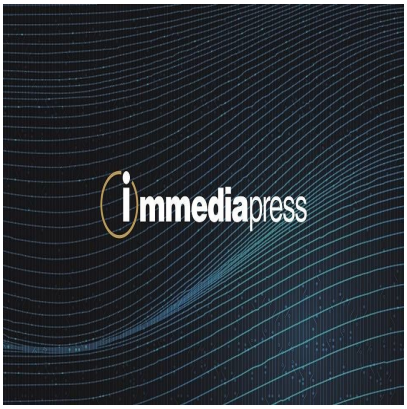


EOS Holding â?? Gen Z and millennials: tech-savvy, financially under pressure

Descrizione

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Generation Z and millennials are more open than older customer groups to AI-powered solutions in their interactions with banks, yet more likely than the general population to face financial challenges. This is shown by the representative EOS Banking AI Barometer, an online survey of 4,400 bank customers aged 18 to 65 in eleven European countries (July 2026, PureSpectrum).

Young adults aged 18 to 34 particularly value AI in three areas: round-the-clock availability (60 percent versus 47 percent among 51- to 65-year-olds), speed (59 percent versus 48 percent), and financial oversight (41 percent versus 29 percent). In addition, 28 percent of younger respondents already use their bankâ??s AI chatbots, compared with just 13 percent of those aged 51 to 65.

â??Using AI is second nature to younger generations. At the same time, 36 percent of 18- to 34-year-olds report experiencing payment difficulties, compared with 30 percent across the population as a whole. This generation needs AI tools that understand their financial reality and meet them where they are,â?• says Jana Titov, Managing Director of the finlit foundation, a nonprofit organization dedicated to financial education for children and young people.

The study also reveals a particularly notable attitude among young adults toward AI support in debt-related matters. Respondents in this age group are far more willing to use a bankâ??s AI-powered customer service when facing payment difficulties.

â??Younger people embrace digital and AI-powered offerings far more openly: 14 percent of 18- to 34-year-olds prefer to speak exclusively with AI about debt, rising to 17 percent among 18- to 24-year-olds. At the same time, research consistently shows that basic financial literacy is lacking. Yet these fundamental skills are essential for people to properly evaluate AI responses and financial offers. Financial education must therefore start early, be structurally embedded, and remain independent of

commercial interests,â?• explains Titov.

Further information, infographics and downloads are available on the study page.

About the EOS Group

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