AUGUST 2026

# ETF Insights Report - Singapore

## Turning ETF interest into investor action

# Helping Singapore investors move from interest to confidence

ETFs have seen sustained global growth, with adoption broadening across a wider base of investors, including individual investors. Today, ETFs are mainstream portfolio building blocks, with global ETF industry assets reaching a record US$23.08 trillion at the end of May 2026[1].

Against this backdrop, we commissioned YouGov to conduct research among over 2,000 Singaporean adults. The findings show that nearly 1 in 5 currently invest in ETFs, while almost 2 in 5 intend to allocate to ETFs in the next 12 months, pointing to a clear gap between current adoption and future intent.

This gap between current adoption and intended allocation suggests that investor interest is running ahead of adoption. As Singapore's ETF market continues to evolve, there is an opportunity to help investors move from consideration to implementation through clearer guidance, education and access.

Realising this potential will require more than product availability. It will depend on creating clearer investor journeys that help individuals move from interest to action. As investors increasingly research, evaluate and invest through self-directed channels, financial institutions and investment platforms can play an important role in simplifying ETF concepts, supporting informed decision-making and enabling implementation with confidence.

## Executive summary

### ETF adoption has room to grow

19% of adults currently invest in ETFs,
while 38% intend to allocate in the next 12 months.

### ETF investors are digitally active

87% of current ETF investors use self-directed channels, underscoring the importance of digital platforms, brokerage ecosystems, and online content in the investment journey.

### The next wave is already investing

Most ETF considerers are existing investors who have yet to allocate to ETFs, creating a clear conversion opportunity.

### Confidence and clarity remain barriers

Non-ETF investors cite understanding, hidden fees and product choice as key barriers. Current and prospective ETF investors want simpler explanations and easier platforms.

### Solutions that might unlock the next wave

Goal-based investments, recurring investment plans and ready-made portfolios show strong appeal, especially among next-wave ETF investors.

[1]Source: ETFGI, Global ETFs Industry Landscape Insights Report, May 2026; press release dated 22 June 2026. Global ETF industry assets reached a record US$23.08 trillion at end-May 2026. All dollar values are in USD.



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# ETF investing in Singapore today

## ETF ownership has room to grow, but intent is already building

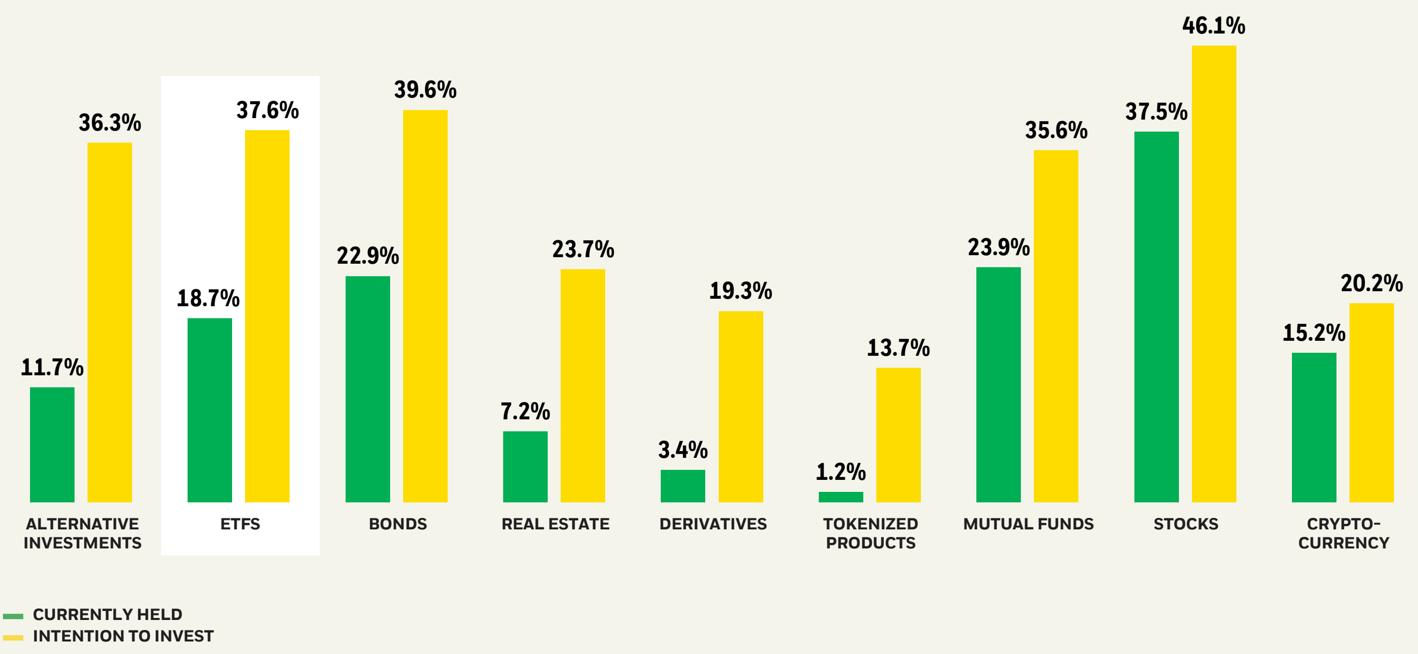
Singapore investors are already actively participating in financial markets, with more than half of surveyed adults (62%) investing in at least one financial product. Stocks are the most commonly held investment (37.5%), followed by mutual funds (23.9%), bonds (22.9%) and ETFs (18.7%).

