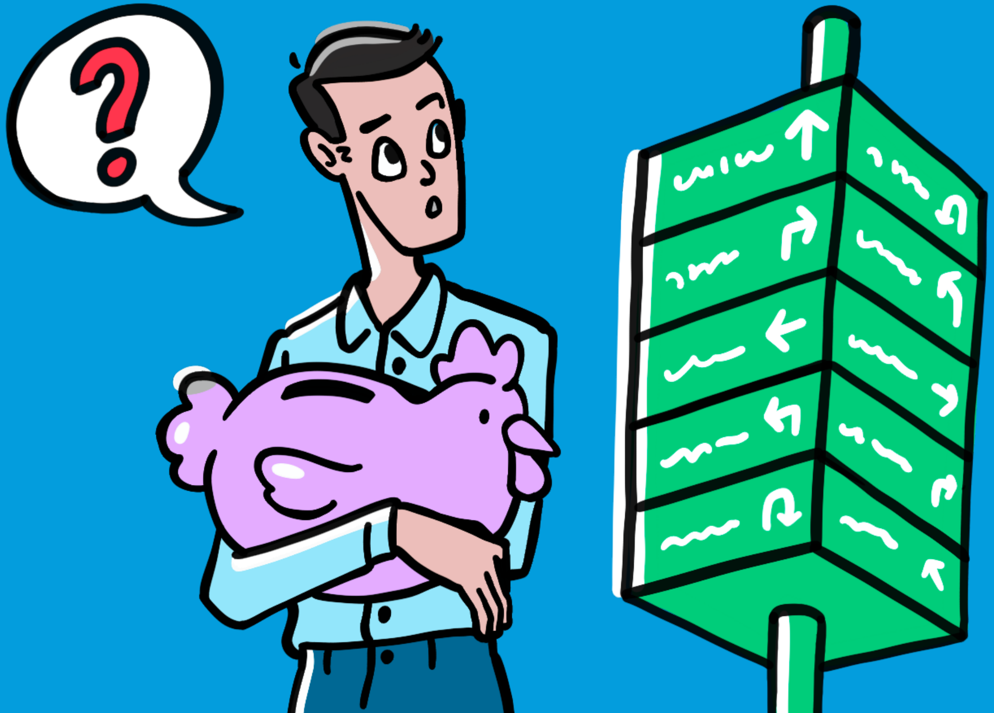
How do young Singapore residents invest and stay informed?

The Everyday Investor Report 2026



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Summary

Investing is increasingly an early, self-directed and technology-enabled habit among the average 18-40 year olds in Singapore, with confidence and education representing the biggest opportunities to broaden participation further.

- Investing is mainstream among the young everyday Singapore residents, with 51% aged 18-40 actively investing today.
- Investors are starting earlier, with 74% of active 18-24 investors making their first investment by age 20.
- Investing is becoming habitual, not occasional: 65% use dollar-cost averaging, and 65% have transacted within the past month.
- Young investors are not waiting to accumulate wealth before investing. Despite 40% of active 18-24s having less than S$5,000 in liquid savings, 81% invest at least 5% of their income or allowance.
- Self-directed investing is the norm, with 65% making investment decisions independently, while social media platforms such as YouTube, TikTok and Instagram have become key sources of investment education.
- AI is becoming part of the investing journey, with AI chatbots already the third most-used investing tool (26%).
- However, there are many who are on the sidelines with 33% having never invested. Their biggest barriers are a fear of losing money, not knowing enough to feel confident and not knowing where to start. There is an opportunity to expand participation through education and easier access to investing.

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Research objective

To understand how Singapore residents aged 18-40 approach investing, and how behaviours differ between those aged 18-24 and 25-40 across:

- Investing participation and asset choices
- Research, information and education preferences
- Adoption and expectations of AI-powered tools
- Barriers preventing people from starting or continuing to invest

DATA COLLECTION

Trust Bank with Grapevine Consulting conducted an online survey with an external panel from May to June 2026.

1,050

Singapore residents

50% **18-24 years** | 50% **25-40 years**

Two life stages, equally represented

44% male

55% female

1% prefer not to say

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Behaviours among active investors

Investing is already mainstream among young adults.

