

Decoding Digital Investment **Summer reads**

ETFs in a hybrid world



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In this latest edition of our “Summer Reads” series, we explore three aspects of how ETF investors are navigating a hybrid investment world – blending digital convenience with human expertise.

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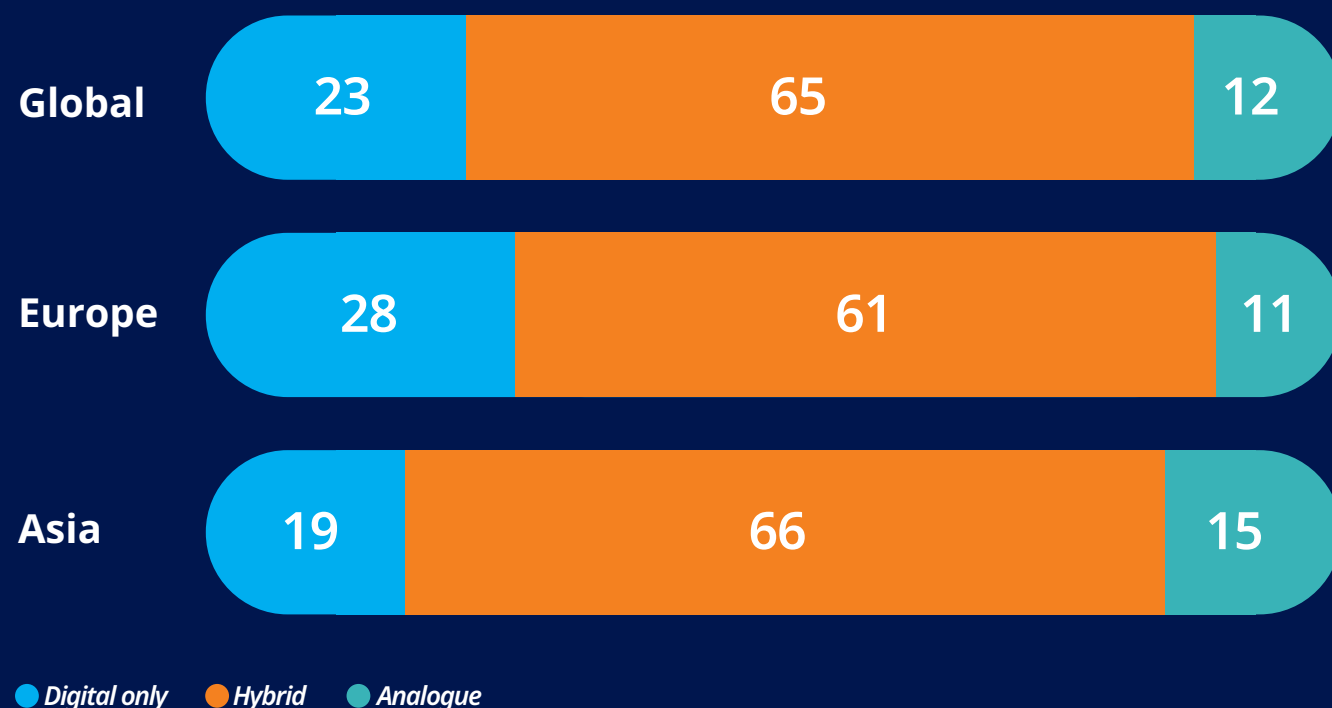
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ETF Investors rarely want to do it alone when investing

While digital platforms are central to how ETF investors access markets, most investors aren't going fully digital. In fact, 65% of global ETF investors adopt a hybrid approach to investing, combining digital tools with traditional ways of investing - only 23% are digital-only.

