

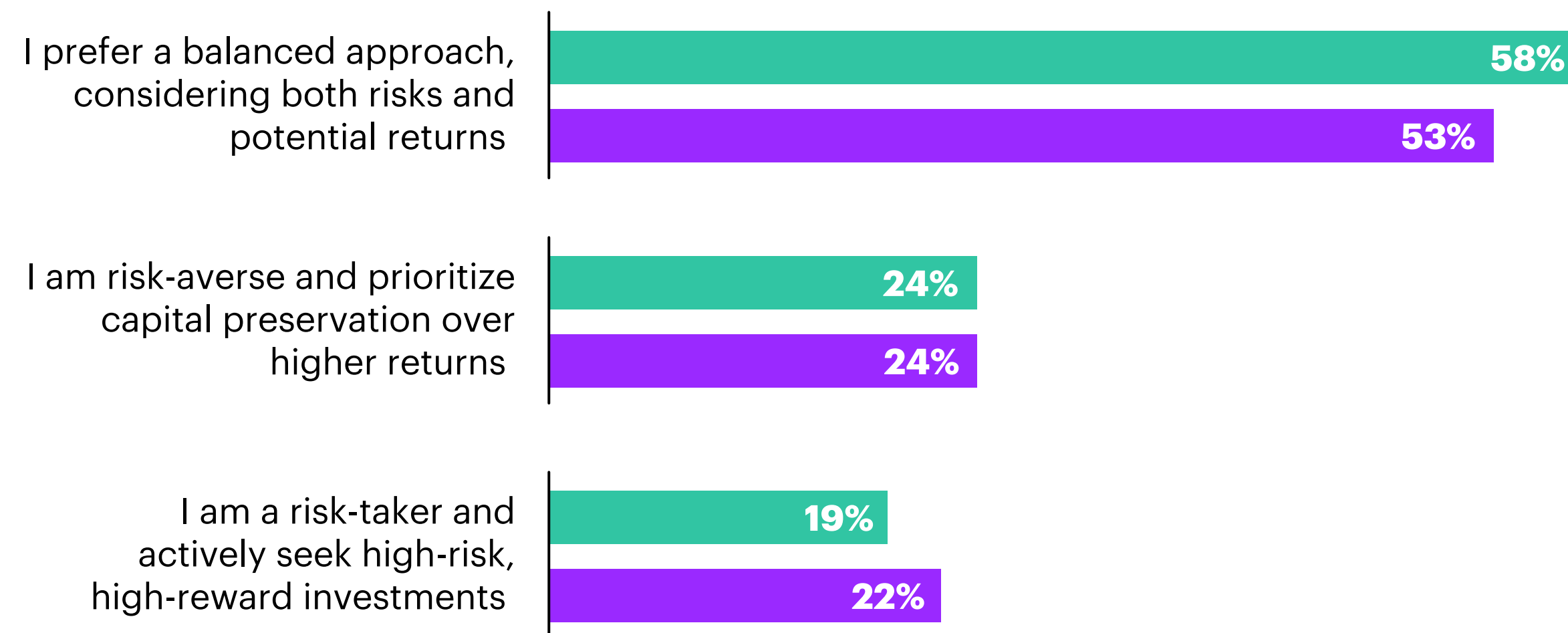
# Cracking the code of how India invests

In-depth insight into the financial choices of Millennials and Gen Z



# What kind of investors are India's digital natives?

● Millennials ● Gen Z



Understanding these preferences can help financial institutions and investment platforms tailor their offerings to cater to the unique needs and risk appetites of Millennials and Gen Z investors in India.

