

EOS Banking AI Barometer

What Europe's consumers really
think about AI in banking

EOS Study 2026



Key findings at a glance

AI HAS PROVEN ITS WORTH

46%

say communication with their bank has improved thanks to AI – only 11% see it as worse.

A LOWER BARRIER TO ENTRY

29%

would rather discuss sensitive topics with AI than with a human.

TRUST DEPENDS ON THE USE CASE

44%

trust AI more than a human for fraud detection – but only 24% do for credit decisions.

TRANSPARENCY IS KEY

77%

want banks to disclose when and how they use AI in customer communication.

THOSE WHO KNOW DEBT

61%

of people with payment difficulties welcome AI offering to pause an installment.

A GENERATION UNDER PRESSURE

36%

of people under 35 have already had payment problems – above the European average of 30%.

AI has proven its worth in banking

Europe's consumers value AI where it delivers a tangible benefit. Where the technology makes everyday banking simpler and faster, it's welcome – and for sensitive topics, almost one in three even prefer it.

46%

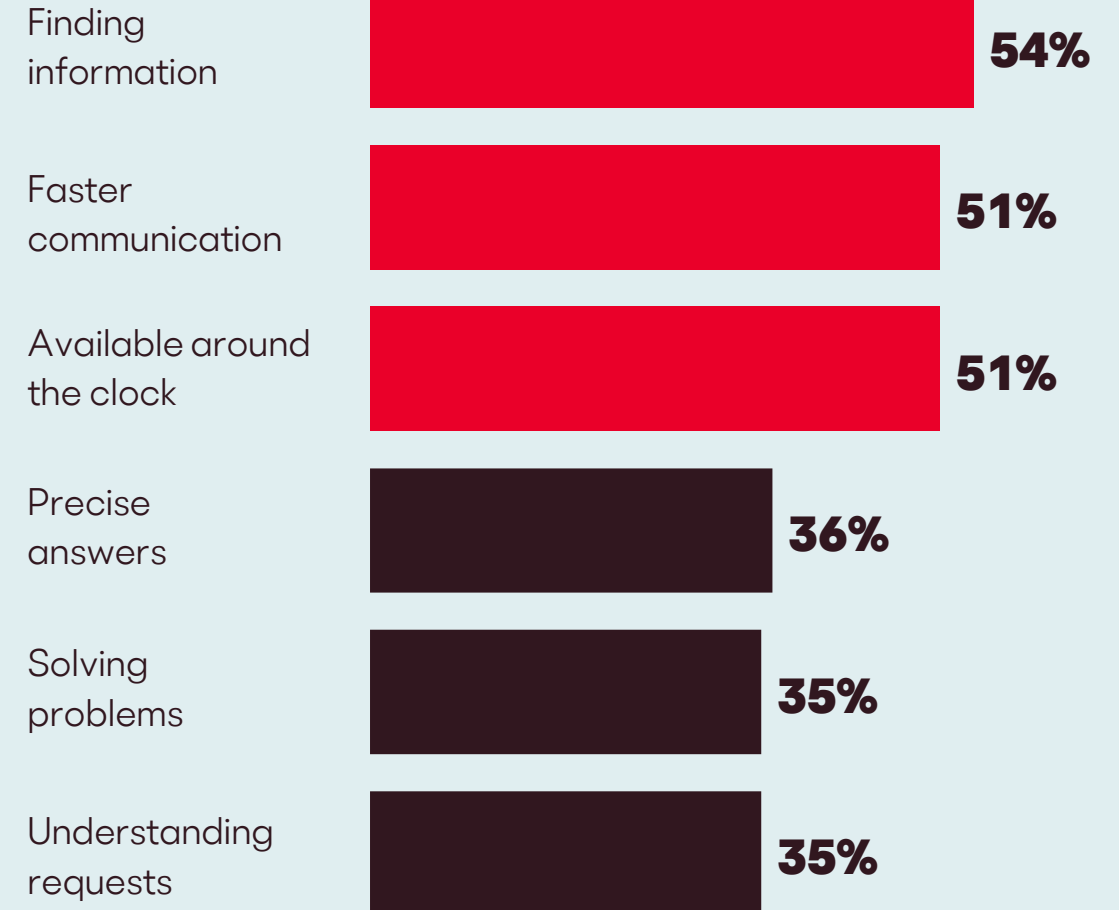
say communication with their bank has improved thanks to AI – only 11% see it as worse.