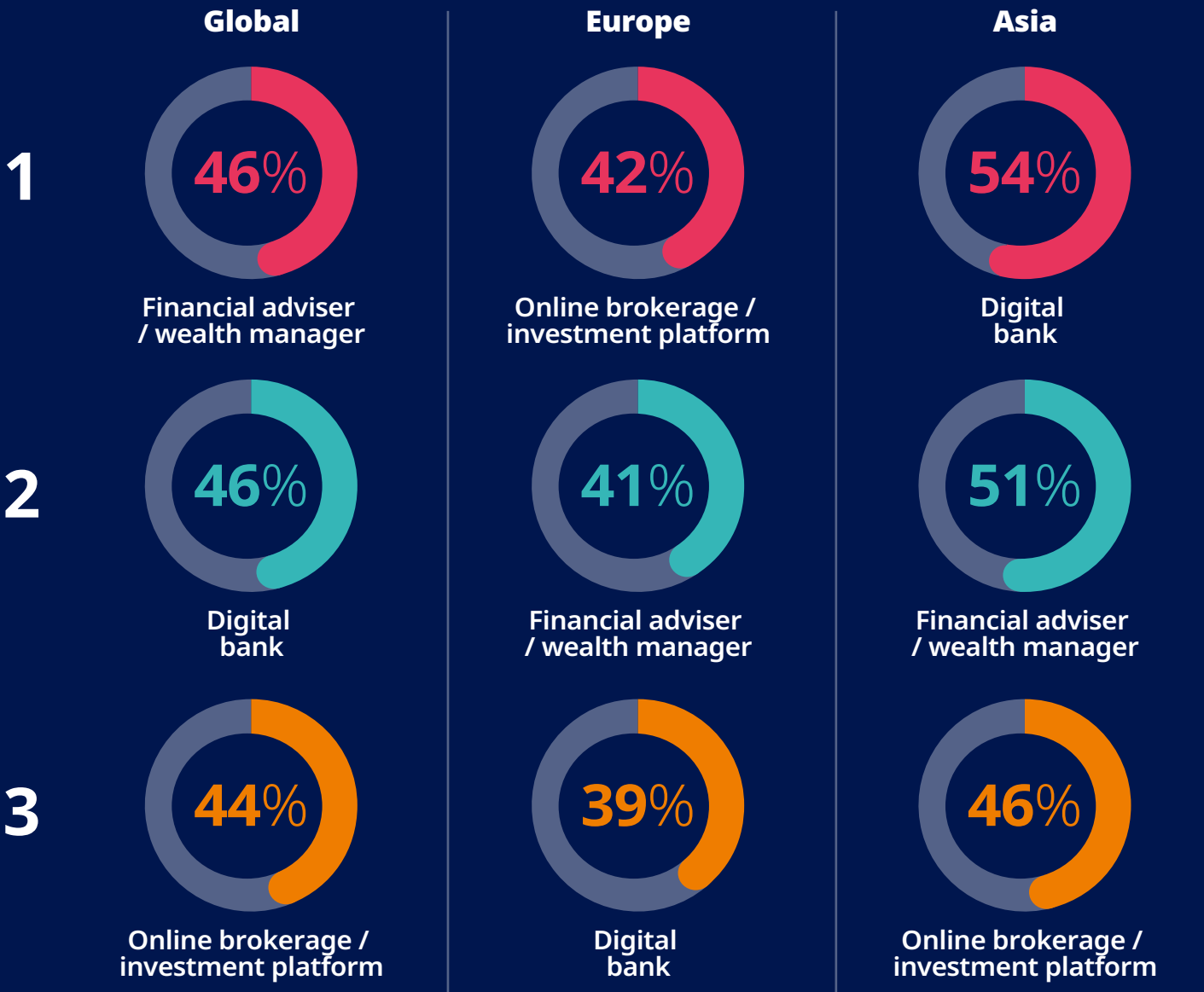
The story remains consistent across both Europe and Asia, with 61% and 66% respectively adopting a hybrid approach.

Digital approach to investing among ETF investors globally



Indeed, our research shows that nearly half of ETF investors globally (46%) have at least some of their portfolio managed by a professional financial adviser / wealth manager – with this higher in Asia (51%) than across Europe (41%).

