

**Press release**

**Retail investors go digital  
while confirming the key role of professional advice**

- Three quarters of retail investors (73%) now look for investment information online
- 77% of retail investors use digital investment platforms: they hold an average of 50% of their portfolio digitally
- Use of digital investment platforms is high across all age groups – with over two-thirds of those aged 51-60 digitally engaged
- A comfortable retirement is the top priority for retail investors worldwide globally, but only one in four (23%) are on track to achieve what's needed.

**14 April 2025** – Amundi, Europe's leading asset manager, has published a survey assessing how digitally engaged retail investors are: from holding investments on digital platforms to using digital sources of information and advice for decision making. This is the second iteration of Amundi's digital investment research: it now covers 25 countries with over 11,000 retail investors surveyed across a range of demographics.

**Investing digitally isn't just for younger investors, with high numbers of investors across all ages**

77% of respondents to the study invest at least some of their portfolio on a digital platform or app.

There is a divergence between different countries with Finnish (95%), Brazilian (89%), Swedish (89%) and South Korean (89%) investors embracing digital means more strongly than their peers in Thailand (46%), Japan (64%) and France (65%).

And the study proves that digital investment is not limited to the younger demographics, with 68% of those over 50 globally holding digital investments. This number grows for younger investors, so we can expect the number of investors with digital holdings to grow as younger generations age.

**A wide variety of sources of information**

Nearly three-in-four retail investors globally (73%) source investment information or advice through digital means; this figure is lower in Europe (69%) and higher in Asia (76%).

38% of respondents favour media influencers from TV, radio, podcasts, online blogs and social media for investment guidance, whereas 31% prefer to go direct to the investment provider's website.

When it comes to specific social media platforms, YouTube is the most influential amongst retail investors (72%), followed by Instagram (49%) and Facebook (46%). European investors are less likely to turn to digital influencers, especially those aged 51 – 60. While the use of digital sources of information is high, the need for human advice remains important and continues to play a significant part in investor decision making.

## **A hybrid professional advice model has a significant part to play for building a structured financial plan**

The research shows that over half of investors (54%) do not have a well-developed long-term financial plan –but that those who do, are four times more likely to say they're very confident about achieving a financially secure retirement than those without a plan. We also see that those receiving professional advice (digitally or in person) are almost three times more likely to have a plan than those not receiving advice – indicating the important role advice plays in its many forms.

Digital only investors (19%), though, are far less likely to access professional advice (whether in-person or digitally), meaning they are less confident about their investment decisions (62% vs 69%) and less confident about achieving their investment goals.

Findings also show that retail investors value professional investment advice from a human particularly when it comes to long term financial planning. However, even analogue investors are interested in improving their knowledge and exploring investment options online. This demonstrates the need to explore adopting a hybrid model in order to meet investor needs holistically.

## **Retirement as the main investment objective but still insufficiently reflected into allocations**

When asked what drives people to invest, globally the top reason is a comfortable retirement (41%), followed by making as much money as possible (39%).

Interestingly, people seem confident in their investment decisions generally speaking, but this does not translate into an expectation of achieving their retirement goals. Two thirds (66%) of respondents believe they are making the right investment decisions, but just one in four (26%) feel they are on course to achieve the income needed for retirement. This could be because more than half (54%) of global investors don't have a firm financial plan to back their decision making.

### **Fannie Wurtz, Head of Distribution & Wealth Division, Passive Business Line, said:**

*"The second edition of our study 'Decoding Digital Investment' provides a wealth of information for those seeking to understand the changing expectations and behaviors of investors. The study highlights the importance of professional investment advice: almost three times as many investors who receive support - whether through a human or through meetings or digital means - have established a structured investment plan.*

*While the use of digital channels continues to grow globally, fostering financial education and developing hybrid advisory model is more essential than ever to help investors reach long-term investment goals."*

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## **About Amundi**

Amundi, the leading European asset manager, ranking among the top 10 global players<sup>1</sup>, offers its 100 million clients - retail, institutional and corporate - a complete range of savings and investment solutions in active and passive management, in traditional or real assets. This offering is enhanced with IT tools and services to cover the entire savings value chain. A subsidiary of the Cr dit Agricole group and listed on the stock exchange, Amundi currently manages close to €2.2 trillion of assets<sup>2</sup>.

With its six international investment hubs<sup>3</sup>, financial and extra-financial research capabilities and long-standing commitment to responsible investment, Amundi is a key player in the asset management landscape.

Amundi clients benefit from the expertise and advice of 5,500 employees in 35 countries.

***Amundi, a trusted partner, working every day in the interest of its clients and society***

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<sup>1</sup> Source: IPE "Top 500 Asset Managers" published in June 2024, based on assets under management as at 31/12/2023

<sup>2</sup> Amundi data as at 30/09/2024

<sup>3</sup> Boston, Dublin, London, Milan, Paris and Tokyo

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