



Investor Voice

Understanding investor sentiment in
Q3 2025

Key headlines

1

Investor outlook

Investors are buoyant about their financial outlook and the prospects for their investments, perhaps as memories of the Liberation day tariffs earlier in the year begin to fade. The UK savings ratio remains high, and investors expect to buy new shares, open new accounts and increase the amount they invest.

2

Best buying opportunities

The UK remains seen as the best buying opportunity, maintaining a lead over the US throughout 2025. The gulf between tech and the rest increases. There's been a sizable increase in those seeing Crypto as a best buying opportunity, making it the joint best buy opportunity (albeit tied with 3 other assets).

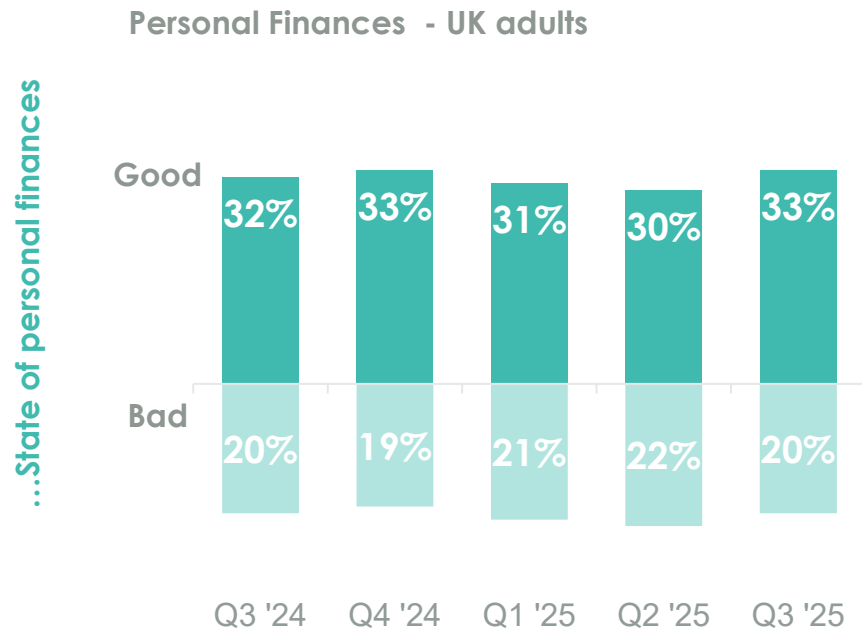
3

Investor tribes

This wave we overlaid segments from Opinium's Investor tribes segmentation in the Investor Voice survey. The 'Bold & Brave' tribe are most likely to think their personal finances will get better, their investments will get better and they will invest more in the next 12 months than any other tribe.

Investor Sentiment

Outlook on personal finances is good but looking to the next 12 months, the proportion think their finances will get better is negated by the same proportion thinking they will get worse

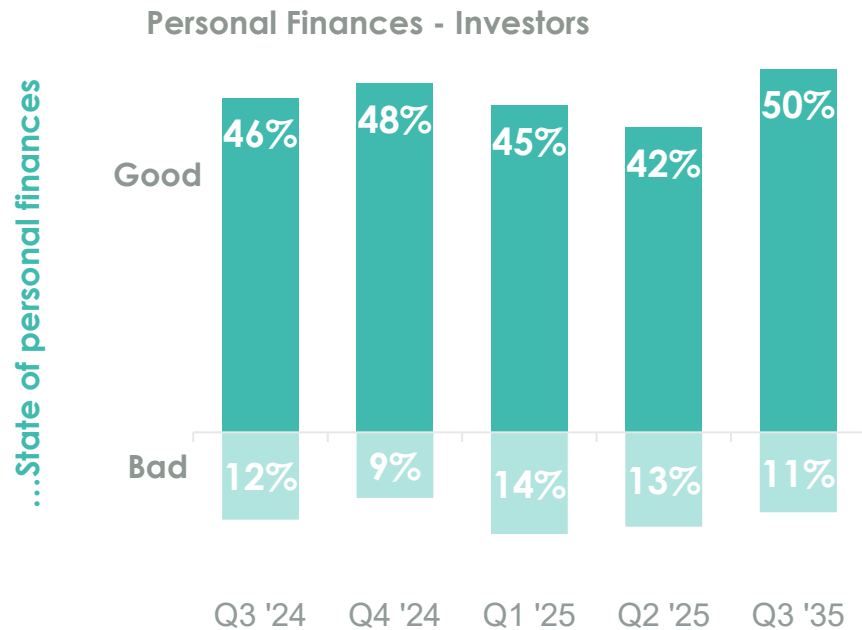


Q – How would you rate the following?...