Top three ways through which ETF investors hold their investments



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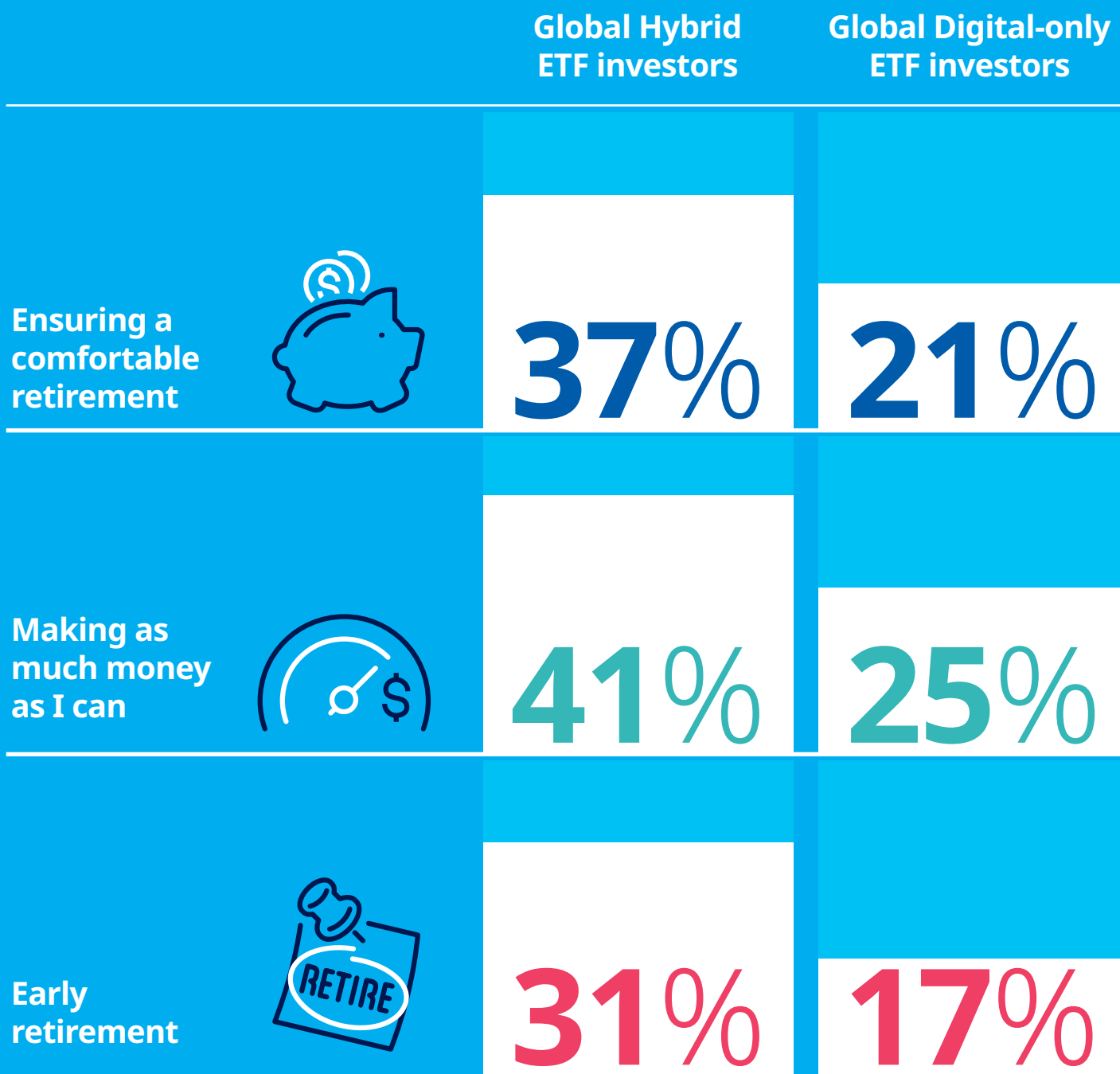
Hybrid investing drives better planning – which increases investor confidence

ETF investors, like all investors, have specific goals in mind when choosing to invest. Retirement, along with a focus on wealth accumulation, are the key motivations for ETF investors across all age groups.