**Want to run your own survey?**

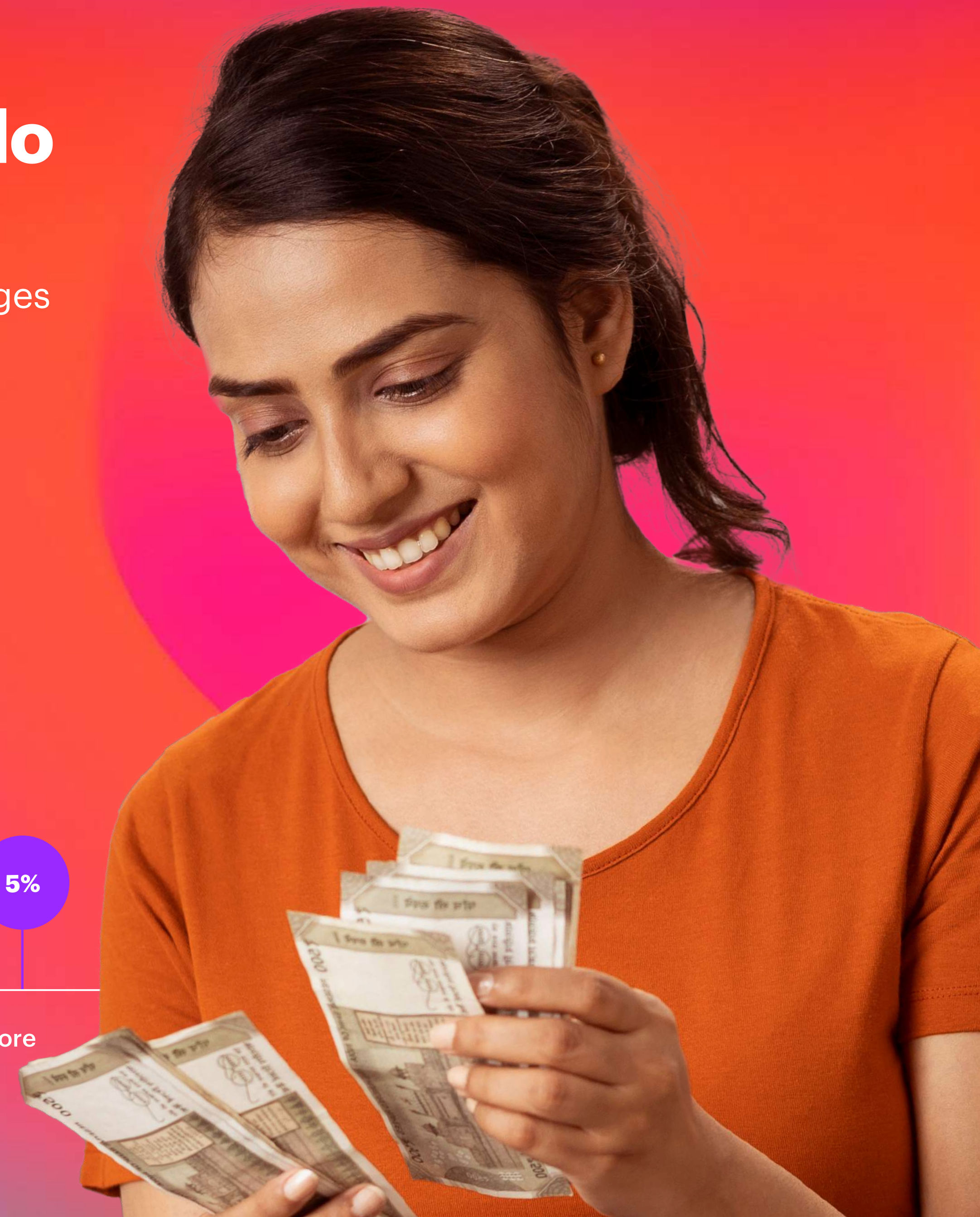
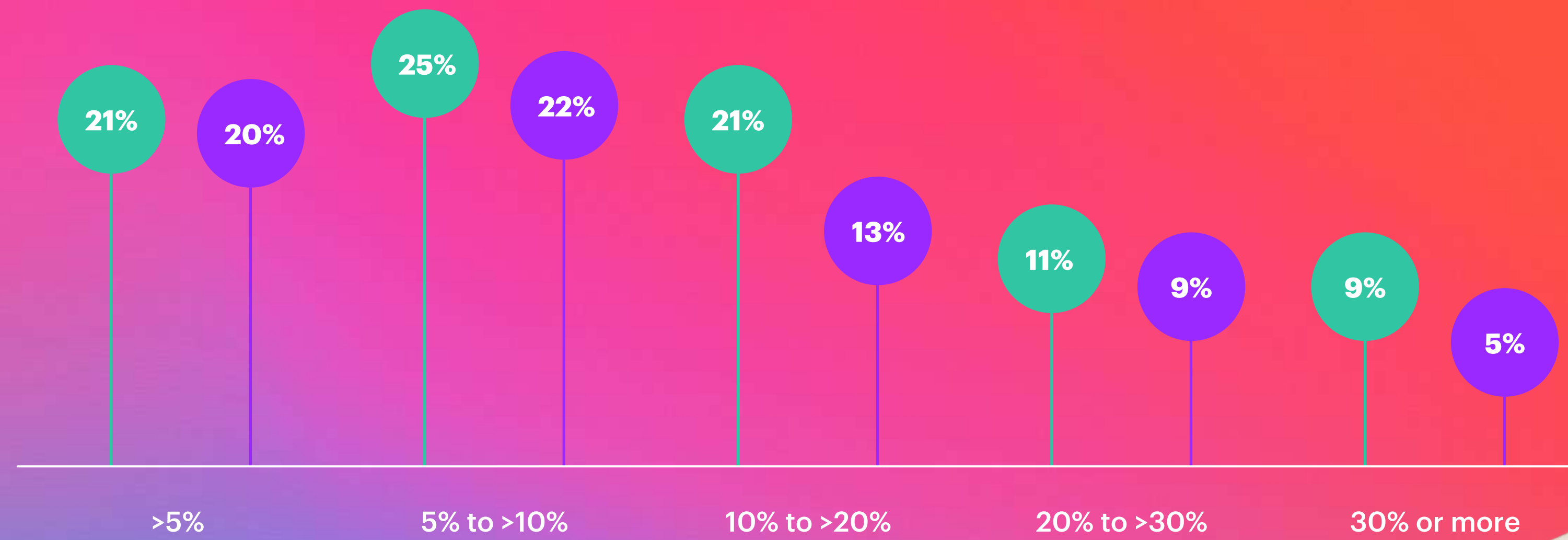
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# What percentage of monthly salary do Indians invest?

Millennials and Gen Z's consistent presence across various investment ranges shows their shared interest in financial planning and the importance of investing for the future.