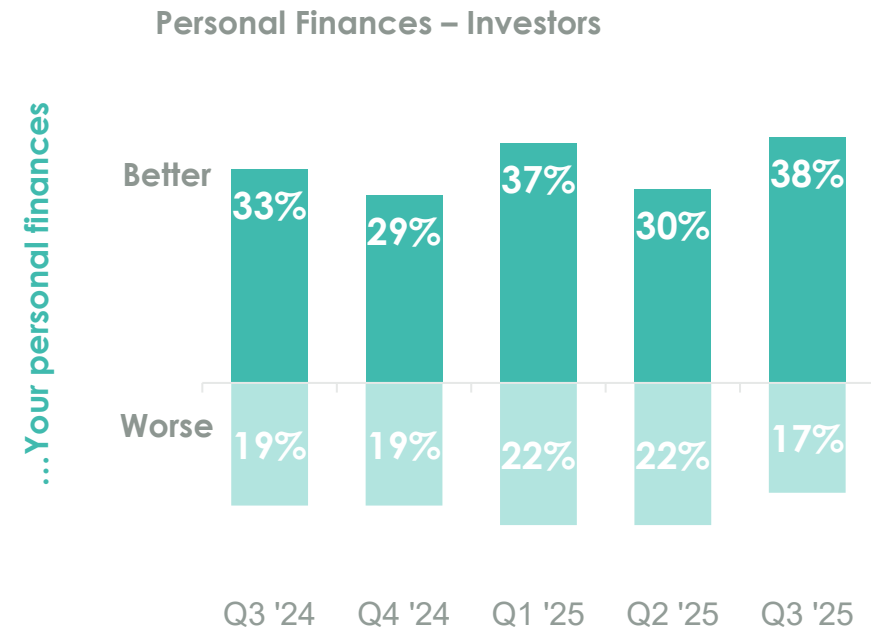


Q – Over the next 12 months, do you expect the following to get better or worse?...

Half of investors are positive about their personal finances, two in five think they will get better still in the next 12 months

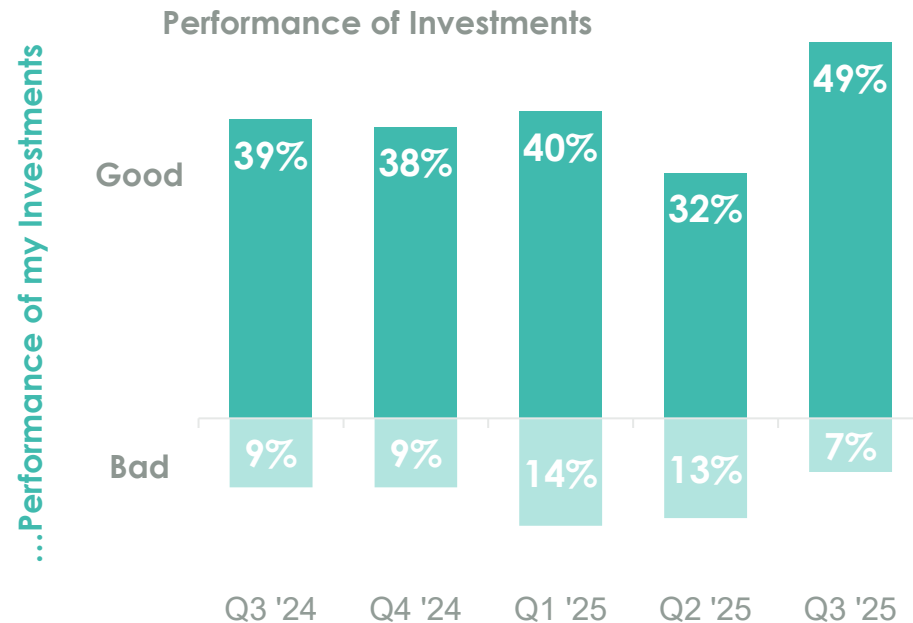


Q – How would you rate the following?...

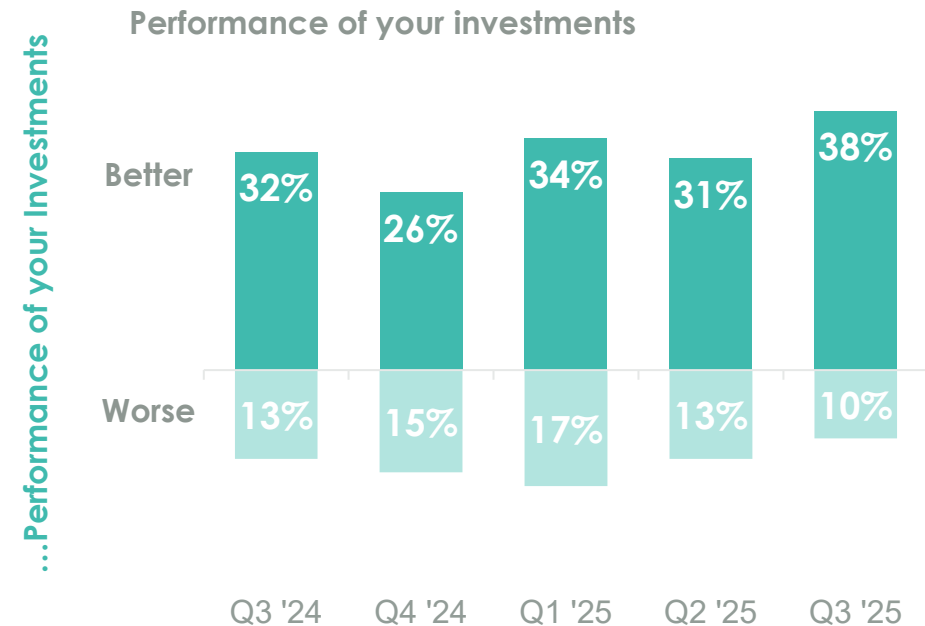


Q – Over the next 12 months, do you expect the following to get better or worse?...

