



Voice of the Investor

Understanding investor sentiment in
Q4 2024

Key headlines

1

Investor confidence

Investor confidence has fallen throughout the year in 2024. Investors have become less confident that their personal finances will get better in the next 12 months, that their own investment performance will get better, and that investment opportunities in general will improve in the next 12 months.

2

Investor Opportunities

Most investors remain committed to investing to either the same level in the year ahead or investing more. The most common expected investment action remains taking out more investments, but the number to investors expecting to take out a new investment account has fallen throughout the year.

3

New Investments

UK investors are increasingly turning to US investments at the expense of UK investments. Cryptoassets are also increasingly seen as a best buy opportunity, ranked joint third with cash assets in Q4.

Investor Sentiment

UK adults are more likely to say their current personal finances are good than bad, but they are increasingly less certain looking ahead to the next 12 months

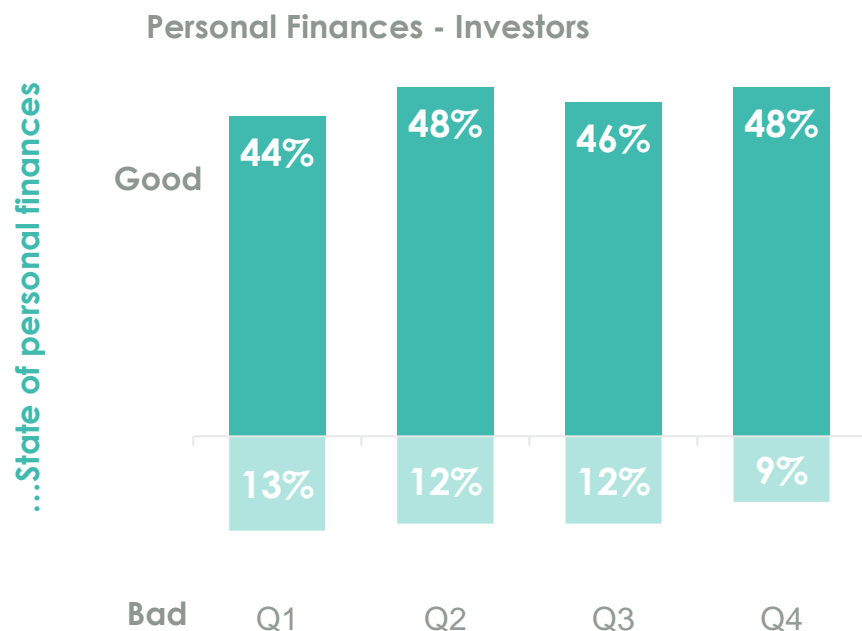


Q – How would you rate the following?...

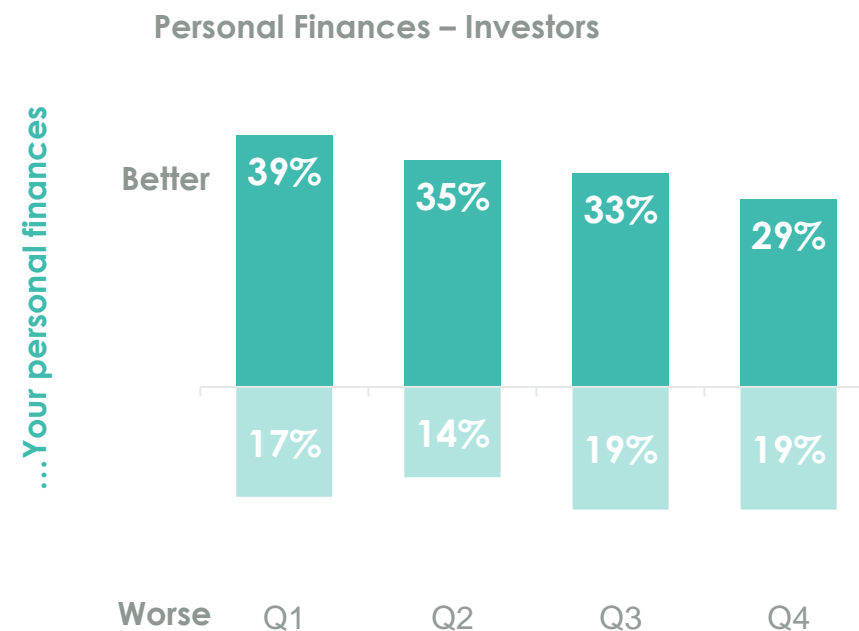


Q – Over the next 12 months, do you expect the following to get better or worse?...