29%

would rather discuss a sensitive topic with AI than with a human – though 60% miss the human touch.

AI in bank customer service – strengths vs. limits

(top-2-box agreement)



AI has proven its worth in banking

For a long time, personal advice was considered an indispensable part of the relationship between banks and their customers. That picture is shifting. According to the EOS Banking AI Barometer, **46 percent** of European consumers say **communication with their bank has improved through the use of artificial intelligence**, while only eleven percent perceive it as worse. AI has passed its test in banking.

Acceptance depends far less on the technology itself than **on its concrete everyday benefit**. Consumers see its strengths above all where it simplifies processes: more than half value it for finding information, and around half praise faster communication and round-the-clock availability. Respondents are noticeably more cautious where human judgment is required. Understanding a request, giving precise answers, or truly solving a problem are judged far more critically.

The attitude toward sensitive topics stands out most. While 60 percent say they miss the human touch in AI communication, almost one in three – 29 percent – would rather discuss a sensitive topic with AI than with a human, likely because the absence of another person lowers their inhibitions. Among younger respondents, this percentage is even higher.



Marwin Ramcke
CEO of EOS Group



46 percent of customers say service has gotten better thanks to AI, while only 11 percent feel it has gotten worse. That's a clear signal of acceptance for AI in customer service. But the 60 percent who miss the human touch also tell us that AI alone isn't the answer. The best banks use AI as a tool for better service, not as a replacement for relationships.



Bank customers want **AI that thinks ahead**

The study shows not only where AI is accepted today, but where consumers clearly want more. In financially stretched moments, they want their bank's AI to act proactively – a clear opportunity for banks.

61%

would welcome AI-supported warnings about an account overdraft.

54%

want AI to offer to pause an installment payment for one month.

For banks, this points to a shift: away from merely reacting to customer inquiries, toward identifying financial risks early and offering suitable support – turning AI into a kind of financial coach.

Bank customers want AI that thinks ahead

The study shows not only where AI is accepted today, but where consumers clearly want more – especially **in financially stretched moments**, such as when an overdraft facility is fully used up.

Approval is highest for **AI-supported warnings about an account overdraft**: 61 percent of respondents would welcome such alerts – the highest figure of all the functions surveyed. More than half – 54 percent – also want AI to proactively offer to pause an upcoming installment payment for one month when money is tight.

This opens up new opportunities for banks. Instead of merely reacting to inquiries, AI systems could identify financial risks early and recommend suitable support — bringing the technology close to a financial coach. Consumers have made their expectations clear. Whether and how banks meet these expectations will shape the next stage of AI development in customer communication.

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**Customers are
ready for smarter
services – banks
just need to
deliver.**

Marwin Ramcke
CEO of EOS Group

Those who know debt, are more open to AI

People with payment difficulties rate AI-supported help from banks more positively than those not affected – regardless of age. Still, most don't want to give up a human point of contact.

Affected vs. non-affected

Openness to AI-supported bank services...

● Affected
● Non-affected

Suggesting to
pause an
installment



Suggesting an
installment plan



30%

already had
payment difficulties

25%

already had contact
with a debt collection company

39%

would use AI as their first point
of contact for debt matters —
but...

80%

of those affected still want to
communicate with a human



Those who know debt, are more open to AI

Payment difficulties are anything but a rare experience: around 30 percent of respondents say they have already failed to pay an installment or exceeded their overdraft facility, and one in four has had contact with a debt collection company. This makes the following insight all the more relevant.