Half of investors rate their investment performance as good. Again, two in five expect it to get better still in the next 12 months

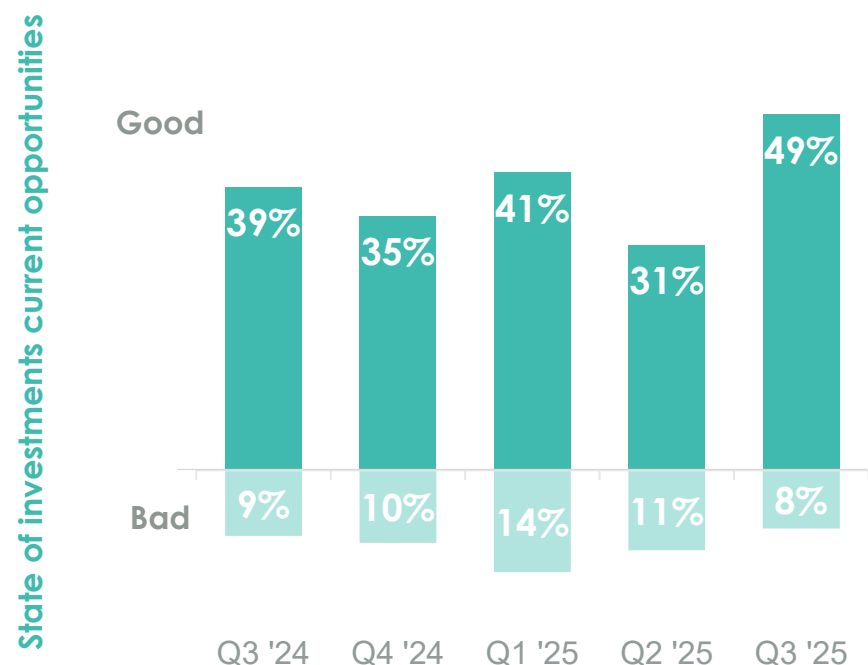


Q – How would you rate the following?...



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

Half of investors think current investment opportunities are good, while two in five expect them to get better over the next 12 months



Q - How would you rate current investment opportunities?



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

Saving more or less compared to 12 months ago



**UK
Adults**

Investors

26%

38%

Less
money

30%



3Y 5Y 10Y MAX

Compare +

 Export

 API

...