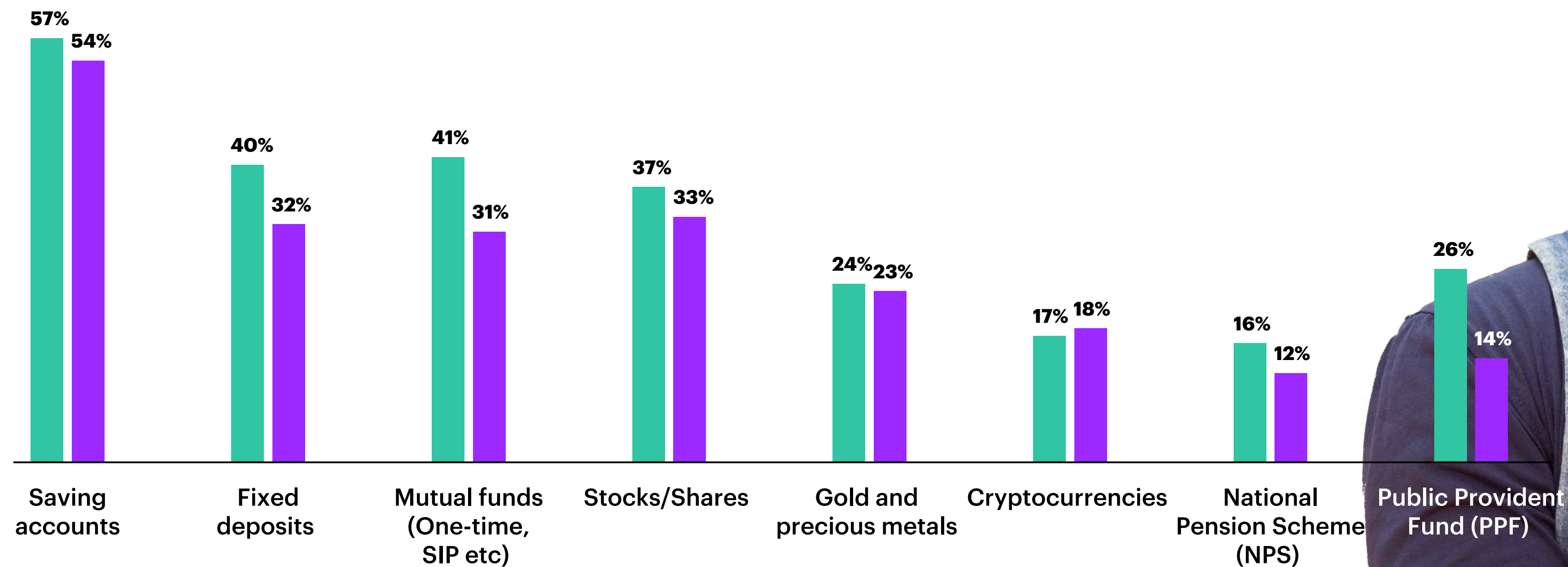
● Millennials ● Gen Z



# Where do they currently invest?

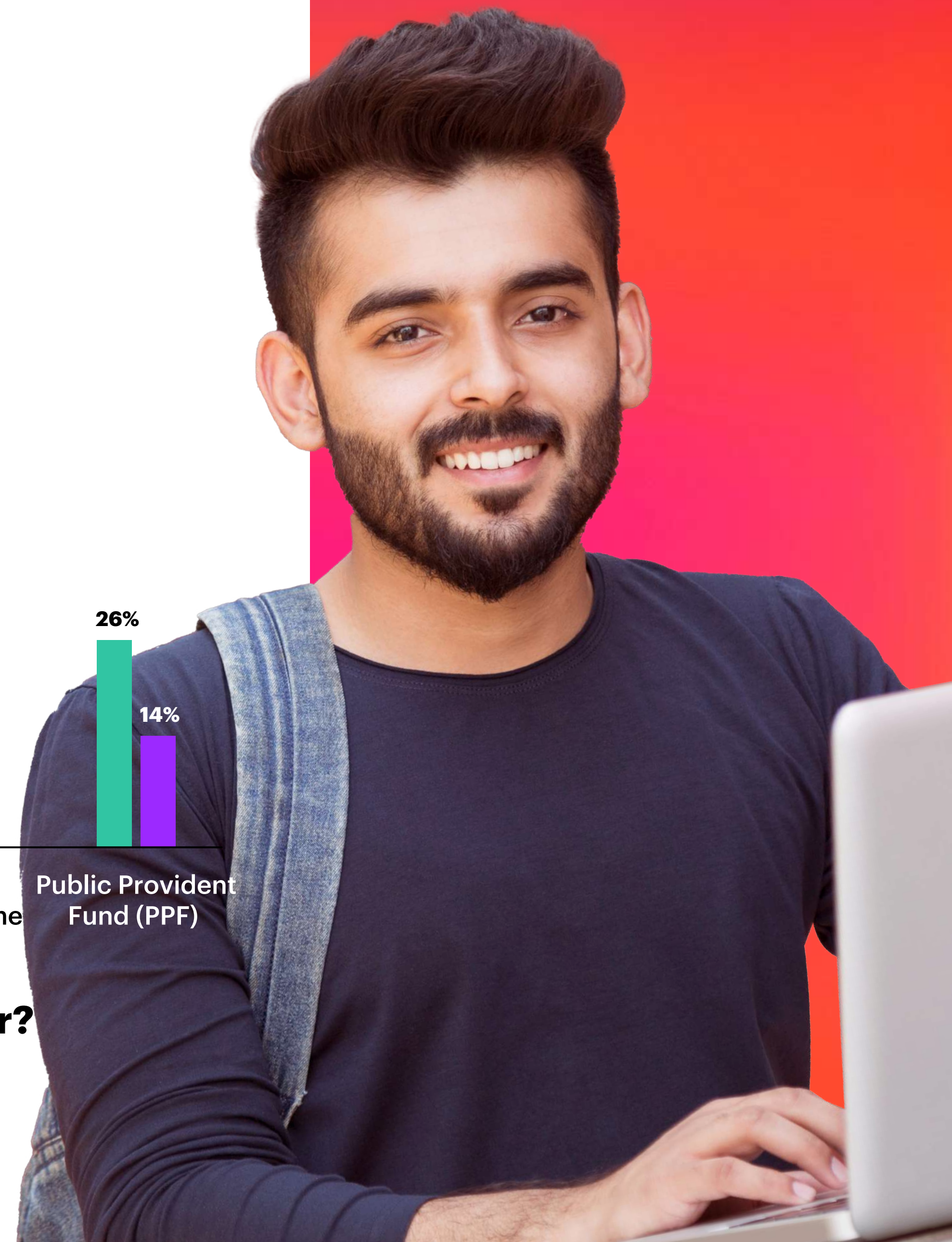
Millennials opt for fixed deposits and mutual funds, while Gen Z leans towards stocks and cryptocurrencies, highlighting more risk-taking nature of Gen Z.