51% of surveyed Singapore residents aged 18-40 **are actively investing**.

This challenges the idea that investing is still a niche behaviour for older, wealthier or financially sophisticated adults.

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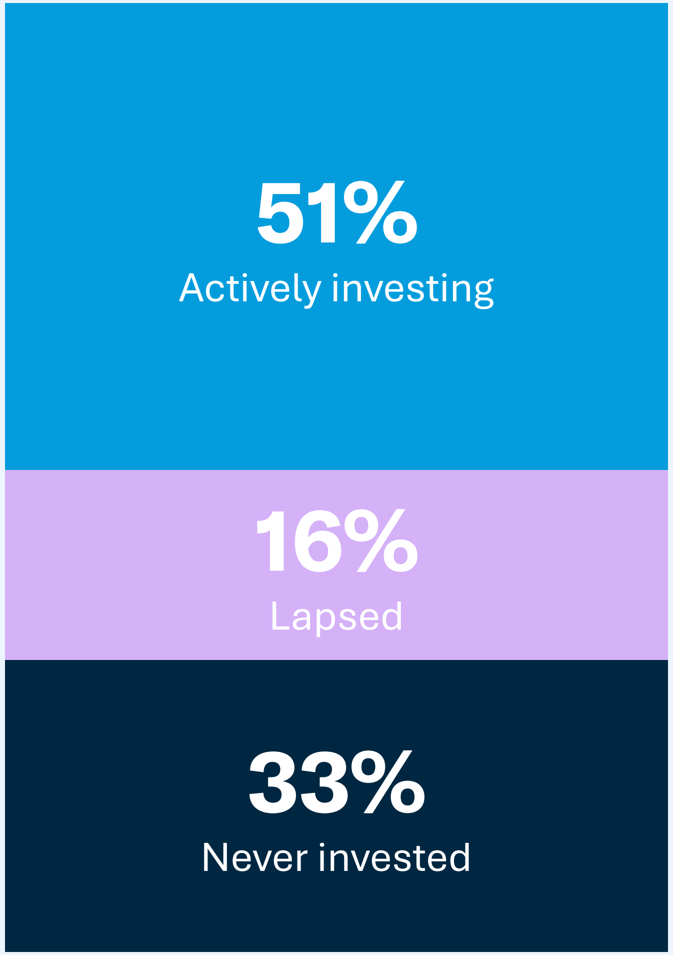
Investing participation



The investing habit starts early.

74% of active 18-24 investors made their first investment by the time they turned **20 years old**, while almost **90%** of 25-40s started the time they were **30 years old**.

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Age they made their 1st investment

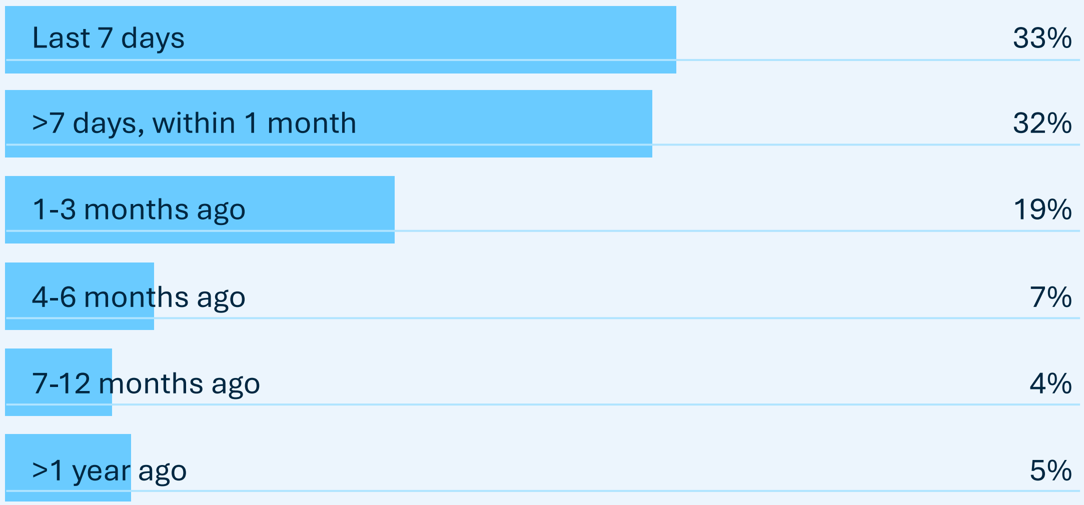
	74% 18-24 years old **started by 20**	**88%** 25-40 years old **started by 30**
Under 15	**4%**	**1%**
16-17	**12%**	**3%**
18-20	**58%**	**23%**
21-24	25%	**36%**
25-30	0%	**25%**
31-34	0%	7%
35-40	0%	4%
Don't recall	1%	1%