0%

1

10

6

Q3

2023

Q3

2024

Q3

2025

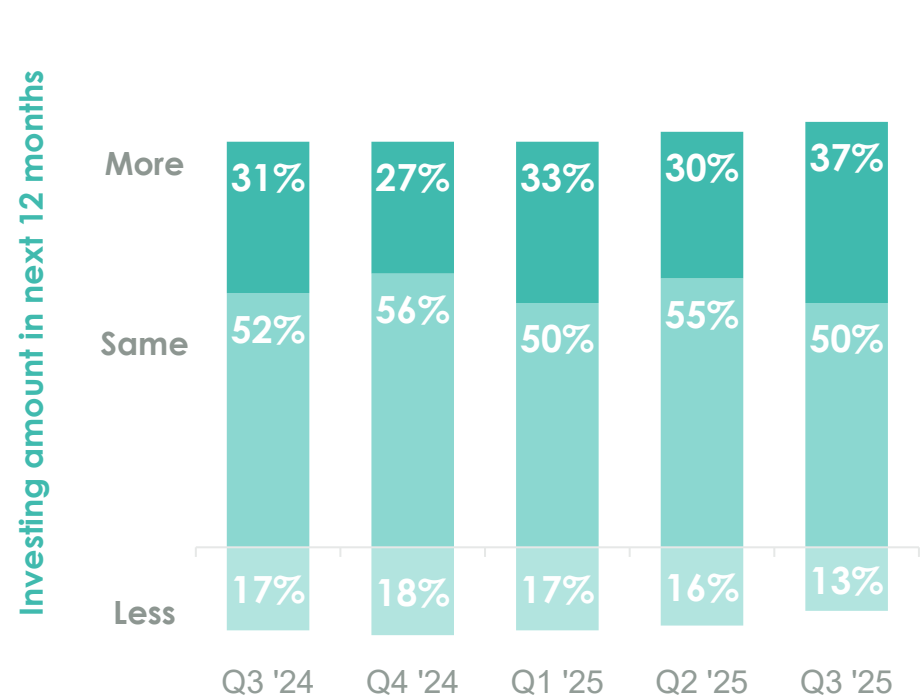
Office for National Statistics

Value

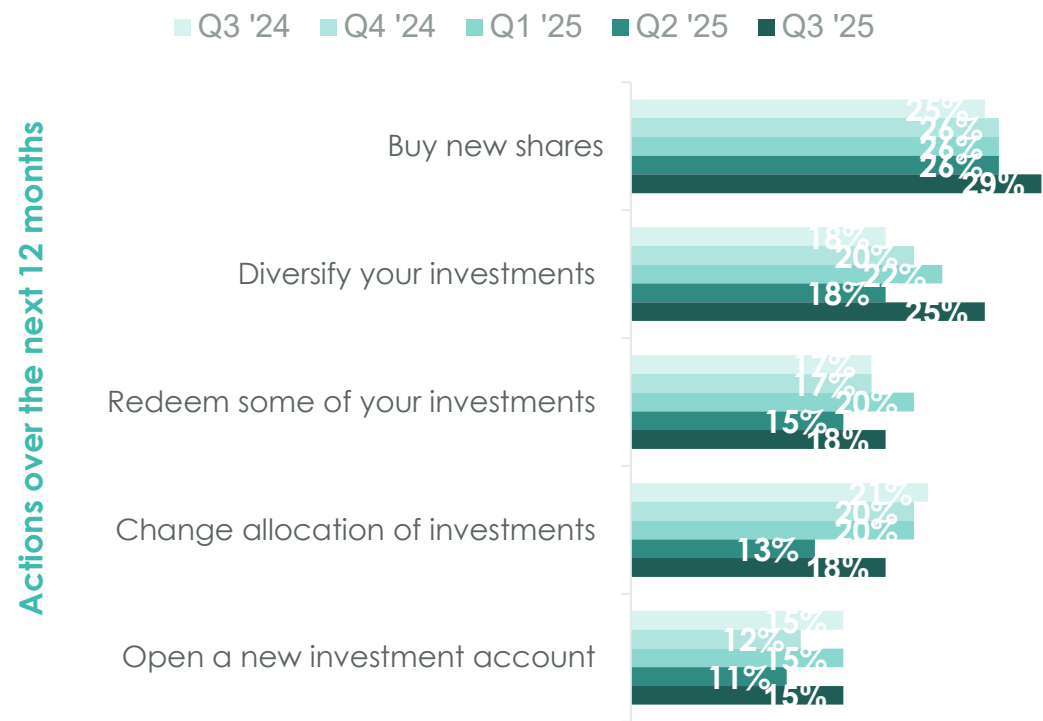
Chg

Q – Are you saving more or less now compared to 12 months ago?

Most investors either expect to invest more or the same over the next 12 months, very few expect to invest less. Many expect to buy new shares, diversify and change allocation



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

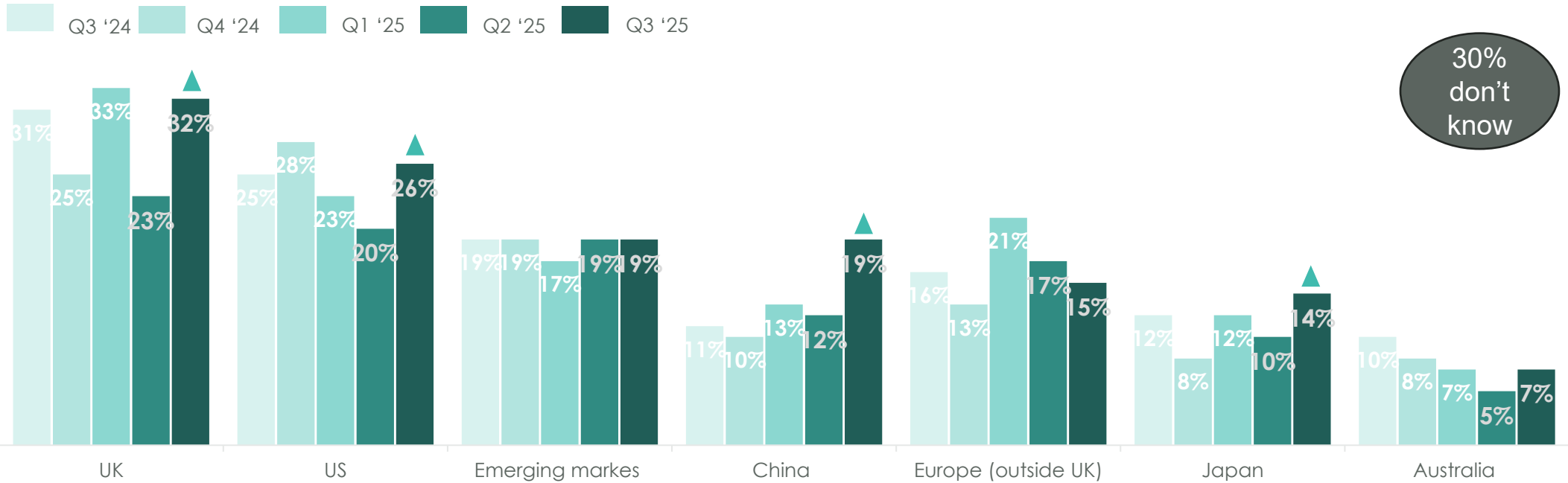


Q - Do you expect to do any of the following over the next 12 months?