UK Investors are more positive about their personal finances but there has been a steady decline in confidence about the next 12 months throughout the year

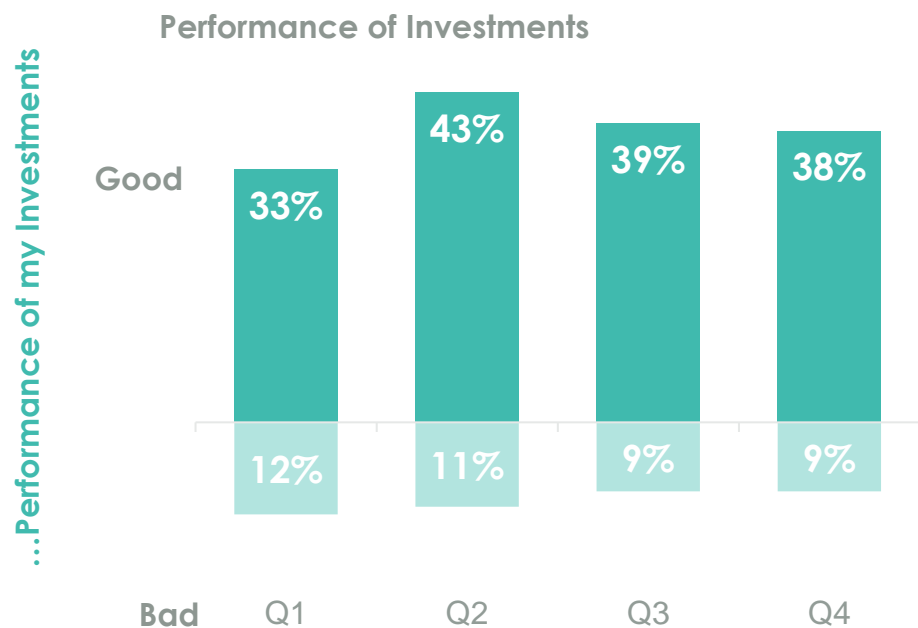


Q – How would you rate the following?...

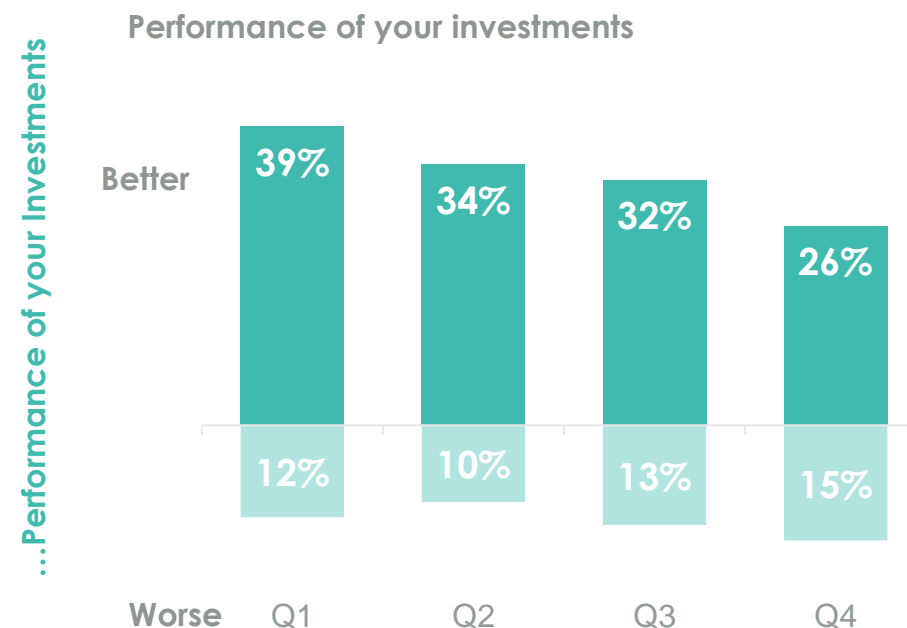


Q – Over the next 12 months, do you expect the following to get better or worse?...

