

# Decoding Digital Investment **Summer reads**

**In a digital  
world, human  
advice still  
matters**



““

**In this “summer reads” series of articles I will be examining some of the interesting themes and trends we identified within Amundi’s proprietary retail investor research, Decoding Digital Investment.**

**This format provides an opportunity to take a deeper look at topics that didn’t make it into the global report, or to explore them through a different lens. I hope you will join me over the summer and I look forward to hearing your thoughts on these themes.**

””

## **Miriam Oucouc**

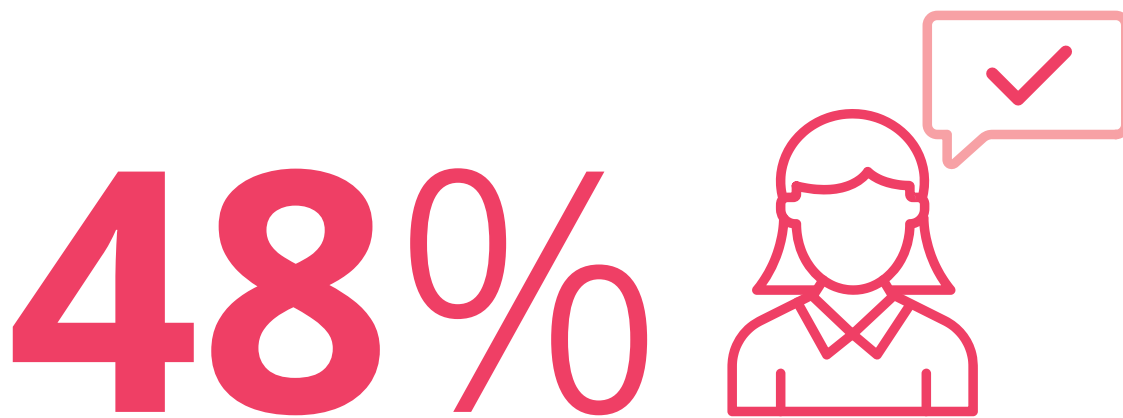
Global Head of Client Experience  
Distribution & Wealth & ETF Marketing

**Amundi**  
Investment Solutions





**While two in three people invest online today, that doesn't mean they don't need or want support. Professional advice has a significant part to play in building confidence and achieving goals.**



## Almost half of investors globally **use professional advice**

According to the latest *Decoding Digital Investment* research from Amundi, just under half (48%) of investors globally use professional advice – **the main drivers for doing so are to improve performance and enhance knowledge.**

