BUX

France

Portfolio

Free share

€12.460,65 >

Today €112,64 (+1.59%)   All time €4.328,65

1M 3M 6M Y All

12.500,00

12.000,00

11.500,00

2020   2021   2022

Investments   Your plans

Positions   Today

Tesla   +0,52%
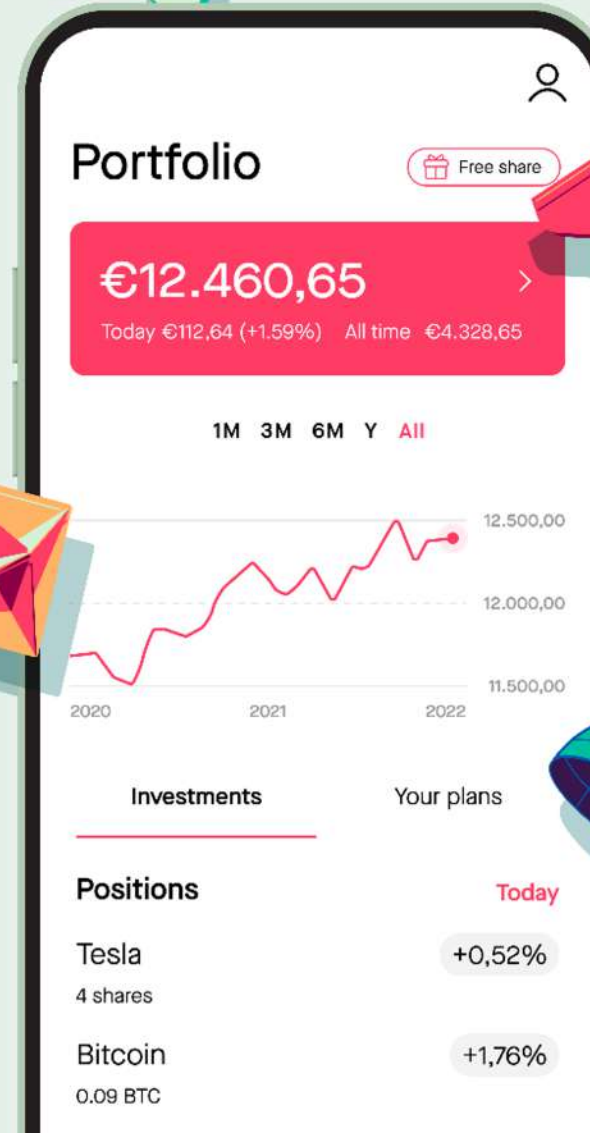4 shares

Bitcoin   +1,76%
0.09 BTC

Socio demo profile

Data collection:
FR: 15/05-02/06

Universe:
- French online population aged 18-44
- 1000 respondents that already invest or plan to invest
- Representation on age*gender.

ⓘ Disclaimers
- 3 people declared to be non-binary – no breakdown included.

Gender age split / Current investment situation

	18-24	25-34	35-44	Paris	Marseille	Lyon	Toulouse	Nice	Nantes	Other city	Already invest	Plan to invest
	253	367	380	317	75	73	80	29	54	372	148	852
Male	130	186	190	189	30	38	34	10	28	177	88	418
Female	120	181	190	126	45	35	46	19	26	194	60	431
Non-Binary	3	0	0	2	0	0	0	0	0	1	0	3
18-24				94	27	27	23	5	12	65	21	232
25-34				120	17	21	27	13	18	151	62	305
35-44				103	31	25	30	11	24	156	65	315

Income

	Total
<1000	95
1000<1499	114
1500<1999	126
2000<2499	112
2500<2999	120
3000<3999	123
>4000	93
NA	83

Living situation

	Total
Student	121
Living alone	227
Living with parents	130
Living with partner	204
Married	200
Married with children	100

Attitude towards investment

BUX

Currently Males +35 are investing more than others, and for now the biggest share of females (56%) and 18-24 (61%) are only planning to start investing in over 1 year's time. The group that has planned to invest in the short term is 25+ males.

Legend:
- I plan to invest in the future (more than 12 months from now)
- I am currently investing
- I am actively exploring my options and looking to invest within 6 months
- I plan to invest soon (in the next 6-12 months)

Data points:
- TOTAL: 49%, 19%, 18%, 15%
- Male: 42%, 20%, 21%, 17%
- Female: 56%, 17%, 15%, 12%
- 18-24: 61%, 15%, 16%, 8%
- 25-34: 49%, 17%, 17%, 17%
- 35-44: 41%, 22%, 20%, 17%

Q4: Which of the following best represents your views on investing? Base 1000 respondents
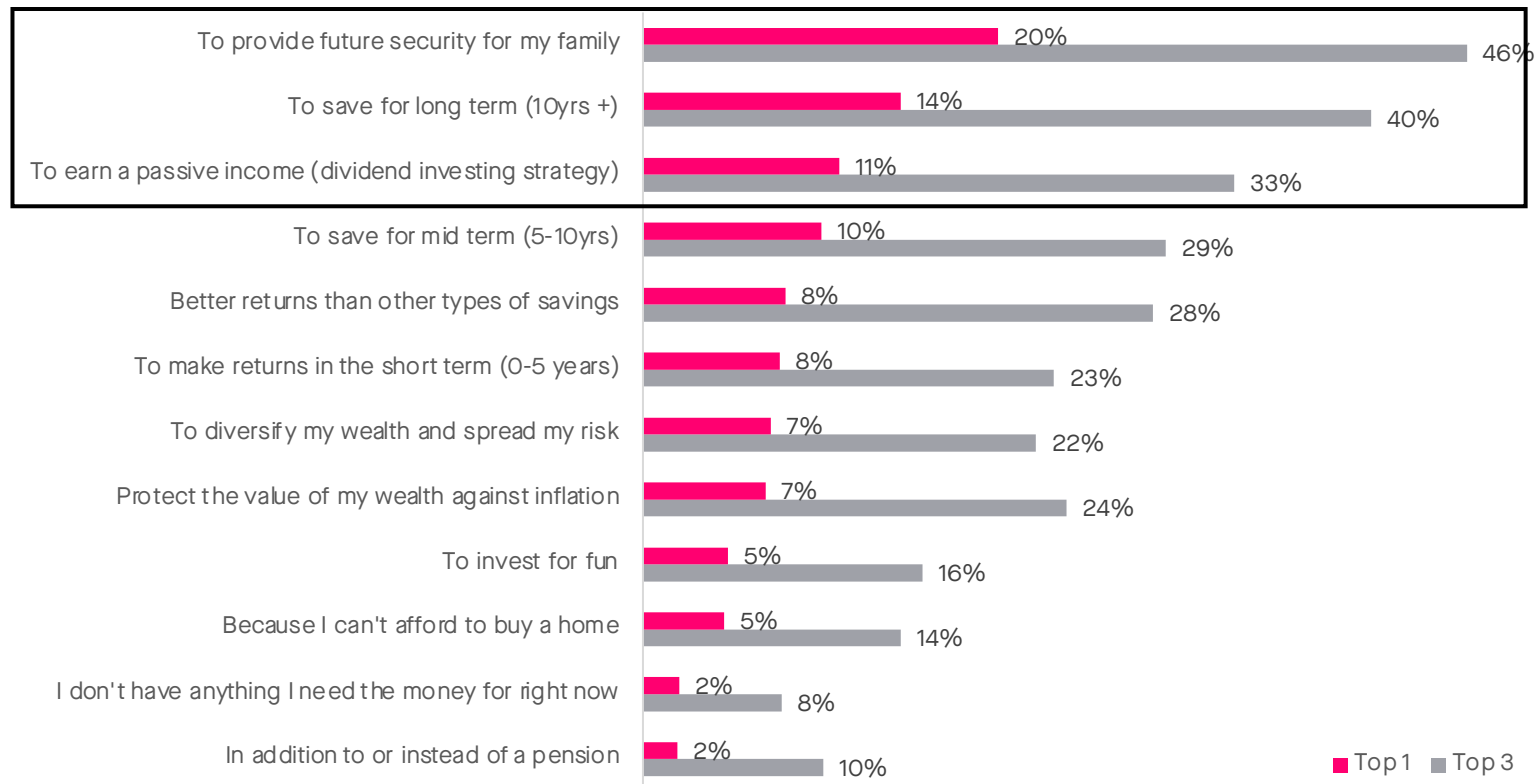
Reasons for investing
All