● Millennials ● Gen Z



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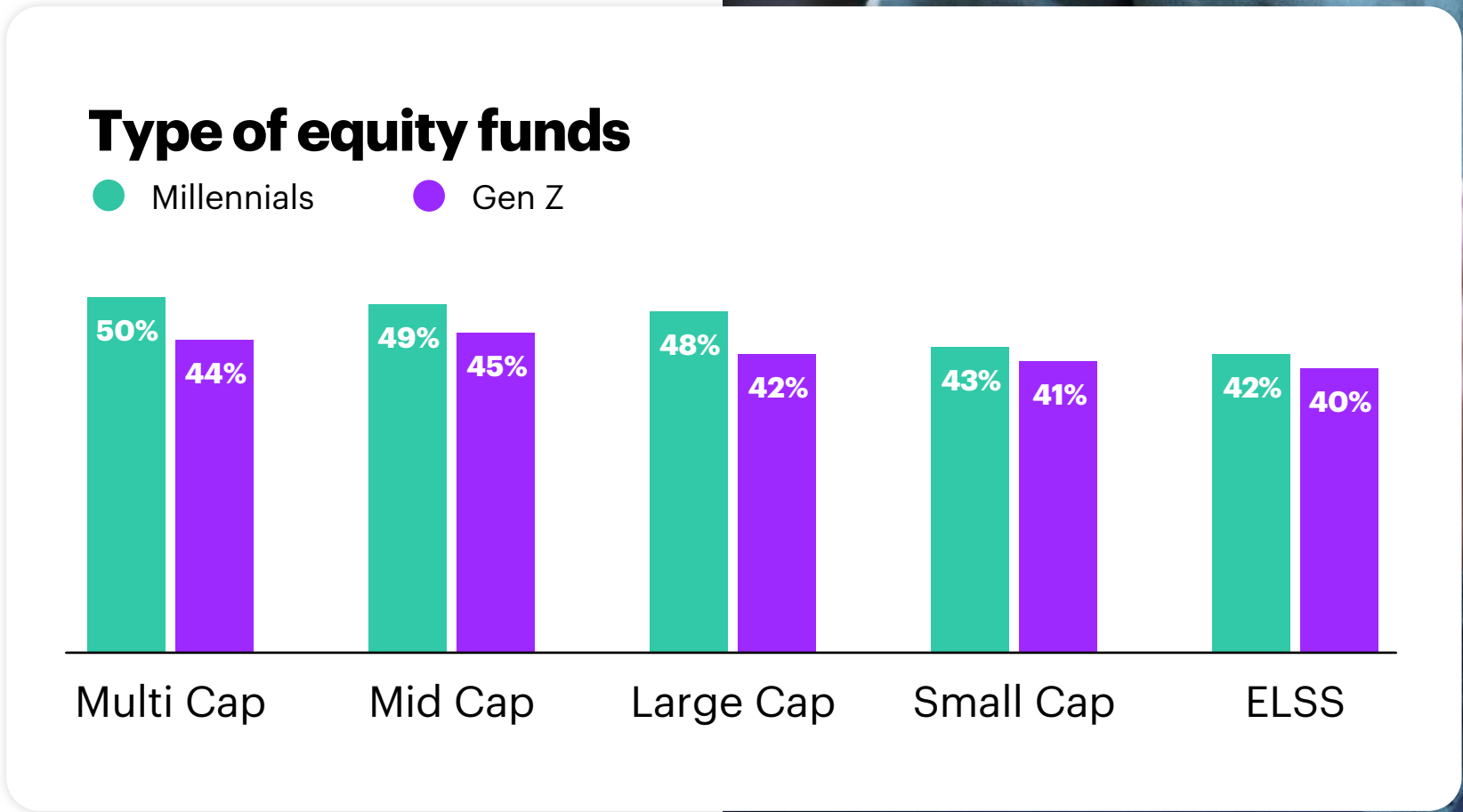
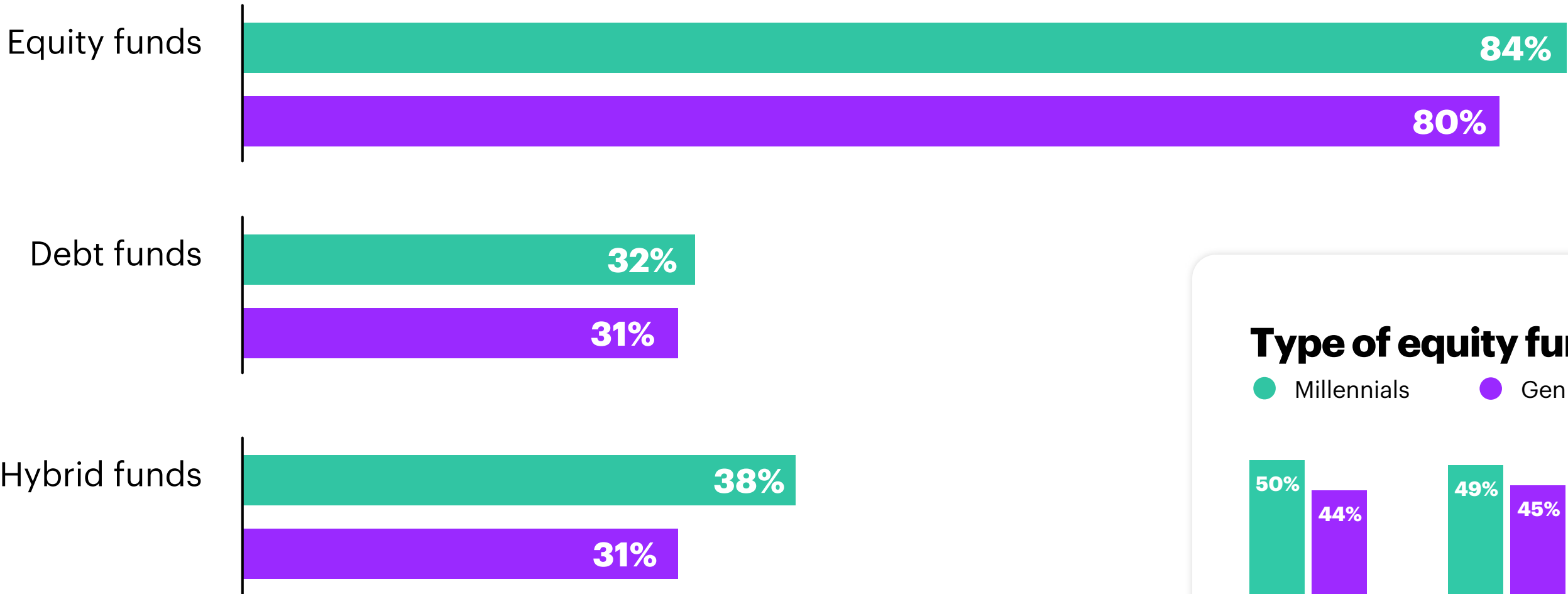


