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How Generation Z is Transforming Investment Behaviour : A Case Study of the Opportunities and Risks in the UAE Financial Market

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ABSTRACT

As a result of the expansion of digital platforms, lower transaction costs, and wider participation in financial markets, investing has become increasingly accessible in recent years. This transformation has been particularly influenced by Generation Z, a cohort characterised by very strong digital fluency, social awareness, and early engagement with financial markets and technologies. This research paper set out to examine how Gen Z investors differ from older generations in their investment behaviour and explore the specific opportunities and risks presented by the United Arab Emirates (UAE) financial market. The study integrates economic theories such as Modern Portfolio Theory and the Life-cycle Hypothesis to explain generational differences in asset allocation, risk tolerance, and investment objectives. Global trends, including the rise of cryptocurrencies, exchange-traded funds, and sustainable investing, are analysed alongside behavioural influences such as social media and digital trading platforms. A case study of the UAE, supported by insights from an interview, highlights how regulatory openness, fintech development, and favourable tax policies create unique opportunities for young investors while also exposing them to heightened market volatility and behavioural risks.

Keywords: Generation Z investing, retail investors, UAE financial markets, cryptocurrency investment, behavioural finance

Research Question: How do Gen Z investors differ from older generations in their investing, and what specific opportunities and risks does the UAE market present for them?

Introduction

Investing plays a vital role in wealth creation, economic development, and financial independence. Individuals can not only grow their wealth but also contribute to business expansion, job creation, and innovation simply through asset allocation, such as real estate, funds, or equities. Over time, investing can help people combat inflation, build financial security, and reduce their dependence on traditional income sources. In this era, access to financial

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markets has expanded, and investing has become more popular. The global retail investing market now includes over 300 million individual investors worldwide, with participation rising rapidly due to digital platforms and low-cost investment tools (Business Wire, 2022). This depicts an expansion in how younger generations participate in financial markets.

Generation Z (Gen Z) is at the front of this transformation. Gen Z refers to individuals born between 1997 and 2012, and they are entering the investment world earlier than previous generations. Gen Z is becoming an influential economic force, distinguished by their digital fluency and social awareness. By 2030, Gen Z's spending power is expected to reach $12T (NielsenIQ, 2024), underscoring the importance of understanding their investment preferences. Gen Z isn't adjusting to present-day investment structures but reshaping them. As innovative financial applications continue to develop, investing is becoming more accessible and inclusive. Features such as micro-investing, sustainable portfolios, and exchange-traded funds (ETFs) have lowered entry barriers, allowing these young investors to participate with even a small amount of capital. With the use of technology, Gen Z investors are modifying wealth creation and proving that investing is not only for high-income individuals.

In line with the aforementioned, different financial markets could indicate possible opportunities and risks for Gen Z investors. In the UAE, Gen Z investors make an impact by embracing various strategies that emphasise sustainability, digital innovation, and accessibility. The most common trends among young investors include micro-investing, fractional real estate, and a significant focus on ESG (Environmental, Social, and Governance) investing. In addition, cryptocurrency and ETFs are expanding and being incorporated. In particular, around 22% of Gen Z investors in the UAE already include cryptocurrency in their portfolios (Stake, 2025), reflecting their openness to digital assets. Nevertheless, these emerging opportunities can instigate challenges such as uncertainty. This research paper, therefore, seeks to answer the question: **How do Gen Z investors differ from older generations in their investing, and what specific opportunities and risks does the UAE market present for them?**

This paper argues that Gen Z is reshaping investment behavior through earlier market entry, technology-enabled platforms, and distinct risk-return preferences. These global trends manifest uniquely in the UAE, where favorable regulations, advanced digital infrastructure, and diversified asset classes offer opportunities while also exposing young investors to heightened volatility and behavioural risks.

Economic Importance of Investing

Investing can be viewed from either an individual financial perspective or a broader economic perspective; both play distinct yet connected roles in a market economy. When investing