Young investors are not dabbling. They are building routines.

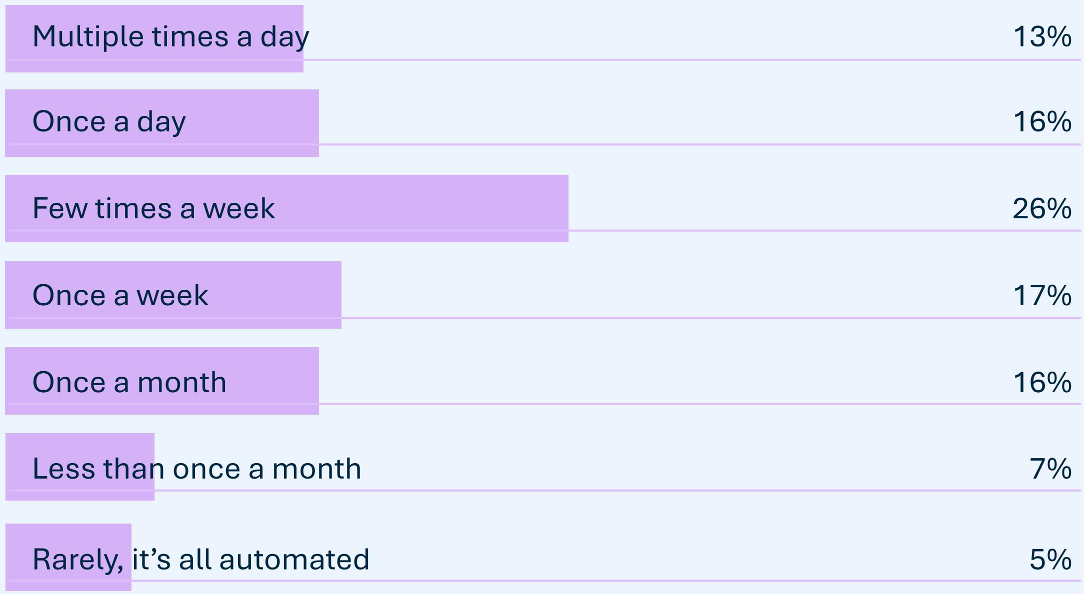
Around **65% of active investors** transacted within the last month. **88%** would check their investment portfolios at least once a month, with 72% checking weekly and even 5% already automating their transactions.

The behaviour looks habitual, not experimental.

Last made an investment transaction



Review and check their portfolios



Two-thirds already invest on a regular schedule.

Around **65%** of active investors use dollar-cost averaging, investing in a fixed amount on a regular basis, regardless of market conditions (24% as their main approach, 41% for some investments).

The one significant difference between age groups is familiarity, where **16% of 18-24s** weren't sure what DCA meant versus 7% of 25-40s.

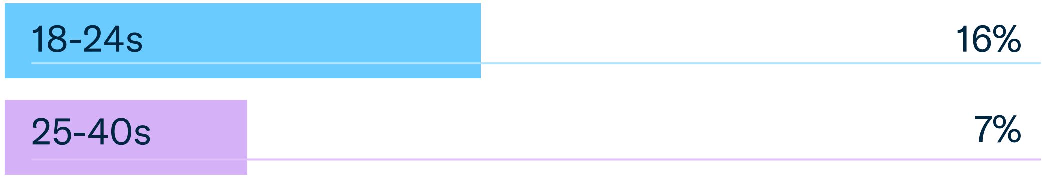
Dollar-cost averaging tendencies

65%

Uses DCA

24% as a main investing approach
41% for some investments

Not sure what DCA means



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Investments grow with income, but young investors start early with smaller sums

40% active investors aged 18-24 have **less than S$5K** in liquid savings, yet **81%** invest **at least 5%** of their allowance or income.

