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AMF 2025 Barometer: in search of autonomy, many French people turn to artificial intelligence when they want to invest

The Autorité des Marchés Financiers (AMF) has published its annual Savings and Investment Barometer. This new edition reveals that interest among French people in equity investments is at its highest, as well as the role of artificial intelligence as a source of information before investing.

More than a third of French people say they plan to invest in equities

The 2025 edition of the AMF Savings and Investment Barometer shows a growing interest of French people in investing in the stock market. 34% say they are interested in equity investments, a level not seen since the barometer was created in 2017. In 2025, 33% of the respondents said they had confidence in this type of investment, compared with 28% in 2024. When asked whether they might consider investing in equities over the next 12 months, 35% of French people said they intended to invest, up five points compared to the previous year.

Furthermore, a growing majority of French people (61%) say they keep abreast of stock market developments (57% in 2024).

In France, 4 out of 10 households do not hold any investment products, a figure that is stable compared with 2024.

Fewer and fewer French people consider the risk of crypto-assets to be significant

In 2025, fewer French people believe that the risk of investing in crypto-assets is significant. While in 2024, two-thirds of French people considered their level of risk to be high, today this figure is 48%.

Similarly, the perception of the risk related to equity investments is declining, with 51% of French people considering it to be significant (compared with 57% in 2024).

In terms of expected performance, 46% of respondents consider the potential of crypto-assets to be high. This is almost as many as for equities (48%).

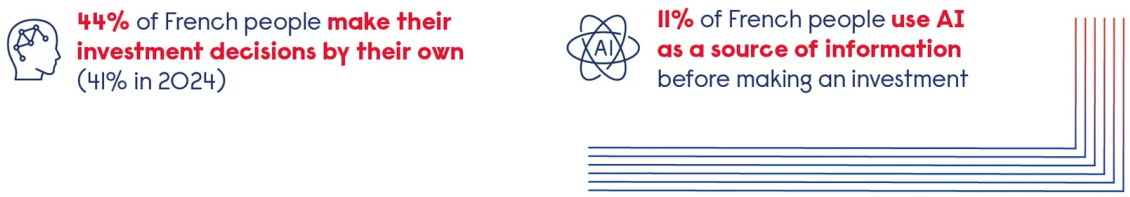
Artificial intelligence appeals to many French people when they want to invest

The study confirms an emerging trend: more and more retail investors say they manage their financial investments independently, without the help of a financial advisor. In 2025, 44% of the French people surveyed said they make their own investment decisions, compared with 41% in 2024, 39% in 2023 and 34% in 2022.

Among the sources of information used before making an investment, 11% of French people turn to artificial intelligence (AI), analysed for the first time in the Barometer, ahead of social media (6%) and influencers (4%), but still far behind financial or bank advisors (42%, down from 48% in 2024). The youngest members of the population (19% of the under-35s) use AI the most. In 95% of cases, AI is an additional source of information, and the French recognise both its opportunities and its risks.

Among French people who use AI to inform themselves before making an investment, the majority use it to better understand the investment or to find out about the characteristics of a product (52% and 51% respectively). However, many users also use it to find for themselves an investment suited to their needs (37%).

Beyond the information phase, autonomy is also increasing at the time of making an investment: only 23% of French people said they relied on an advisor (compared with 27% in 2024). This figure is falling fast among the youngest age groups, with only 16% of under-25s (24% in 2024).



The Savings and Investment Barometer is based on a survey conducted by the Audirep Institute on behalf of the AMF from 19 September to 3 October 2025 among a sample of 2,120 people representative of the French population aged 18 and over.

About the AMF

The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected and that investors are provided with adequate information. The AMF also supervises the orderly operations of markets. Visit our website: https://www.amf-france.org/en URL = [https://www.amf-france.org/en]

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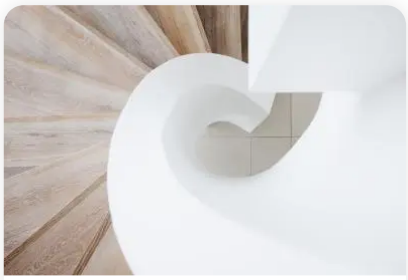

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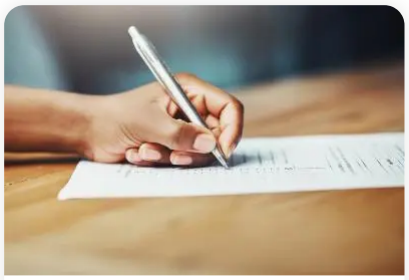

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