BUX

Most important reasons for investing in France are connected to long term – **security** and **savings** (mostly younger demo), while 25-34 demo focuses on getting a passive income.
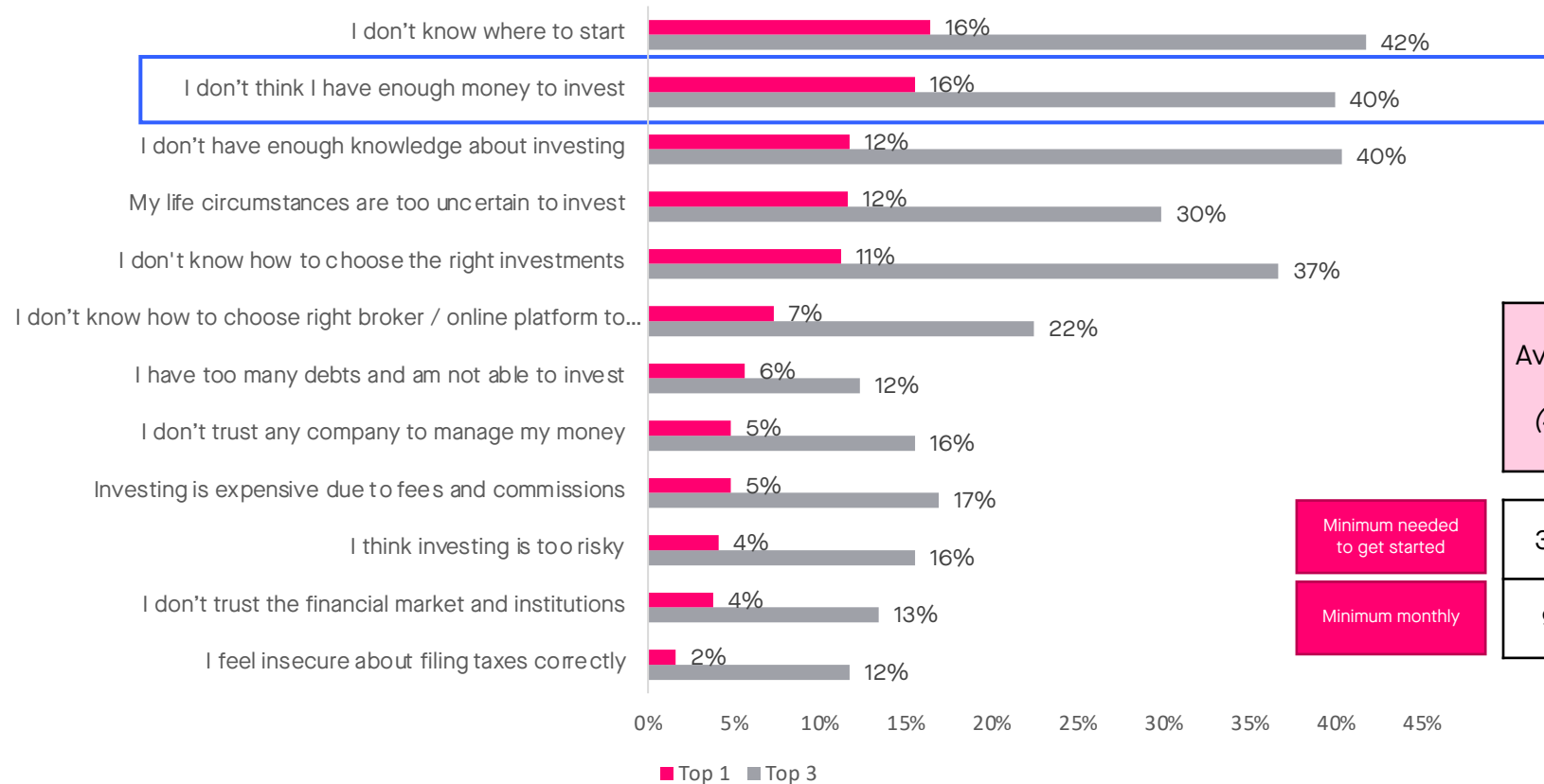

Zoom in **most important**

	Gender		Age		
	Male	Female	18-24	25-34	35-44
To provide future security for my family	20%	16%	23%	17%	21%
To save for long term (10yrs +)	14%	12%	17%	15%	13%
To earn a passive income (dividend investing strategy)	11%	13%	8%	15%	11%
To save for mid term (5-10yrs)	10%	11%	9%	8%	10%
Better returns than other types of savings	8%	10%	6%	4%	8%
To make returns in the short term (0-5 years)	8%	8%	7%	10%	6%
To diversify my wealth and spread my risk	7%	7%	7%	6%	7%
Protect the value of my wealth against inflation	7%	7%	7%	8%	8%
To invest for fun	5%	6%	3%	7%	5%
Because I can't afford to buy a home	5%	4%	6%	3%	6%
I don't have anything I need the money for right now	2%	2%	2%	2%	2%
In addition to or instead of a pension	2%	1%	2%	2%	2%

Chart (Top 1 / Top 3):
- To provide future security for my family: 20% / 46%
- To save for long term (10yrs +): 14% / 40%
- To earn a passive income (dividend investing strategy): 11% / 33%
- To save for mid term (5-10yrs): 10% / 29%
- Better returns than other types of savings: 8% / 28%
- To make returns in the short term (0-5 years): 8% / 23%
- To diversify my wealth and spread my risk: 7% / 22%
- Protect the value of my wealth against inflation: 7% / 24%
- To invest for fun: 5% / 16%
- Because I can't afford to buy a home: 5% / 14%
- I don't have anything I need the money for right now: 2% / 8%
- In addition to or instead of a pension: 2% / 10%

■Top 1 ■Top 3

Q5_R3: Which of the following are the key reasons for you to invest? Base: 1000 respondents, 506 Male, 491 female, 253 18-24, 367 25-34, 380 35-44

Why not investing yet
zoom in on enough money 41%

BUX

Not enough money being #2 reason for not currently investing, a lot of education is needed to progress in this market, specially about how much to put aside every month.

	I don't know where to start	Top 1: 16%	Top 3: 42%

Chart data (Top 1 / Top 3):

- I don't know where to start — 16% / 42%
- I don't think I have enough money to invest — 16% / 40%
- I don't have enough knowledge about investing — 12% / 40%
- My life circumstances are too uncertain to invest — 12% / 30%
- I don't know how to choose the right investments — 11% / 37%
- I don't know how to choose right broker / online platform to… — 7% / 22%
- I have too many debts and am not able to invest — 6% / 12%
- I don't trust any company to manage my money — 5% / 16%
- Investing is expensive due to fees and commissions — 5% / 17%
- I think investing is too risky — 4% / 16%
- I don't trust the financial market and institutions — 4% / 13%
- I feel insecure about filing taxes correctly — 2% / 12%

Legend: ■ Top 1 ■ Top 3

	Average (406)	Gender		Age		
		Male (199)	Female (206)	18-24 (109)	25-34 (161)	35-44 (136)
Minimum needed to get started	3648	3457	3849	2467	4030	4142
Minimum monthly	996	1115	886	1072	959	979

Q5 Which of the following are the key reasons that you haven't invested yet? Base = 852 (not yet investing) male = 418, female = 431, 18-24 = 232, 25-34 = 305, 35-44 = 315
Q5_3_02: You mentioned that you don't have enough money to invest. Base = 406 - How much you think is the minimum to get started, and to invest monthly.

Why not investing yet

BUX 🇫🇷

Biggest reason is thinking that they don't know where to start (driven by male) and think they don't have enough money to invest.
Younger respondents (18-24) are more hesitant of investing because of uncertain life circumstances (especially female) and the fact that they don't know how to choose the right investments, than others.
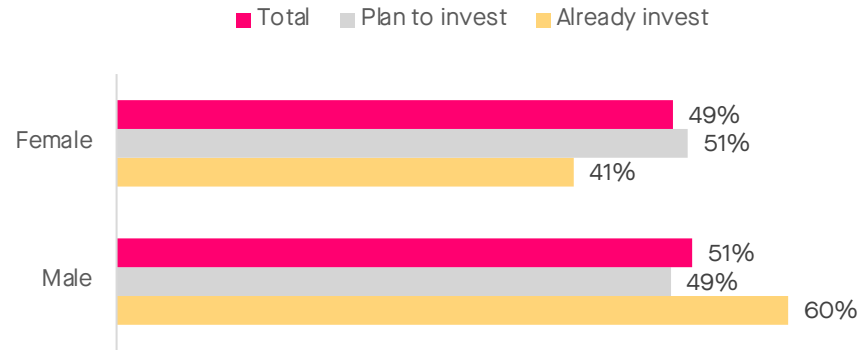The market feels well educated about fees and commissions not feeling like a proper barrier.
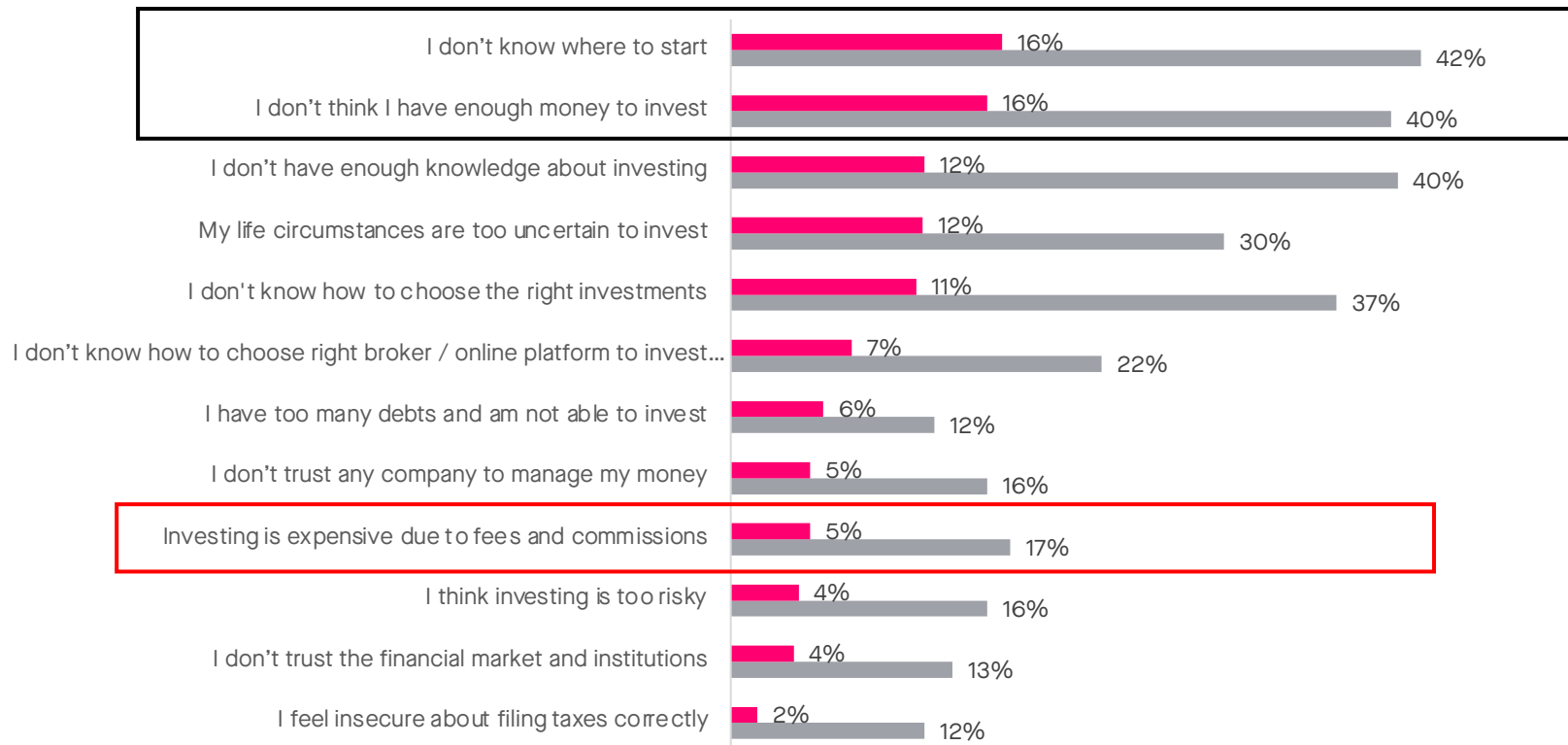
Reason	Top 1	Top 3	Male	Female	18-24	25-34	35-44
			Gender		Age		
I don't know where to start	16%	42%	18%	15%	16%	16%	17%
I don't think I have enough money to invest	16%	40%	17%	15%	14%	17%	16%
I don't have enough knowledge about investing	12%	40%	11%	13%	12%	13%	11%
My life circumstances are too uncertain to invest	12%	30%	7%	16%	13%	12%	10%
I don't know how to choose the right investments	11%	37%	10%	12%	13%	11%	10%
I don't know how to choose right broker / online platform to invest…	7%	22%	7%	8%	10%	6%	7%
I have too many debts and am not able to invest	6%	12%	7%	4%	4%	7%	6%
I don't trust any company to manage my money	5%	16%	6%	4%	5%	4%	6%
Investing is expensive due to fees and commissions	5%	17%	5%	5%	6%	5%	4%
I think investing is too risky	4%	16%	4%	4%	2%	6%	4%
I don't trust the financial market and institutions	4%	13%	5%	3%	3%	4%	4%
I feel insecure about filing taxes correctly	2%	12%	2%	1%	3%	1%	2%