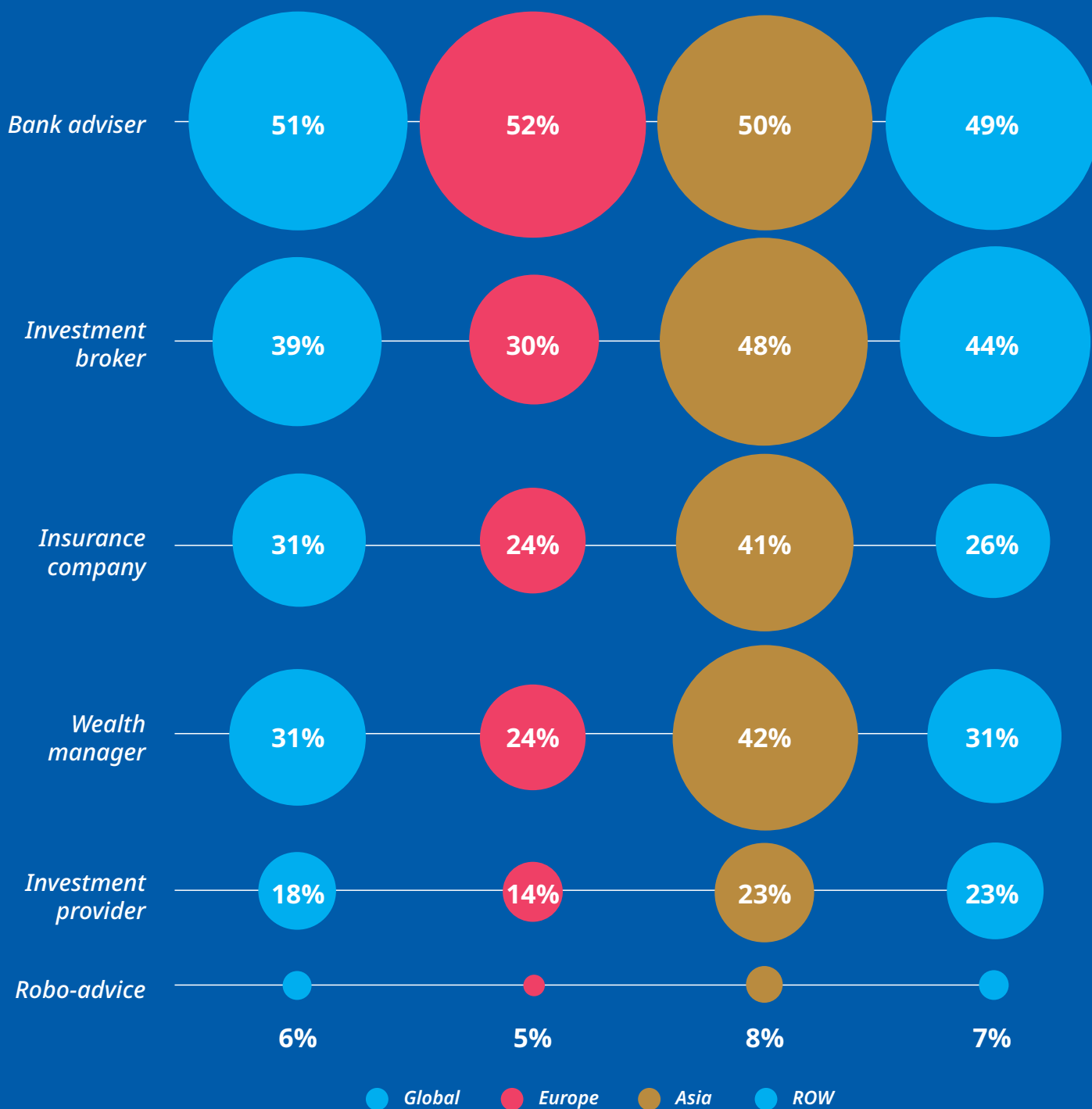
The type of investment advice being accessed differs significantly from country to country depending on local norms. European investors are more likely to access advice through a bank adviser, which is also true of investors in Brazil, South Africa and the UAE. In Asia, the landscape is far more varied, with investors more likely to seek professional advice through a wealth or financial planner or through an investment broker.

# The data shows a clear preference to **receive professional investment advice from a human** - regardless of the type of investor or their geography.

**Compare this to digital advice, and we see that Robo-advice is far less popular**, with only 6% of investors globally using it. There are exceptions though, with retail investors in Malaysia (17%) and Germany (10%) more likely than other markets to seek professional advice of this nature. Interestingly though, human does not have to be in person. In fact one in four digital investors would like to see more human advice integrated into digital platforms in the future.



# Most commonly used forms of financial advice by region



# So, why does this matter?

However people choose to access professional advice, our research highlights five key ways in which it positively impacts on investor action, sentiment and outcomes:

