

Asia's young adults are choosing planning over spontaneity

Meet a generation of financial pragmatists. Prudential plc's "**Financial Mindset of Young Adults in Asia**" research shows young adults in Asia are taking a structured approach to managing their finances.

Purpose over impulse

7 in 10 prefer a clear plan to spontaneity

58% focus more on their future than the present moment

Navigating realities with steady optimism

Today's young adults in Asia are pragmatic planners: they crave clarity in a changing world, but still believe they can build a better financial future.



What keep Asia's young adults up at night?

Their life concerns



Planning for tomorrow while enjoying today

Faced with these pressures, they are looking for ways to protect their future with the freedom to enjoy life.

53%
seek a balance of smart investment strategies with the freedom to enjoy life today



62%
prefer financial solutions that evolve with their lives and aspirations, rather than sticking to one style of saving or investing

Digital ease, human expertise

To achieve this balance and complement their structured approach to finances, they are navigating their insurance and investment journey through a blend of digital convenience and human support.

Digital tools put them in the driver's seat

61%
feel confident researching and selecting products on their own using digital tools

54%
are confident managing their portfolio independently

Human advice remains essential



64%
prefer consulting financial advisers for life or health insurance decisions and ongoing support

Explaining coverage details (70%)

Handling the claims process (68%)

For deeper insights into the evolving perspectives, concerns and priorities of Asia's young adults, access the full report on www.prudentialplc.com

About the survey

Prudential's "Financial Mindset of Young Adults in Asia" research explored the insurance and investment experiences, preferences and attitudes of 5,348 people aged 20–35 across seven Asian markets, including Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, Taiwan, and Thailand, through an online quantitative survey. The survey was conducted in July–August 2025.