

Decoding Digital Investment Summer reads

Digital – the great leveller



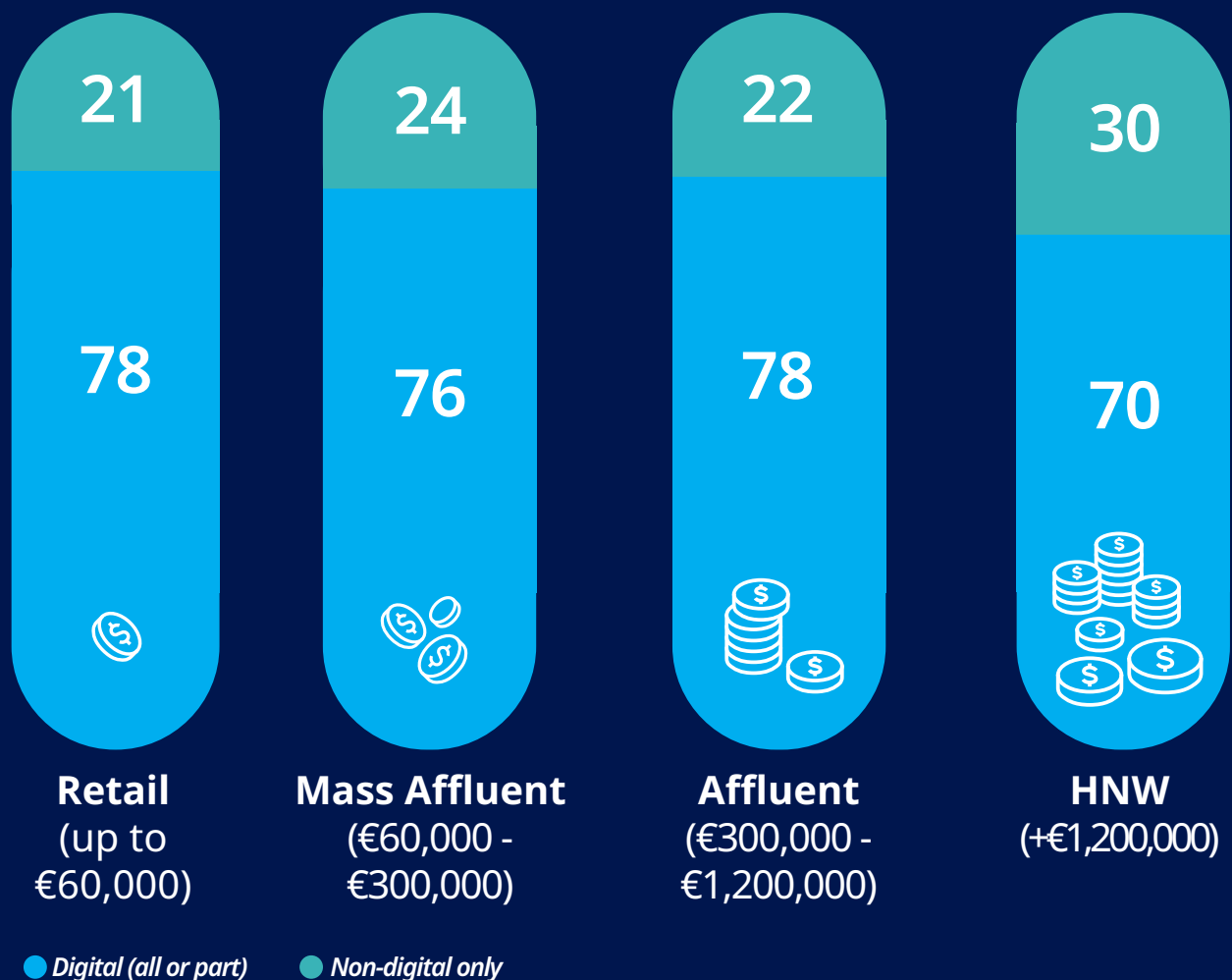
Over three quarters of investors globally use digital investment platforms, so how can providers use digital platforms to make investments more accessible to all?

I'll explore the options in this article, the third of our "summer reads" series of articles based on Amundi's proprietary Decoding Digital Investment research.

While the vast majority of investors from across ages, gender, geography and wealth brackets use digital investment platforms, our research demonstrates how digital access can impact investor portfolios and their sentiment towards their investments.

In total, 76% of investors globally do so digitally, at least in part. This is similarly high across all wealth brackets.