However, future intentions suggest ETF adoption may be only at the beginning of its growth trajectory. ETF ownership is relatively low (18.7%), but future demand is far higher (37.6%) from investors intending to invest in ETFs over the next year. ETF interest trails only stocks (46.1%) and bonds (39.6%) and exceeds that of mutual funds, alternative investments, real estate and cryptocurrency.

The next phase of ETF growth is likely to come from converting existing investors rather than attracting new ones to investing. Investor interest in ETFs is already strong, suggesting the opportunity lies in helping investors understand where ETFs fit within a portfolio, compare options with confidence, and move seamlessly from consideration to implementation. Financial institutions and platforms that simplify these decisions are likely to be best positioned to capture future demand.

**The ETF opportunity in Singapore is not only about reaching first-time investors. It is also about helping existing investors understand how ETFs can support diversification, access, portfolio construction and long-term investing.**

TYPES OF FINANCIAL PRODUCTS CURRENTLY OWNED VS. INTENTION TO ALLOCATE



# From savers to investors

## Singapore investors want their money to work harder

For many Singapore investors, investing begins with a clear financial objective. More than half (56%) started investing because they believed it offered greater growth potential than savings alone. Meanwhile, some wanted more control over their financial future (40.4%), and some were motivated by specific goals such as home ownership, education funding or retirement planning (28.4%).

These motivations broaden the ETF opportunity beyond market access. As investors seek to grow wealth and work towards long-term financial goals, ETFs can be positioned as tools that help put money to work in a disciplined and diversified way.

This shift is already evident among current ETF investors. More than half (51%) contribute to an ETF savings plan, with building wealth (25.3%) and retirement planning (23.6%) emerging as the most common motivations.

The findings suggest ETFs are becoming more than vehicles for market exposure. As investors focus on building wealth and achieving long-term goals, ETFs are increasingly being used as practical tools for financial progress. This creates an opportunity to engage investors through outcomes and objectives, not just products and asset classes.

## ETFs can help bridge the gap between saving and investing, supporting investors on their journey from building savings to building long-term wealth.

