

# FinTech Brands Disrupt DIY Investor Landscape, JD Power Finds

Edward Jones Ranks Highest among Advised Investors, SoFi Ranks Highest among Do-it-Yourself Investors

- FinTech brands make first appearance among highest-ranked do-it-yourself investment platforms
- Younger do-it-yourself investors increasingly consider seeking advice
- Most investors are not having critical wealth transfer discussions with their advisors

**TROY, Mich.: 18 March 2026** –As digital-native Gen Y<sup>1</sup> starts to enter its peak earning years and Gen Z starts to contemplate longer-term savings, client perceptions of what makes a truly stand-out investor experience are shifting. According to the JD Power 2026 U.S. Investor Satisfaction Study,<sup>SM</sup> released today, that shift is starting to open the door for newer FinTech brands that are achieving high scores in customer satisfaction from clients for their easy-to-use digital channels. Younger investors are also indicating that they trust these FinTech brands as much as established industry leaders.

“Two of the top three ranked brands for do-it-yourself [DIY] investor satisfaction in this year’s study are FinTechs, which is noteworthy because they are increasingly being viewed not only as innovators but also as trusted brands—and attracting affluent investors along the way,” said **Mike Foy, managing director of the wealth management practice at JD Power**.

“Another major trend we see this year is steadily increasing interest among younger, affluent DIY investors in seeking professional advice. Brands that can attract these clients when they are new to investing and offer them flexible options for both digital and human advice as their needs become more complex will be the big winners going forward.”

Following are some of the key findings of the 2026 study:

- **Younger DIY investors see FinTechs as innovative, trustworthy:** While it should come as little surprise that FinTech brands would outperform traditional financial services firms on the strength of their digital tools and ease of doing business, FinTechs also show significant year-over-year gains in perceptions of trust, with the number of DIY investors under 40 who view FinTechs as “trustworthy” rising 7 percentage points in 2026. Among investors under 40, FinTech brands such as SoFi and Ally are perceived to be more innovative than established brands and equally trustworthy.

---

<sup>1</sup> JD Power defines generational groups as Pre-Boomers (born before 1946); Boomers (1946-1964); Gen X (1965-1976); Gen Y (1977-1994); and Gen Z (1995-2007).

- **Younger, affluent DIY investors increasingly open to advised relationships:** Among affluent DIY investors with \$250,000 or more in investable assets, 19% of those under 50 say they are “definitely likely” to work with an advisor within the next year. That is up from 10% in the 2025 study. Similarly, 24% of affluent DIY investors with children in their households say they are “definitely likely” to work with an advisor in the next year, up from 15% in 2025.
- **Use of robo advice as gateway, not replacement, for human advice:** Among all DIY investors, 17% of those who use a robo advice platform say they are “definitely likely” to work with an advisor in the next year, while just 4% of those who do not use robo advice plan to work with an advisor. Among affluent DIY investors, 28% of those who use robo advice say they are “definitely likely” to work with an advisor in the next year.
- **Advisors missing opportunity to discuss Great Wealth Transfer:** Just 51% of investors with a dedicated financial advisor under 40 and 39% of clients ages 40 and older say their advisor has discussed elements needed for a future wealth transfer. Even fewer (18%) say their advisor has met with or suggested they meet with additional family members to discuss their financial management needs as well.

## Study Rankings

**Edward Jones** ranks highest in overall satisfaction among advised investors, with a score of 754. **U.S. Bank** (746) ranks second and **Ameriprise** (743) ranks third.

**SoFi** ranks highest in overall satisfaction among DIY investors, with a score of 724. **Citi** (710) ranks second and **Allly** and **Fidelity** (707) rank third, in a tie.

The U.S. Investor Satisfaction Study evaluates the experiences of investors working with a wealth management firm, in either an advised or DIY capacity in seven dimensions (in alphabetical order): digital channels; ease of doing business; people; product and service offerings; resolving problems or complaints; trust; and value for fees paid. The 2026 study is based on responses from 7,982 advised and 4,335 DIY investors and was fielded from January 2025 – January 2026.

For more information about the U.S. Investor Satisfaction Study, visit <https://www.jdpower.com/business/wealth-management-platform>.

## About JD Power

JD Power delivers mission-critical data, analytics and intelligence that help businesses improve customer experience and operational performance with confidence and clarity. Using proprietary, comprehensive data—including millions of consumer interactions and authoritative automotive datasets—combined with advanced analytics, artificial intelligence and deep industry expertise, JD Power enables leaders to respond to market shifts, make smarter decisions and drive measurable performance improvements.

As an objective source of deep insight into real-world customer interactions with brands and products, JD Power provides the independent intelligence organizations need to anticipate

change, strengthen customer engagement and advance growth. Learn more at [JDPower.com](https://www.jdpower.com).