■ Top 1 ■ Top 3

Q5 Which of the following are the key reasons that you haven't invested yet? Base = 852 (not yet investing) male = 418, female = 431, 18-24 = 232, 25-34 = 305, 35-44 = 315

Profile of current investor

BUX

Gender

Female
- 49%
- 51%
- 41%

Male
- 51%
- 49%
- 60%

Age

18-24
- 38%
- 37%
- 44%

25-34
- 37%
- 36%
- 42%

35-44
- 25%
- 27%
- 14%

Living situation

Student at university
- 12%
- 12%
- 10%

Living alone
- 23%
- 23%
- 22%

Living with my parents
- 13%
- 14%
- 7%

Living with a partner
- 20%
- 21%
- 20%

Married
- 20%
- 19%
- 26%

Married with children
- 10%
- 10%
- 13%

Av income

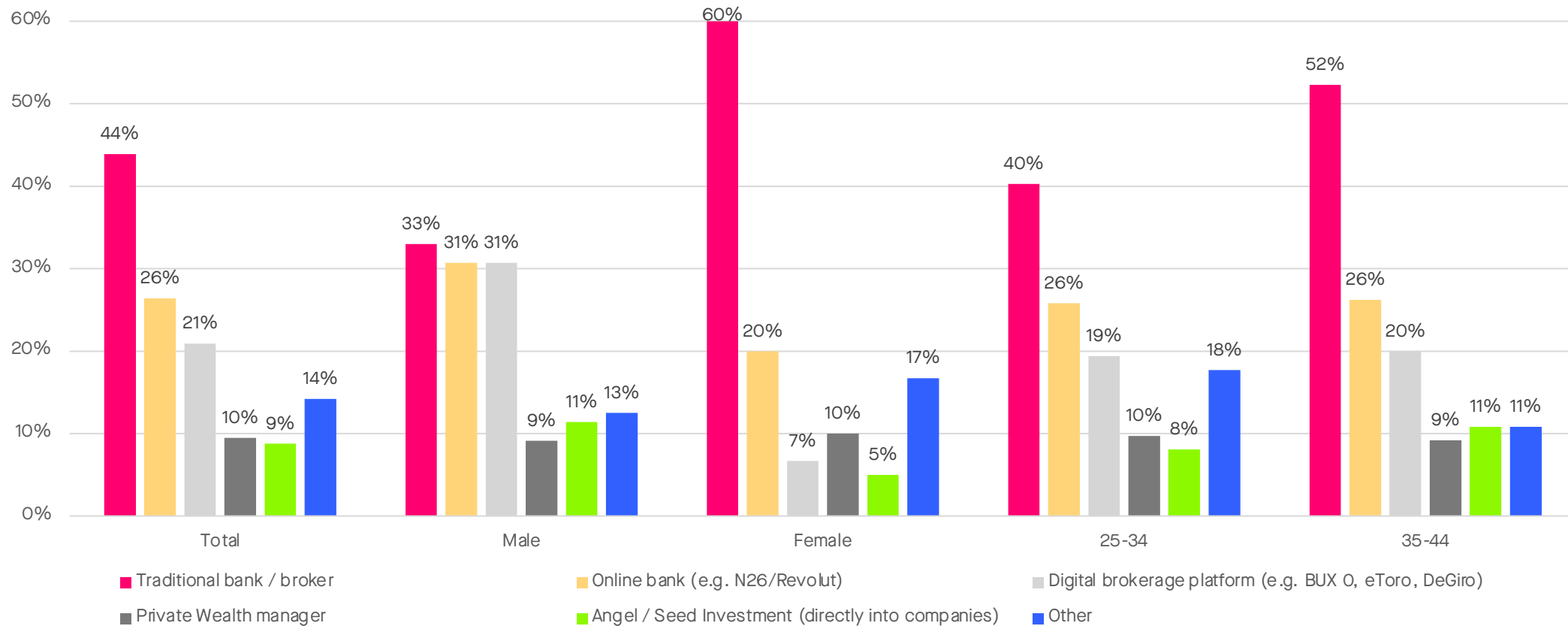| Av	
Total	2,674
Plan to	3,066
Already	2,606
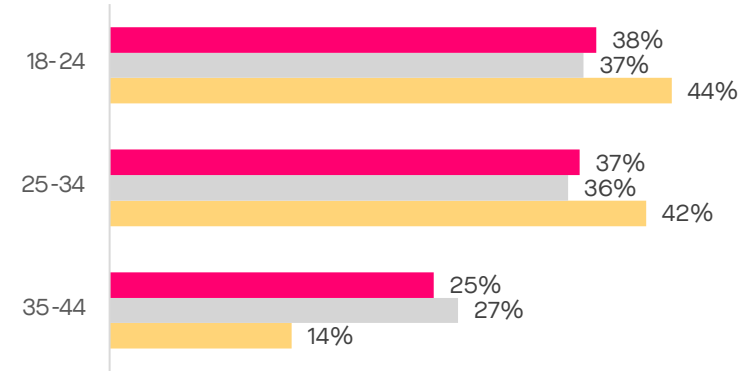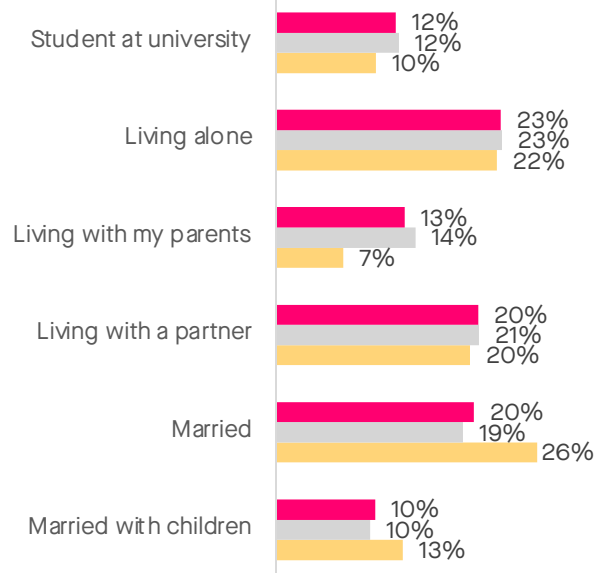
Current investment way

BUX

Traditional bank/broker is the most common way in the France to invest (driven by female), followed by **Online bank** (driven by male), as digital brokerage platforms mostly are standing out as #3 option for now.