# What kind of Mutual fund do they lean towards?

Millennials and Gen Z exhibit a strong preference for equity funds, with multi-cap funds being their top choice, highlighting their interest in diversified investments for long-term growth and higher returns.

● Millennials

● Gen Z



# What type of stock market investments they have engaged in or likely to do so in future?

● Millennials ● Gen Z



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# Which apps or platforms they have used to invest money?

● Millennials ● Gen Z

Paytm Money

29%

30%

Bank's app/web

28%

21%

Upstox

26%

27%

Groww

25%

30%

Zerodha

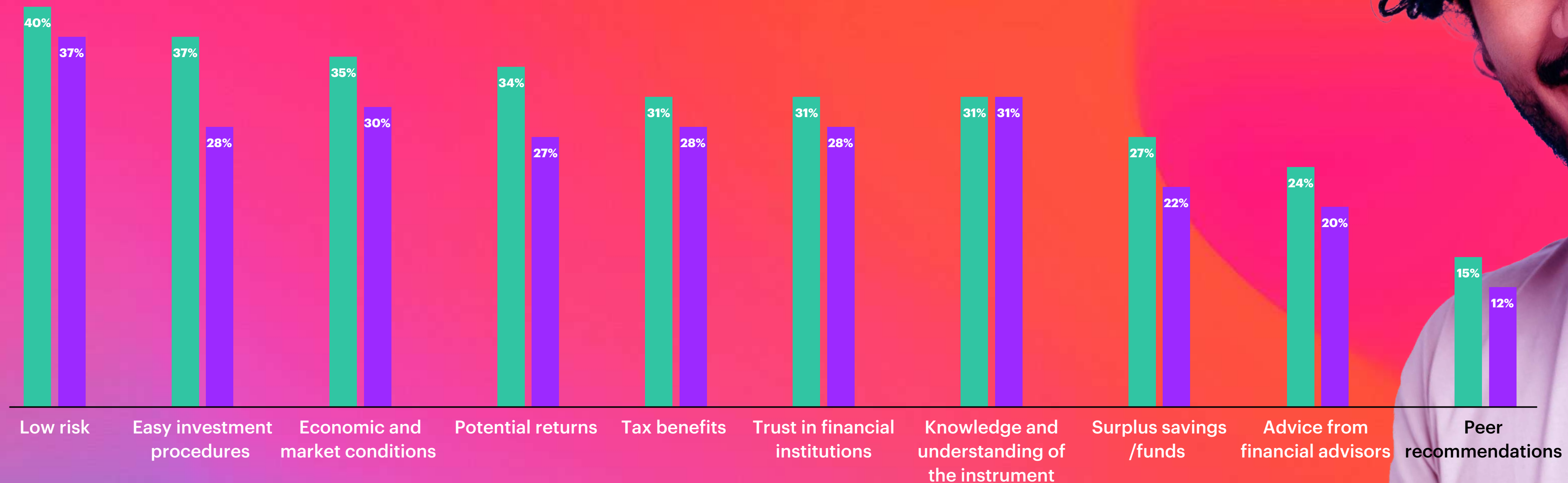
24%

19%



# What factors influence Millennials and Gen Zs' decision to invest?

● Millennials ● Gen Z



Curious about barriers towards investing?

