Advisors must balance tech and touch for investor engagement

2025 Global Investor Study

September 12, 2025
Executive Summary:

Relationships between financial advisors and their investor clients are being reinvented by the rapidly expanding use of technology. At the same time, advisors need to strike a balance between leveraging technology and maintaining a personal touch in their client relationships.

As we look to the future of financial advisor relationships, our study reveals a complex and evolving landscape. Investors across the globe are receptive to technology as an enabler of financial advisors, but not a replacement. Amid this boom, 75% of global investors across all wealth tiers—such as mass market, mass affluent, high net worth (HNW), and ultra-high net worth (UHNW)—continue to rely on financial advisors, up from 72% in 2021. Advisor adoption by investors confirms that advisors are effective in solving client needs and meeting client expectations. How investors find their advisors differs, with 60% sourcing their advisor from their bank, while 40% use an independent advisor or wealth manager.

However, there is still some dissatisfaction with the advisor relationship. Notably, 29% of investors are considering a change to their advisor in the next 12 months, driven by the investor's desire for access to investment products (ETFs, crypto, ESG, etc.), new technologies (including artificial intelligence (AI) and machine learning (ML)), as well as general concerns around fees and service. With some investors interested in changing advisors, the importance of referrals is paramount, outranking branding for new client development.

Social media is increasingly influential in the advisor relationship as well, with 54% of investors finding social media interaction important, up from 47% in 2021, and close to a third saying it is extremely important to the advisor relationship. Investors are engaging with their advisors on a variety of social media platforms, with almost all platforms growing in importance.

However, technology is not a replacement for an advisor, as investors continue to seek face-to-face meetings with and electronic communications from their advisors for investment advice, with 53% of investors citing the importance of face-to-face meetings. While technology is ubiquitous, investors find value in a financial advisor who can provide interactive and customized products and service offerings.

At its core, the financial advisor relationship is about time invested and personal attention to the client. And while technology can enable better delivery, global investors are also saying that the personal touch and face-to-face meetings matter as much as ever.

Advisors should focus on delivering personalized advice, access to emerging products (e.g., crypto, ESG) and technology-enabled services to meet the evolving needs of investors and retain clients in a dynamic market. According to our research, advisors should leverage the power of social media beyond delivery of content to serving as a referral network for access to new clients who are considering switching (29% of the advisor market) or who have never used an advisor before (25% of the entire global market).

Methodology:

During February and March of 2025, Crisil Coalition Greenwich, in partnership with LinkedIn, conducted 2,065 in-depth interviews with investors in 16 different countries across North America, Europe, the Middle East and Africa (EMEA), Asia-Pacific (APAC), and Latin America (LatAm). The study focused on the advisor-investor relationships across different age groups, wealth and income levels. Wealth included the full spectrum of mass market, mass affluent, HNW, and UHNW investors. Produced for LinkedIn by Crisil Coalition Greenwich.

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