Legend:
- Traditional bank / broker
- Online bank (e.g. N26/Revolut)
- Digital brokerage platform (e.g. BUX 0, eToro, DeGiro)
- Private Wealth manager
- Angel / Seed Investment (directly into companies)
- Other

Change broker

BUX

Female respondents are more prone to respond to lower fees and educational materials , while men are more likely to switch the broker is someone recommends it. Women also tend to switch to the broker which offers social and environmental investment options.
Younger people are attracted to big asset offering and crypto assets, while lower fees seem more attractive for 35-44 y.o. respondents.
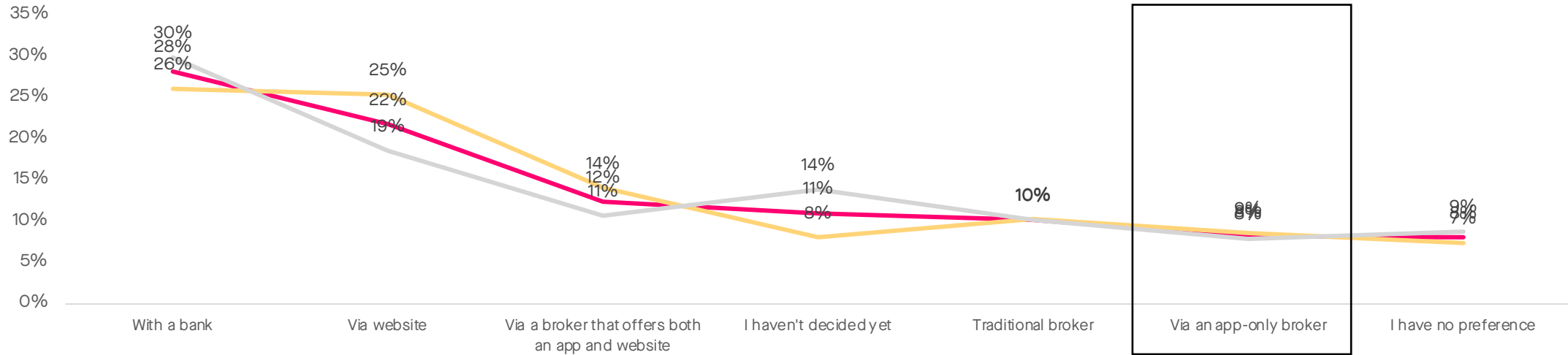
	Total	Male	Female	25-34	35-44
Has lower fees	47%	43%	53%	45%	57%
Teaches me to become a better investor	25%	22%	30%	34%	22%
Someone recommends it to me	24%	26%	20%	19%	20%
Is easier to use	22%	21%	25%	21%	28%
Easier access to add / withdraw funds	19%	14%	27%	26%	19%
Has promotion or special offer	15%	13%	18%	10%	22%
Offers new investment types (ie. NFTs,DeFi)	14%	14%	15%	18%	15%
Recommends stocks for me	14%	14%	13%	11%	14%
Has social and environmental investment options	12%	8%	18%	15%	11%
Has a bigger asset offering (ETFs, stocks and others)	12%	13%	10%	18%	5%
Offers crypto investing	11%	14%	7%	18%	5%
Offers automated savings plans	10%	10%	8%	3%	12%
Quicker to check my investment portfolio	10%	9%	10%	11%	9%
Automatically invests for me	7%	5%	12%	10%	6%
Out of hours trading	7%	7%	7%	8%	5%
Offers fractional investing	6%	6%	7%	5%	6%
Alerts for my watchlist	5%	6%	5%	8%	3%

Q25: Which criteria would make you change broker in the next 12 months? Base current investors 148, male = 88, female = 60, 25-34 = 62, 35-44 = 65, 18-24 low base
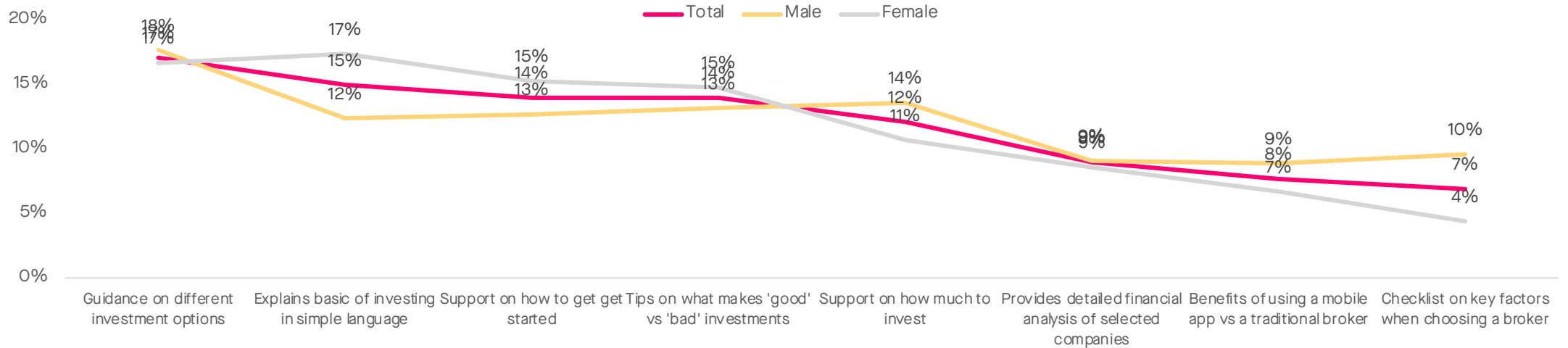
Future investors by gender

Bank is the most preferred way to invest by everyone, followed by websites (driven by male). App comes in #6 position, while a broker with app & website comes in #3.
Both male and female prefer guidance on investment options followed by explaining investing in simple language (driven by female).

Preferred way

Chart values (Preferred way):

	With a bank	Via website	Via a broker that offers both an app and website	I haven't decided yet	Traditional broker	Via an app-only broker	I have no preference
Total	30%	25%	14%	14%	10%	8%	9%
Male	28%	22%	12%	11%		8%	8%
Female	26%	19%	11%	8%			7%

Knowledge support

Chart values (Knowledge support):

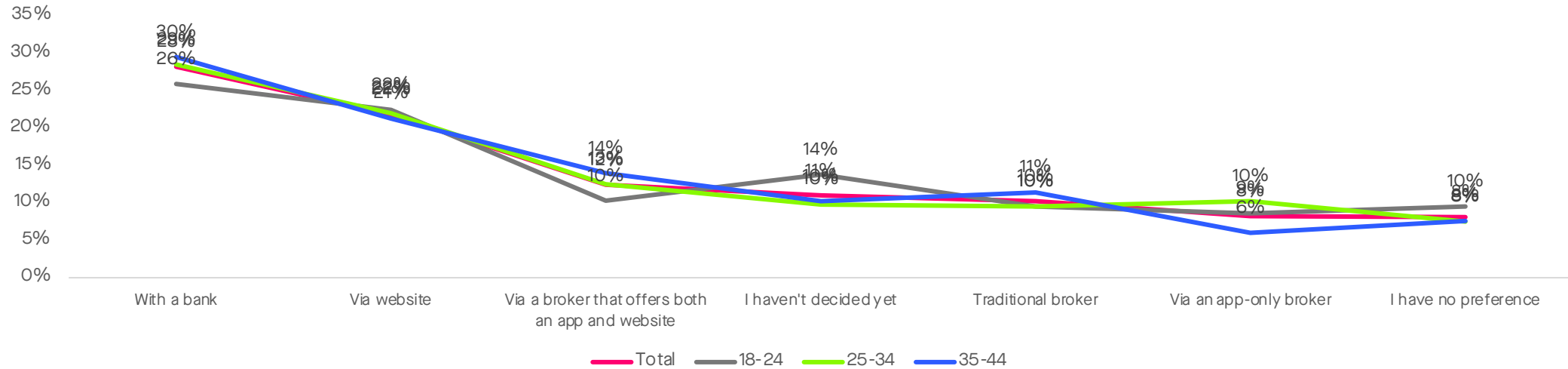|	Guidance on different investment options	Explains basic of investing in simple language	Support on how to get started	Tips on what makes 'good' vs 'bad' investments	Support on how much to invest	Provides detailed financial analysis of selected companies	Benefits of using a mobile app vs a traditional broker	Checklist on key factors when choosing a broker
Total	18%	17%	15%	15%	14%	9%	9%	10%
Male	17%	15%	14%	14%	12%	9%	8%	7%
Female	17%	12%	13%	13%	11%		7%	4%

Legend: — Total — Male — Female
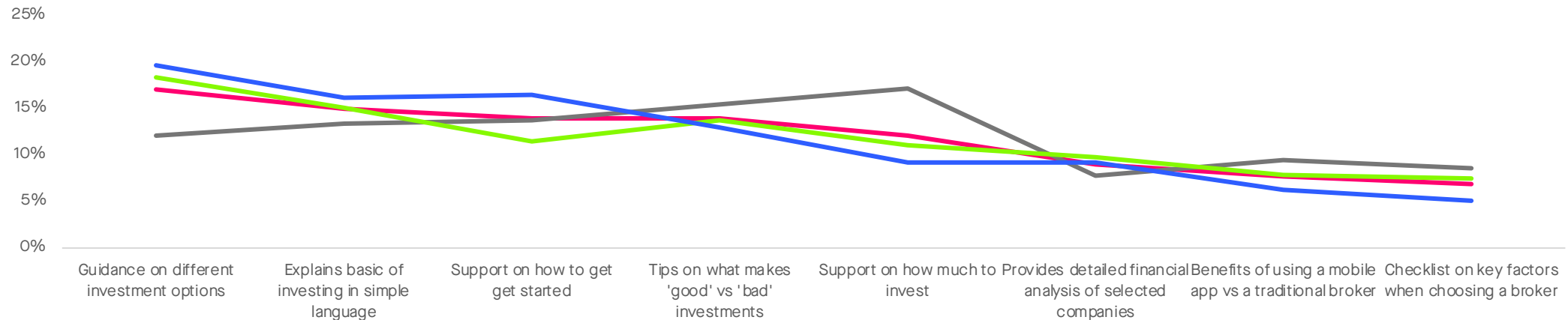
Future investors by age group

BUX

For now app only is the last picked as option while the broker offering both an app and the website is #3 (for younger people even less important than for others). Younger demo (18-24) mostly wants support on how much to invest, while 25-44 yo. respondents ask for guidance on different investment options.

