



The Sharegain Report | H1 2025

Retail investors are a dominant force in capital markets

Explore the data behind
the shift

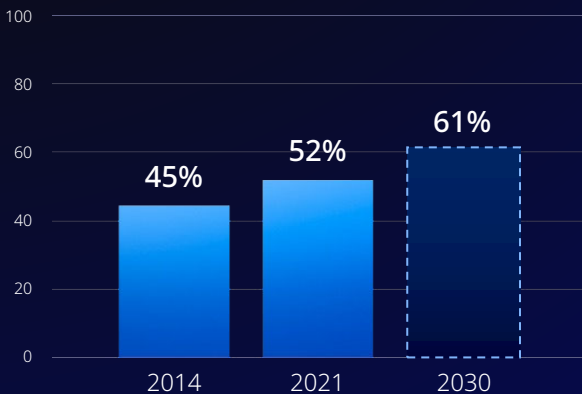


Big picture

Retail investors as a market force

Global AUM

% held by retail investors



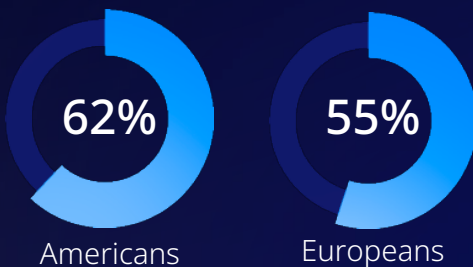
Source: World Economic Forum 2024



Highest participation globally = Korea: 64%

Sources: Barrons 2025, The Korea Times 2025

% of individuals who own stocks in 2025



Sources: Finder 2025, Gallup 2025

% of Gen Z already own stocks (2022)

