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everyoneINVESTED Unveils Groundbreaking Insights into Greek Investors' Financial Personalities, in Partnership with Eurobank

Athens, October 15, 2025 — everyoneINVESTED, the KBC Group spin-off renowned for its expertise in the science of decision making and applied behavioral finance, has released the results of a landmark user panel in Greece. The study, conducted in collaboration with Eurobank, marks a significant step forward in understanding the financial personalities of Greek investors and sets a new standard for digital investor profiling in Europe.

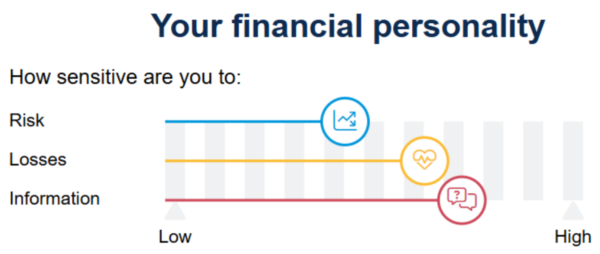
For executives in banking, insurance, and wealth management, the message is clear: adopting behavioral technology is no longer optional—it's critical to meeting the shifting expectations of clients and staying competitive in a fast-evolving market. This requires a client-first approach to the wave of regulatory transformation driven by Europe's Retail Investment Strategy and the Savings and Investments Union, harnessing technology to scale both financial wellbeing and investor protection.

"Understanding what drives each individual's financial decisions is the key to personalizing digital services and fostering financial resilience," said Jurgen Vandenbroucke, PhD, Managing Director of everyoneINVESTED. "Our work in Greece, as in other leading European markets, proves that technology can make investor profiling easy, reliable, and even enjoyable—for both clients and financial institutions."

A New Era in Investor Profiling

From mid-June to mid-July 2025, more than 5,300 participants across Greece engaged in a fully digital, intuitive survey designed by everyoneINVESTED. Of these, 1,400 were Eurobank clients, making this one of the largest and most representative studies of its kind in the region. The survey's innovative science-based methodology, already recognized by industry leaders across Europe, moves beyond boring, poorly effective questionnaires to capture both rational and emotional drivers of investment decisions.

Participants were guided through a dynamic sequence of personalized choices, revealing their unique sensitivities to risk, loss, and information, the latter referring to the change in preferences by simply changing the context of the information. This approach not only provides a more accurate and granular understanding of investor behavior but also makes the mandatory investor profiling process engaging and accessible for all users, regardless of their financial experience.



For illustration only : the three components that are quantitatively assessed to define a "financial personality" at the individual level

Key Findings: The Greek Investor Unveiled

- **More diverse and younger:** The panel achieved a near-equal gender split (47.7% female), with a median age of 42 – which is substantially below the age of the "conventional" relationship investor, and included both seasoned investors and newcomers.
- **Preference for certainty over taking more risk:** 81% of Eurobank clients preferred certainty over risk when faced with potential gains, slightly higher than the overall survey population. However, the median level of risk aversion among Eurobank clients was lower, indicating a nuanced approach to risk-taking.
- **Incurring losses hurts more than missing gains:** Consistent with global research, "losses loom larger than gains" for Greek investors. The median loss aversion among Eurobank clients was 1.05, aligning with established academic benchmarks.
- **Context drives financial decision making:** The study confirmed that people are generally risk averse when dealing with gains (79.8% preferred certainty) but less so when facing losses (47.3% preferred certainty), highlighting the importance of context in financial decision-making.
- **Personalization and playful interaction leads to engagement:** The profiling tool's engaging design led to high completion rates and positive user feedback, demonstrating that investor profiling can be both insightful and enjoyable.

Thought Leadership and Innovation

everyoneINVESTED's approach is rooted in the latest advances in behavioral economics research and the science of decision-making. By disentangling sensitivity to investment risk, loss, and information, the platform delivers future-proof, quantitative, and client-centric data that benefit multiple use cases in financial services, such as investor profiling. The methodology has been presented to multiple national and supranational competence authorities and aligns with international best practices.

Eurobank: A Pioneer in Financial Innovation

Eurobank and everyoneINVESTED collaborated to introduce into Greece micro-investing linked to the roundup of payments, recently brought to market by Eurobank as "EverydayInvest". Being aligned with everyoneINVESTED's mission to support the general public in making conscious financial decisions, Eurobank is not only enhancing its own client engagement but also setting a benchmark for the Greek financial sector.

"Eurobank's leadership demonstrates a forward-thinking approach to digital transformation and investor empowerment," Vandenbroucke added. "Together, we are shaping the future of wealth management in Greece and beyond."

Looking Ahead

The Greek survey is part of a broader European initiative, with similar studies conducted in Italy, France, the UK, and Spain. The results reinforce the message that the future belongs to financial institutions that see their clients as individuals, not data points.

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