While investors remain positive about the current performance of their investments, confidence has fallen throughout the year when thinking about the next 12 months

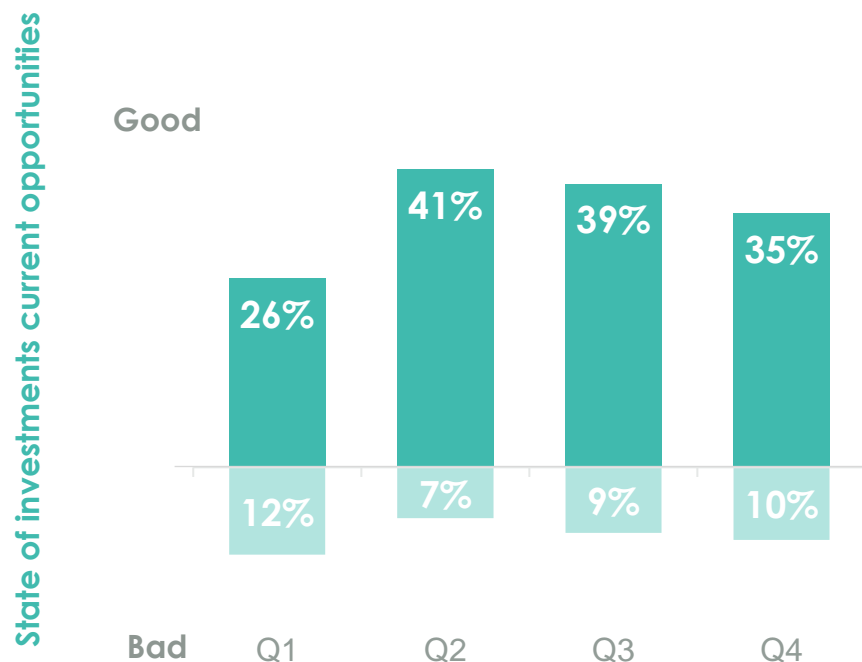


Q – How would you rate the following?...

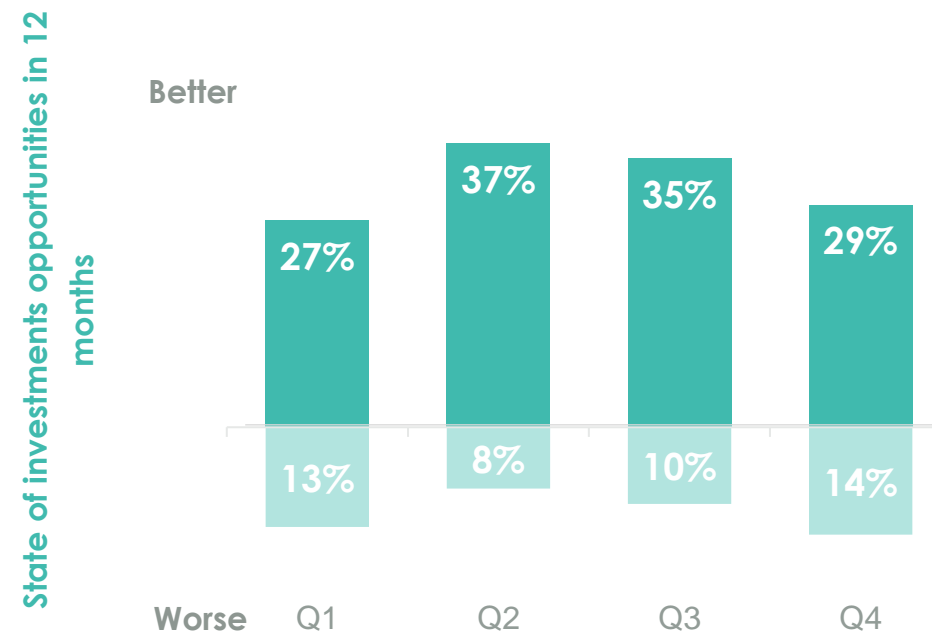


Q – Over the next 12 months, do you expect the following to get better or worse?...