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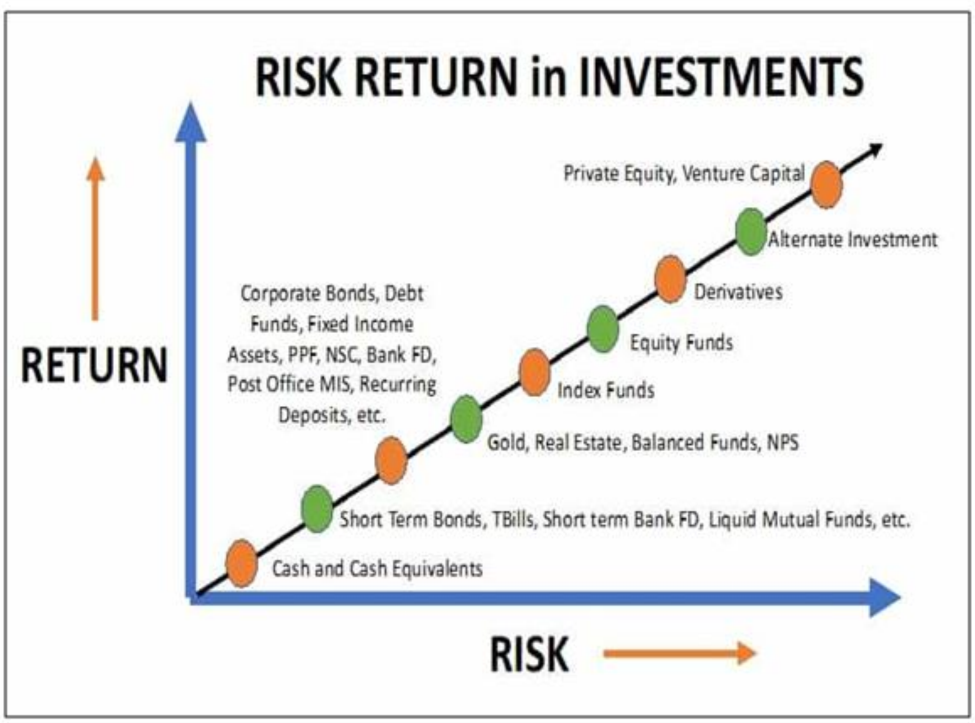
individually, it refers to the amount of personal income or savings invested in financial assets such as bonds, mutual funds, real estate, equities, exchange-traded funds (ETFs), or alternative assets, with the expectation of generating returns over time (Hayes, 2023). These returns could take the form of capital gains, dividends, rental income, or interest payments. On the other hand, from an economic perspective, investment can link to expenditure on capital goods such as machinery, technology, and infrastructure, thereby increasing an economy's capacity for production (Patton, 2025). These two concepts can differ, but they can be linked: individual financial investment provides the capital that allows firms and governments to undertake economic investment, thereby contributing to long-term economic growth.

People invest for a variety of economic reasons, such as wealth accumulation, financial security, and financial planning. Investing can enable individuals to grow their assets, surpassing the limits of saving, primarily by earning profits that exceed inflation. The primary focus here is compound interest, where returns on reinvested investments generate further returns, increasing wealth over time. This concept supports long-term investment strategies and depicts why early and consistent participation in financial markets can remarkably impact wealth accumulation. As a result, investing is essential for achieving long-term financial independence and meeting future financial commitments, such as education or retirement.

