

# Risk and reward: Europe's favourite investments revealed

Investing involves committing money with the expectation of a financial return – but with the risk of losing the capital. This age-old endeavour has evolved over the centuries and now includes internet-driven opportunities, such as crowdfunding and other innovations among long-standing products, such as shares and bonds.

The ING International Survey on Savings 2016 asked almost 15,000 people in 15 countries about how they invest and what entices or dissuades them from it.

## 89%

of people in Europe indicate they are familiar with shares, the most widely known investment product in the survey. Peer to peer lending is the most high-profile in the fintech space, with 56% familiar with it.

## 34%

of men in Europe say a main reason they put money into crowdfunding is “the risk was worth taking”, compared with 20% of women. Male investors show significantly higher tolerance for risk than women investors in most categories surveyed.

## 45%

of under 25s in Europe are familiar with impact investing, making them the age-group most aware. This type of investing aims for positive social or environmental impact with a financial return. But under 25s have lower awareness than others of bonds and mutual funds.

## 65%

of women in Europe who have not invested in rental property say not having enough money is a main reason why they haven't. Awareness of all the investment products is lower among women than men, as is the number investing in them.



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Source: ING International Survey on Savings 2016