Income or allowance invested

81%
18-24 years old
invest ≥5% monthly

86%
25-40 years old
invest ≥5% monthly

Accessible liquid savings

18-24 years old

25-40 years old

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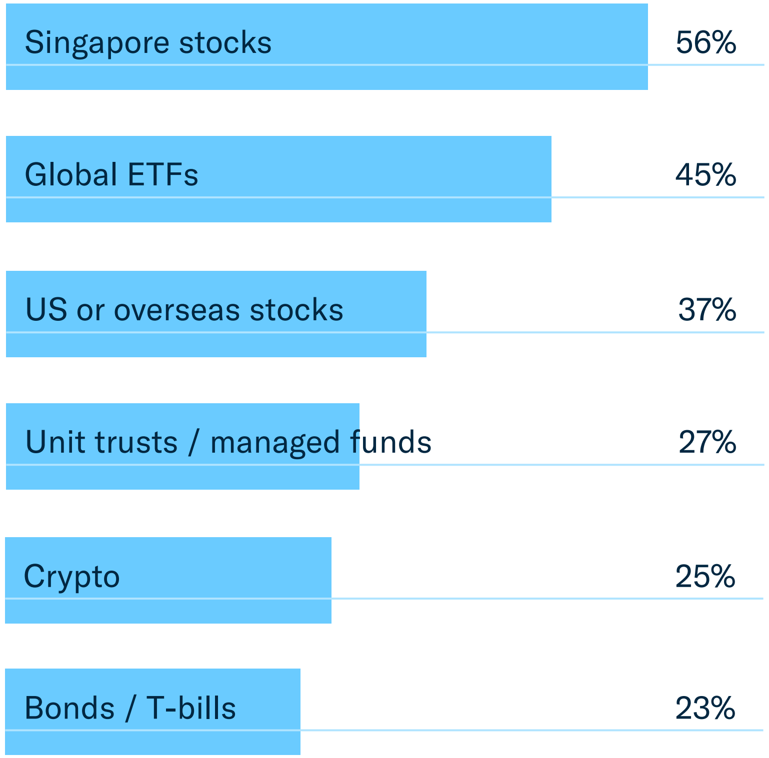
Investors are casting their nets across markets.

Investors are investing in Singapore stocks, Global Exchange-Traded Funds (ETFs), US or overseas stocks.

Cryptocurrency is also a popular investment asset, with a quarter having invested in it.

Most popular assets they invest in



How active investors do their research?

Self-directed investing is the norm across this generation.