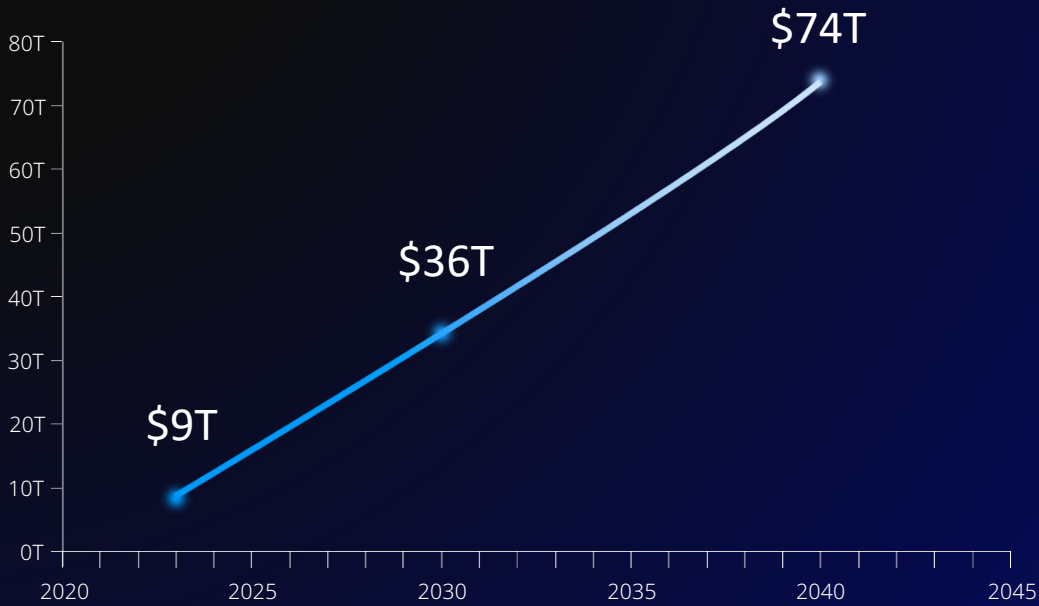
73%



Source: Nasdaq 2022

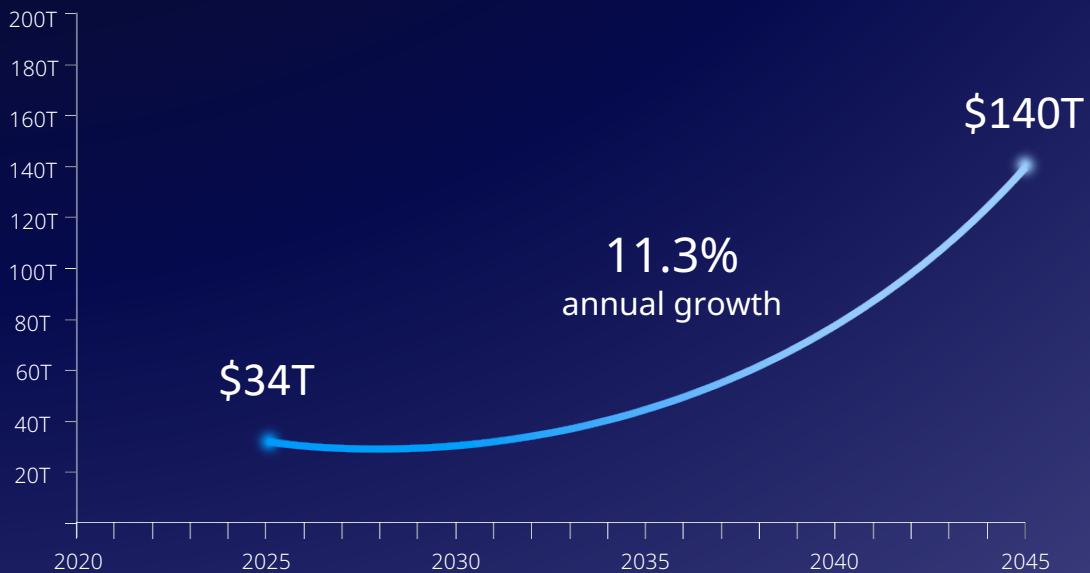


Gen Z projected income growth



Source: [Bank of America 2025](#)

Projected millennial wealth accumulation



Source: [Investopedia 2025](#)



Buying the dip

April's *record-breaking* retail inflow



\$40B

Retail inflow into
US equities
Source: Bloomberg 2025

36%

of US trading volume
on a single day in late April
Source: Finimize 2025

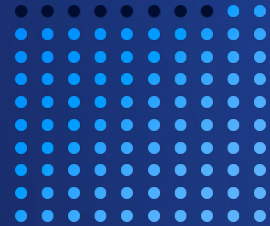
Riding the volatility wave

73% held or bought more



Source: MarketWatch 2025

Only
8% sold



Top 3 sectors they invested in

High-beta



AI



Quantum



Nuclear

Source: MarketWatch 2025



Mindset

How retail investors think

Habits

60%

Use **mobile** to manage investments

Channels

2x

More likely to use **Reddit, TikTok, and ChatGPT** for investing knowledge than a year ago

Motivations

60%

of non-advised investors said **cost** was the most important platform feature

Behaviour

57%

of consumers use **multiple trading platforms**

Source: [YouGov 2025](#)

Source: [Boring Money 2025](#)



Securities lending and retail investors

Top 3 most in-demand stocks & ETFs and their lending rates, June 2025

Stocks

USA Rare Earth Inc

USAR



224%

Meyer Burger
Technology Ag

MBTN SW



209%

CoreWeave INC

CRWV



151%

ETFs

Defiance Daily Trgt 2X
Lng Mstr ETF

MSTX



19%

Defiance Daily Target
2X Lg Smci Etf

SMCX



18%

GraniteShares 2x
Long COIN Daily
ETF

CONL



7.7%

The securities presented above are based on Sharegain's proprietary lending data, which may incorporate information from third-party securities financing data providers. The potential lending returns shown are an approximation derived from certain assumptions and estimations for the period between 1 June and 30 June 2025 and are for informational purposes only. The lending rates displayed represent the approximate 'price' borrowers are paying to borrow selected securities within the given date range and are subject to change. This is quoted as a percentage (annually).

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