

# XTB looks to close investment gap between USA and Europe through education and cutting-edge market access

WARSAW, POLAND, December 9, 2025 /EINPresswire.com/ -- Investment app XTB is aiming to close the participation gap between US and European investors which sees twice as many Americans owning shares when compared to their European peers. The huge disparity between the investment habits on either side of the Atlantic means 62% of adult Americans own shares, against just 34% of Europeans who are investors.

“

At XTB we are doing everything we can to address this imbalance in investment habits”

*Joshua Raymond, UK  
Managing Director of XTB*

Joshua Raymond, UK Managing Director of XTB, said: “At XTB we are doing everything we can to address this imbalance in investment habits. Our award-winning app, the huge range of investment products we have made available to our customers and our ever-growing range of education tools are all designed to help people overcome a lack of knowledge that is a key barrier to investing in the

listed markets.”

Cultural differences between the two populations means that Europeans, including the British, are far more likely to keep their money in cash. The choice exposes European investors to the risk of inflation and means they are missing out on gains from listed investments that, historically, have outperformed interest paid on cash.

XTB has seen a surge in the take-up of its App and trading in user friendly and low costs products such as ETFs. The company reported a 118% increase in trading of ETFs in its latest financial results demonstrating the difference successful educational campaigns can make. XTB offers a wide range of educational resources [on its website](#) with articles covering subjects such as ISAs, how to avoid common investment mistakes and ways to invest in gold.

Mr Raymond said: “People want to be able to invest on the go, using their phone. We have the products to democratise investment. What we are still missing is the knowledge base in the UK and Europe to give everyone the confidence to use these products.”

As explored in a recent campaign, XTB is aiming to bridge the gap between the take up of investment in America and Europe by developing products and investment opportunities that

appeal to people on a local, national and international level.

[Watch the campaign live here.](#)

\*\*\*

## About XTB

XTB is a global fintech company that provides individual investors with instant access to financial markets from around the world, through an innovative online investing platform and the XTB mobile app. Founded in Poland in 2004, we support over 2,000,000 customers globally in achieving their investment and trading ambitions.

At XTB, we are committed to the continuing development of the online investing platform, enabling our customers to access 10900+ instruments including stocks, ETFs, CFDs based on currency pairs, commodities, indices, stocks, and ETFs.

Our online platform is a top destination not only for investing but also market analysis and education. We offer an extensive library of educational materials, videos, webinars and courses to help our customers become better investors, irrespective of their trading experience. Our customer service team provides support in 18 languages and is available 24/5 via email, chat or phone.

In over 20 years of operation in financial markets, we have established 12 offices worldwide, including Poland, the UK, Germany, Romania, Spain, Czech Republic, Slovakia, Portugal, France, Dubai and Chile.

Since 2016, XTB shares have been listed on the Warsaw Stock Exchange. We are regulated by the world's largest supervisory authorities: Financial Conduct Authority, Polish Financial Supervision Authority, Cyprus Securities & Exchange Commission and Financial Services Commission.

Visit <https://www.xtb.com/en> for more information.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 70% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take

the high risk of losing your money.

Claudia Gahan  
Acumen Media  
+44 20 3553 3664  
[email us here](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/873858152>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.