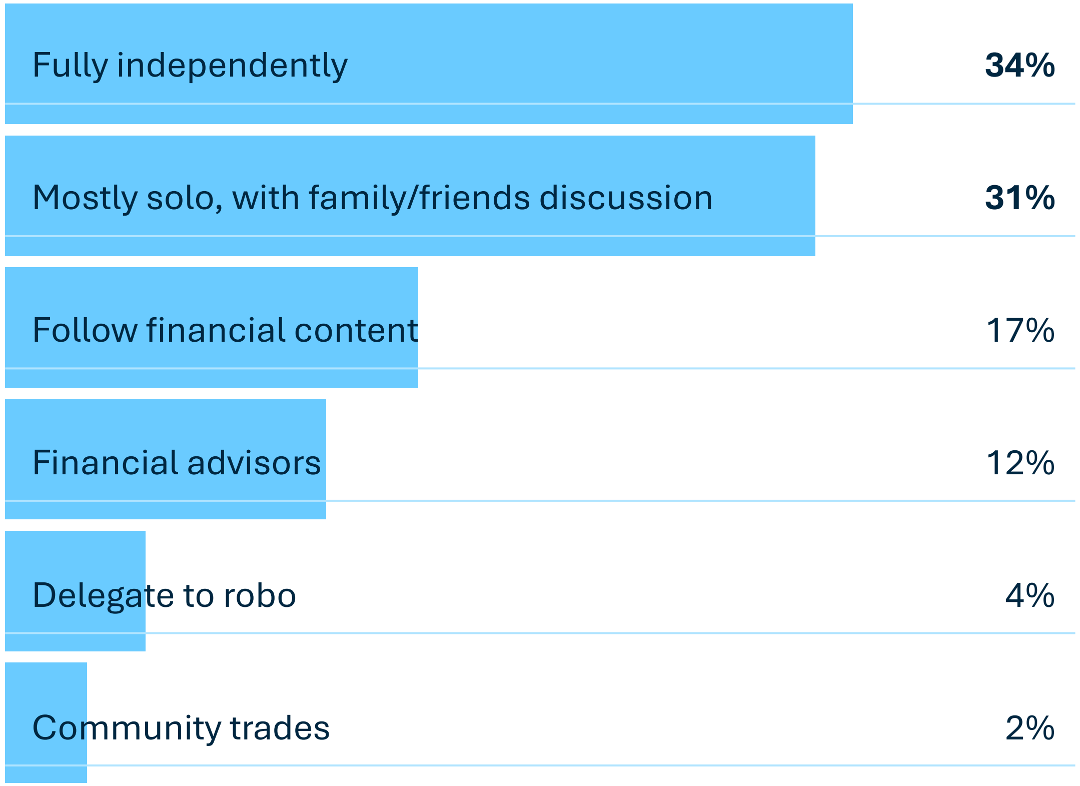
Nearly two-thirds of active investors make decisions independently.

Independent investing has become the default behaviour, with most young investors relying primarily on their own judgement and research.

65%

Invest independently

How they arrive at a decision



Social media has become the gateway to investing education.

Investors are turning to **social media** to consume investment information and broadening their learning through specialised financial sources.

Where they get ideas for investing

📺 **YouTube**	40%
📱 **TikTok / Instagram**	32%
📰 **Financial news**	31%
💬 **Telegram / Discord**	22%
👪 **Friends & family**	17%
🗣️ **Blogs & podcasts**	16%
🤝 **Financial advisor**	15%

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Investors want education that helps them act, not just learn.

They value a mix of accessible and actionable content, with **short video explainers (41%), personalised insights (36%), and regular market commentary (35%)** emerging as the top 3 formats.

Educational content they value

41%	<5mins short videos
36%	Personalised analysis
35%	Market commentaries
31%	In-depth guides
27%	Interactive simulations
22%	Peer learning
22%	Live webinars

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Role of AI with active investors