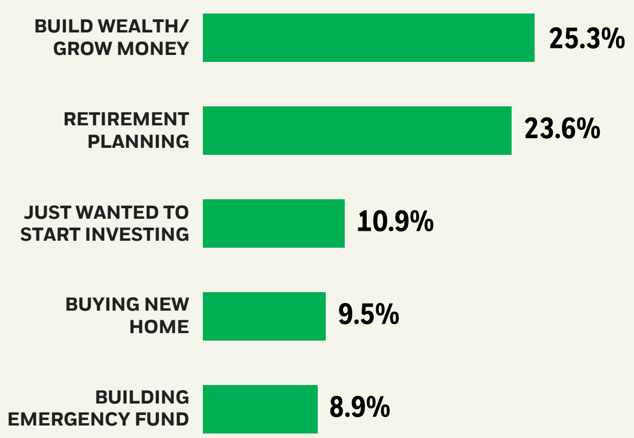
### TOP REASONS INVESTORS BEGAN INVESTING

| | |
|---|---|
| 56.0% | INVESTING CAN GROW MONEY MORE THAN SAVINGS |
| 40.4% | WANTED MORE CONTROL OVER FINANCIAL FUTURE |
| 28.4% | SPECIFIC GOAL IN MIND (E.G. BUYING HOME, CHILD'S EDUCATION, EARLY RETIREMENT, ETC.) |
| 20.4% | ENCOURAGED BY FRIENDS & FAMILY |
| 20.3% | EASILY ACCESS INVESTING VIA MOBILE PHONE |

### ETF SAVINGS PLAN OWNERSHIP

**51%** CURRENT ETF INVESTORS CONTRIBUTE TO AN ETF SAVINGS PLAN

### MAIN PURPOSE FOR HOLDING AN ETF SAVINGS PLAN





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# The digital confidence gap

## Self-directed should not mean unsupported

ETF investors in Singapore are highly self-directed. Nearly half of adults surveyed (49%) use digital investment platforms, brokers or their bank's investment services. Among current ETF investors, that number rises sharply (87%), highlighting the central role digital channels play in the ETF investment journey.

This has important implications for financial institutions and investment platforms. ETF adoption is increasingly shaped by what investors see, compare and experience within digital environments. Platform design, product discovery, education content, provider visibility and execution journeys can all influence investor decisions.