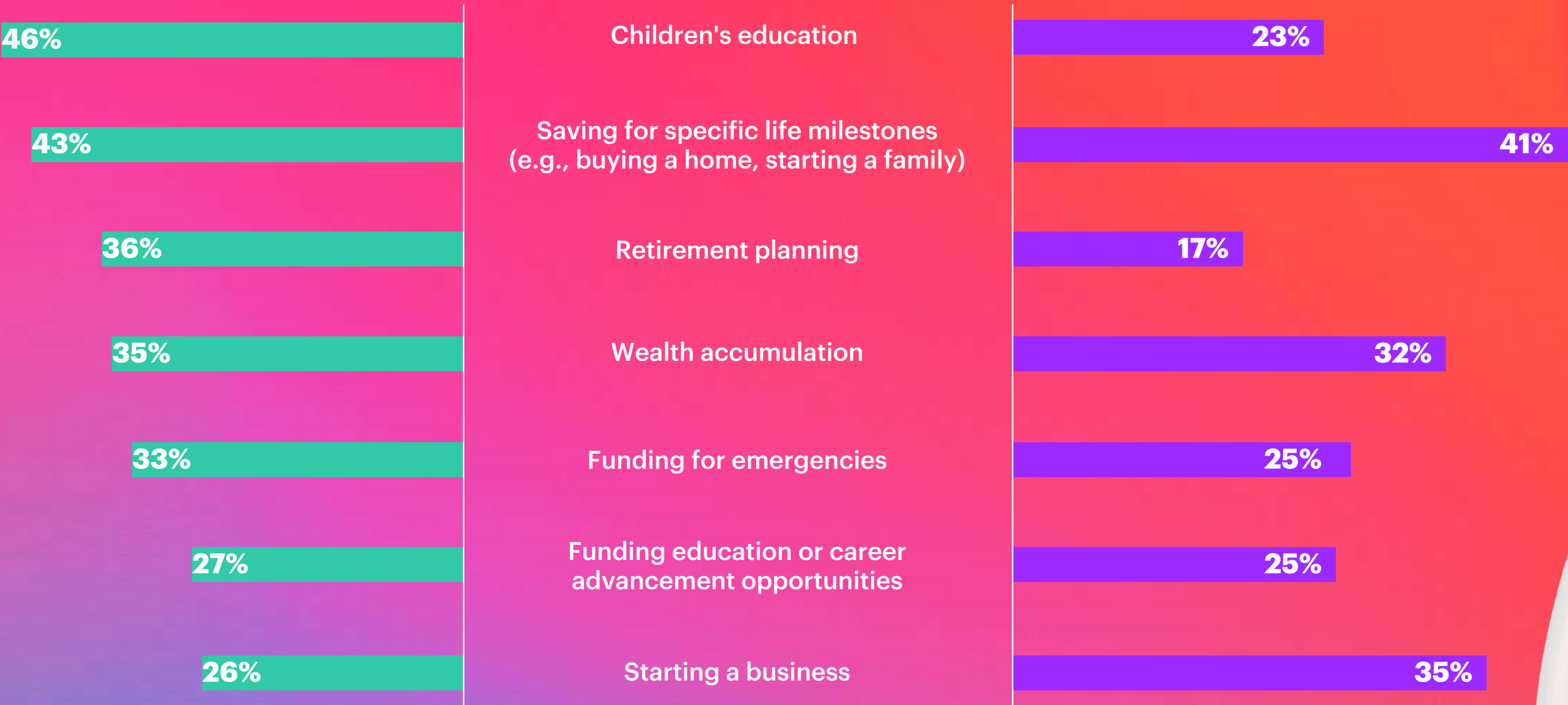
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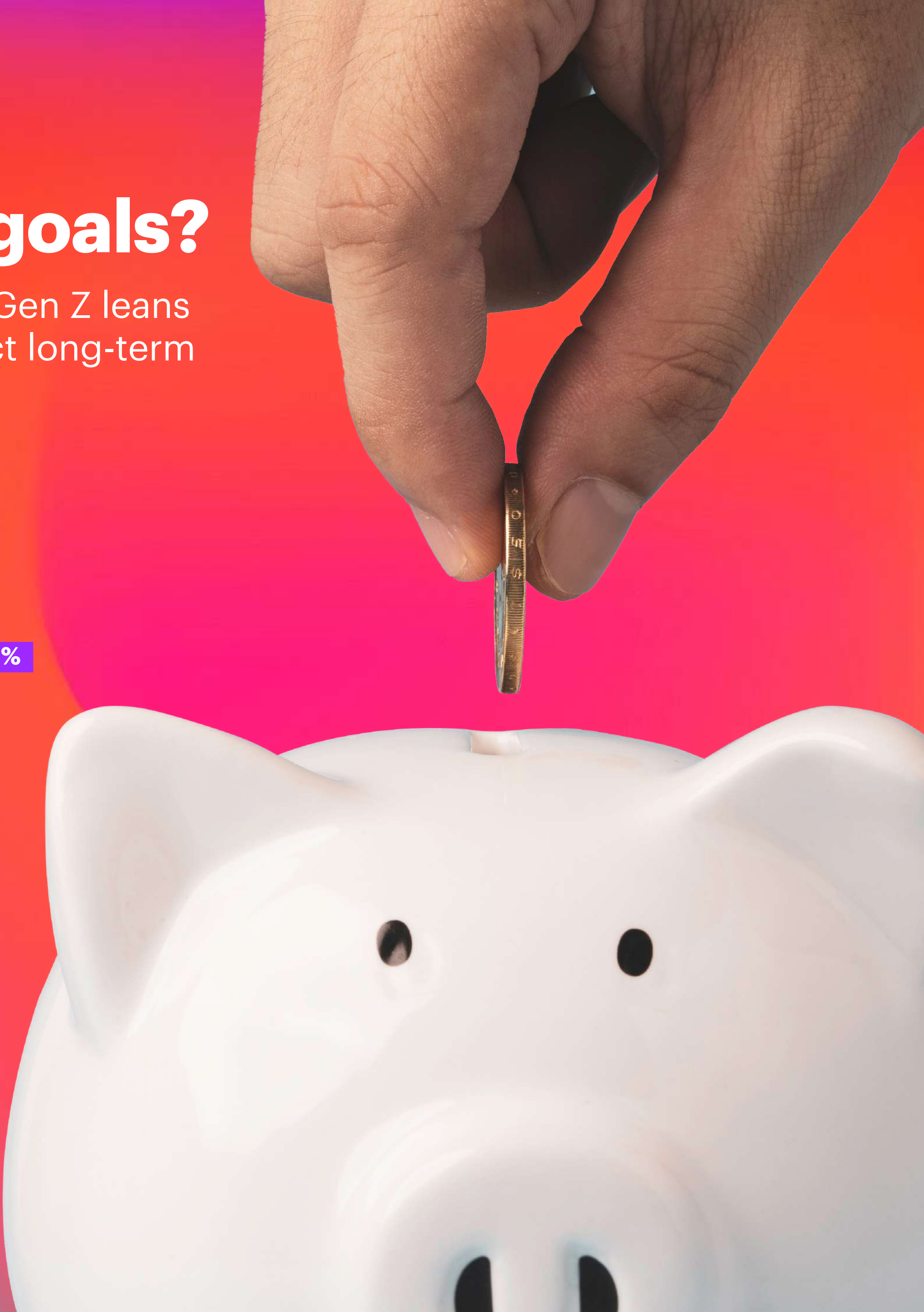
# What are their long-term\* investment goals?

