

UK INVESTOR CONFIDENCE HITS RECORD HIGH DESPITE WARS, TARIFFS AND MARKET TURBULENCE

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Long-term conviction hardens among British investors as confidence rises to highest level since Investor Index launched

UK investor confidence has risen sharply to its highest level since the Investor Index launched in 2020 despite another year dominated by geopolitical instability, trade tensions and market uncertainty.

[The Investor Index 2026](#), the annual study of investor behaviour from [AML Group](#) and [The Nursery Research & Planning](#), found the UK Investor Index has climbed to 115, up significantly from 103 in 2025 and well above the pre-pandemic benchmark of 100. The Index is a composite measure of investor confidence, sense of control and how informed investors feel about their financial decisions.

Investor confidence reaches new high

The findings suggest a significant shift in investor behaviour and mindset has taken place over the past 12 months. Rather than waiting for conditions to improve, UK investors increasingly appear to be adapting to uncertainty and continuing to invest through it.

"What's particularly interesting is how normalised uncertainty appears to have become for investors," said Nicola Wright, Insights Director at The Nursery Research & Planning. "Confidence is no longer closely tied to calm market conditions. Investors seem increasingly comfortable making decisions in a world where disruption and volatility are seen as part of the backdrop rather than temporary events."

70% of UK investors now believe long-term investing is more important than ever, with half increasing the amount they invested over the past year and a further 40% maintained their existing level of investment.

This growing conviction is reflected across investor groups. Confidence has risen across every age group over 35, narrowing the gap with younger investors, who continue to rank among the most confident groups overall. The strongest gains were recorded among wealthier investors, particularly those with more than £250,000 invested.

For the first time, the Investor Index also expanded internationally to Germany and Italy. German investor confidence marginally exceeded the UK at 116 while Italian investor confidence lagged significantly behind at 75. UK investors were notably more likely than their German and Italian counterparts to believe markets will recover and that current conditions present opportunities.

AI becomes part of the investing toolkit

The research also found AI tools such as ChatGPT and Gemini are rapidly becoming embedded in investor behaviour. Almost half of UK investors (49%) have now used AI tools for financial guidance, up 16 percentage points in a single year, with under-45s remaining the heaviest users, a trend that raises important questions for financial services firms as AI-assisted guidance becomes increasingly mainstream.

Retirement confidence remains strong

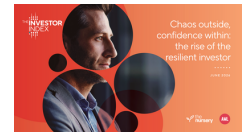
The study found UK investors approaching or in retirement are considerably more confident than their European counterparts. Some 84% of UK investors near or in retirement say they are confident their investments will be sufficient, compared with 73% in Germany and 65% in Italy.

The research suggests structural factors including the UK pension system and lower perceived healthcare cost risk may contribute to greater confidence among British retirees.

Investment intentions remain strong despite barriers

At the other end of the investing journey, the study also examined "intenders" – people with meaningful savings who are likely to invest within the next two years but have not yet started.

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The findings suggest Britain's investing gap is driven less by lack of interest and more by fear of loss, perceived complexity and lack of confidence.

Among UK intenders, lower-risk investment options and better knowledge were the two factors most likely to encourage participation.

Advice market adapts to changing demands

For the first time, the research also surveyed UK financial advisers to assess how the industry is responding to changing investor behaviour and broader structural pressures.

The advice market appears to be adapting rapidly rather than retreating. Advisers report growing demand for guidance, even as firms face mounting regulatory and operational pressure.

Consumer Duty and increasing compliance demands are reshaping the advice market, with many firms raising minimum investment thresholds and directing lower-value clients towards digital services while focusing more heavily on personalised support for higher-value clients.

As AI becomes increasingly embedded in investor behaviour, advisers are also integrating AI tools into their businesses, using them to manage administration, research and regulatory workloads more efficiently as advice models evolve.

Despite industry concerns around the "Great Wealth Transfer", advisers report stronger-than-expected client retention across generations, challenging assumptions that inherited wealth will automatically move away from existing advisory relationships.

"The expansion of the Investor Index across three European markets gives us a richer picture of how confidence, behaviour and advice are evolving across different audiences," said Nicola Davies, Strategy Director at AML Group. "What this year's findings show is that the appetite is there across the board. Investors are more resilient than anyone anticipated, advisers are confident about where the profession is heading, and the people who haven't yet started investing are closer to that first step than they might think. For firms, that's invaluable. The better we understand how each of these audiences thinks and behaves, the better placed we are to serve them."

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SUMMARY OF FINDINGS

- UK investor confidence reached a record high of 115 in 2026, up from 103 in 2025 and above the pre-pandemic benchmark of 100.
- 70% of UK investors believe long-term investing is more important than ever, even amid geopolitical conflict, trade tariffs and market volatility.
- 50% of investors increased their investments over the past year; a further 40% maintained their investment levels.
- Confidence grew across all age groups over 35, with the 35-44 cohort recording the largest single-year gain of 26 points.
- The largest confidence gains were seen among wealthier investors particularly those with more than £250,000 invested.
- Germany recorded a slightly higher Investor Index score (116) than the UK; Italy lagged significantly with a score of 75.
- 49% of UK investors have used AI tools such as ChatGPT or Gemini for financial guidance, a 16-percentage-point increase year-on-year.
- 84% of UK investors approaching or in retirement believe their investments will be sufficient, compared to 73% in Germany and 65% in Italy.
- 41% of intenders cite fear of losing money as the biggest barrier to investing; 55% say simplified products would help them take the first step.
- Demand for financial advice is growing, but advisers are under pressure — 71% have raised minimum investment thresholds in the last two years.
- Performance drives provider switching, but trusted reputation is the top factor in ongoing provider selection, cited by 46% of advisers.

ABOUT THE RESEARCH

The AML x Nursery Investor Index 2026 was conducted in the UK, Germany and Italy in April and May 2026. It is based on surveys of:

1117 UK investors

505 German investors

514 Italian investors

325 UK intenders

301 UK financial advisers

'Investors' surveyed had £10,000+ invested.

'Intenders' had either £10,000+ in savings or £2,000+ in savings and an income of £40,000+ and said they were likely to invest within the next two years.

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