Preferred way

Chart values:
- With a bank: 30%, 28%, 27%, 26%
- Via website: 22%, 24%
- Via a broker that offers both an app and website: 14%, 13%, 10%
- I haven't decided yet: 14%, 11%, 10%
- Traditional broker: 11%, 10%
- Via an app-only broker: 10%, 8%, 6%
- I have no preference: 10%, 8%

Legend: Total — 18-24 — 25-34 — 35-44

Knowledge support

Categories: Guidance on different investment options | Explains basic of investing in simple language | Support on how to get get started | Tips on what makes 'good' vs 'bad' investments | Support on how much to invest | Provides detailed financial analysis of selected companies | Benefits of using a mobile app vs a traditional broker | Checklist on key factors when choosing a broker

Q29: Which would be your preferred way of investing? Base 852 – people planning to invest
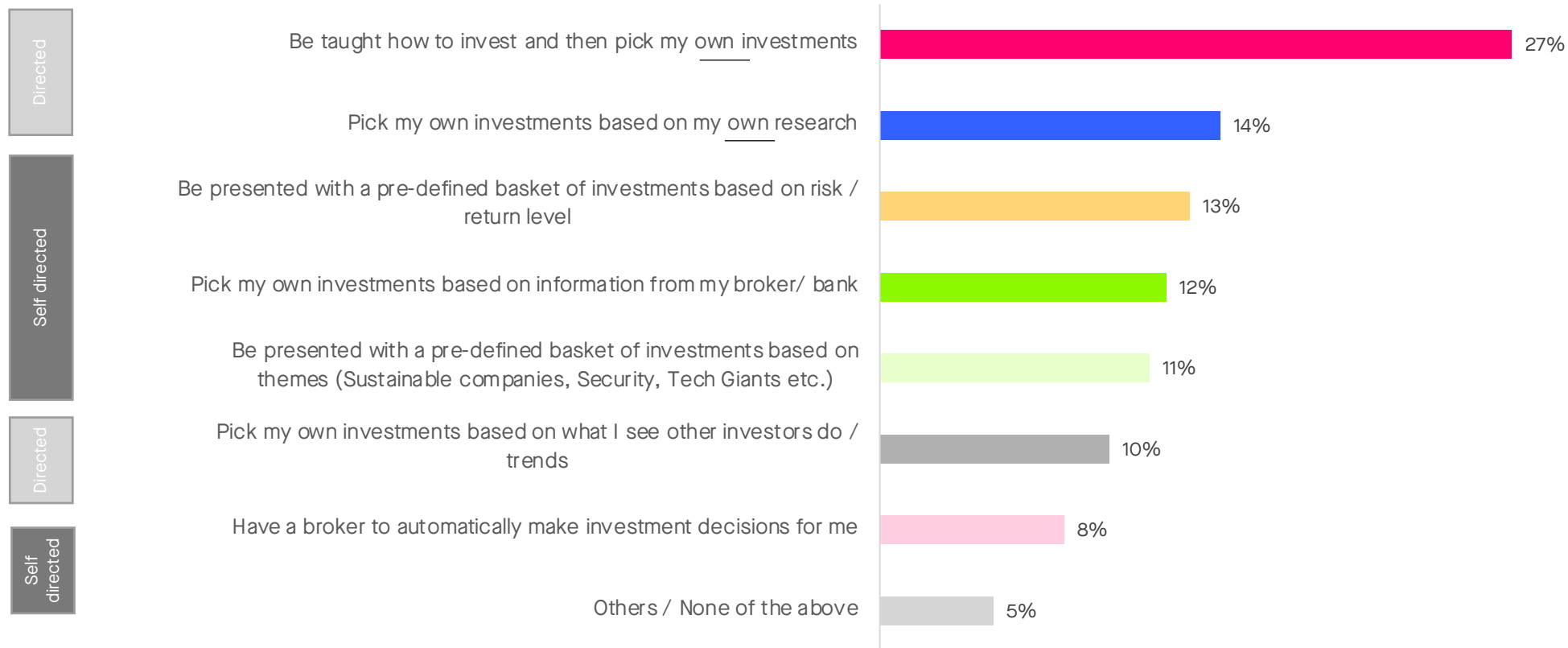Q28: Which knowledge would most support you to start investing?

How to better support customers

BUX

People prefer to be educated so they can pick their own investments, or to do that themselves.
In France, people don't mind having a pre-defined basket of investments based on risk/return or theme (more than in Netherlands for instance), yet 3 out of Top 5 preferences are still connected with active involvement in the investing process.

Directed

Self directed

Category	Value
Be taught how to invest and then pick my own investments	27%
Pick my own investments based on my own research	14%
Be presented with a pre-defined basket of investments based on risk / return level	13%
Pick my own investments based on information from my broker/ bank	12%
Be presented with a pre-defined basket of investments based on themes (Sustainable companies, Security, Tech Giants etc.)	11%
Pick my own investments based on what I see other investors do / trends	10%
Have a broker to automatically make investment decisions for me	8%
Others / None of the above	5%

Directed

Self directed

Q11: Please complete sentence that suits you best: I want to... Base 1000 respondents

How to better support customers
by gender and age

Women continue the slightly more conservative trend wanting to have someone educate them, while for men doing their own research is more appreciated.
Younger people (18-24) are interested in being taught how to invest considerably more than other age ranges.

Legend (left chart): ■ Total ■ Male ■ Female

Legend (right chart): ■ Total ■ 18-24 ■ 25-34 ■ 35-44

Categories:
- Be taught how to invest and then pick my own investments
- Pick my own investments based on my own research
- Be presented with a pre-defined basket of investments based on risk / return level
- Pick my own investments based on information from my broker/ bank
- Be presented with a pre-defined basket of investments based on themes (Sustainable companies, Security, Tech Giants etc.)
- Pick my own investments based on what I see other investors do / trends
- Have a broker to automatically make investment decisions for me
- Others / None of the above

Learning to be a better investor/ performing actions

BUX

People desire to learn from a proper step by step course (27%), followed by a guidance within the product that they can access when they need it (24%) and and informational center to look for topics themselves (18%).
People use the app to check their portfolio more than the desktop, while for the research of what to invest they prefer desktop.

Pie chart values: 27%, 24%, 18%, 16%, 15%
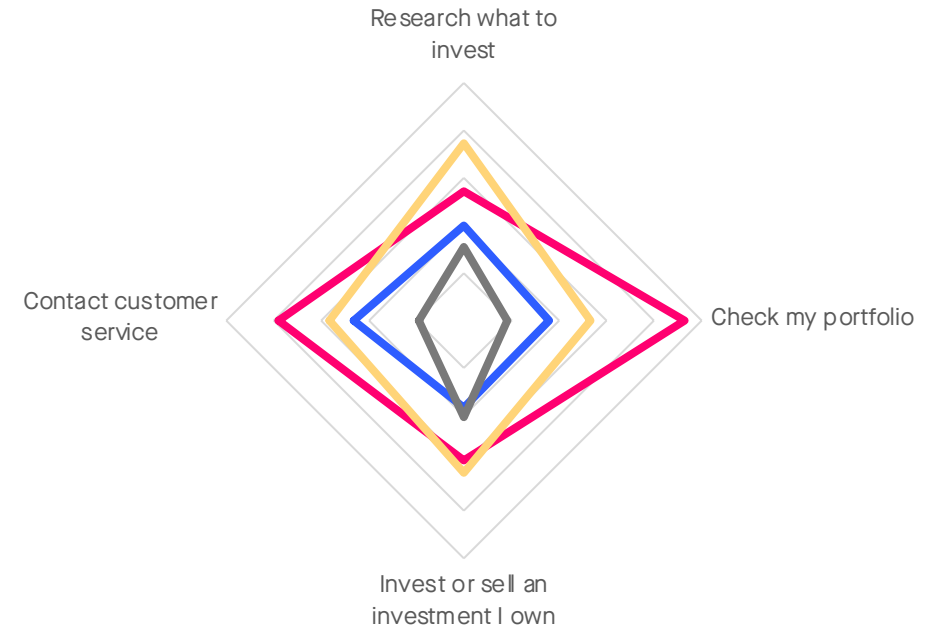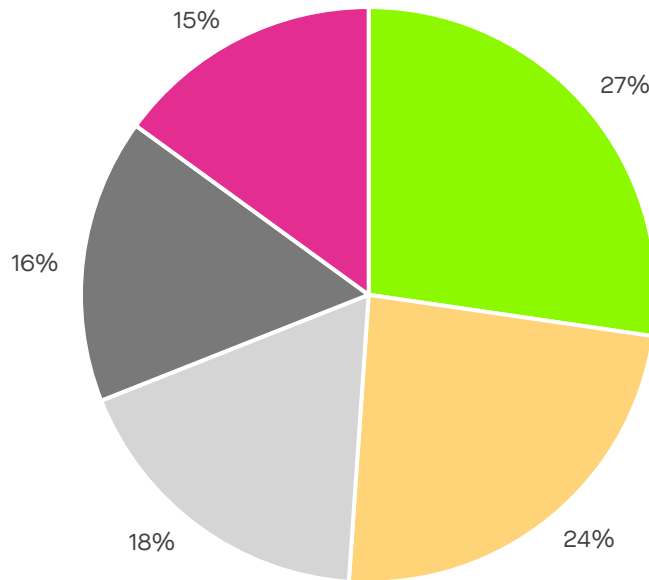
Legend:
- An investing course teaching me how to invest step by step
- Guidance within the product that I can access when I need it
- An information center where I look for topics myself
- A hotline / chat where someone can answer my questions directly
- A community forum where I can see questions and answers from other investors

Radar chart axes: Research what to invest, Check my portfolio, Invest or sell an investment I own, Contact customer service

Legend:
- Mobile app
- Desktop website
- I use both mobile and desktop equally
- I don't perform this action

Q35: Imagine that an investing app could teach you how to become a better investor, which one method would you prefer? Base 1000 respondents
Q26_GRID: What is your preferred way to perform each of the following actions?

Unaided awareness

BUX

Just like IT, we see banks taking current space in customer's minds, leaving it wide open for all new brokers, which **binance** and **etoro** come up 1st but with low numbers.

