



The Sharegain Report | Q1 2026

# Retail by name. Professional by nature.



Market behaviour

# Retail investors met volatility head-on

The first quarter of 2026 was defined by geopolitical escalation, commodity surges, and whipsawing markets. Retail investors responded with the speed and conviction of professional market participants.



**34%**

YoY increase in daily average trading volumes. Retail engagement at an all-time high.

Charles Schwab, 2026

*Retail investors maintained stable core holdings while executing tactical macro bets at scale – a level of sophistication few predicted five years ago."*



**Bill Capuzzi,**  
CEO, Apex Fintech Solutions, 2026

Jan: They showed up  
**20-30x**

greater than normal trading volumes in commodity markets – sustained for weeks – using leveraged ETFs, futures and options.  
Apex Fintech Solutions & BIS Quarterly Review, 2026

Feb: They held the line  
**4.3x**

more stock bought on down days than up days.  
Citadel Securities, March 2026

Mar: They positioned decisively  
**\$211M**

Record retail oil ETF-buying on a single day.  
CNBC, March 2026

**76x**

the normal retail options activity on the US Oil Fund ETF.  
Apex Fintech Solutions Q1 2026 Investor Pulse, April 2026



How retail investors think

# Macro-aware. Conviction-driven. Platform-agnostic

It is now easier than ever for retail to participate alongside institutions.

## CONVICTION

83%

entered Q1 saying they would buy the dip if markets fell.

Charles Schwab Trader Sentiment Report, 2026

## RESILIENCE

90%

plan to invest the same or more over the next three months – despite volatility.

Finimize Modern Investor Pulse Q2, 2026

## AGILITY

63%

adjusted their US market exposure in response to geopolitical developments.

Finimize Modern Investor Pulse Q2, 2026

## DISCERNMENT

1/2

of investors have two providers, while 1/3 have more than three.

Interactive Investor & Money Week, 2026



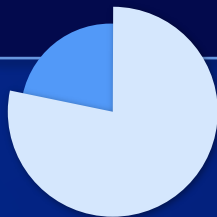


The intelligence shift

# AI is extending institutional-grade capabilities to every investor

## USAGE

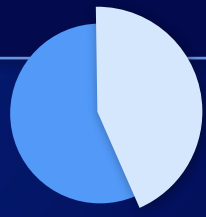
78%



of investors globally now use AI tools to make investment decisions.

[BridgeWise State of AI for Wealth Report, April 2026](#)

43%

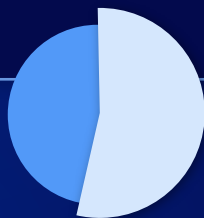


of Gen Z investors use robo-advisors exclusively.

[CFA Institute, March 2026](#)

## PERFORMANCE

65%

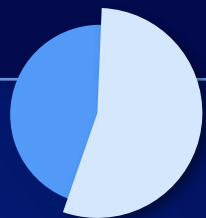


of retail investors using AI say it has improved their market performance.

[Investing.com, April 2026](#)

## INTENT

55%



plan to increase their use of AI tools.

[Investing.com, April 2026](#)

As expertise becomes table stakes, financial institutions must find new ways to create value.



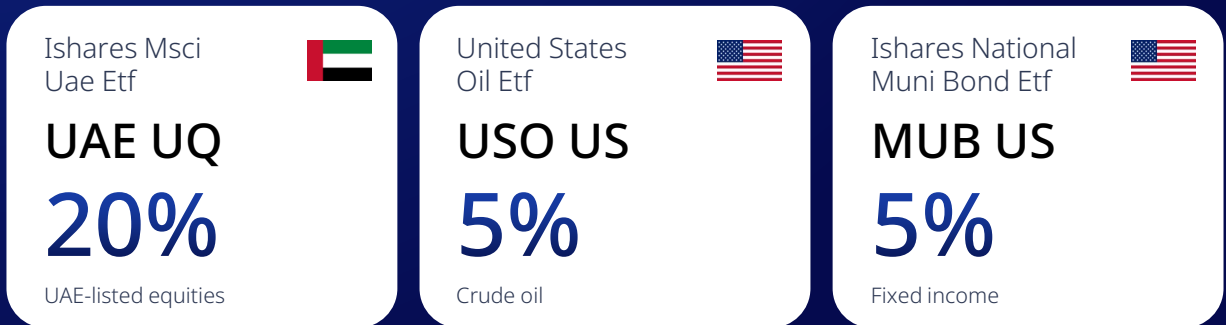
Securities lending and retail investors

# Volatility creates lending opportunity

Top 3 most in-demand stocks & their lending rates – Q1 '26



Top 3 most in-demand ETFs & their lending rates – Q1 '26



Securities lending allows retail investors to generate passive income from assets they already hold – and in volatile markets, that income potential can grow. For investors enrolled in a securities lending program in Q1 2026, that income was tangible.

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 January 2026 and 31 March 2026 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).



## Contact us:



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**With securities lending, as with other investment activities, your capital may be at risk.**

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