**INVESTMENT CHANNELS USED BY SINGAPOREAN ADULTS**

49% SELF-DIRECTED*

21% ADVISED

12% ROBO-ADVISER / MANAGED PORTFOLIO^

**INVESTMENT CHANNELS USED BY ETF INVESTORS**

87% SELF-DIRECTED*

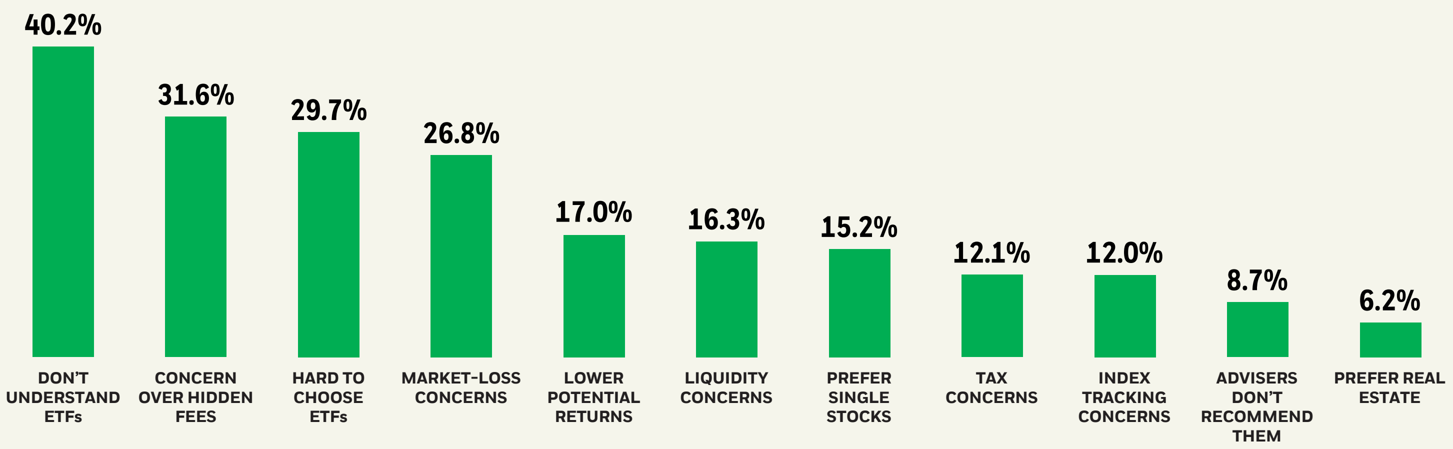
34% ROBO-ADVISED/ MANAGED PORTFOLIO^

24% ADVISED

At the same time, confidence remains a key barrier to adoption. Among non-EFT investors, many say they do not fully understand how ETFs work (40.2%). Concerns about hidden fees (31.6%), selecting the right ETF (29.7%) and the potential losses during market downturns (26.8%) also continue to hold investors back.

## Knowledge gaps and fee concerns are the biggest barriers faced by investors who don't currently allocate to ETFs

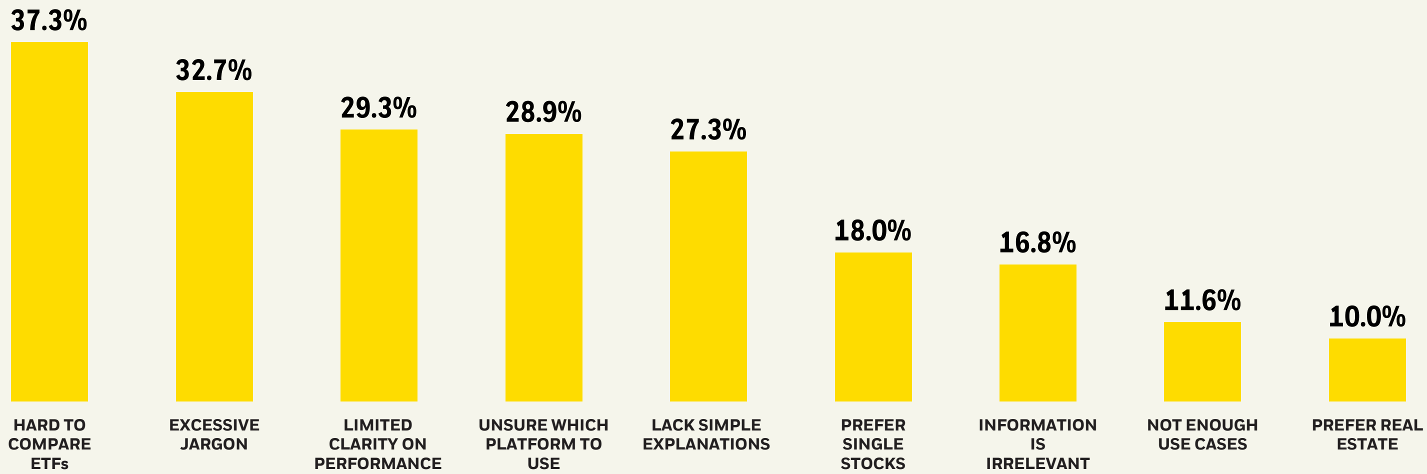
**TOP BARRIERS TO ETF INVESTING AMONG NON-ETF INVESTORS**




*"Self-directed" includes investing through (i) Digital investment platforms/ brokers and (ii) Through respondents' bank's investment services. Responses are multi-select; categories may not sum to 100%. ^ e.g. Stashaway, Endowus, etc.

# Difficulty comparing ETFs and jargon are the biggest barriers for current and prospective ETF investors

**FACTORS MAKING ETF INVESTING HARDER**




Even among current and prospective ETF investors, practical challenges remain. More than a third (37.3%) struggle to compare ETFs, while others (32.7%) find financial jargon overwhelming.

Investors are clear about what would help. More than half (53.6%) of current and prospective ETF investors want clearer, simpler product explanations, while others (48.2%) want easy-to-use platforms to execute trades.