There has been a small but sustained decline in how investors rate investment opportunities since the summer

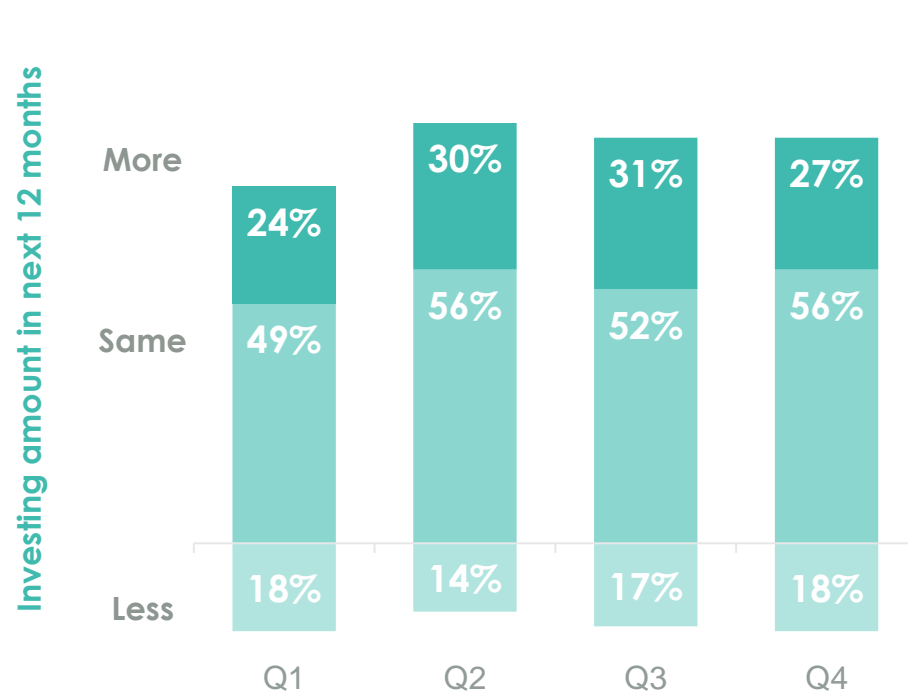


Q - How would you rate current investment opportunities?

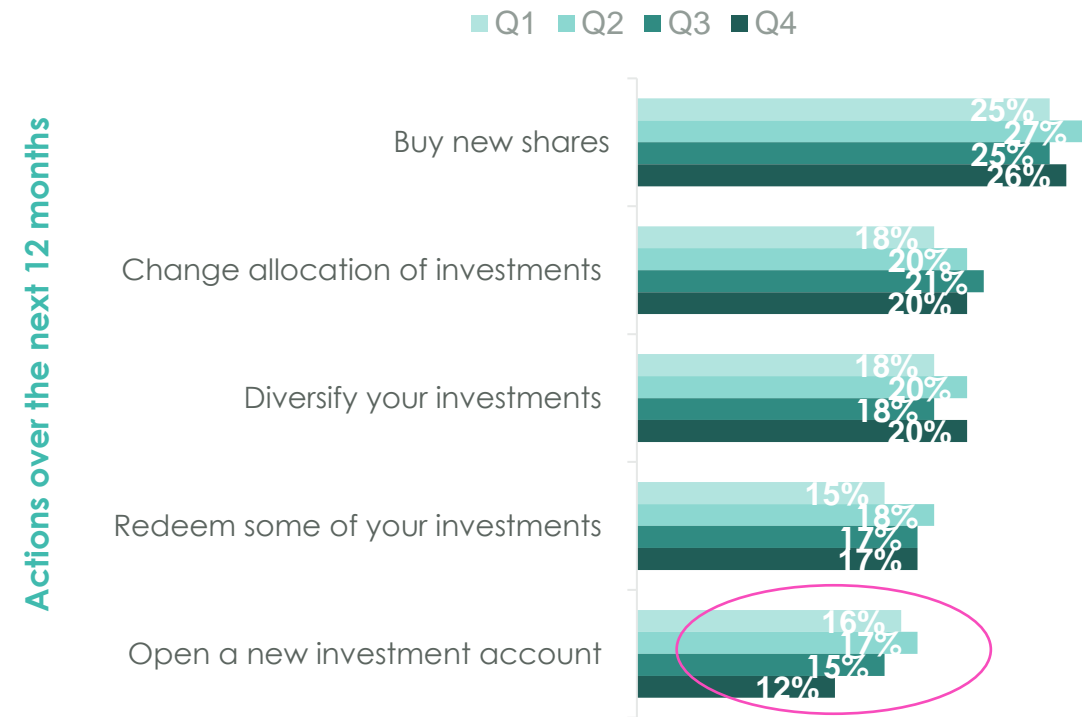


Q - How would you rate investment opportunities to be in next 12 months?