### **Media Relations Contacts**

Joe LaMuraglia, JD Power; East Coast; 714-621-6224; [media.relations@jdpa.com](mailto:media.relations@jdpa.com)

John Roderick; East Coast; 631-584-2200; [john@jroderick.com](mailto:john@jroderick.com)

**About JD Power and Advertising/Promotional Rules:** [www.jdpower.com/business/about-us/press-release-info](https://www.jdpower.com/business/about-us/press-release-info)

# # #

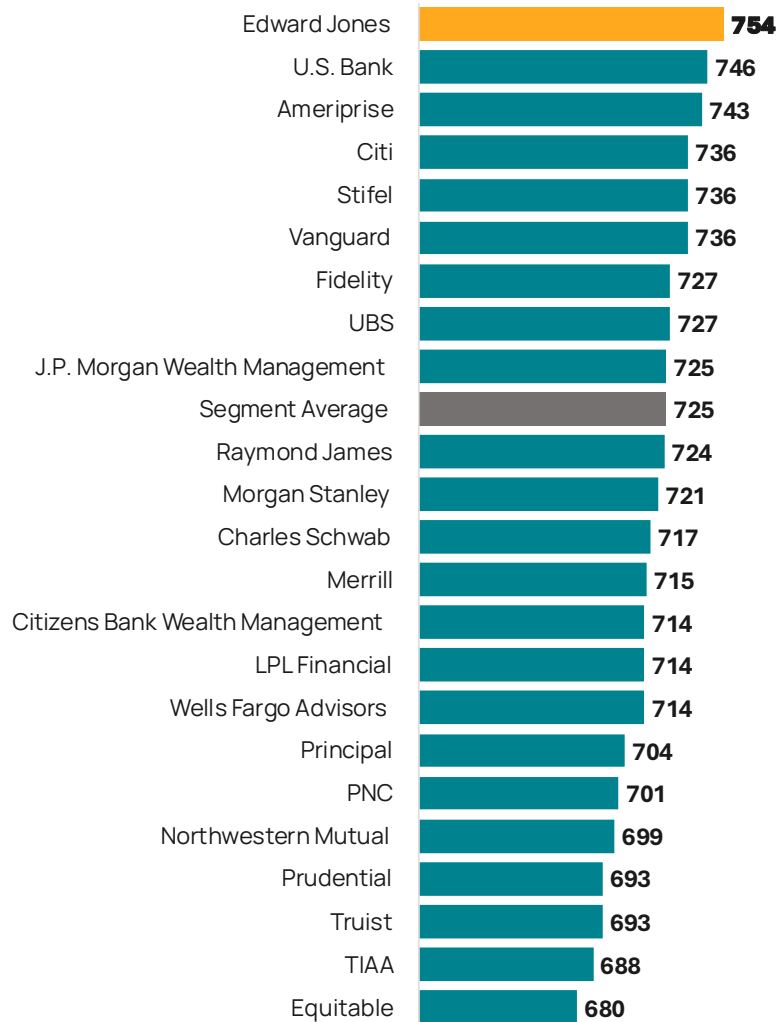
Note: Two Charts Follow.

# JD Power 2026 U.S. Investor Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### ADVISED



Source: JD Power 2026 U.S. Investor Satisfaction Study<sup>SM</sup>

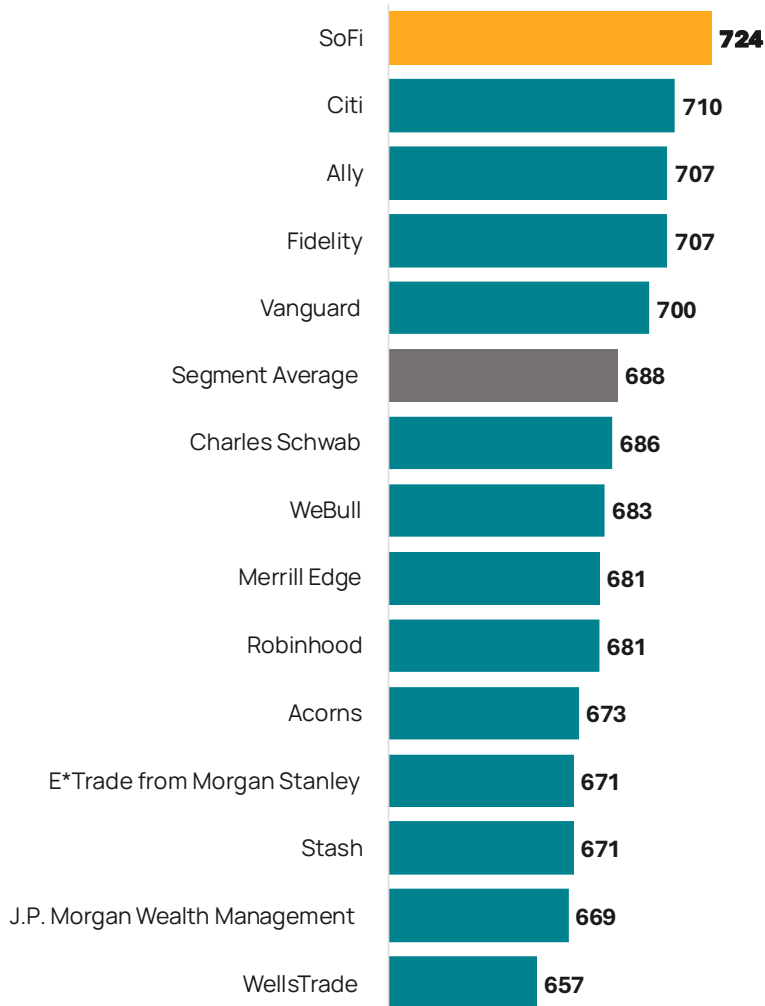
Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying JD Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or JD Power survey results without the express prior written consent of JD Power.

# JD Power 2026 U.S. Investor Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### DO-IT-YOURSELF (DIY)



Source: JD Power 2026 U.S. Investor Satisfaction Study<sup>SM</sup>

Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying JD Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or JD Power survey results without the express prior written consent of JD Power.