Boerse Stuttgart Group

Press Release

Stuttgart, 6 July 2026

Press Office
T + 49 711 222 985-711
F +49 711 222 985-551
presse@boerse-stuttgart.de

Financial knowledge in Europe: Two-thirds feel well informed

- Among 18-29-year-olds, 69 percent rate their financial knowledge as good, compared to only 61 percent among 60-70-year-olds
- Internet, personal environment, and finance professionals are the most important sources of information
- Banks are expected to offer personalized investments and AI tools for advisory services

A representative, cross-country study by Boerse Stuttgart Group provides insights into attitudes and decision drivers regarding finance and investments. 65 percent of respondents indicate that they are very well or well informed about financial topics. The share of well-informed individuals among young adults aged 18 to 29 is 69 percent, significantly above average, while among the older generation aged 60 to 70 it is 61 percent, significantly below average. In Germany, 68 percent of respondents feel financially well informed – followed by Spain with 67 percent, Italy with 63 percent, and France with 57 percent. 6,000 people from the four countries participated in the study survey.

Among the sources of information used for financial and investment decisions, the internet leads with 37 percent, followed by the personal environment – partners, family, and friends – with 36 percent, and people working in the financial sector with 33 percent. Artificial intelligence is used most intensively in Spain, where 19 percent rely on AI tools. In Germany, by contrast, only 11 percent use AI as a source of information. People working in the financial sector, and thus the financial institutions they work for, enjoy the highest level of trust among sources of information. 76 percent of respondents trust their information.

Financial institutions are not only in focus as a trustworthy source of information. The study also provides insights into which services respondents expect from their own bank over the next three years. Personalized investments are mentioned most frequently at 37 percent, followed by the integration of AI into financial advisory services at 24 percent. A broad range of asset classes is relevant here. 42 percent of respondents have already invested in stocks, 38 percent in investment funds and ETFs, and 30 percent each in bonds and precious metals.

"Our study shows that financial literacy in Germany and Europe needs to be strengthened further. Financial institutions play a central role in this, as they enjoy high trust as a source of information. In addition to offerings for financial education, investors also expect services such as personalized investments and AI-supported advisory. Moving into this direction, financial institutions can retain customers and support the development towards more self-determined, active investors in Europe," says Dr. Matthias Voelkel, CEO of Boerse Stuttgart Group.

About the study
The study referenced in this press release was conducted by the online market research institute Marketagent. The study is based on 6,000 online questionnaires with people aged 18 and 70 years. The sample is representative of the German, Italian, Spanish and French populations.[1] The survey period ran from August 29, 2025, to January 21, 2026.

About Boerse Stuttgart Group
Boerse Stuttgart Group is the sixth-largest stock exchange group in Europe, with strategic pillars in capital markets as well as in digital and crypto businesses. It operates stock exchanges in Germany, Sweden, and Switzerland and, as a pioneer, has built the largest digital and crypto business of any European stock exchange group. Boerse Stuttgart Group employs 700 people at locations in Stuttgart, Berlin, Frankfurt, Ljubljana, Madrid, Milan, Stockholm, and Zurich.

[1] Respondent distribution by country (n = 6051): Germany 49.7 % (3006), Spain 16.9 % (1023), Italy 16.6 % (1004), France 16.7 % (1011).