- 1
- 2
- 3
- 4
- 5

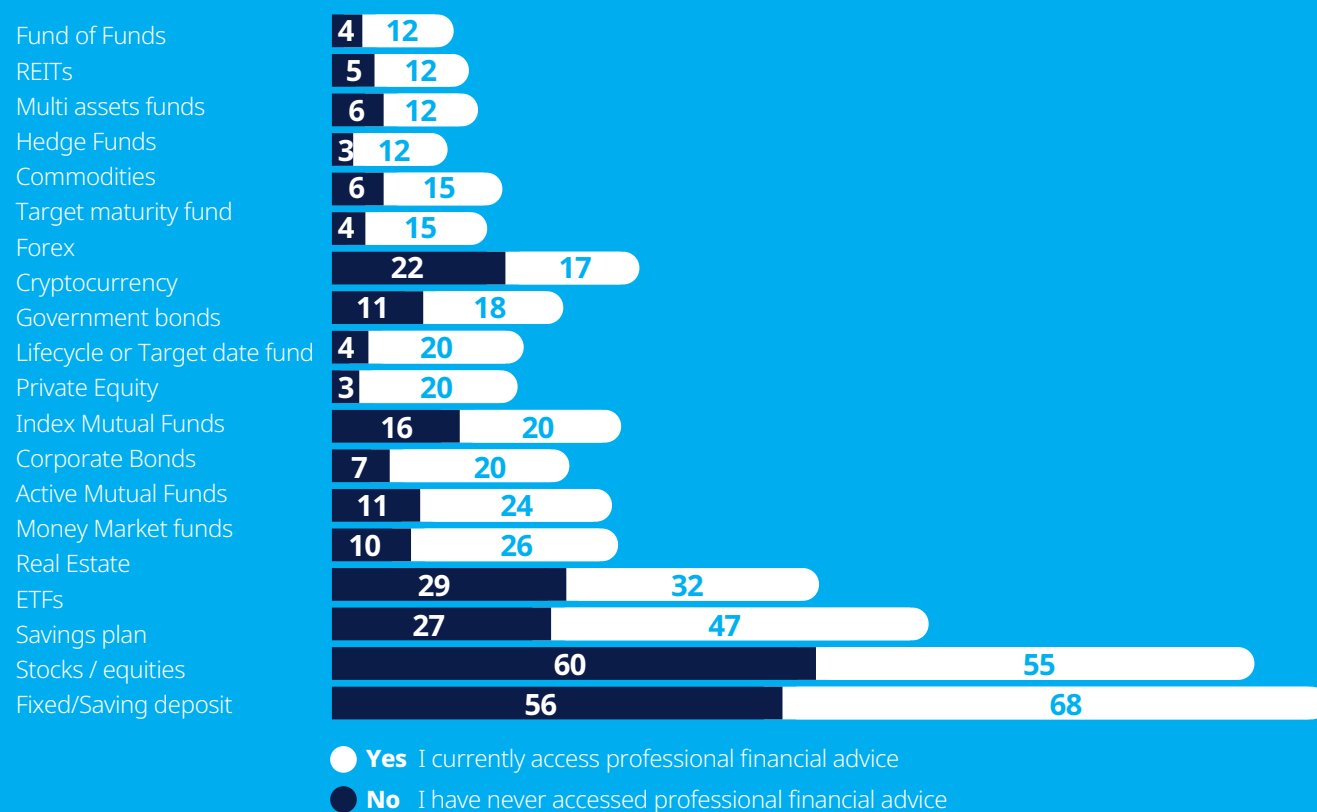


1

## Advised investors are more diversified in terms of their investment holdings

Those currently accessing professional advice are more likely to hold almost all forms of investment. This is particularly true of alternative investments such as private equity and hedge funds, and goal-based investments such as lifecycle funds and target maturity funds.