Best Buying Opportunities

Throughout the whole of 2025, the UK has been seen as a better buying opportunity than the US. The UK maintains a +6pp lead over the US

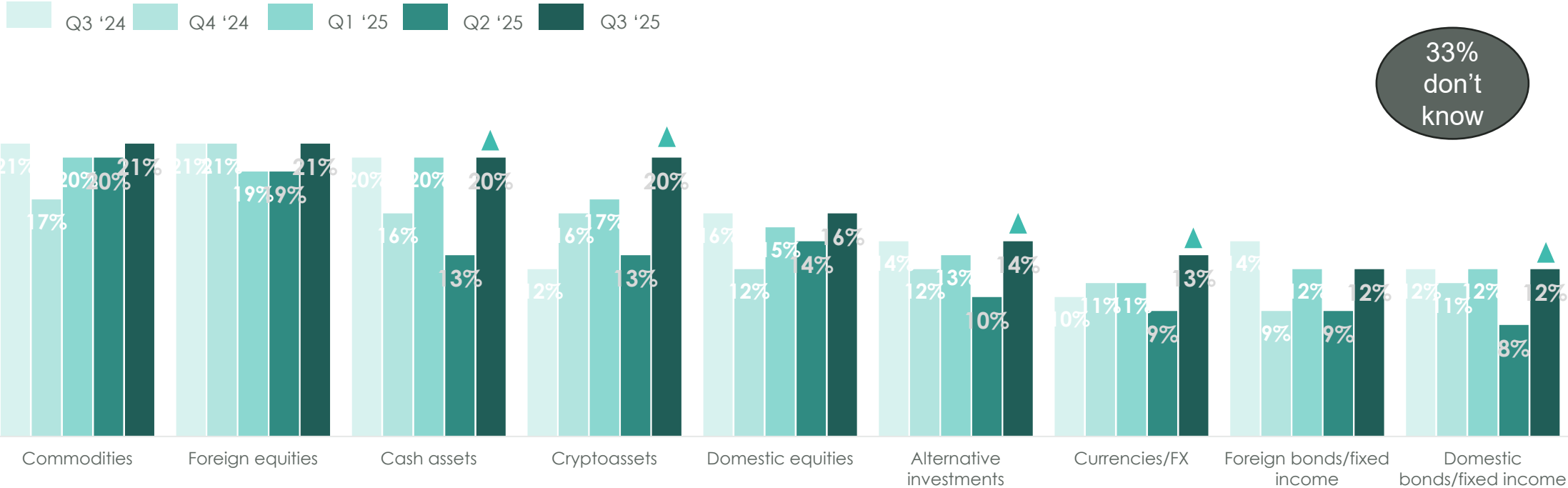
Best buying opportunities: Markets



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

Cash and Crypto recover. Crypto now sits in a pack with Commodities, Foreign Equities and Cash as the top best buying opportunities

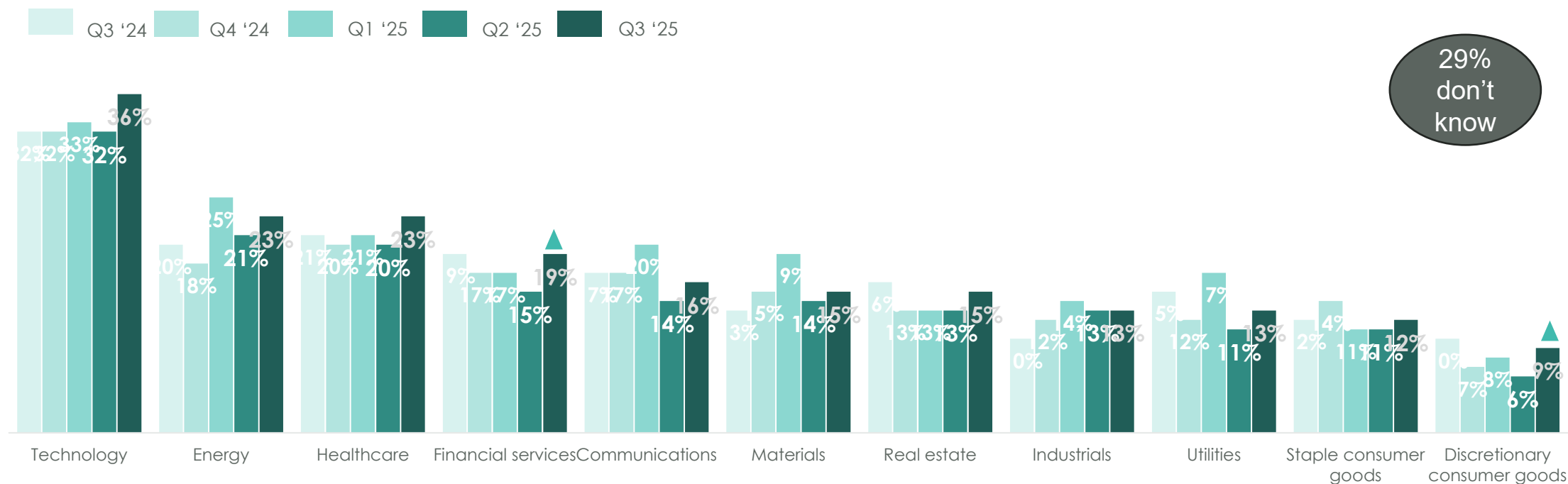
Best buying opportunities: Asset Class



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

A large gap has opened up between tech and the rest. Consistently around 30% of investors don't know where the best buying opportunities lie

Best buying opportunities: Sectors

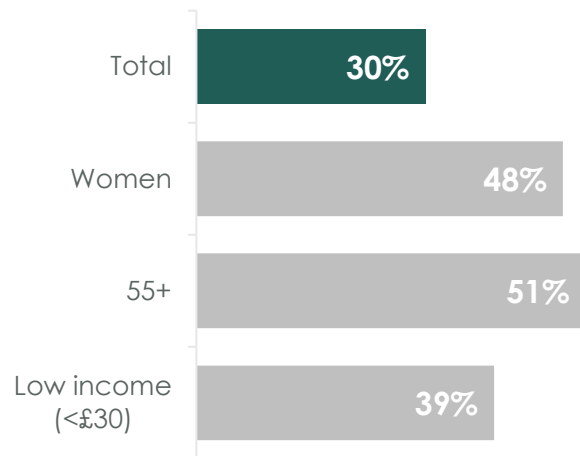


Q - Which sectors do you think present the best buying opportunities for the next 12 months?