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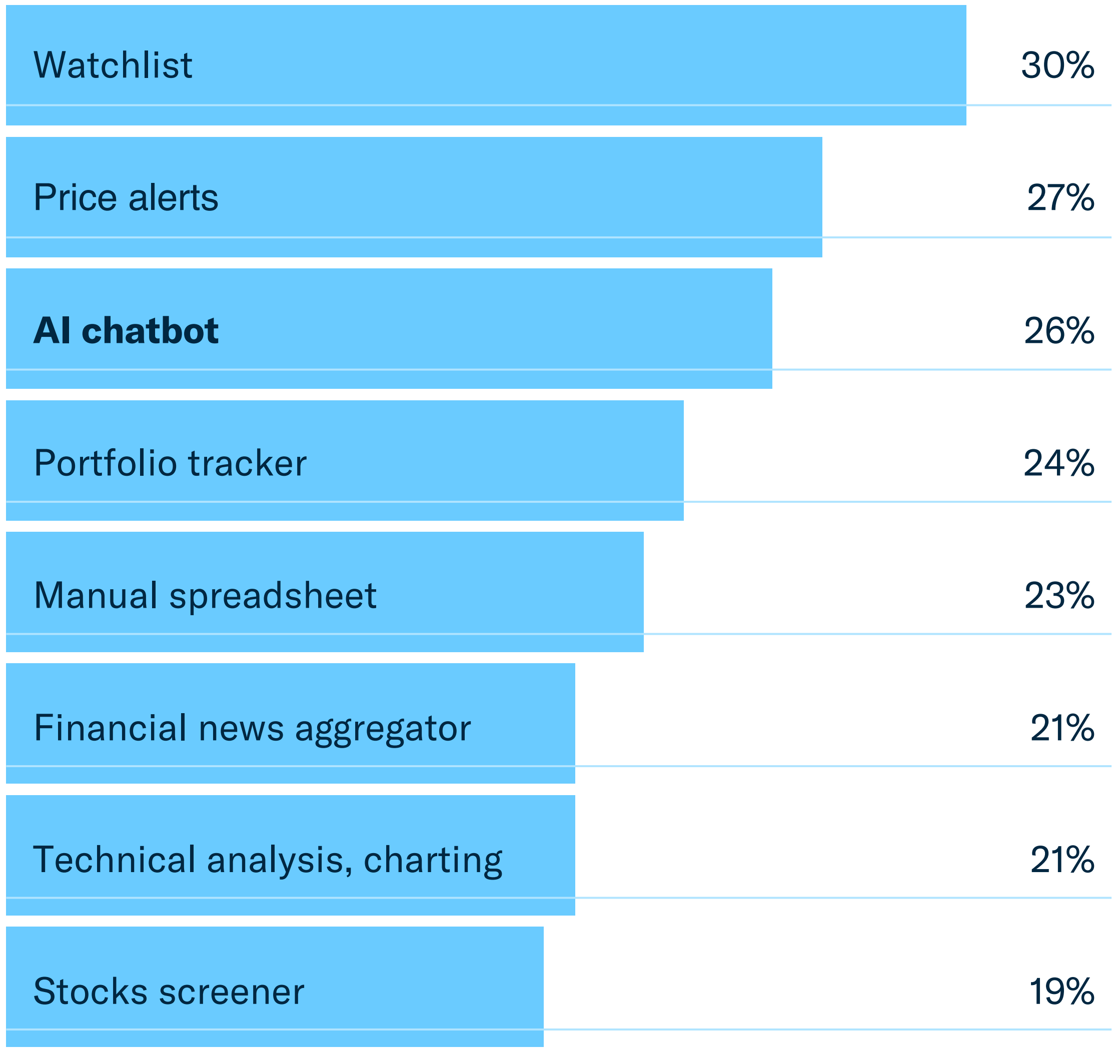
AI is the third most used investing tool.

AI chatbots are already among the most-used investing tools alongside the typical watchlist, alerts and trackers.

AI is currently being adopted primarily as a research and decision-support tool.