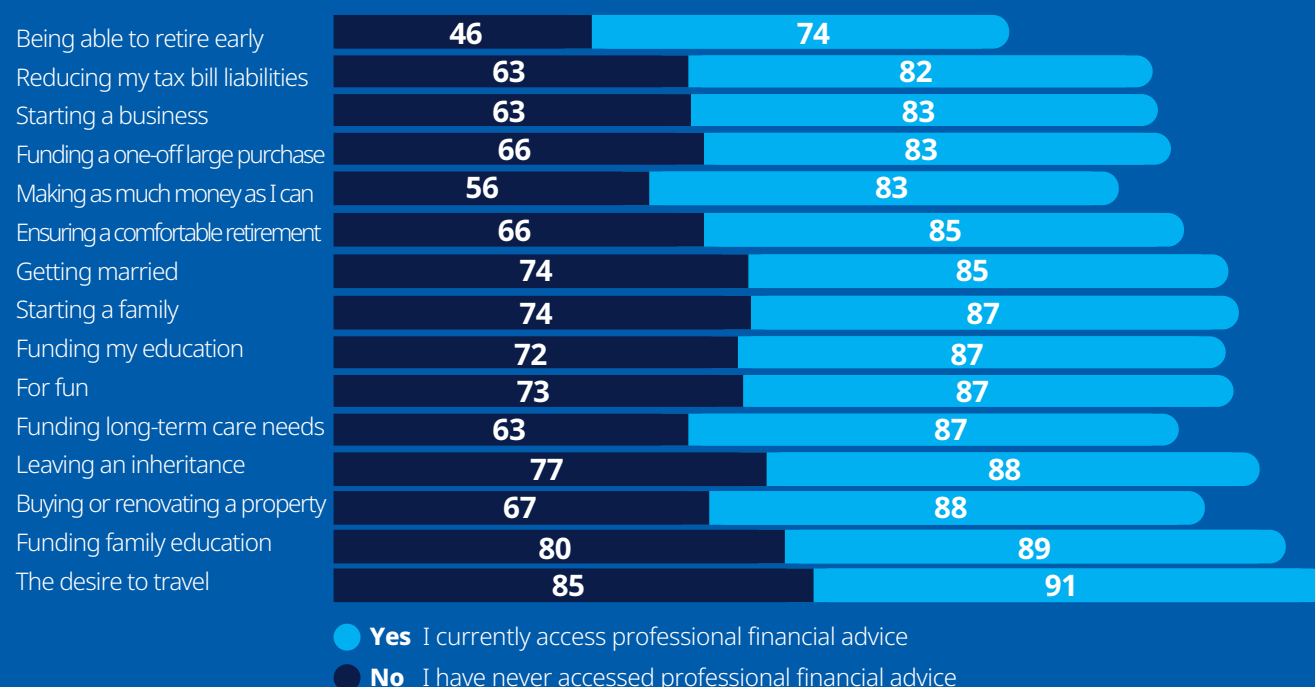
### Investment holdings by access to professional advice



## Advised investors are significantly more confident that they will achieve their investment aspirations

Whatever their goals, people currently accessing professional investment advice are more confident in achieving them. The positive differences are particularly notable in relation to long-term aspirations – including funding long-term care needs, being able to retire early, making as much money as they can and ensuring a comfortable retirement.

### % confident of achieving investment aspirations by access to professional advice



3

## Advised investors are significantly more confident that they are making the right investment decisions

The theme of confidence continues with three quarters of investors that currently access professional advice feeling confident that they are making the right decisions for their financial future. This falls to just over half among those having never accessed professional advice.

**% confident that they are making the right investment decisions for their financial future by accessing professional advice**



**Yes**  
I currently access  
professional financial advice



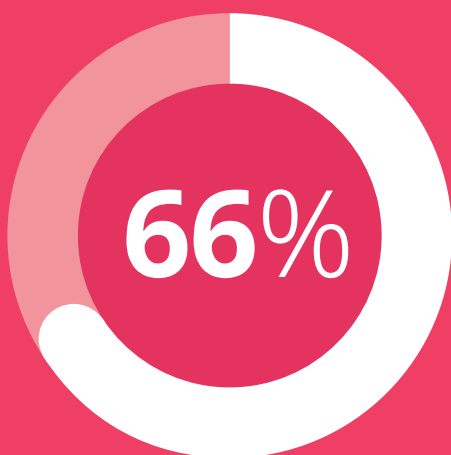
**No**  
I have never accessed  
professional financial advice