Women, older investors, investors on lower incomes are all more likely to say they don't know where the best buying opportunities are (perhaps indicative of financial education gaps, or over confidence among other groups)

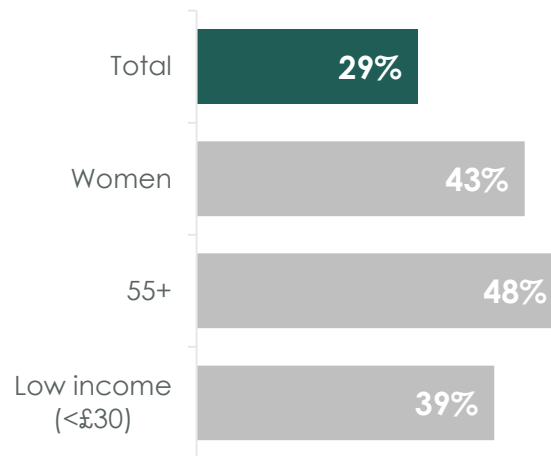
Best buying opportunities: Markets

% don't know



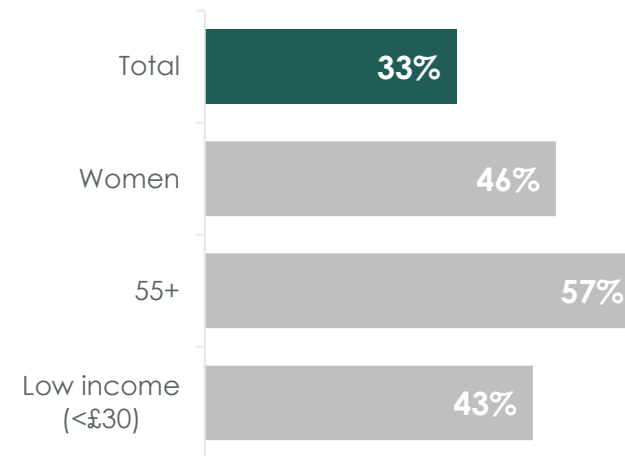
Best buying opportunities: Sectors

% don't know



Best buying opportunities: Asset Classes

% don't know



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

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

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

Investor Tribes

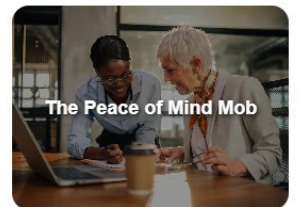
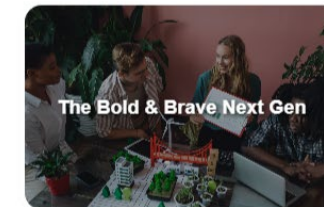
Link up with Opinium Investor Tribes

About Opinium's Investor Tribes

- In Spring 2025 Opinium ran a segmentation on investors
- Opinium's "Investor Tribes" segmentation splits investors into 5 segments based on attitudes and behaviours around investing
- Information about the size of the segments and characteristics can be found overleaf on the next slide
- The report can be downloaded from our website, here:

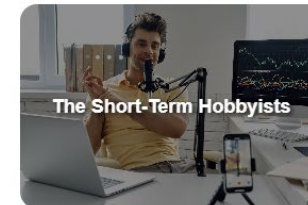
[Investor tribes - Opinium](#)

Find out more about the tribes:

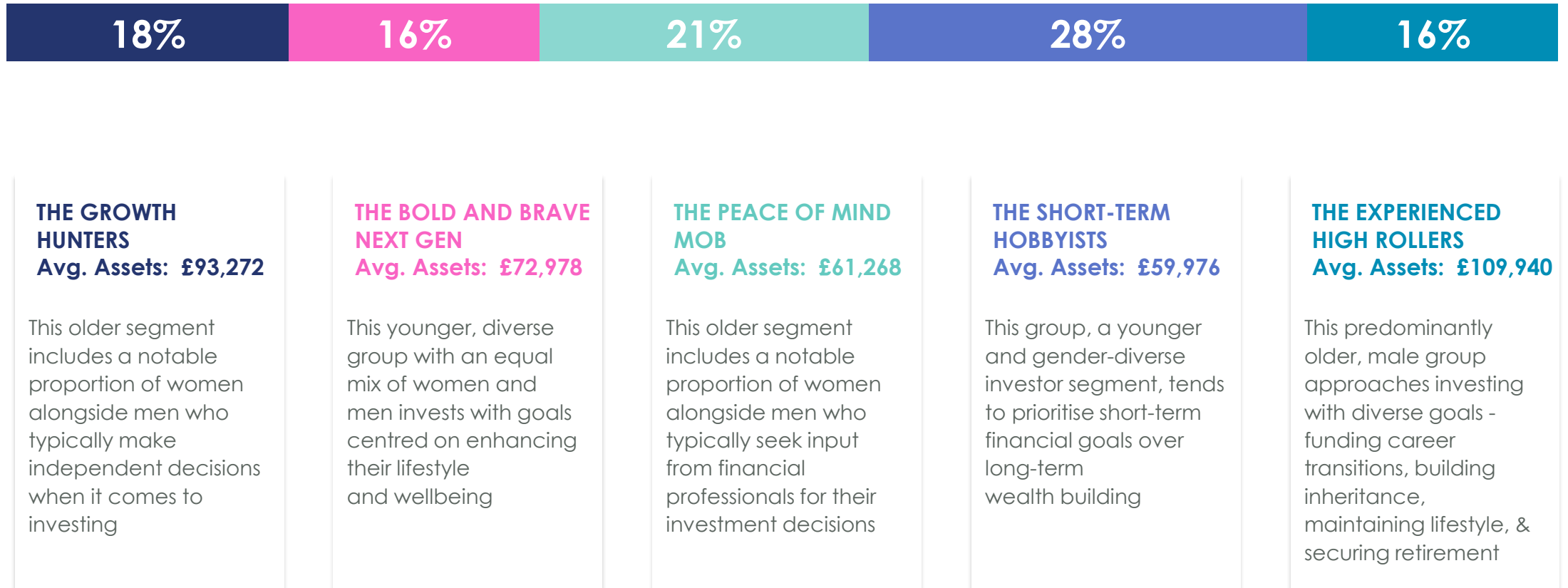


Overlaying the Investor Tribes segments in the Investor Voice survey

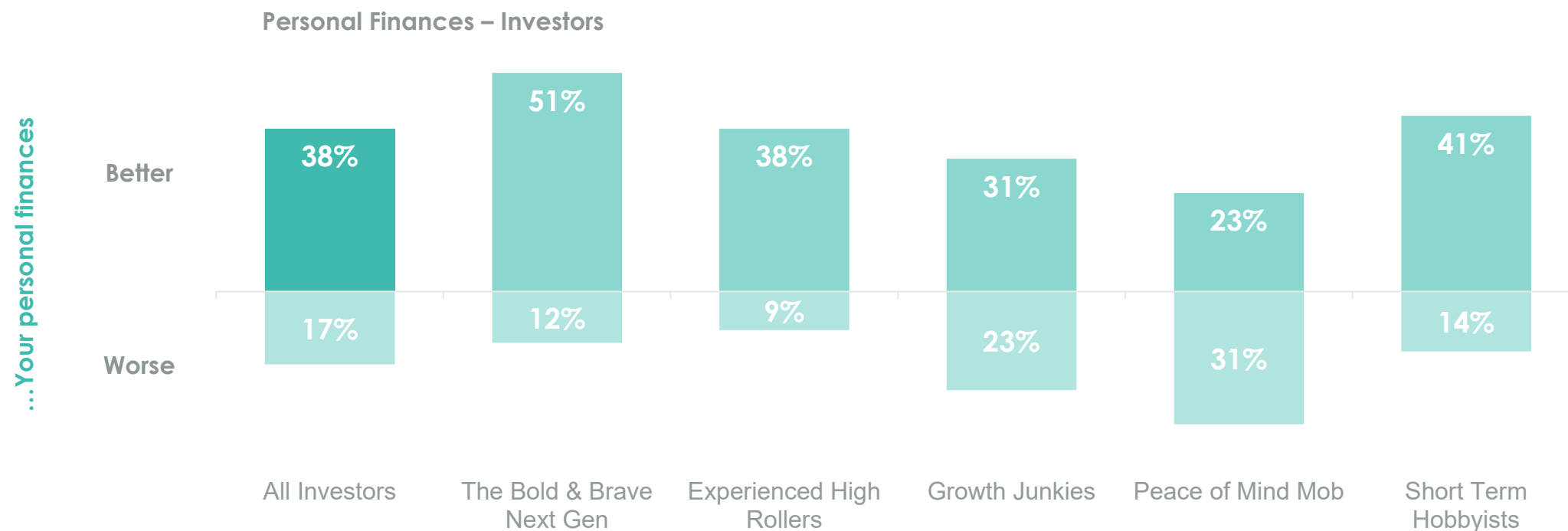
- This quarter we have overlaid the "Investor Tribes" segments in the Investor Voice survey
- We have then used this to look for differences by segments on the key Investor Voice survey questions
- Data is analysed through the next section



Introducing the tribes...