Features / tools used as part of investing activity

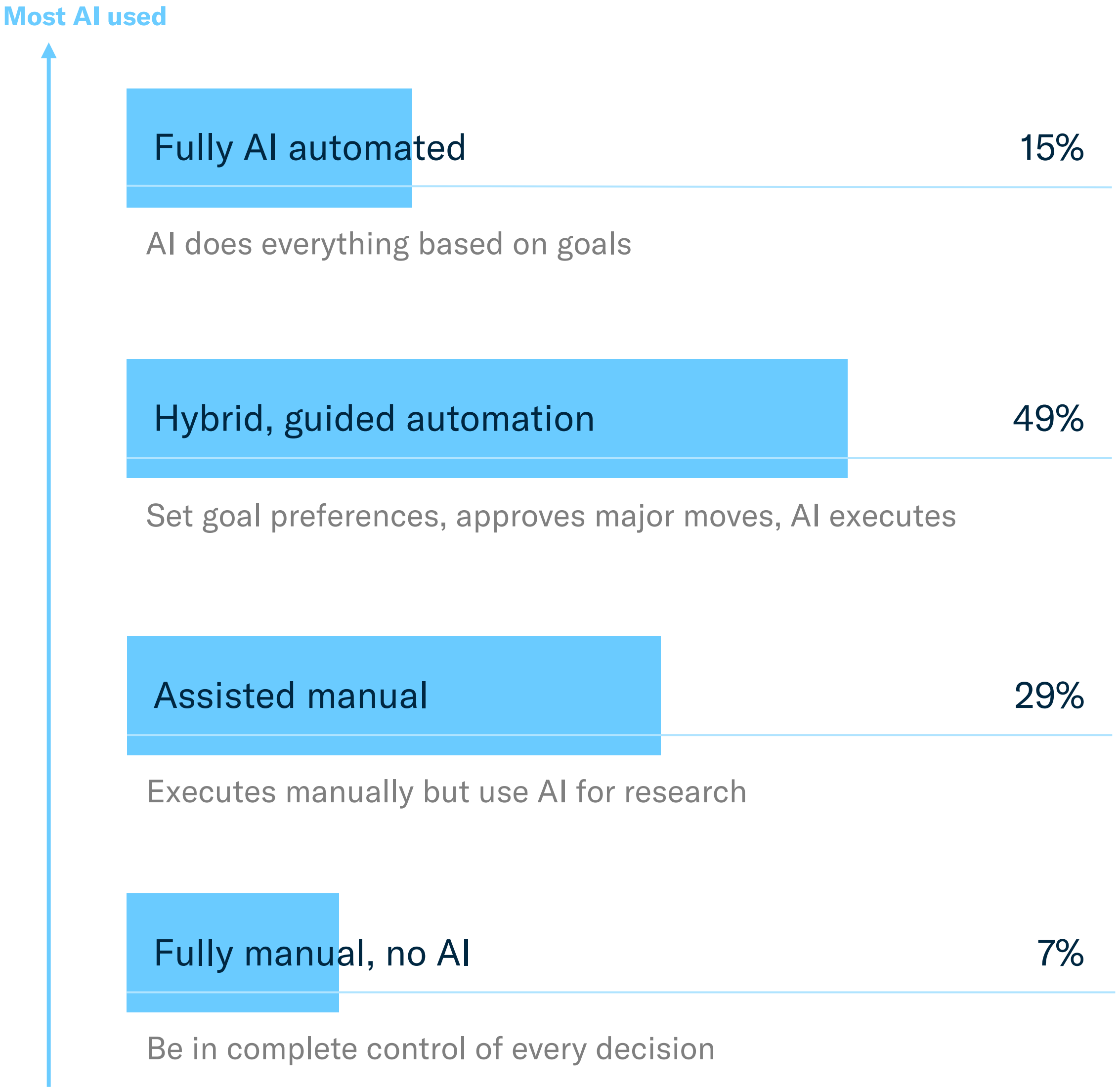


15% of investors would trust AI to invest entirely on their behalf.

While fully automated investing remains a minority preference, openness to AI is widespread at **93%**.

A combined **78% prefer a collaborative approach** where AI helps with research, recommendations or execution while they remain involved in key decisions.

Preference for ideal AI investment activity



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Why aren’t some investing or why have they stopped?

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16% who lapsed

Life priorities and market uncertainty are the main drivers of investor attrition.

Shifting financial priorities are the biggest reason investors stepped away from the market, **40% needed the money for another expense**. Others lost confidence if their investments dropped in value.

Reasons for stopping investing

💸 Financial pressures

40% Needed money for other expenses

📉 Market concerns

30% Market made me nervous

27% Lost money and became cautious

🖐️ Temporary break

30% Taking a break but plan to return

Secondary reasons

- 25% Less confident making decisions
- 24% Too time-consuming to manage
- 23% Platforms too complicated
- 22% Life circumstances changed

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33% who never invested

Confidence, not access, is the biggest barrier to investing

Among non-investors, the leading barriers are psychological and educational rather than structural.

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Reasons for not investing

😟 Confidence

44% Worried about losing money

41% Don't know enough to feel confident

🚀 Getting Started

38% Don't know where or how to start

💰 Affordability

32% Don't have money left over to invest

Secondary reasons

- 28% I haven't thought much about it
- 21% I find it complicated and time-consuming
- 20% I prefer to keep $ in a fixed deposit
- 19% I intend to start soon, just haven't gotten to it yet
- 17% Don't trust financial platforms
- 15% Investing is for others more financially well-off
- 7% Conflicts with my religious or personal values

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