Digital investor type by level of investable assets



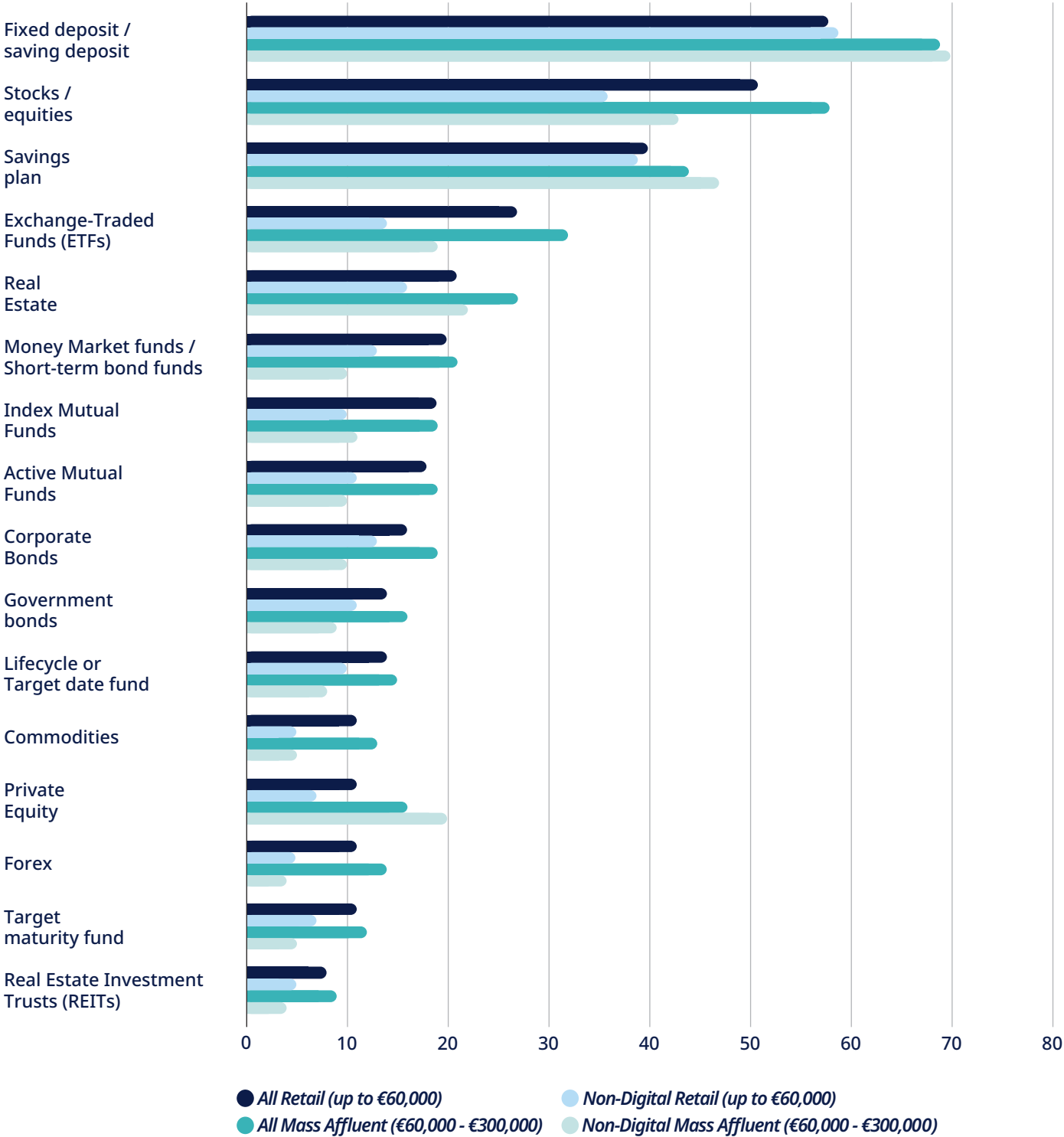
This use of digital investing is opening up new opportunities – particularly among retail and mass affluent investors – to access a wider variety of investments.

When looking at the make-up of investor portfolios between digital and non-digital investors it becomes clear how those using digital platforms are far more likely to be diversified across different products than those who don't.

For example, non-digital retail investors are significantly less likely to hold equities, ETFs, index mutual funds, forex, money market funds and active mutual funds in their portfolio. The same is true – though the differences are even more marked – with non-digital mass affluent investors.