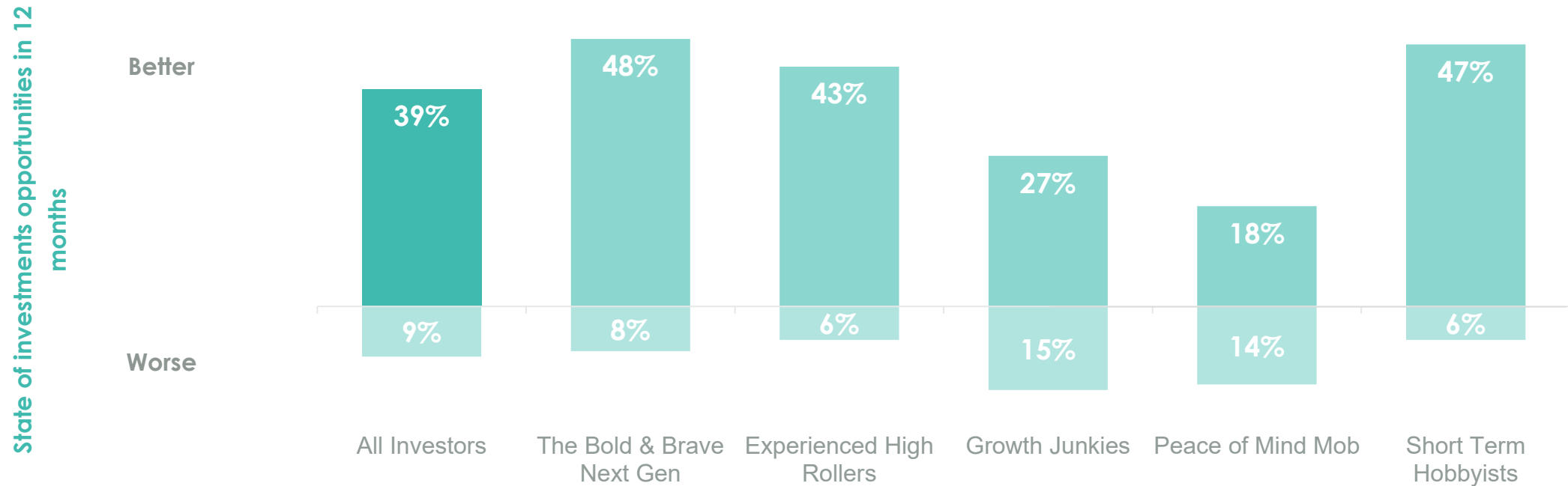


Half of the 'Bold & Brave tribe' expect their personal finances to get better over the next 12 months, compared to less than a quarter of the 'Peace of Mind Mob'



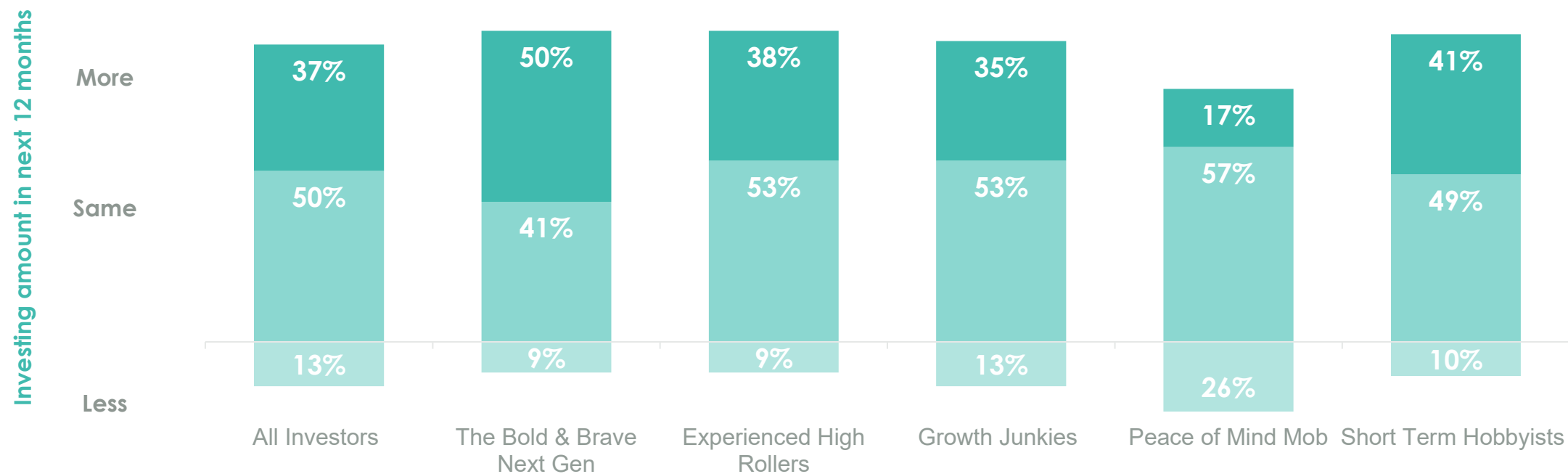
Q – Over the next 12 months, do you expect the following to get better or worse?...

Half of the 'Bold & Brave' and 'Short Term Hobbyists' rate their investment opportunities as better for the next 12 months, compared to one in five among the 'Peace of Mind Mob'



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

Half of the 'Bold & Brave Next Gen' expect to invest more over the next 12 months, compared to only 17% of the 'Peace of Mind Mob'



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

Contact the authors:



Alexa Nightingale
RESEARCH DIRECTOR

AlexaNightingale@opinium.com

58 GREAT SUTTON STREET |
LONDON | EC1V 0DG



Tom Cox
SENIOR RESEARCH MANAGER

TomCox@opinium.com

58 GREAT SUTTON STREET |
LONDON | EC1V 0DG