Figure 1: The Risk-Return Trade-Off



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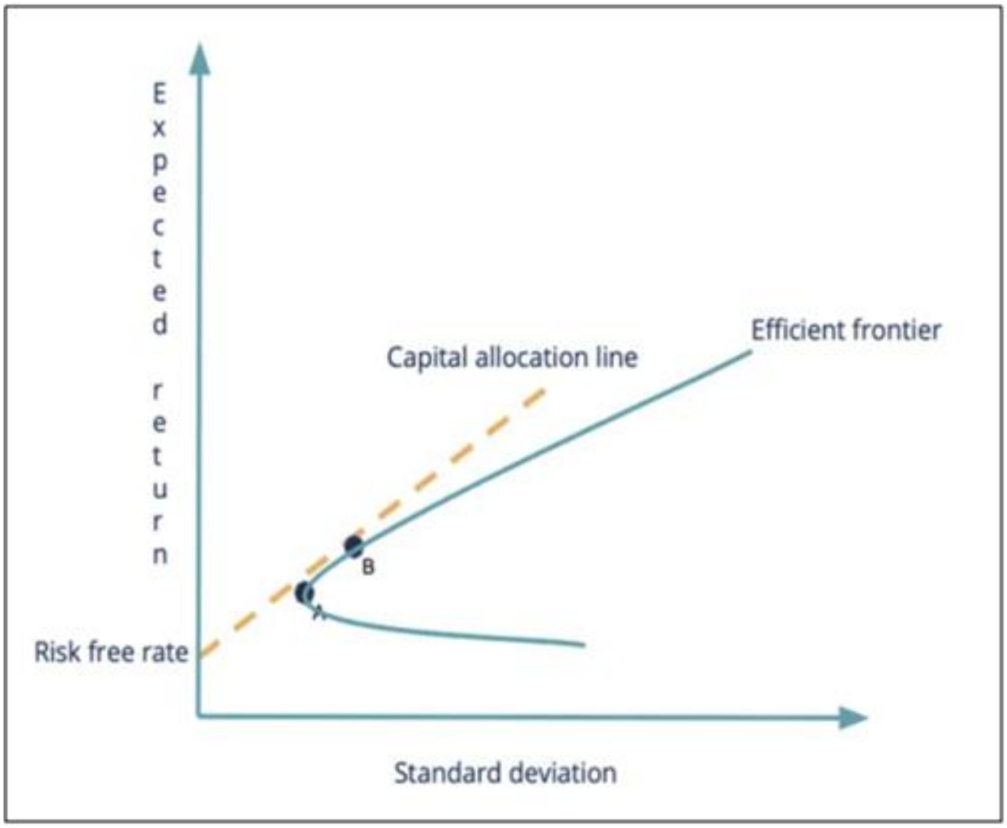
Investment decisions can be shaped by an important economic concept: the risk-return trade-off. According to Chen (2024), "using this principle, individuals associate low levels of uncertainty with low potential returns and high levels of uncertainty or risk with high potential returns". As shown in Figure 1, investors who seek higher returns must accept higher levels of uncertainty and volatility. Usually, assets with higher expected returns – such as equities or other investments – carry greater price volatility and higher risks, whereas lower-risk assets, such as government bonds or fixed-income securities, often offer more stable but lower returns. People choose asset classes based on how much they are willing to risk, their income stability, and their financial objectives. This trade-off illustrates how investors can differ in their investment strategies and how those strategies evolve as their personal situations change.

Figure 2: Efficient Frontier under Modern Portfolio Theory



Economists have developed a theory that teaches logical investing to balance risk and return. The most influential is the Modern Portfolio Theory (MPT), developed by Harry Markowitz in his 1952 paper "Portfolio Selection", which provides investors with a method to construct a portfolio that increases expected returns for a given level of risk. This theory assumes that investors are risk-averse, meaning they would prefer a portfolio that reduces risk at a given expected return.

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By prioritising asset allocation, MPT can help investors achieve the highest returns while maintaining a less risky portfolio (CFI, 2023). The principles of the MPT can be illustrated by the Efficient Frontier (Figure 2), which shows how investors can maximise their returns for a level of risk through diversification. The MPT can be applied by assessing an individual's risk tolerance and then creating a diversified portfolio across multiple asset classes, such as stocks and bonds, with low correlations (Scott, 2023). This theory has had a continuous effect on investment portfolios and includes many benefits and criticisms. It supports the overall use of funds, such as ETFs and mutual funds.

Another influential framework is the Life-cycle Hypothesis, developed by Franco Modigliani in 1957, which posits that individuals seek to smooth consumption across their lifetimes by borrowing during periods of low income and saving during periods of high income. Younger investors, who typically have longer investment horizons and fewer financial obligations, tend to allocate a greater proportion of their portfolios to growth-oriented assets to maximise long-term returns. In contrast, older individuals generally prioritize capital preservation and stable income streams, gradually shifting their investments toward lower-risk assets such as bonds or annuities while drawing down savings to finance retirement expenses, healthcare costs, and potential intergenerational wealth transfers (Hayes, 2021). This hypothesis provides a logical explanation for differences in investment strategies across generations and is most commonly used when examining the behaviour of younger investors in the financial market.

Beyond the financial end result, a person's investment behaviour has many societal and economic consequences. Patterns such as investment behavior influence market liquidity, capital gains, and investor confidence, which can affect business expansion and economic growth. Additionally, various behavioural factors, such as overconfidence and loss aversion, can affect market volatility, mainly during times of economic uncertainty. Market movements could be maximised when large groups of investors act in unison, underscoring how individual decisions can collectively shape economic outcomes.

To conclude, investing isn’t a personal financial choice but rather an instrument through which individuals can achieve economic development. This theoretical foundation provides a basis for examining how different groups – mainly younger generations – approach investing and conquer specific markets, such as the UAE, in recognisable ways.