■ ToM ■ UA

	ToM	UA
CRÉDIT AGRICOLE	11%	9%
Boursorama Banque	7%	6%
BNP PARIBAS	7%	8%
CAISSE D'EPARGNE	6%	4%
Crédit Mutuel	5%	4%
SOCIETE GENERALE	4%	4%
CIC BANQUES	3%	4%
BINANCE	2%	1%
eToro	2%	1%
fortuneo BANQUE	1%	1%
BOURSE DIRECT	1%	1%
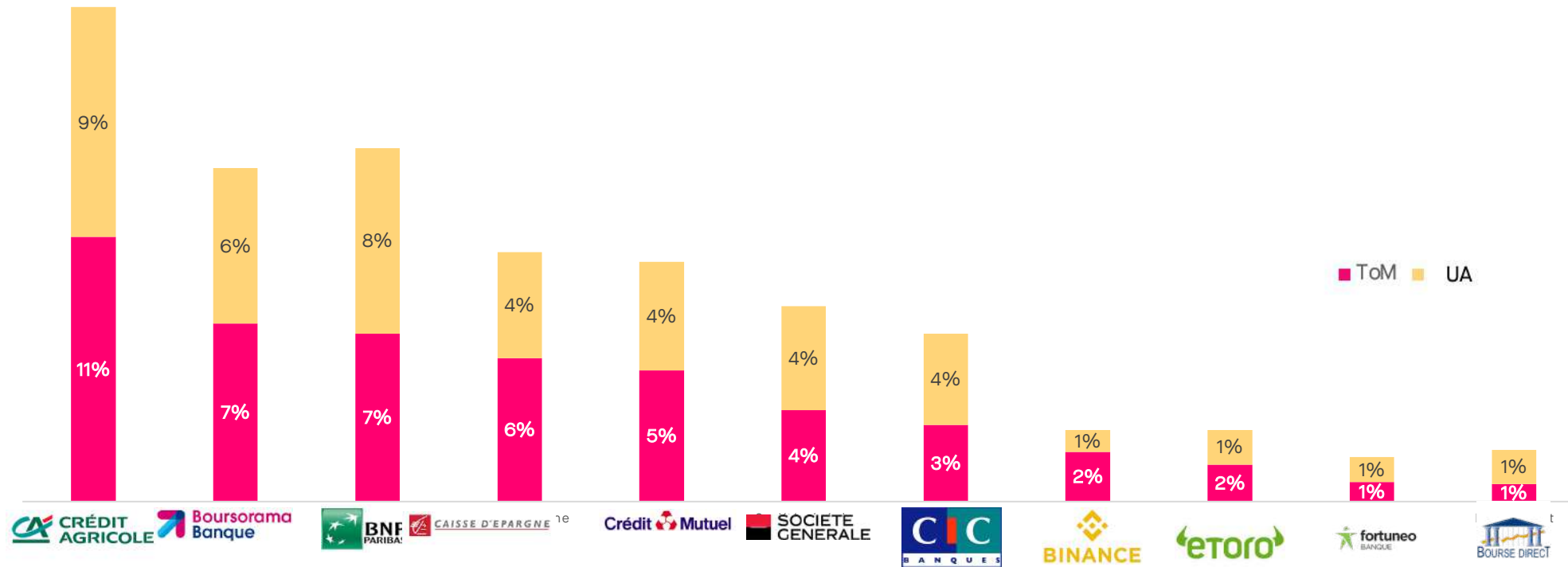
Other brands smaller representation
Degiro – only 8 ToM and 4 UA, TR-only 10 ToM and 4 UA, No BUX
Non admissable brands not included

Q12r1]: Thinking about where you would invest your money, what is the first bank / broker / platform that comes to mind?
Q13: What other banks / brokers / platforms come to mind?

Brand funnel

Boursorama, Fortuneo and eToro are the ones with highest awareness (however Fortuneo is losing a lot of users on the conversion to consideration, ending up with the same level of brand preference, as eToro)
eToro has the second highest conversion to brand preference (after Boursorama), which means its starting to compete with large players like Fortuneo.

Conversion rate	BUX	Boursorama Banque	bitpanda	DE GIRO	eToro	fortuneo BANQUE	scalable CAPITAL	TRADE REPUBLIC	BOURSE DIRECT	None of above
Aided Awareness	3%	81%	5%	7%	27%	63%	4%	15%	21%	
	0.41	0.62	0.44	0.54	0.46	0.26	0.39	0.51	0.39	
Brand Consideration	1%	50%	2%	4%	13%	17%	2%	8%	8%	20%
	11.0	0.59	0.68	0.58	0.62	0.48	0.71	0.49	0.51	
Brand Usage	1%	29%	2%	2%	8%	8%	1%	4%	4%	45%
	0.57	0.89	0.40	0.61	0.76	0.70	0.25	0.68	0.67	
Brand Preference	1%	26%	1%	1%	6%	6%	0%	3%	3%	

Q14: Aided Brand Awareness (MP); Q15: Brand Consideration (Top 3 Boxes - SP); Q16: Usage (Ever - SP); Q17: Brand Preference (SP)
Base 1000 respondents

Brand funnel
zoom in Boursorama Banque

Even though Boursorama's awareness is led by women, male are leading in the conversion to usage and, consequently, in the brand preference.
Despite this drop between consideration and usage, once people use, they are likely to prefer (driven by men and Paris)

	Boursorama Banque	Male	Female	18-24	25-34	35-44	Paris
Aided Awareness	81%	78%	84%	80%	81%	81%	81%
Conversion rate	0.62	0.66	0.58	0.62	0.60	0.63	0.66
Brand Consideration	50%	51%	48%	50%	49%	51%	53%
Conversion rate	0.59	0.64	0.53	0.67	0.63	0.50	0.72
Brand Usage	29%	33%	26%	33%	31%	26%	38%
Conversion rate	0.89	0.89	0.90	0.90	0.86	0.92	0.87
Brand Preference	26%	29%	23%	30%	26%	24%	33%

☀ Conversion rate

Ideal attributes

Being easy to use and having no/low commissions are the most important attributes of bank / broker / platform.

Attribute	Top 1	Top 3
Easy to use	12%	37%
Has no fees / low commissions	12%	35%
Is a brand I can trust	10%	25%
Teaches me to become a better investor	8%	23%
Easy to add / withdraw funds	8%	22%
Provides investing tips	6%	21%
Has payment options I need (Credit card, Paypal)	6%	19%
Is a recommendation from someone I trust	6%	13%
Recommends stocks for me	5%	14%
Offers fractional investing (buying parts of shares for a...	4%	12%
Quick to check my investment portfolio	4%	14%
Offers crypto investing	4%	12%
Has a big asset offering (ETFs, stocks and others)	4%	13%
Automatically invests for me	4%	11%
Offers automated savings plans	3%	11%
Has social and environmental investment options	3%	9%
Offers new investment types (ie. NFTs, DeFi)	3%	10%

■ Top 1 ■ Top 3

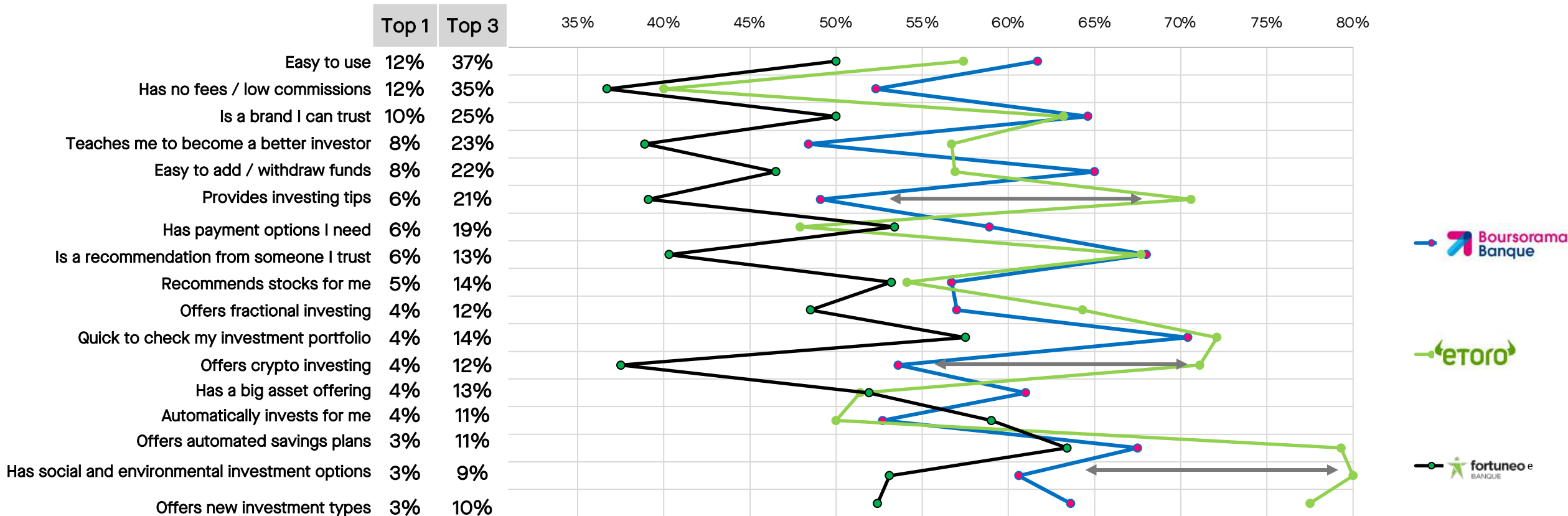|	Gender		Age			City
	Male	Female	18-24	25-34	35-44	Paris
Easy to use	10%	15%	12%	11%	14%	12%
Has no fees / low commissions	14%	10%	12%	9%	15%	12%
Is a brand I can trust	8%	12%	11%	8%	11%	8%
Teaches me to become a better investor	8%	8%	10%	8%	7%	9%
Easy to add / withdraw funds	9%	6%	8%	8%	7%	7%
Provides investing tips	7%	6%	8%	7%	4%	6%
Has payment options	4%	8%	6%	5%	6%	5%
Is a recommendation from someone I trust	5%	6%	5%	7%	5%	6%
Recommends stocks for me	5%	6%	5%	6%	4%	4%
Offers fractional investing	5%	4%	4%	5%	4%	6%
Quick to check my investment portfolio	5%	4%	4%	4%	4%	5%
Offers crypto investing	5%	3%	4%	5%	3%	3%
Has a big asset offering	3%	4%	3%	4%	4%	4%
Automatically invests for me	4%	3%	3%	4%	4%	3%
Offers automated savings plans	3%	3%	2%	4%	2%	3%
Has social and environmental investment options	3%	3%	2%	4%	3%	3%
Offers new investment types	4%	1%	2%	3%	3%	5%