Millennials prioritize children's education and saving for life milestones, while Gen Z leans towards starting a business and wealth accumulation, showcasing their distinct long-term investment goals.

● Millennials ● Gen Z



\*Long term was defined as 5 to 10 years in the questionnaire



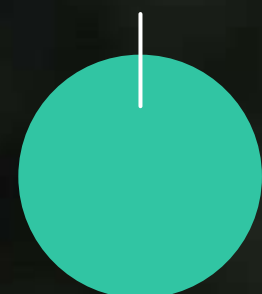
# What are their short-term\*\* investment goals?

No. 1 short-term goal for both Millennials and Gen Z is saving for a vacation, highlighting their shared priority for creating memorable travel experiences.

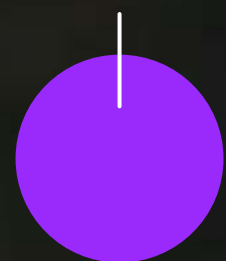
● Millennials ● Gen Z

Saving for a vacation

41%

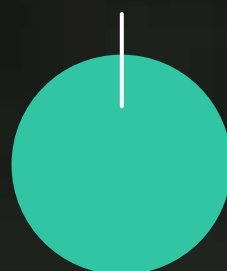


35%



Emergency fund creation

37%

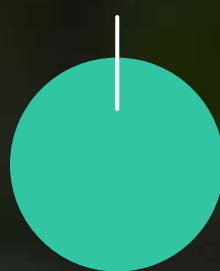


27%



Saving for a specific purchase  
(e.g., electronics, furniture)

36%

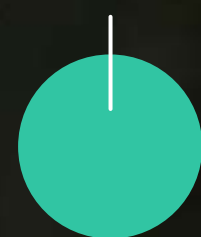


32%



Buying a car/vehicle

31%

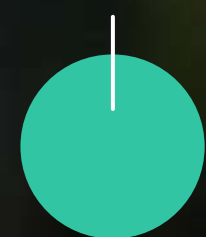


29%



Funding education

31%

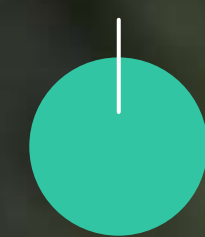


27%



Paying off debts/loans

30%



25%



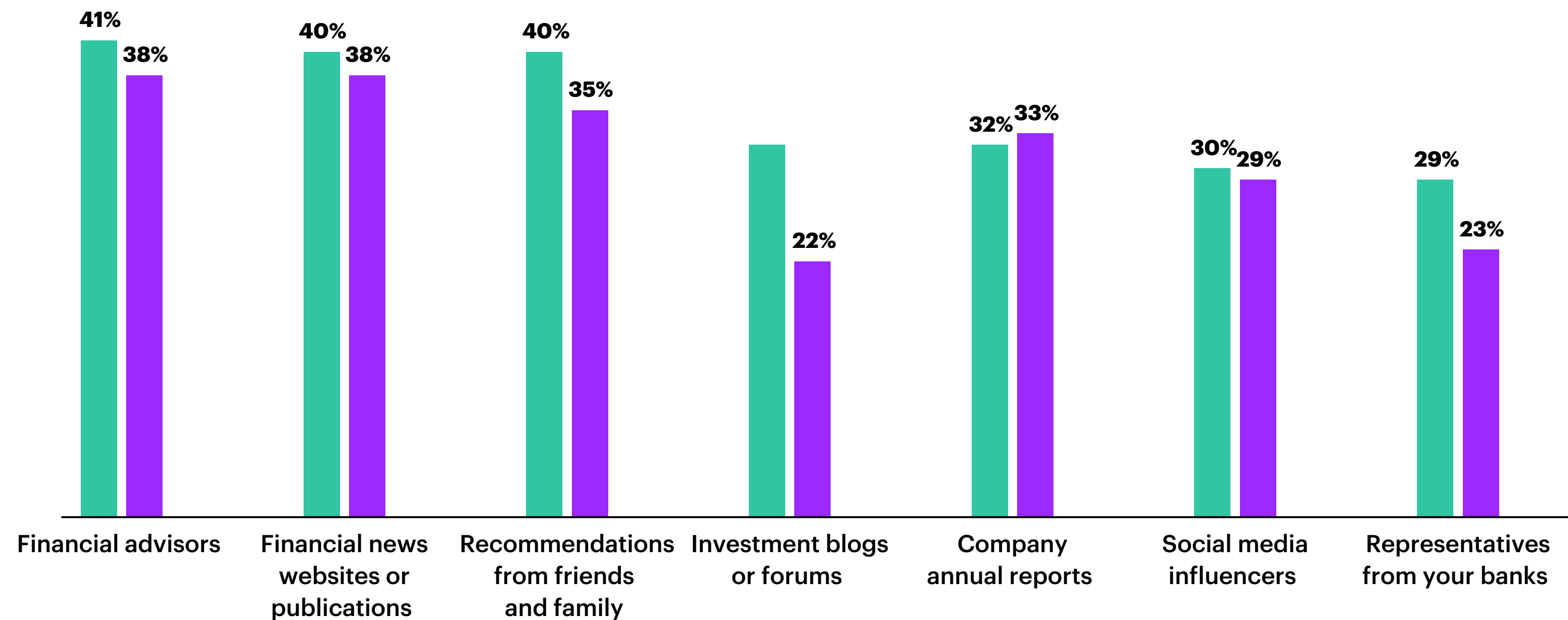
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\*\*Short term was defined as 1 year in the questionnaire