How Generation Z Is Investing Differently Around the World

Gen Z (people born between 1997 and 2012) is entering financial markets much earlier than previous generations and is driving a major shift in global investment behaviour. With increased access to digital platforms, lower minimum investment requirements, and greater exposure to

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financial content, the barriers to entry have decreased. Unlike older generations, who often invested only after reaching a certain income level or nearing retirement, Gen Z investors are increasingly investing in their late teens or early twenties. Many surveys worldwide have examined participation in retail investing, revealing that 30% of Gen Z start investing in early adulthood (World Economic Forum, 2025). This early start gives Gen Z a long-term perspective and exposure to the financial risks that can arise at a young age.

Technology plays a central role in Gen Z investments. There are commission-free trading apps, fractional investing, robo-advisors, and mobile apps like eToro that have transformed investing from a complex activity to one that is more accessible and user-friendly. These platforms allow individuals to purchase shares, build their portfolios, and invest with small amounts of capital, reducing the need to rely on investment banks. On the other hand, older generations have assessed markets through banks, professional advisors, or long-term retirement products, which usually involve higher fees and less frequent trading. With the rise of digital platforms, increasing financial access has altered investing behaviour. Behavioural economics focuses on the psychological side and examines the decision-making processes of individuals and firms. Fast, game-like trading apps can encourage people to trade impulsively (Kenton, 2024). This leads Gen Z investors to prioritise quick gains over long-term returns. So, although technology can enable Gen Z investors, it could potentially increase market risk and change behaviour.

Over time, social media and online communities are further influencing Gen Z's investment behaviour, shifting it away from that of older generations. Platforms like YouTube, Reddit, TikTok, and X have become main sources of financial information, discussions, and trend circulation. Gen Z investors have often relied on content creators and viral posts rather than on watching the news or on professional advice. For example, a famous influencer known as TJR (Tyler Riches) has recently gained significant attention on social media, where his wealth and lifestyle are on display. This visibility has inspired many individuals to start investing. Tyler began his content in 2023 after dropping out of high school to focus on educating others about trading. His 'bootcamp' series attracted a large audience, which helped fuel his rise in popularity (Carr, 2025). That said, while social media can increase financial education and investment awareness, it could also amplify herd behaviour and FOMO. Unique investment trends can spread quickly, influencing large groups of young investors simultaneously. From a behavioural financial lens, this could increase market volatility.

The key difference between Gen Z and older generations is in asset preferences and portfolio composition. Gen Z's portfolios allocate around 31% to cryptocurrencies and individual stocks, whereas older generations allocate about 6% and view these assets as peripheral and higher risk (Becker, 2024). Figure 3 depicts the significant difference between Gen Z and Millennials in how they allocate to their investment portfolios, with a larger share allocated to alternative

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investments and cryptocurrencies than in previous generations. Younger generations are less likely to emphasise general retirement products, such as pensions or long-term retirement accounts, at an early age. Gen X and baby boomers, on the other hand, have historically favoured bonds, pension schemes, and mutual funds, which are mainly used to prioritise capital preservation and secure returns.

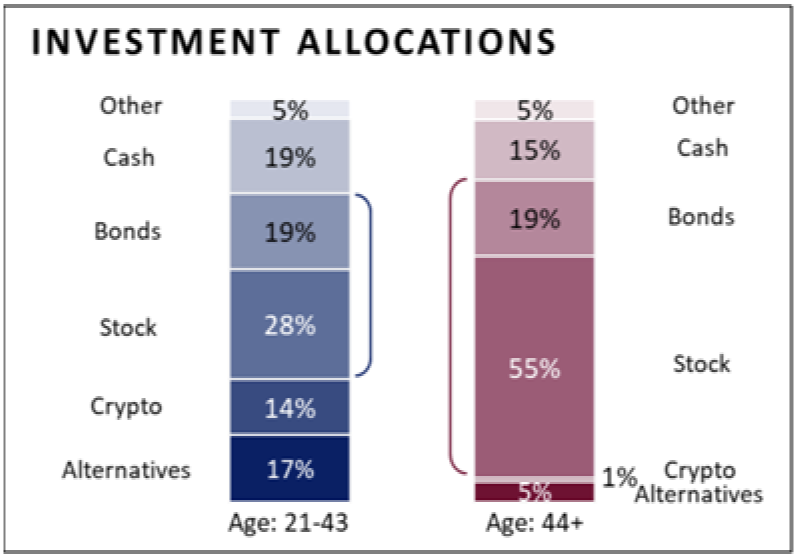

Figure 3: Portfolio Allocation to Alternative Investments and Cryptocurrencies by Generation (Bank of America Private Bank, 2024)

This can be linked to the risk-return trade-off and the life-cycle hypothesis. Gen Z investors generally hold long-term investments with lower financial responsibility and a greater capacity to absorb losses, making higher-risk assets a better choice for capital growth. However, when examining volatile assets such as cryptocurrencies, the portfolio's volatility can increase markedly, especially if a sudden crackdown occurs (Investopedia, 2024). Even though higher risk may be tolerated at a younger age, allocating 100% of capital to a single asset can leave investors highly vulnerable to sudden price changes and can even adversely affect future investments.