As investors increasingly navigate investment decisions independently, there is growing value in helping them understand their options, compare products with confidence and connect ETFs to their financial goals.

**ETF adoption is increasingly shaped by digital experiences. Clearer explanations, simpler comparisons and intuitive investment journeys can help bridge the gap between investor interest and investor action.**



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# Current and prospective ETF investors want clearer explanations and easy-to-use platforms to support ETF purchasing decisions

**CONTENT PREFERENCE AMONG CURRENT AND PROSPECTIVE ETF INVESTORS**

**53.6%**

Clear, simpler product explanations or summaries

**48.2%**

Easy-to-use platforms to execute trades

**39.3%**

Visual aids (e.g., infographics, short videos)

**35.8%**

Easy to use glossary of key terms to explain jargon

**31.5%**

Case studies or real-world examples

**30.8%**

Online events or webinars for people interested in investing

**29.1%**

Guidance or endorsements from trusted experts or public figures

**25.1%**

AI Chatbot to answer question and address concerns

**15.6%**

Key opinion leaders or ambassador endorsement



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# The solutions investors are ready for

## Goal-based, recurring and ready-made approaches could help investors start, sustain or deepen their use of ETFs

Singapore investors are showing interest in investment approaches that make ETF investing feel easier to start, easier to sustain and easier to connect to goals.

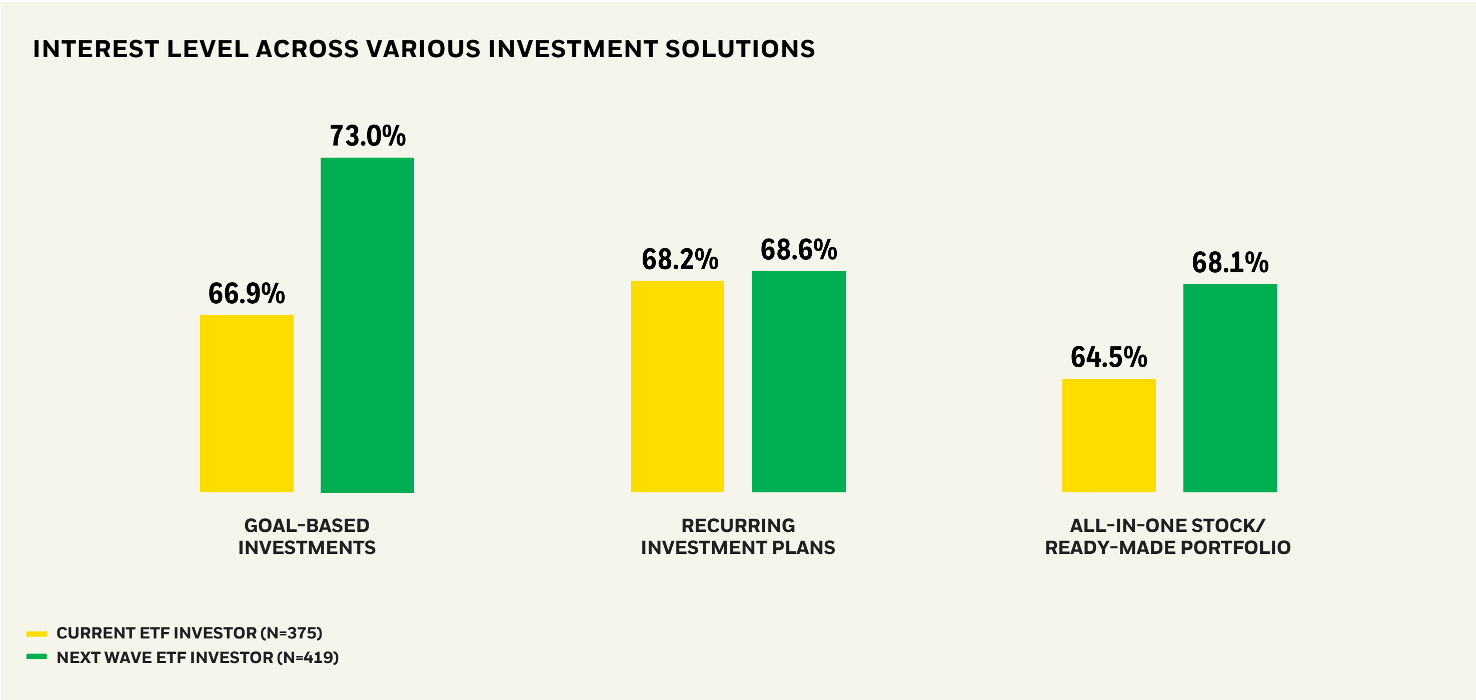
Rather than asking investors to select every product independently, these approaches offer clearer entry points: investing toward a goal, contributing regularly, or using a ready-made portfolio.