Although the proportion of investors expecting to invest more, and buy new shares, has remained stable throughout the year, there has been a decline in those expecting to open a new investment account



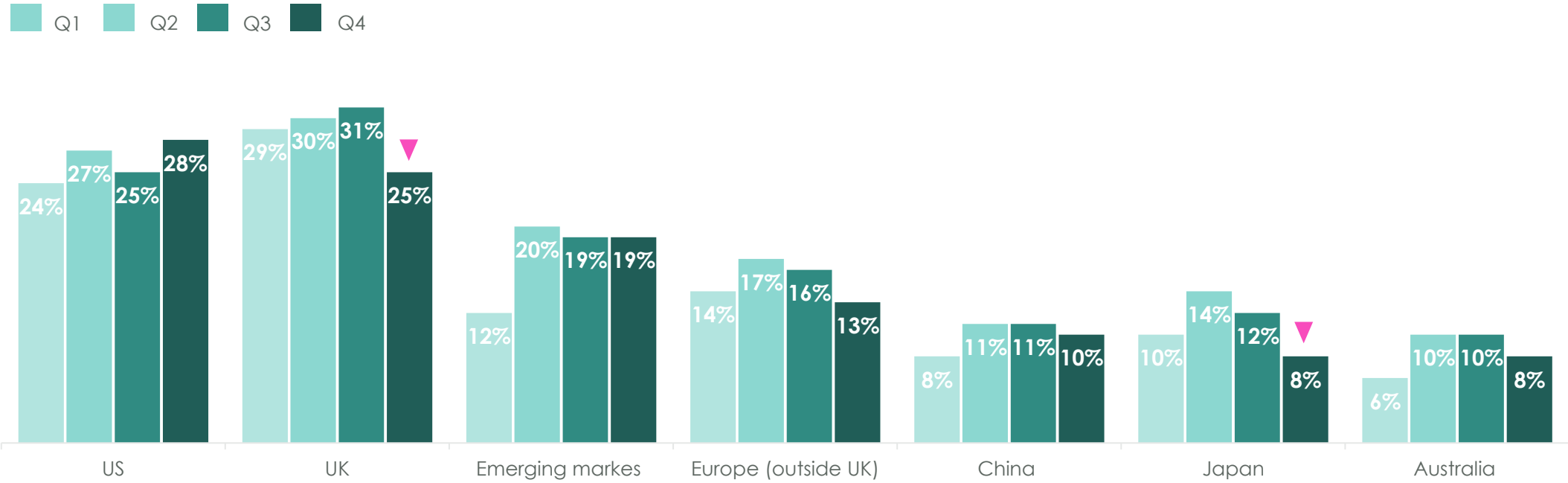
Q - Do you expect to invest more or less over the next 12 months?



Q - Do you expect to do any of the following over the next 12 months?