Beyond asset preferences, Gen Z has shown a growing interest in sustainable values and values-based investing. Research published by The ESG Institute (2025) shows that 99% of Gen Z express interest in sustainable investing. A majority allocate a significant portion of their portfolios to sustainability-driven assets. Specifically, 51% of Gen Z report that between 21% and 50% of their current portfolio is invested in sustainable options. Younger investors continue to seek companies that align with their personal values, like social equality and climate

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responsibility. This demonstrates the shift from older generations, since investment decisions were originally driven by financial returns and the increase in capital. From an economic perspective, Environmental, Social, and Governance (ESG) investing raises vital questions about the relationship between values and performance. While some studies show that firms with influential ESG practices can benefit from lower risk and an improved framework, others argue that limiting investment choices based on an ethical framework can reduce returns (Chen, Liu and Chen, 2024). As a result, ESG investing can involve trade-offs between values and returns, primarily in the short term. Despite that, for Gen Z investors, non-financial returns like social impact and ethical frameworks can constitute an increasingly important part of expected returns on investment.

These patterns demonstrate major differences between Gen Z and older generations in how and why they invest. Gen Z's investment behaviour is framed by more digital platforms, higher market accessibility, social media, and behavioural influences. These key differences present more opportunities, such as earlier access to capital and greater financial inclusion, as well as risks, including exposure to volatile assets. The following section applies these global trends to the UAE, investigating how market conditions can shape the various opportunities and risks Gen Z investors face.

Case Study: Gen Z Investing in the UAE

The United Arab Emirates (UAE) has recently emerged as a modern and engaging investment hub, and supports a collaboration of recommended economic policies, unique infrastructure, and a sophisticated financial environment. The UAE has zero personal tax and no capital gains or inheritance tax, reinforcing its position as the world's most sought-after destination for the super-rich, according to reports and studies, with about 35% of high-net-worth individuals actively considering relocating to lower-tax, policy-stable jurisdictions, highlighting its competitive position on the global wealth map (John, 2026). In fact, in 2024, the UAE attracted over 7,200 millionaires, a 53% increase from the previous year, bringing the total number of high-net-worth individuals (HNWIs) to 130,500, ranking it as the 14th-largest wealthiest market globally (Abbas, 2025). This inflow of capital is supported by major centres such as the Dubai International Financial Centre (DIFC) and the Abu Dhabi Global Markets (ADGM), which come together to attract a range of fintech companies, offices, and asset managers.

In this vibrant environment, Gen Z investors in the UAE are engaging with financial markets in ways that reflect global trends and opportunities. Cryptocurrencies are very popular among young investors, largely driven by the UAE's progressive regulatory framework and the growing acceptance of digital assets across investment strategies. Platforms such as the DSFA (the regulator of financial services in DIFC) and cryptocurrency bodies (Gokulan, 2026) make it

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easier for people to add digital assets to their portfolios, which aligns with the Gen Z mindset. Additionally, short-term trading, fractional real estate investments, and online investment platforms are widely used, aligning with Gen Z's global preference for more accessible, tech-enabled investing. Moreover, real estate remains a core element of the investment landscape; however, young investors typically use fractional ownership tools rather than full asset purchases, indicating a preference for liquidity and low barriers to entry.

An interview with a young investor based in Dubai shows that Gen-Z’s decisions are motivated by the aim of quick, easy returns and safe accessibility. For instance, when asked about his motivation to begin investing at such an early age, the interviewee responded by saying, “The lifestyle and the passion for earning money. The satisfaction from making capital from a trade is truly something amazing.” This response depicts Gen Z's preferences for independence and immediate financial feedback. In contrast to older generations, who generally prioritise long-term income through pensions and retirement schemes, Gen Z investors typically value participation and direct control over their financial outcomes. The interviewee’s emphasis on ‘satisfaction’ from short-term gains aligns with behavioural economics concepts, as it introduces biases and rewards, leading individuals to place more value on quicker gains than on long-term ones. This demonstrates how different trading platforms that provide instant price updates align with Gen Z’s preference for engaging in decision-making.

