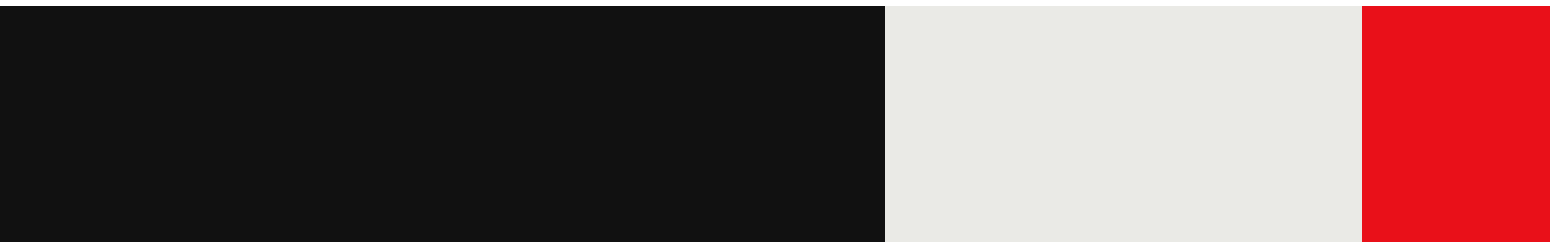



Gen Z wants lower-risk investment options

Article



The findings: The [Anishchit Index 2024](#) by Aditya Birla Sun Life Insurance highlights Indian [Gen Zers](#)' shift away from impulsive spending and toward safer investment options.

The details: The study found that **76% of Gen Zers in India prefer stable investments** like fixed deposits, prioritizing security over high-risk returns.

- 73% of Gen Z respondents listed debt and unexpected losses as their top concerns.
- 70% of Gen Z banking customers are focused on five-or-more-year investment horizons.

- 68% opt for dual-benefit investments that balance security with growth potential.

What this means for banks: Though this study examines Indian consumers' financial sentiments, the findings still correlate with global or US-based studies.

- The majority of Gen Zers view savings accounts as the best way to invest their money, per WalletHub.
- Empower's study on financial security revealed Gen Zers believe they need \$587,800 annually to feel financially secure—well above any other generation. And that's motivated by watching their parents' financial struggles.

Gen Z isn't wrong—it's been a tough economic time, and consumers are stressed about their financial futures. As a result, they want as close to guaranteed growth as possible.

The marketing take: Now is the time for financial institutions to market low-risk savings and investment products—such as high-yield savings accounts, fixed deposits, money market accounts, and treasury-backed ETFs—to Gen Zers who prioritize financial security. Positioning these options as safe, growth-oriented, and stress-free solutions will resonate with their long-term wealth-building mindset.

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