These solutions can help answer practical investor questions: **What am I investing for? How do I stay invested? How do I get started?**

Goal-based investing gives investors a clearer connection between their investments and long-term objectives. Recurring investment approaches can help investors build consistent investing habits over time, while ready-made portfolios offer a simpler and more accessible starting point for those unsure where to begin. These solutions can help bridge the gap between interest and action.

By making investing more intuitive and outcome-oriented, they can support investors at different stages of their journey and make investing feel more accessible, relevant and achievable.

## Current and next-wave ETF investors show strong interest in solution-based approaches





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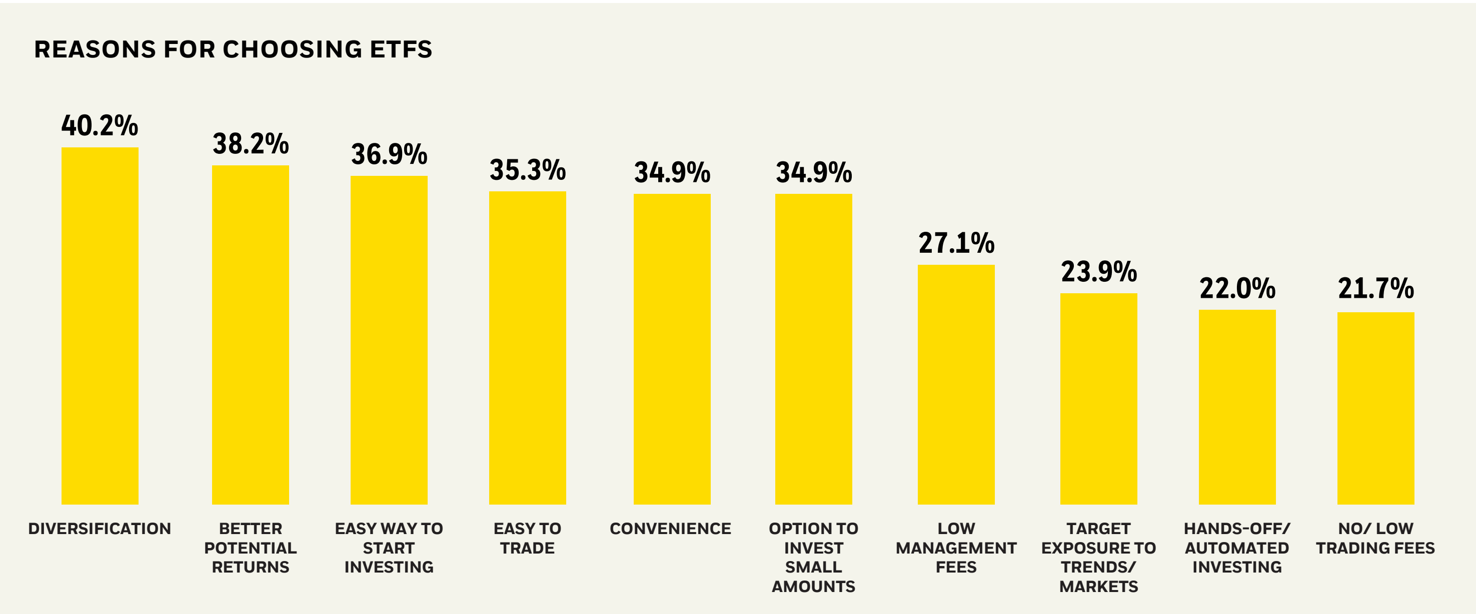
# Building ETF journeys around what investors value