Interestingly our findings show that Hybrid ETF investors are more likely to have a well-developed long-term financial plan than Digital-Only investors (59% vs. 38%). This is likely the result of the access to human expertise – and the subsequent accountability – that Hybrid investing brings.

And with better planning comes higher levels of investor confidence. Our findings show that those **investing both through digital and traditional channels are significantly more confident in achieving their investment goals than those adopting a digital-only approach.**

% of investors very confident in achieving key investment goals



Advisers need to be strategic in how they blend approaches

It is clear through our research that global ETF investors are split into two camps: those that prefer undertaking investment tasks digitally and those that prefer human engagement. It is important for advisers to recognise the benefits of the speed and control that digital can bring to retail investors and look to embed complimentary digital services into their proposition, where possible.

Global ETF investor preference for a human vs. digital approach to the following:

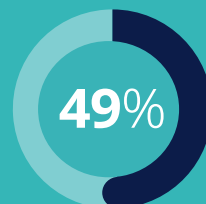


Human-led



Digital-led

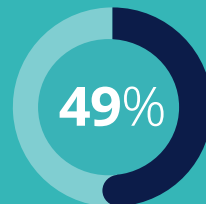
Developing a long-term financial plan



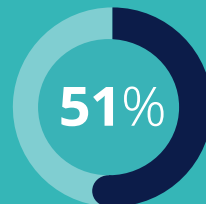
Exploring your investment options



Making specific investment decisions



Understanding your current financial decisions



Understanding the impact of the markets on your portfolio



Adjusting / restructuring your portfolio to the macro-environment



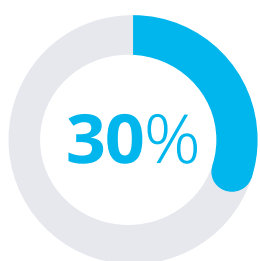
Globally ETF investors have no clear preference between digital and human when it comes to developing a long-term financial plan or in making specific investment decisions.

However, advisers that can offer digital-led means for clients to, for example, improve their financial knowledge, understand the impact of markets on their portfolio and explore their investment options will perhaps be better placed to **retain clients – and attract new ones – in this hybrid landscape.**



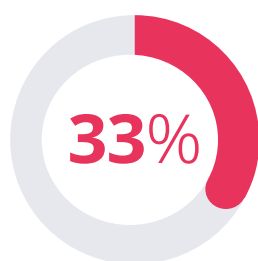
The takeaway

The rise of digital platforms hasn't diminished the role of the adviser – for those prepared to embrace it, there's a real opportunity to enhance it. Investors want the speed and accessibility of digital tools, but they also want the reassurance of professional advice. This is particularly evident when we look at the improvements that ETF investors would like to see in digital tools – with calls for both greater AI integration / automation as well as human advice and wider financial planning:

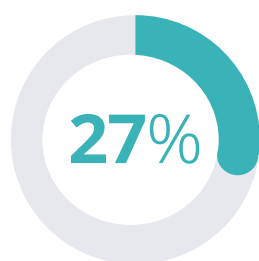


**would like to
see greater
adoption of AI**

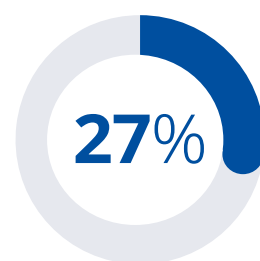
(e.g. AI powered
portfolio allocation,
rebalancing etc.)



**would like
to see more
comprehensive
performance
analysis / data**



**would like to
see greater
integration
of human
advice with
digital tools**



**would like
to see the
embedding
of wider
financial
planning**

(e.g. tax or
estate planning).

Advisers should not only be integrating digital services into their offering but also leveraging technology to clearly articulate their value proposition. Hybrid investors appreciate data-driven insights, so offering tailored investment analysis, benchmarking or models demonstrating 'what if' scenarios could reinforce the value of the advisor's expertise.

If you would like to find out more, discover the latest edition of Amundi's Decoding Digital Investment report



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

IMPORTANT INFORMATION

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