Q21_R_1_2_3: Please rank the 3 most important attributes a bank / broker / platform should have? Base 1000 respondents
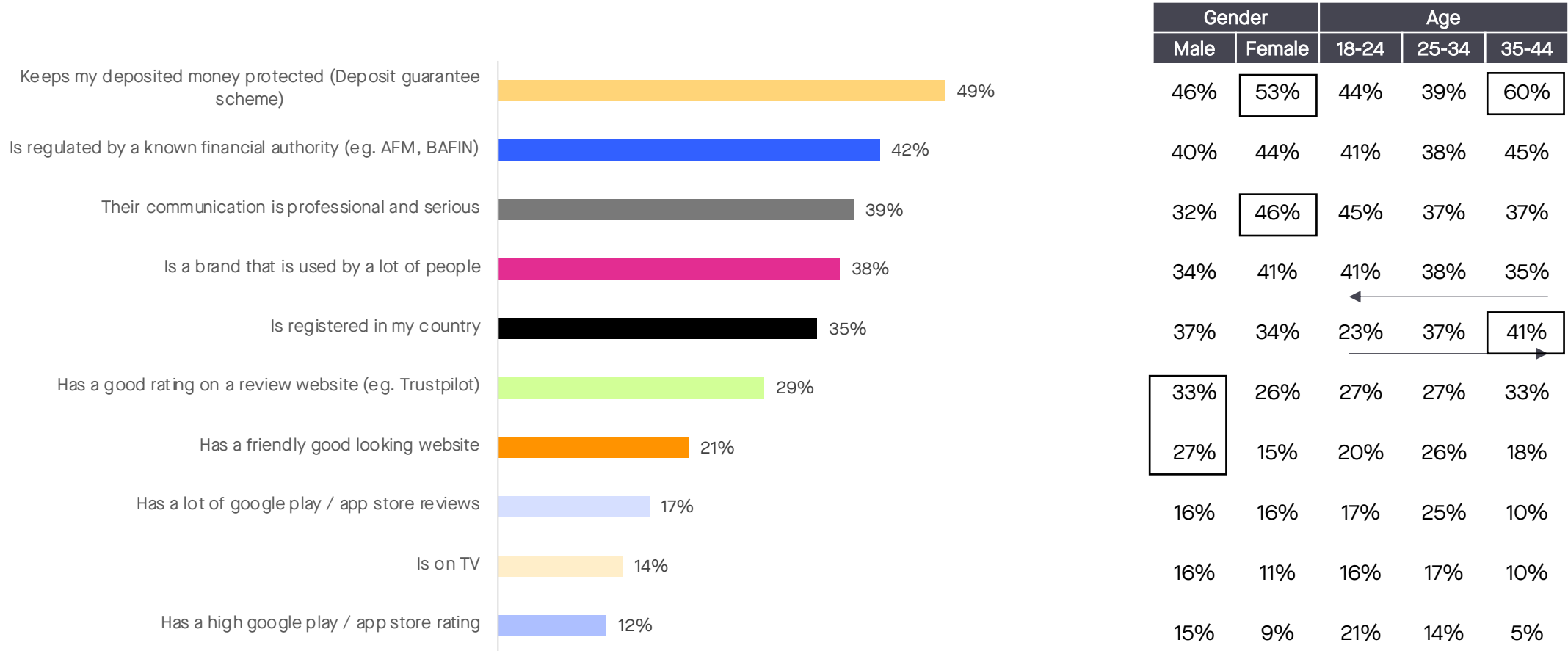
Perception of brands

BUX

Across benefits both Boursorama and etoro are seen as more successful delivering on expectations.
etoro stands out for <u>providing tips, crypto</u> (these 2 with big gaps to others), quick to check portfolio, and more advanced options like social and environmental and new intestment types.

	Top 1	Top 3
Easy to use	12%	37%
Has no fees / low commissions	12%	35%
Is a brand I can trust	10%	25%
Teaches me to become a better investor	8%	23%
Easy to add / withdraw funds	8%	22%
Provides investing tips	6%	21%
Has payment options I need	6%	19%
Is a recommendation from someone I trust	6%	13%
Recommends stocks for me	5%	14%
Offers fractional investing	4%	12%
Quick to check my investment portfolio	4%	14%
Offers crypto investing	4%	12%
Has a big asset offering	4%	13%
Automatically invests for me	4%	11%
Offers automated savings plans	3%	11%
Has social and environmental investment options	3%	9%
Offers new investment types	3%	10%

Boursorama Banque

eToro

fortuneo BANQUE

Q23: To what extent do you agree or disagree with the following statements about xxx? Base awares of brands Boursorama Banque = 808, eToro = 274, Fortuneo Banque = 630

Why trust a brand?

BUX

Women stand out to trust for money protection and tone of communication, while men's #3 reason is being registered in the country (the importance of that factor grows with the age). On the opposite, the fact that the brand is being used by a lot of people is more important for younger people.

Reason	%		Gender		Age	
			Male	Female	18-24	25-34	35-44
Keeps my deposited money protected (Deposit guarantee scheme)	49%		46%	53%	44%	39%	60%
Is regulated by a known financial authority (eg. AFM, BAFIN)	42%		40%	44%	41%	38%	45%
Their communication is professional and serious	39%		32%	46%	45%	37%	37%
Is a brand that is used by a lot of people	38%		34%	41%	41%	38%	35%
Is registered in my country	35%		37%	34%	23%	37%	41%
Has a good rating on a review website (eg. Trustpilot)	29%		33%	26%	27%	27%	33%
Has a friendly good looking website	21%		27%	15%	20%	26%	18%
Has a lot of google play / app store reviews	17%		16%	16%	17%	25%	10%
Is on TV	14%		16%	11%	16%	17%	10%
Has a high google play / app store rating	12%		15%	9%	21%	14%	5%

Q22 - Which of the following are the most important reasons you would trust a brand? Base 277 respondents that picked trust a brand

Key criteria for usage by average

BUX

Boursorama is mostly used for its ease of use and low commissions, while Etoro users are also keen on the ease of use, lower fees but value stock recommendations and learning from it more. The 4th reason is as its recommended, which is very valuable for both Boursorama and fortuneo.
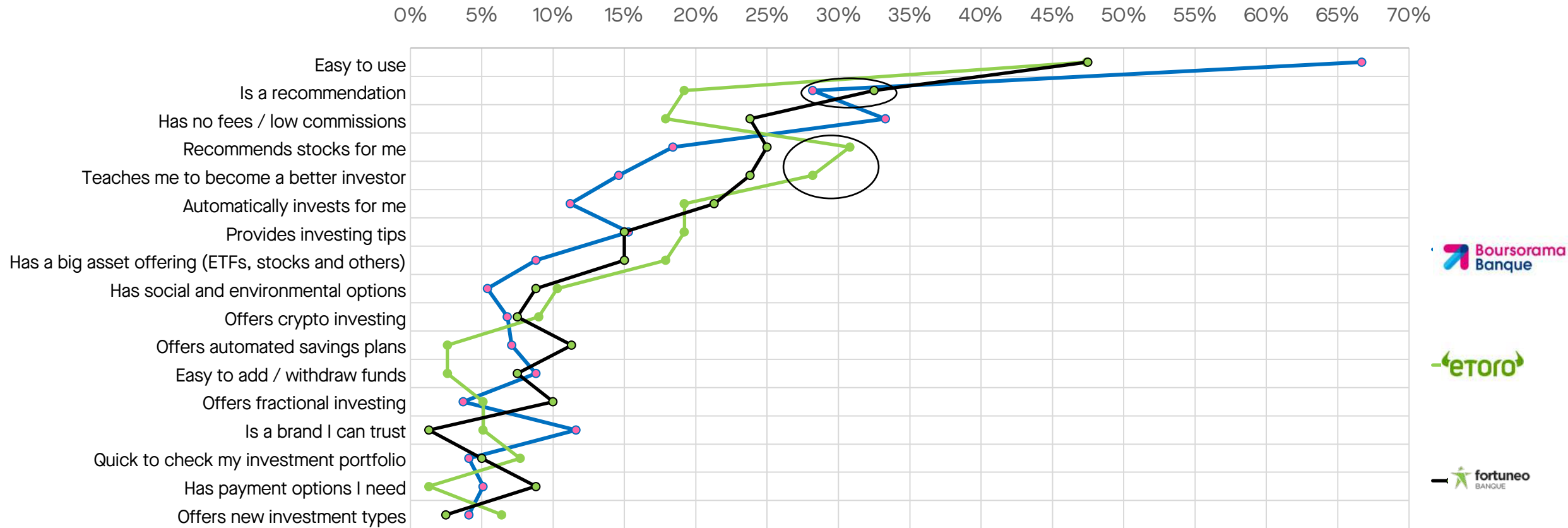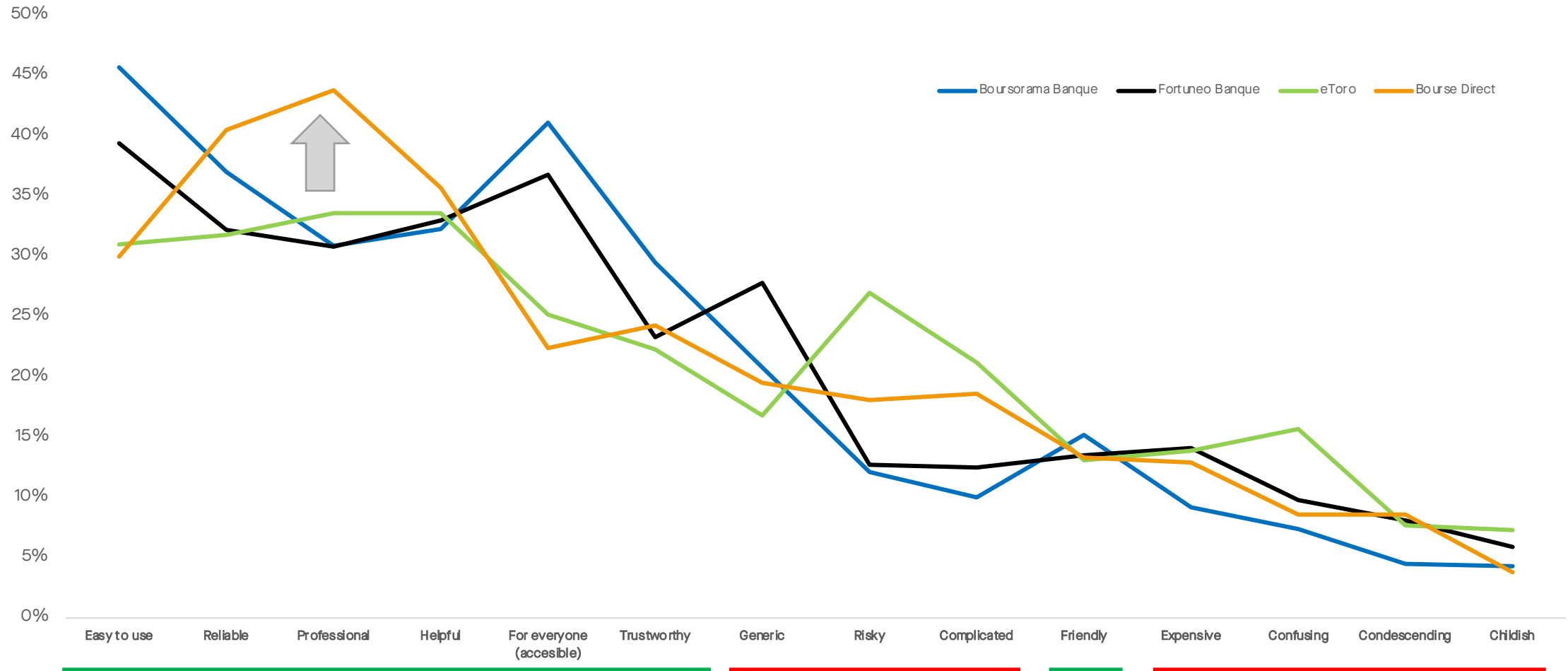