# 4

## Advised investors are significantly more likely to have a well-developed long-term financial plan

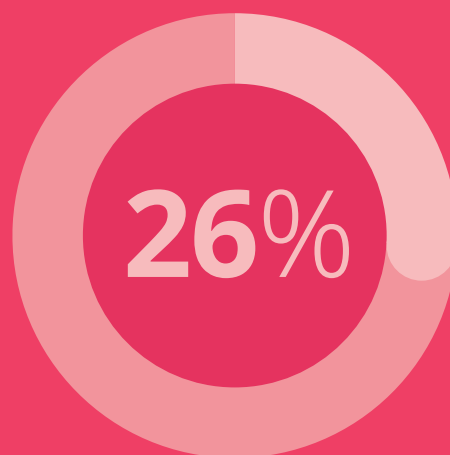
Perhaps the confidence derives from better planning as people are over 100% more likely to have a well-developed long-term financial plan if they are receiving professional financial advice. And as with anything, failing to plan is like planning to fail.

### % with a well-developed long-term financial plan by accessing professional advice



**Yes**

I currently access  
professional financial advice



**No**

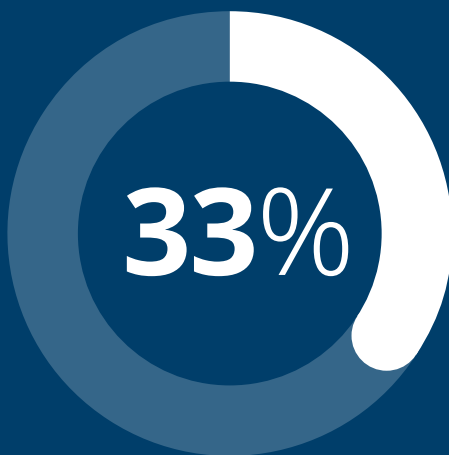
I have never accessed  
professional financial advice

5

## Advised investors are significantly more likely to feel they are on track to achieve or exceed what they need for their retirement

Reflecting their confidence and broader decision-making, advised investors are around 50% more likely to state that they are on track to achieve or exceed what they need for the income they aspire to in their retirement.

### % on course to achieve or exceed the income they need in their retirement



**Yes**  
I currently access  
professional financial advice



**No**  
I have never accessed  
professional financial advice

# Making the most of investments still needs a human touch.

Those who are not receiving professional advice told us that they prefer to make their own decisions and are able to access all of the information they need online. Our findings, though, show that in a landscape in which all investors are increasingly able to experience the benefits of digital investing, **professional advice continues to play a vital role – particularly when planning around long-term retirement goals.**



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](https://about.amundi.com/embracing-new-digital-norm)

#### IMPORTANT INFORMATION

Unless otherwise stated, all information contained in this document is from Amundi Asset Management S.A.S. and is as of November 2024. Diversification does not guarantee a profit or protect against a loss. The views expressed regarding market and economic trends are those of the author and not necessarily Amundi Asset Management S.A.S. and are subject to change at any time based on market and other conditions, and there can be no assurance that countries, markets or sectors will perform as expected. These views should not be relied upon as investment advice, a security recommendation, or as an indication of trading for any Amundi product. This material does not constitute an offer or solicitation to buy or sell any security, fund units or services. Investment involves risks, including market, political, liquidity and currency risks. Past performance is not a guarantee or indicative of future results.

Amundi. French "Société par Actions Simplifiée" (SAS) with a capital stock of €1,143,615,555

Portfolio management company approved by the French Financial Markets Authority (Autorité des Marchés Financiers) under no.GP 04000036. RCS PARIS 437 574 452

Head office: 91-93, boulevard Pasteur, 75015 Paris - France. Postal address: 91-93, boulevard Pasteur, CS 21564, 75730 Paris Cedex 15 - France. Tel: +33 (0)1 76 33 30 30

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