People who have personally experienced financial difficulties rate banks' AI-supported help offers more positively than those without such experience – regardless of age. 61 percent of those affected would welcome an AI suggestion to pause an installment, compared with 52 percent of those not affected; for installment plan suggestions, the figures are 59 versus 48 percent. The appeal evidently lies in the simple, low-threshold availability of digital offers.

Greater openness to AI, however, doesn't mean people want to replace personal contact. 80 percent of those who had payment difficulties still want a human when discussing the matter with their bank, while 39 percent – whether affected or not – are willing to use AI as a first point of contact. For banks and service providers, this argues for hybrid models that combine modern digital access with personal support where it matters.



Daniela Moaca
Senior Manager IT
at EOS in Romania



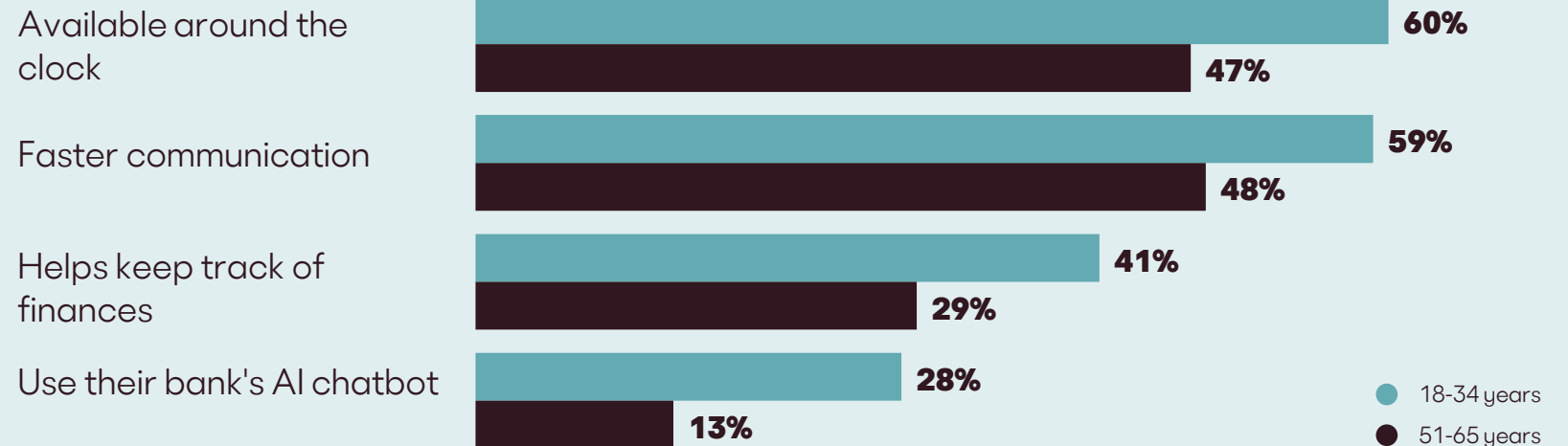
People who have had payment difficulties before are more open to AI services. 61 percent of those affected want AI to suggest pausing an installment – compared with only 52 percent of those not affected. An initial low-threshold form of support and a sense of anonymity could be behind this desire for proactive AI.

Young, AI-savvy – and more often in financial trouble



Gen Z and millennials are redefining their relationship with money and technology: more open to AI than any generation before them — yet financial stress is more widespread among them than in the general population.

AI in bank communication by age (top-2-box agreement)



14% of people under 35 (17% of 18-24-year-olds) would handle debt matters exclusively via AI – vs. 8% on average.

36% had already experienced payment problems (vs. 30% population average).

Young, AI-savvy – and more often in financial trouble

The results paint a picture of a generation that is digitally confident but more often under financial pressure. **Young adults aged 18 to 34 are noticeably more open to AI-supported help than older groups** – across almost every scenario, from round-the-clock service (60 versus 47 percent) to using an AI chatbot (28 versus 13 percent).