Additionally, the interviewee described Dubai’s financial environment as an “engaging market,” highlighting the legalization of cryptocurrency as a key attraction. When financial markets operate within a recognisable legal framework, uncertainty is reduced, and barriers are lower. For risk-tolerant younger individuals, the combination of high returns and legal authorization reinforces confidence in investing in high-risk assets like cryptocurrencies. This demonstrates how Dubai is structured as an innovation-friendly environment, which increases Gen Z investment tendencies, exemplifying their craving for high-yield assets and their realisation of the UAE being a unique and dynamic market.

The interview findings can also be linked to the life cycle hypothesis, which posits that younger investors tend to focus on growth-oriented assets to pursue long-term returns because they have fewer financial obligations. This explains why Gen Z initially invests in volatile assets like cryptocurrencies and individual stocks. The respondent stated that when he first started investing, he risked 20-30% of his balance, but as he moved forward, he risked 1% of his balance. Explicitly saying that “the more you trade, the less your risks are”. This indicates that although young investors may begin with a greater risk appetite, exposure to volatility and potential losses can have a major effect, prompting them to change their strategies. Therefore, while the life cycle hypothesis highlights initial behaviour, investment preferences can evolve as exposure to the market increases.

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Social media and other online platforms play a big role in investing for Gen Z, as mentioned before, distinguishing them from older generations. Financial information, peer discussions, and various strategies are available on platforms such as YouTube, Reddit, TikTok, and X. Gen-Z in Dubai also engages with algorithm-driven content, which influences their decisions and increases their capital gains (Satish, 2025). Looking back at the interview, the respondent mentioned how YouTube and online communities shaped his investment decisions. When asked about verifying information before an investment, he mentioned that he looks for patterns or news from credible sources, but asks himself an important question: "If I lose this trade, would I be upset?" If he can deal with the loss, he takes the trade; however, he looks for 100% accuracy, as it is a game of patience. This depicts that in the UAE, where digital infrastructure is advanced, social media incorporates participation in emerging asset classes, mainly cryptocurrencies and short-term trading strategies.

After evaluating the range of opportunities and risks faced by Gen Z investors in the UAE, it is clear that the same features that make a country attractive also tend to amplify certain vulnerabilities. In the UAE, the supportive investment environment is shaped by regulatory openness, advanced technological infrastructure, zero income tax, and a wide variety of asset classes, including digital equities, real estate, fintech products, and cryptocurrencies. There are ongoing improvements in digital assets, especially to enhance legitimacy and reduce uncertainty, which encourage participation by young investors. However, these benefits could intensify individuals' behaviour. Easy market access, fast trade execution, and broad exposure to high returns could increase overtrading or concentration in volatile assets like cryptocurrencies.

While the UAE presents significant opportunities for wealth accumulation and portfolio diversification, even at a young age, outcomes are not determined solely by market structure. Gen Z investors' success depends most on financial literacy, emotional discipline, risk management, and the ability to adopt long-term strategies rather than focus on short-term market fluctuations. This relationship between favourable market conditions and investors' different behaviour emphasises the need for a more thorough evaluation of whether the current opportunities outweigh the associated risks.

Conclusion

The research aimed to determine how Gen Z investors engage with financial markets differently from older generations, as well as the various opportunities and risks the UAE market presents to them.

Individuals invest for several reasons, such as wealth accumulation, long-term planning, and financial security. However, these decisions are shaped by important economic principles,

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including the risk-return trade-off, in which investors balance potential returns against the risk they are willing to accept, and the life-cycle hypothesis, which details how investment behaviour evolves, with younger investors usually accepting high levels of risk while older investors tend to prioritise stability.

When studying global investment trends, it is found that Gen Z investors differ significantly, primarily due to earlier market entry, encouraged by digital platforms and lower investment barriers, and greater exposure to financial information on social media. As a result, Gen Z investors usually depend on online platforms, engage more actively with markets, and show a much stronger interest in rapid growth or alternative assets such as cryptocurrencies, which can be highly uncertain.

Whilst global trends indicate that Gen Z investors enter the market earlier and adopt new strategies using technology, the UAE presents a unique context in which these behaviours develop. The UAE's strong digital infrastructure, tax advantages, and openness to financial innovation make it an attractive investment hub. That said, as analysed, these characteristics could increase exposure to volatile assets and lead to some irrational investor behaviour. Consequently, the UAE can represent both a promising and complex investment environment for Gen Z investors.

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