

How to transform your investor engagement

The retail audience is often described as fragmented, but with the right tools, it can be reached effectively, explains Scott Bannerman.



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Retail investors are no longer a marginal audience. They are a vital and growing constituency, reshaping shareholder registers and influencing sentiment in ways companies can't afford to ignore. The pandemic may have accelerated direct participation, but the long-term drivers – increasing diversity of participants, new technologies, and easier access to markets – mean that this is not a temporary shift but a structural one.

Understanding the retail mindset

Retail investors are motivated by more than just financial returns. They want clarity on strategy and performance, but they also seek connection: to management, to the brand, and to the company's broader purpose. They value transparency, authenticity, and accessibility. Jargon-heavy announcements fall flat; companies that explain complex issues clearly and in relatable terms will win trust.

Long-term drivers of growth

The retail investor base is broadening. Younger investors are entering the market earlier, supported by low-cost trading apps and gamified financial education. Women are participating in greater numbers, narrowing a historic gender gap in retail shareholding. Geographical reach is expanding too, with international investors increasingly able to access UK-listed companies directly. Lower minimum investment thresholds and simpler products have further democratised access.

Technology is at the heart of this shift. Not only are online platforms making trading easier, but artificial intelligence is driving new tools for learning, analysis, and decision-making – enabling retail investors to make informed choices more quickly. Importantly, these dynamics have proven resilient. Even after a period of market volatility and inflationary pressures, retail participation continues to increase. Investors may rotate sectors or strategies, but they are not retreating from the market.

The influence of ESG and sentiment

For a growing proportion of retail investors, environmental, social, and governance (ESG) considerations are not a side issue – they directly influence sentiment. Investors want to see companies articulate their sustainability commitments clearly and credibly, not simply as compliance but as part of a long-term value proposition. Companies that communicate ESG well often find that their retail base becomes more loyal and supportive, even through market cycles.

Evolving targeting strategies

Retail IR has too often been treated as secondary. Today, best practice means meeting investors where they are: online, on mobile, and in interactive formats. But reach alone is not enough – quality matters. Investor communications should reflect the same professionalism and brand standards as materials aimed at institutions. Poorly produced video or low-grade digital content risks undermining credibility and damaging investor confidence.

Building loyalty beyond the first trade

Attracting retail investors is only step one. Retaining them requires consistency and credibility. That means delivering regular updates in accessible formats, explaining dividend and ESG policies with clarity, and providing channels for two-way communication. Done well, digital IR fosters loyalty and transforms passive shareholders into long-term advocates.

Measurement and accountability

Measurement is now more sophisticated. Beyond analysing the share register, companies can track webinar attendance, on-demand video viewing, digital Q&A participation, and sentiment trends across investor communities. These metrics help boards assess whether their retail engagement is resonating, and provide valuable benchmarks against peers.

From challenge to opportunity

The retail audience is often described as fragmented, but with the right tools it can be reached effectively. BRR Media's retail platform, Engage Investor works with listed companies to deliver digital communications. It has found that those who invest in high-quality, brand-consistent digital engagement will not only broaden their base but also build enduring trust. Those that don't risk leaving a growing, diverse constituency underserved. ■