The pattern is especially revealing on sensitive money matters. When it comes to debt, 14 percent of under-35s – and 17 percent of 18- to 24-year-olds – would communicate exclusively with AI, compared with just eight percent of the general population. **For a generation that manages its banking through an app, this isn't a break with habit but the same logic: fast, simple, always-available solutions without an emotional hurdle.**

At the same time, financial stress is more widespread among younger people: 36 percent of under-35s report payment difficulties, compared with 30 percent on average. For banks, financial service providers, and debt collection companies alike, this creates a dual task: building digital offers that meet the expectations of an AI-savvy generation while also helping to strengthen financial literacy.

Jana Titov
Managing Director
finlit foundation*



Using AI is second nature for younger people. At the same time, 36 percent of 18- to 34-year-olds report payment difficulties, compared with 30 percent on average. This generation needs AI tools that understand their financial reality and meet them where they are.

* The finlit foundation is a non-profit organization for the financial education of children and young people

Trust with reservations: AI for fraud, humans for lending decisions

AI is trusted most for fraud detection – for credit decisions, 46% would rather trust a bank employee.

Trust depends on the use case

Trusting AI more than a human for...



77%

want banks to disclose when and how they use AI.

80%

expect disclosure of AI policies and ethical principles.

The biggest concerns about AI

Errors / wrong decisions

46%

Data protection

35%

Lack of empathy

28%



Trust **with reservations**

Whether people accept or reject AI depends critically on what it's used for.

Approval is highest where AI creates security: 44 percent trust it more than a bank employee when it comes to detecting fraud and suspicious transactions – no other use case comes close. **Consumers evidently trust the technology most where large volumes of data must be analyzed in real time and anomalies caught early.**

The verdict looks very different for decisions with immediate personal consequences. For lending decisions, only 24 percent would prefer a decision made by AI, while almost twice as many – 46 percent – would rather trust a human advisor. The more individual circumstances and personal stakes are involved, the stronger the desire for human involvement remains.

Skepticism, however, doesn't mean rejection. **Consumers tie their trust to clear conditions, and transparency is central:** more than three-quarters consider it important that banks disclose when and how they use AI, and 80 percent expect openness about the underlying ethical principles. For banks, the message is clear – anyone using AI must be able to explain how it works and by what rules.



Janusch Skubatz

Chief Information Security Officer,
EOS Group



Trust in AI doesn't happen automatically. Anyone who wants to deploy AI successfully must not only build capable systems, but also create a binding framework compliant with the **AI Act** and disclose how risks are controlled.

What this means for **banks and financial service providers**

01 **Benefit beats technology**

Acceptance grows with tangible benefit – speed, availability, simplicity. Communicate the concrete value of your AI services.

02 **Trust comes with conditions**

It depends on the use case and on transparency: disclose when, how, and under what principles AI is used.

03 **Digital lowers the barrier**

For sensitive money matters, anonymity helps – especially for those affected by payment difficulties and younger customers.

04 **Keep humans in the loop**

Human contact still matters. Responsible multi-channel communication combines digital access with personal support.

About the survey

For the **EOS Banking AI Barometer**, 4,400 people in eleven European countries were surveyed on their attitudes toward artificial intelligence in bank communication.

Survey period	July 2026
Method	Online interviews (CAWI)
Institute	PureSpectrum
Countries	11: Bulgaria, Croatia, France, Germany, Greece, Poland, Portugal, Romania, Slovenia, Spain, Switzerland
Target group	Consumers aged 18 to 65 who are mainly or jointly responsible for managing their household finances
Sample size	400 interviews per country = 4,400 total

About the EOS Group

EOS Group is an internationally leading, technology-driven expert in receivables management with more than 6,000 employees in over 20 countries. For more than 50 years, EOS has supported companies by purchasing non-performing loans and collecting unpaid invoices, so they can focus on their core business. Its clients operate across many industries, including banking, energy, real estate, mobility, insurance, telecommunications, and e-commerce.

EOS studies — that's knowledge.

Understanding what moves the economy and society is the goal of EOS's market and consumer studies. Created together with renowned research institutes, they provide facts on payment behavior, payment methods, digitalization, and AI.

Want to learn more?
Find the full study on
our website:

eos-solutions.com