Srisailam, 2024). Based on this literature, professional investors have the same perspective, prioritizing good returns as an objective in investing to generate good profits and preparing for future crises. Meanwhile, negative utility values were found for capital gain (.043) and liquidity (.034). These objectives are not for a long-term investment. Because of this inflation and crises, these young professionals are investing as their best option to generate profit and gain more income aside from their salaries.

Table 1. Utilities Values of Each Level per Attributes on Investment Preferences

Attributes	Levels	Utility Estimate	Std. Error
Objective	Good returns	.049	.026
	Financial Security	.028	.026

	Capital gain	-.043	.026
	Liquidity	-.034	.026
Interest	Short-term interest	-.017	.020
	Medium-term interest	-.018	.024
	Long-term interest	.034	.024
Risk	Risk-free	.044	.020
	Moderate risk	-.005	.024
	High risk	-.040	.024
Payment	Annual	.024	.026
	Semi-annual	.014	.026
	Quarter	-.011	.026
	Monthly	-.026	.026
(Constant)		2.950	.017

Under interest, only long-term interest was positively reflected with a utility estimate of .034. Long term investments generate stable high returns such as pension and retirement funds Kinyua (2022). The local professionals' employees mostly prioritize long-term financial security and steady growth over time to prepare for their future financial stability. While the short- and medium-term interest rates were negatively preferred by the professional for their investments, 0.017 and 0.018, respectively. The respondents of Kinyua, Muturi, and Simiyu (2022) also avoid these types of interest. Short-term interests are more on cash deposits and demand deposits in banks while the medium-term interests include fixed deposits and corporate bonds, while short-term investments consist of cash deposits and demand deposits in banks. Young professionals in the City feel that short-term and medium-term options are too risky to meet their goals regarding financial security and good returns so they choose financial stability and secure stable returns.

As to risk, risk-free assets (.044) were preferred over those assets with moderate risk (-0.005), and high risk (-0.40). Despite having enough salaries these professionals still invest Bagchi, M., & Mukherjee, S. (2018) in a risk-free investment into government bonds Ahmad (2020). Fear of financial loss, these young professionals prioritize the security of their capital and investment.

It was evident in Table 1 that professionals preferred annual (.024) and semi-annual (.014) payment rather than quarterly (-0.011) and monthly (-0.026). Annual and semi-annual schedules fit well with how they manage their income and tax obligations while quarterly and monthly are for the cash flow that may affect their monthly expenses Caesar (2021). These young professional investors are experiencing challenges of financial management. These investors mostly work in government and they're focusing on their work. By this, investors value financial planning stability and prefer making annual payments over semi-annual or monthly payments.

Most Important Investment Attribute Professionals' Preference

Table 2 shows that the majority of professional investors prioritize their objectives with an importance value of 27.133, followed by interest (24.010), risk (24.579), and payment (23.445). This stressed that they gave the greatest importance to their objectives in their investment decisions, rather than prioritizing the interest rate earned, the risk taken, and the period of payment received.

Table 2. Most Important Investment Attribute	
Attributes	**Importance Values**
Objective	27.133
Interest	24.010
Risk	24.579
Payment	23.445
Averaged Importance Score	

Main purpose of investing, as investors experience high satisfaction when their objectives are met (Rani & Benita, 2022). Even during a crisis, objectives like safety and capital preservation remain paramount (Shiva & Srisailam, 2024). When these objectives lean toward cautious strategies, risk-averse investors continue to rely on them as an anchor for their investment decisions rather than focusing on other attributes (Pan et al., 2023). Same with the preference of these young professionals, did not think about the interest. Aside from their salaries they need extra income to survive when it comes to their future and future crisis.

Most Preferred Combination of Investment Preference

Based on Table 1, the most preferred investment for professionals in the City of Mati is one with good returns (.049), payable annually (.024), with long-term interest (.034), and risk-free (.044).

Table 2. The most preferred investment combination of professionals. For objectives, the good returns are the most preferred. It focuses on profitability. For interest, investors preferred long-term interest as it sustained growth over time. For risk, the investors preferred risk-free focus on security and capital preservation. and for payment option, investors preferred annual payment for less frequent payment schedules. Returns serve as the primary objective for investors (Subramanian, 2022; Rani & Benita, 2022), while Kinyua et al. (2022) and demonstrate a preference for long-term investments to achieve stability and sustained growth Haryanto (2024). Furthermore, risk-free options emerge as the best strategy during crises like the COVID-19 pandemic (Shiva & Srisailam, 2024). Caesar (2021) also notes that professionals prefer annual payments to stabilize their income cycles and reduce financial strain. Collectively, these studies imply that professional investors in the City of Mati adopt a conservative and secure investment strategy that prioritizes sustainable profitability, financial decision-r ` long-term wealth preservation.

CHAPTER V
SUMMARY, CONCLUSION, AND RECOMMENDATION

Summary

In the study's summary in the thesis in "Investment Preference of Professionals in City of Mati" the study aims to identify the most preferred investment of professionals in the city of Mati based on their demographic profile, income allocation and the attributes for their financial decisions.

The findings revealed that the most professional investors are young professionals aged 21-30 years old and dominantly female with the disposable incomes ranging 15,001 to 25,000 and majority are employed in government service. Despite having financial capacity nearly half of the respondents invest below 2.5% of their income. In terms of preferences, professional investors prioritize good returns as their main objective, while favoring a long-term investment. They also prefer risk-free and annual payment schedules that indicate their conservative yet strategic financial decision. In attributes, investment objectives are the most important factor in investment decisions with the most preferred combination of good returns, long-

term interest, risk-free, and annual payment. Overall, the study shows that the professionals in the city of Mati are careful investors who balance profitability with security in financial decisions.

Conclusion

In the conclusion of this study, the professional investors in the city of Mati, Davao Oriental are cautious and have strategic financial decisions in investing. The majority are young, female government employees with disposable income between 15,001 and 25,000. Despite their financial capacity, they only allocate a small portion of their income to investments. Their preference reveals a strong emphasis on profitability and security as they focus on good returns, long-term interest, risk-free, and annual payment schedules. Investment objectives show as the critical factor in influencing decisions by their financial stability and capital preservation. Overall, the study shows that the professionals in the city of Mati are careful investors who balance profitability with security in financial decisions.

Recommendations

Based on the findings of this study on Investment Preference of Professionals in the City of Mati, the following recommendations are made.

Financial Institution

1. Prioritize the preferred investment combination of professionals. Since the professionals identified good returns, long-term interest, risk-free, and annual payment schedule, the financial institution should design new products that highlight profitability, time-deposits, and promote strengthening trust by offering secure products.

Academe

1. Enhance financial literacy on risk management, fraud and scam awareness, and behavioral finance to prepare students in the real world of investments.

Future Researchers

1. Support future research, use this study as a foundation for research topics, encouraging students to replicate and expand in other regions in different professional groups.
2. Study fraud awareness since fraud and scams are expanding in Mati, the future research could suggest what kind of investment should the community safely avail and buy.
3. Investigate the gender dynamics, since in this study shows that the majority of the professional investors are female it is more interesting why women are more active investors and about financial decision-making.
4. Identify the preferred product from government and private products.

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