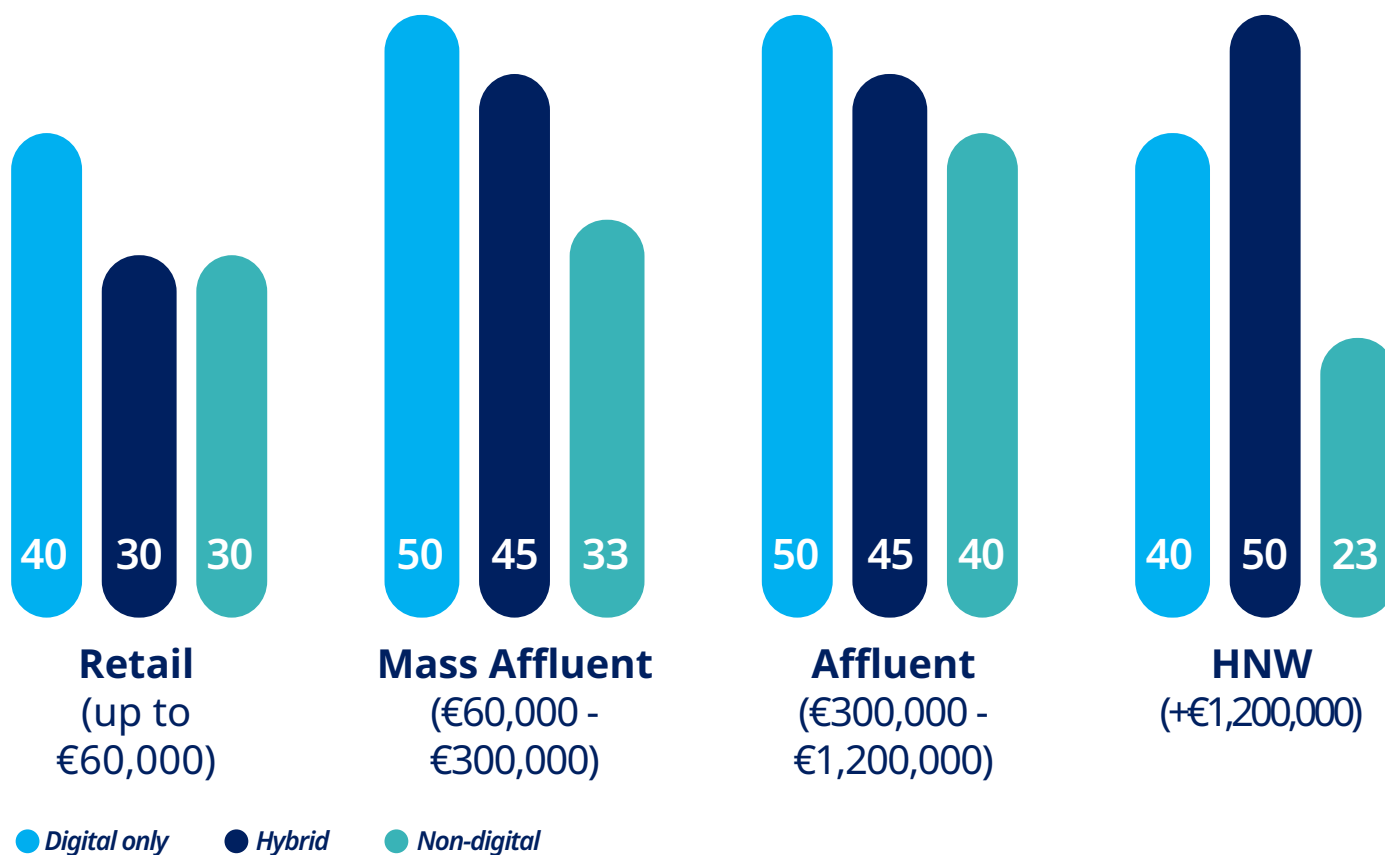


Investments portfolios by investor type



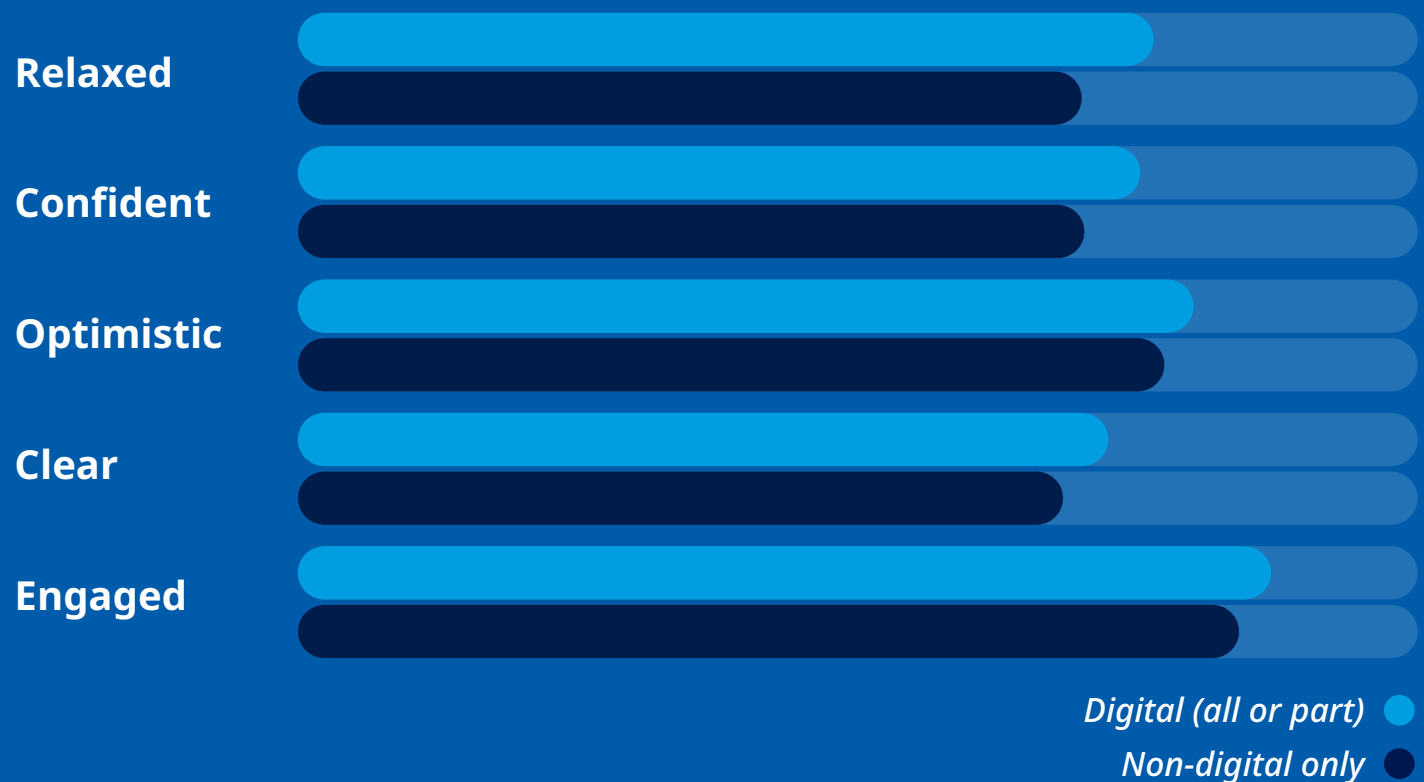
Not only does the use of digital impact investment diversification, but we also see a correlation between how digital an individual is and the proportion of their investable assets being held in investments. In short, **those using digital platforms actually put more of their money to work in investments than those who don't** - with this particularly true of mass affluent and HNW investors.

Mean average % of investable assets held in investments by wealth and digital investor type