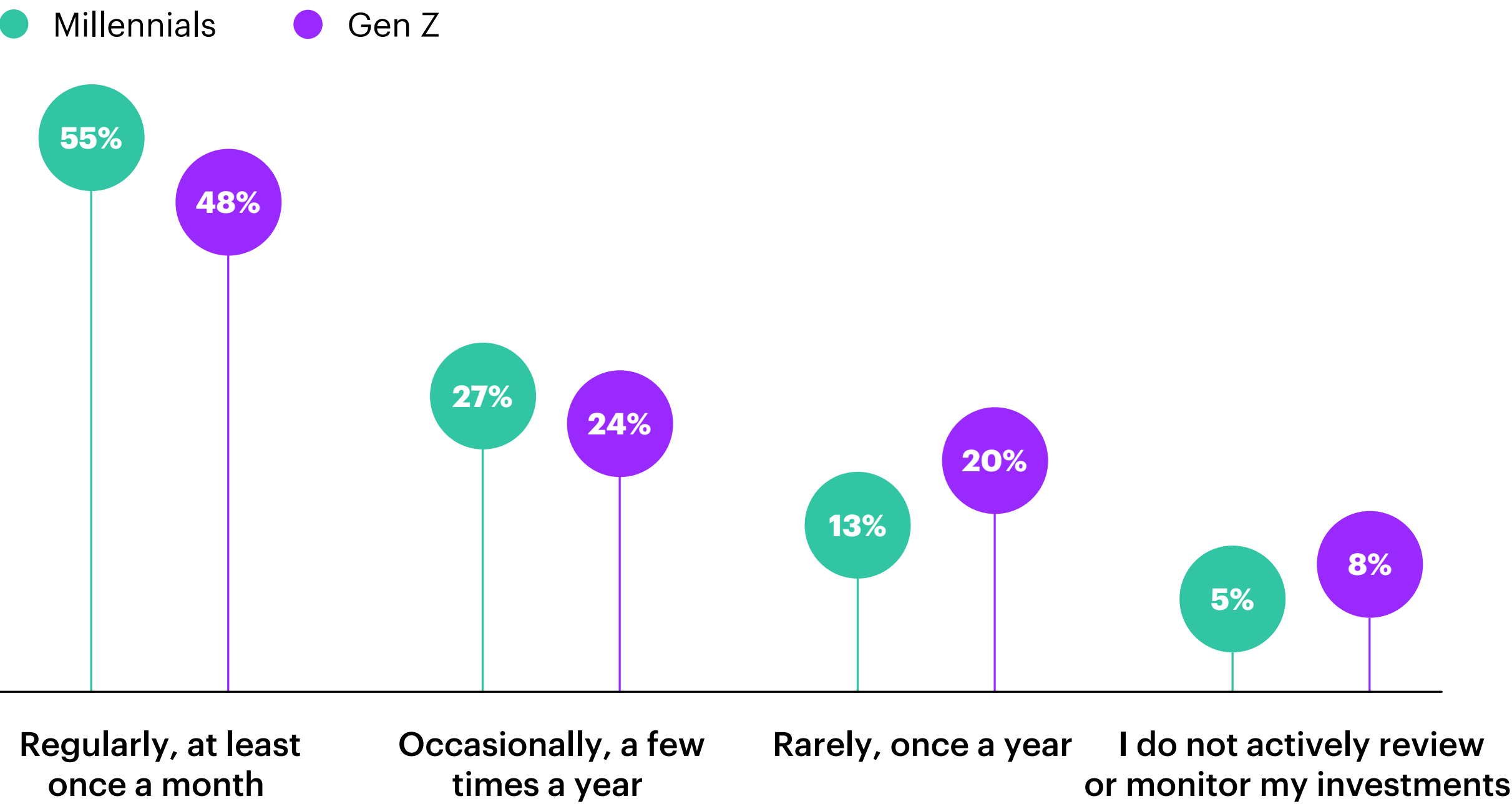
# What sources of information do they rely on when making investment decisions?

● Millennials ● Gen Z



# How often do Millennials and Gen Z review their investment?

Majority of Millennials and Gen Z prioritize regular reviews demonstrating their proactive approach to monitoring and optimizing their investments



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# Do you know 32% of Gen Z and 13% of Millennials do not invest at all?

● Millennials   ● Gen Z

Interested to uncover detailed demographics and reasons behind their non-investment behaviour. Whether you seek to understand the mindset of existing investors or untapped segments, harness the power of YouGov Surveys to gain real-time consumer insights and gain a competitive edge in the market.

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# Thank you!

The data in this report was collected via YouGov Surveys and based on the online interviews of 2,004 urban Indian adults between 13th June 2023 to 19th June 2023. (Millennial sample size: 746, Gen Z sample size: 518).

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