Q22: Why are you currently using xxx brand? Base awares of a brand that picked the option for top3.
Boursorama Banque = 294, eToro = 78, Fortuneo Banque = 80, Bourse Direct = 42 and others not featured due to small base

Attributes by average of all brands

BUX

When taking average into consideration, most positive attributes come first, but still not being persuasive enough.
Bourse direct stands our for professional while Boursorama for everyone and etoro for risky.

Legend: Boursorama Banque — Fortuneo Banque — eToro — Bourse Direct

X-axis attributes: Easy to use, Reliable, Professional, Helpful, For everyone (accesible), Trustworthy, Generic, Risky, Complicated, Friendly, Expensive, Confusing, Condescending, Childish

Q24: Which attributes do you associate with xx brand ? Base awares of brands Boursorama Banque = 808, Fortuneo Banque = 630, eToro = 275, Bourse Direct = 210

Impact on future investment

BUX

recommendations are the best source with <u>a trustful impact for all age ranges</u> (the older, the more important it becomes) with women relying more heavily on advice than men.
Price comparison platforms are also becoming <u>more significant with the age</u>, while **social media** and advice from **Youtube influencers**, on the opposite, has <u>higher impact on younger respondents.</u>

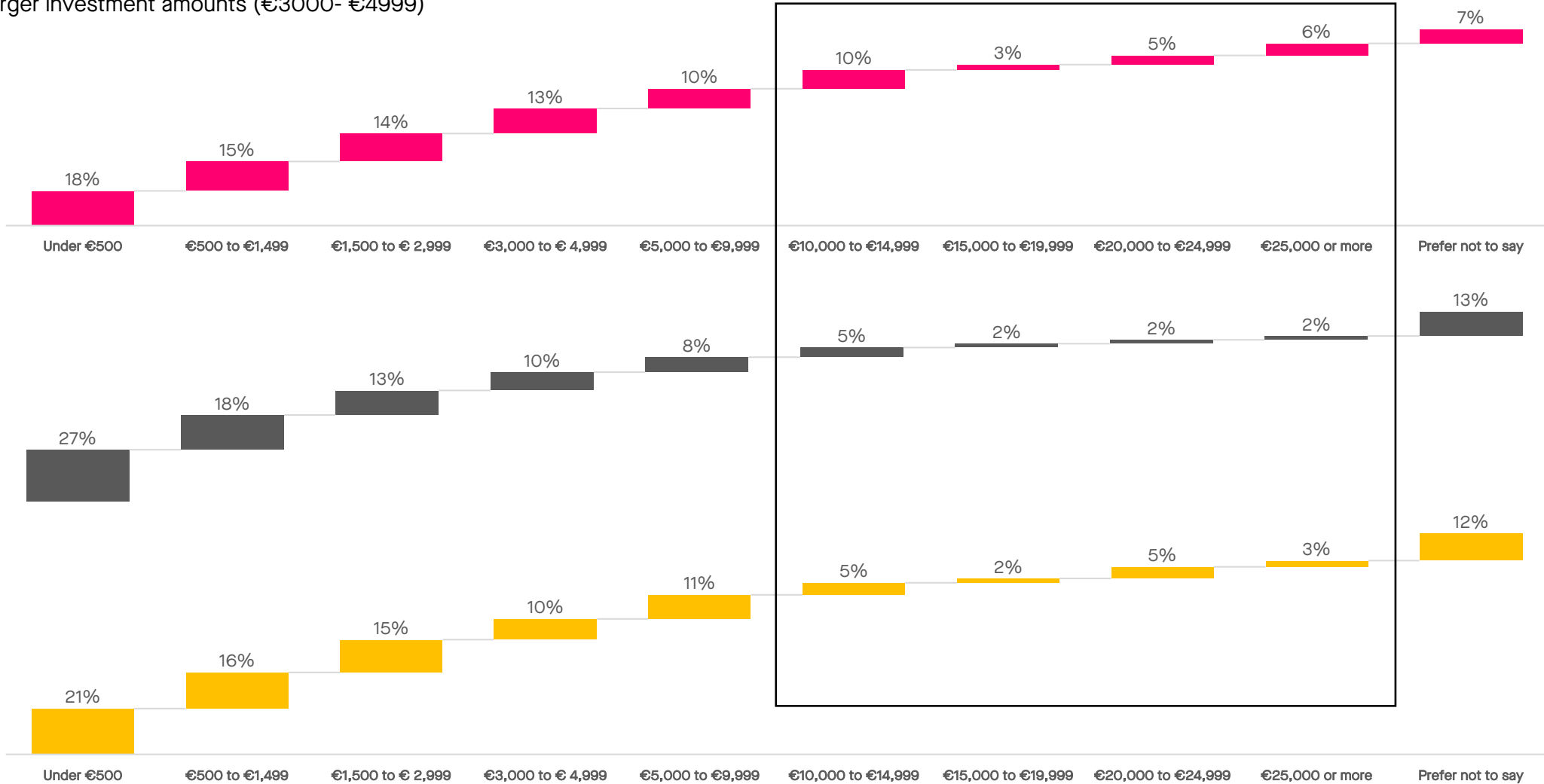|	Total	Male	Female	18-24	25-34	35-44	Already invest	Plan to invest
Advice from someone I trust (family, friend, etc.)	55%	46%	64%	50%	54%	58%	58%	54%
Price comparison platform	48%	45%	50%	42%	45%	54%	49%	47%
A new site	43%	42%	44%	40%	41%	47%	44%	43%
A search engine (Google, Bing, etc.)	35%	38%	33%	35%	38%	33%	32%	36%
An investment blog	30%	29%	30%	30%	27%	33%	31%	30%
Advertisement TV	22%	23%	21%	22%	25%	19%	18%	22%
Social Media ads (FB, Twitter, Snap, TikTok etc.)	19%	21%	17%	26%	20%	14%	13%	20%
Advice from an Influencer or YouTube persona	17%	23%	11%	24%	18%	11%	15%	17%
Billboards	11%	13%	8%	12%	12%	8%	8%	11%
Podcasts	10%	11%	9%	13%	10%	8%	12%	10%

Current investment / Plan to invest in next 12 months

BUX

Up to now, current investors are on average between €500-€4999, yet they are planning to slightly reduce their average investment level with fewer people going for larger investment amounts (€3000- €4999)

Past 12 months — Currently investing

Under €500	€500 to €1,499	€1,500 to € 2,999	€3,000 to € 4,999	€5,000 to €9,999	€10,000 to €14,999	€15,000 to €19,999	€20,000 to €24,999	€25,000 or more	Prefer not to say
18%	15%	14%	13%	10%	10%	3%	5%	6%	7%

Next 12 months — everyone

Under €500	€500 to €1,499	€1,500 to € 2,999	€3,000 to € 4,999	€5,000 to €9,999	€10,000 to €14,999	€15,000 to €19,999	€20,000 to €24,999	€25,000 or more	Prefer not to say
27%	18%	13%	10%	8%	5%	2%	2%	2%	13%

Next 12 months — Currently investing

Under €500	€500 to €1,499	€1,500 to € 2,999	€3,000 to € 4,999	€5,000 to €9,999	€10,000 to €14,999	€15,000 to €19,999	€20,000 to €24,999	€25,000 or more	Prefer not to say
21%	16%	15%	10%	11%	5%	2%	5%	3%	12%

Q41: Over the last 12 months, approximately how much have you invested? Base 148 current investors
Q42: Approximately how much do you plan to invest in the stock market in the next 12 months? Base 1000 respondents