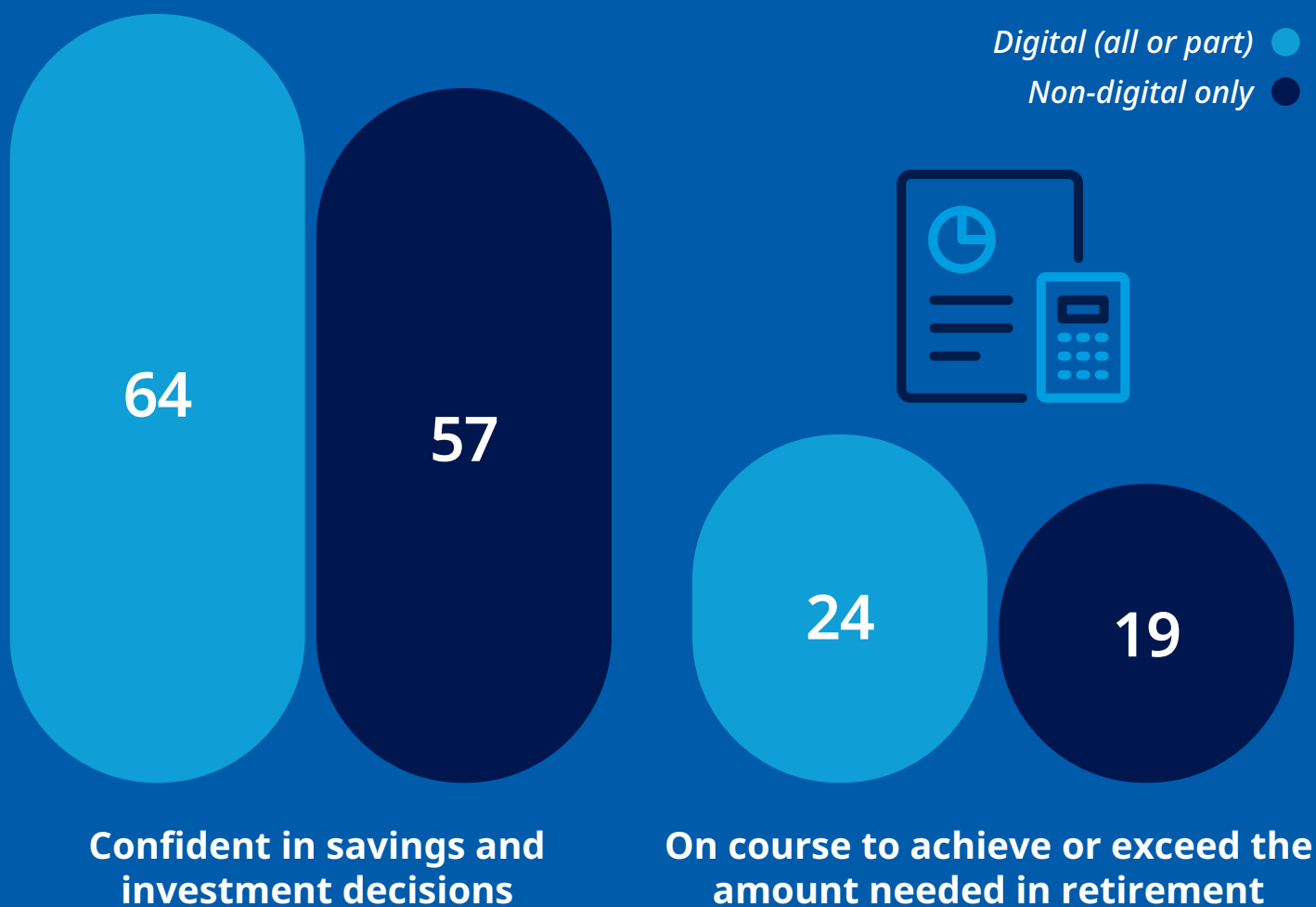


Our wider Decoding Digital Investment findings demonstrate that **access to professional financial advice has a strong positive impact on investor confidence, planning decisions and longer-term financial outcomes**. With the lowest wealth bracket in our data (under €60,000 investable assets) significantly less likely to access professional financial advice (44% vs. 55% among mass affluent / affluent investors and 62% among HNW investors), our survey suggests that digital is helping to bridge that gap. Investors with less than €60,000 investable assets are most often turning to digital sources for information, advice and guidance (73%), including influencers (39%), and investment providers through their websites (32%).

Perhaps as a result, digital investors are typically **more positive than non-digital investors about their longer-term financial planning**.



Digital retail investors (with up to €60,000 investable assets) are also significantly more likely to feel **confident that they are making the right financial decisions** (64% vs. 57% among non-digital) and to feel **on track to achieve the income they expect to need in their retirement** (24% vs. 19% among non-digital).



The picture seems clear. By taking advantage of digitalisation to offer accessible and low-cost tools to build wealth, providers can help people across all wealth brackets benefit from a wider array of investments – fostering financial inclusion and supporting better and more resilient financial futures for everyone.

All data shared in this article is sourced from the Amundi Decoding Digital Investment research 2025 you can find more information about the research at about.amundi.com/embracing-new-digital-norm



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The information contained in this document is deemed accurate as at 1 July, 2025 (source: Amundi).