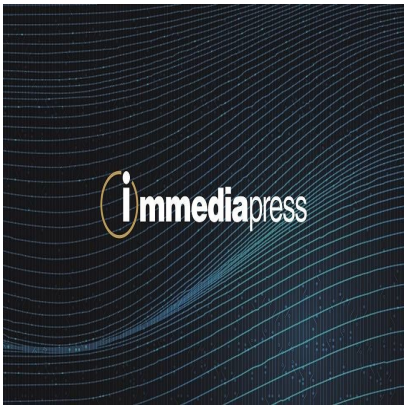

AI proves its worth in banking â?? 29 percent would rather talk to AI about sensitive money matters: EOS Group Reports

Descrizione

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HAMBURG, Germany, Oct. 15, 2026 /PRNewswire/ â?? Personal advice has long been viewed as an essential part of banking relationships. This perception is shifting, as the latest EOS Banking AI Barometer reveals. The study examines how European consumers evaluate artificial intelligence in the banking sector. 46 percent report improved customer communication through AI support. Only 11 percent perceive a decline in service quality. Where technology genuinely helps, it is accepted. Nearly one in three respondents (29 percent) would prefer speaking with AI about sensitive banking matters rather than a human employee. Among 18-34-year-olds, this figure rises to 38 percent. However, the study indicates that AI still has limitations. Only 35 to 36 percent trust AI to understand their needs, act with precision, and solve problems effectively. Consumers show higher acceptance for information retrieval, speed, and availability. More than half of respondents (54 percent) value AI for helping them find information. Similarly, 51 percent praise faster communication and round-the-clock availability.

Despite these advantages, one key finding stands in contrast: 60 percent of respondents miss the human touch in AI communication. â??46 percent of customers say service has improved through AI, only 11 percent perceive a decline. That is a clear signal for AI acceptance in customer service. But the 60 percent who miss the human element also tell us that AI alone is not the answer. The best banks use AI as a tool for better service, not as a replacement for relationships,â?• says Marwin Ramcke, CEO of the EOS Group.

From information agent to financial coach

Respondents identify potential for AI-powered customer service, particularly in financially challenging situations. â??Our study reveals a clear direction in the use of AI services: customers are ready to move beyond reactive AI. Theyâ??re seeking intelligent anticipation. 61 percent want alerts warning of potential overdrafts, and 51 percent value AI-powered payment plan suggestions when facing

outstanding receivables,â?• explains the CEO of the EOS Group. Consumers who have previously experienced payment difficulties are notably more open to AI-powered support services from banks than the general population. Rather than simply responding to customer inquiries, AI systems could proactively warn of financial risks and recommend tailored assistance. â??Customers are ready for smarter services â?? banks just need to deliver,â?• Ramcke concludes.

About the study

For the EOS Banking AI Barometer study â?? How Europe really feels about AI in banking â?? 4,400 people in eleven European countries (Bulgaria, Croatia, France, Germany, Greece, Poland, Portugal, Romania, Slovenia, Spain and Switzerland, 400 respondents per country) were surveyed about their attitudes towards artificial intelligence in bank communications. The data was collected in July 2026, and the target group consisted of bank customers aged 18 to 65. The study was conducted online and was representative of the population. Find more information, infographics and downloads on the EOS Banking AI Barometer here.

About the EOS Group

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The EOS Group is a leading technology-driven investor in receivables portfolios and an expert in the processing of outstanding receivables. With over 50 years of experience and offices in more than 20 countries, EOS offers smart services for receivables management worldwide. Its key target sectors are banking, real estate, telecommunications, utilities, and e-commerce. EOS employs close to 6,000 people and is part of Otto Group.

For more information on EOS Group: www.eos-solutions.com

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Categoria

1. Comunicati

Tag

1. ImmediaPress

Data di creazione
Ottobre 15, 2026
Autore
redazione

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