## What current ETF investors value can help shape the next conversation

Singapore's ETF opportunity is not only about overcoming barriers. It is also about understanding what attracts investors who have already embraced ETFs. Current ETF investors cite diversification, better potential returns, ease of getting started, ease of trading, convenience and the ability to invest small amounts as key reasons for investing in ETFs.

These preferences provide useful insight into how investors assess investment solutions. As ETF adoption continues to grow, these investor preferences can help shape product design, platform experiences and educational content that resonate with a broader audience.

## Current ETF investors value diversification, return potential and ease of access




## What this could mean for investor journeys

| INVESTOR PRIORITY | JOURNEY IMPLICATION |
|---|---|
| **Diversification** | Position ETFs as building blocks that can help investors access broader markets and construct more diversified portfolios. |
| **Better potential returns** | Connect ETF investing to long-term growth goals while setting clear expectations around market risk. |
| **Easy way to start investing** | Create simpler entry points through starter portfolios, guided journeys, recurring plans or ready-made solutions. |
| **Ease of trading and convenience** | Make ETF discovery, comparison and implementation more intuitive across digital, adviser and platform journeys. |
| **Ability to invest small amounts** | Support regular investing habits that help investors build portfolios gradually over time. |



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# Build ETF journeys that help investors act with confidence

The next phase of ETF adoption will be shaped not just by what investors can access, but by how confidently they can act.

The opportunity lies in understanding where investors need support, what motivates action and how ETF experiences can be aligned with the way investors learn, decide and invest.

## Three conversations to have now

**01.**

### Where is the greatest ETF growth opportunity?

ETF interest is building, but not all interested investors are ready to act. Financial institutions and investment platforms can use these insights to help focus education, engagement and acquisition efforts where they matter most.

**02.**

### Where does the ETF journey create friction?

Investors need help understanding fees, comparing products, evaluating performance and deciding how ETFs fit into portfolios. Identifying points of friction can help create smoother and more effective ETF experiences.

**03.**

### Which ETF solutions could help investors take the next step?

Investor demand is increasingly linked to outcomes rather than products. Goal-based investing, recurring investment plans and ready-made portfolios can help make ETF investing feel more structured, purposeful and easier to start.

## How iShares can support

### ETF education

Investor-friendly content and practical ETF explainers.

### Portfolio construction

Support conversations around growth, income, diversification and long-term allocation.

### Solution-based journeys

Ideas for portfolio solutions that align with how investors plan, save and invest.

### Client engagement

Insights and materials to help relationship managers, advisers and platform teams open up more ETF conversations.

To explore what these findings could mean for your business, **speak to your BlackRock or iShares relationship manager.**

www.blackrock.com/sg/en/ishares



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# Methodology & important information

### ABOUT THIS RESEARCH

All figures, unless otherwise stated: YouGov Plc. Total sample size was 2,019 Singaporean adults. Fieldwork was undertaken between 10th - 30th March 2026. The survey was carried out online. The figures have been weighted and are representative of all Singaporean adults (aged 18+). Percentages are shown to one decimal place where applicable. Figures ending in .0 are displayed as whole numbers.

### KEY SAMPLE BASES USED IN THIS REPORT

| AUDIENCE | BASE |
|---|---|
| All adults | N=2,019 |
| ETF investors | N=375 |
| Non-ETF investors | N=900 |
| Current or prospective ETF investors | N=794 |
| ETF considerers | N=751 |
| Next-wave ETF investors | N=419 |
| ETF savings plan holders | N=165 |

These are the main bases shown across the Singapore research, including all-adult ownership and intent, ETF investor behavior, barriers, provider selection factors, and interest in solution-based investment journeys.


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## IMPORTANT INFORMATION

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