The US overtakes the UK as the best buying opportunity in the next 12 months

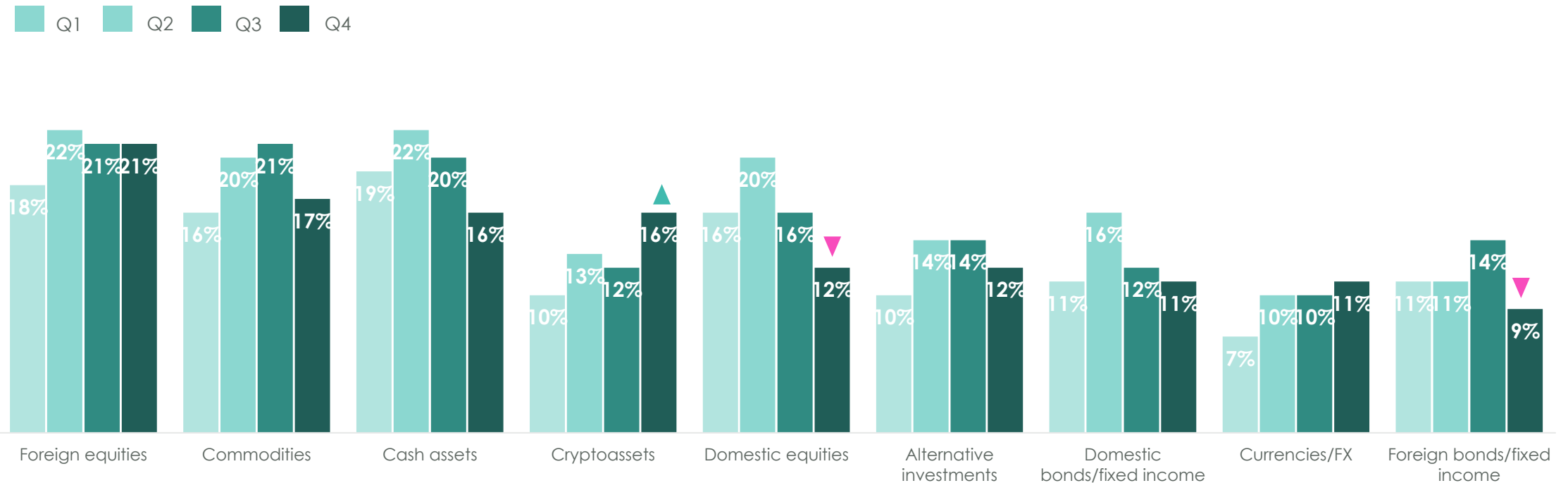
Best buying opportunities: Markets



Q - Which markets do you think present the best buying opportunities for the next 12 months?

Cryptoassets are increasingly seen as a good buying opportunity. The importance of domestic equities has fallen significantly in Q4, having also fallen in Q3

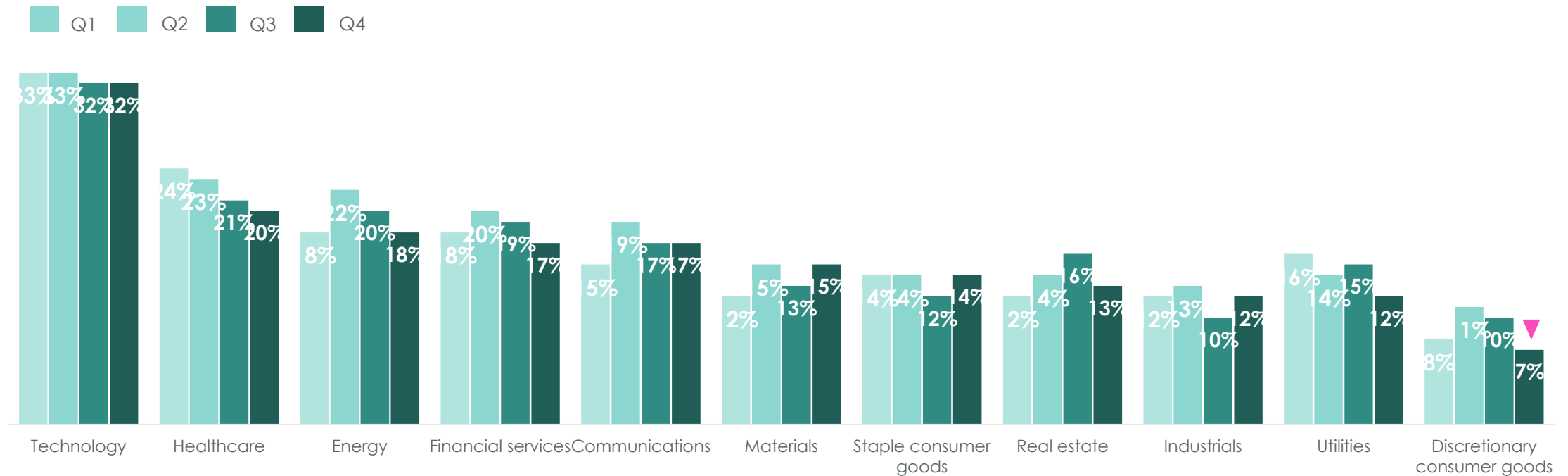
Best buying opportunities: Asset Class



Q - Which asset classes do you think present the best buying opportunities for the next 12 months?

Investors continue to rate technology as the best buying opportunity. Preferences have changed little throughout the year

Best buying opportunities: Sectors



Q - Which sectors do you think present the best buying opportunities for the next 12 months?