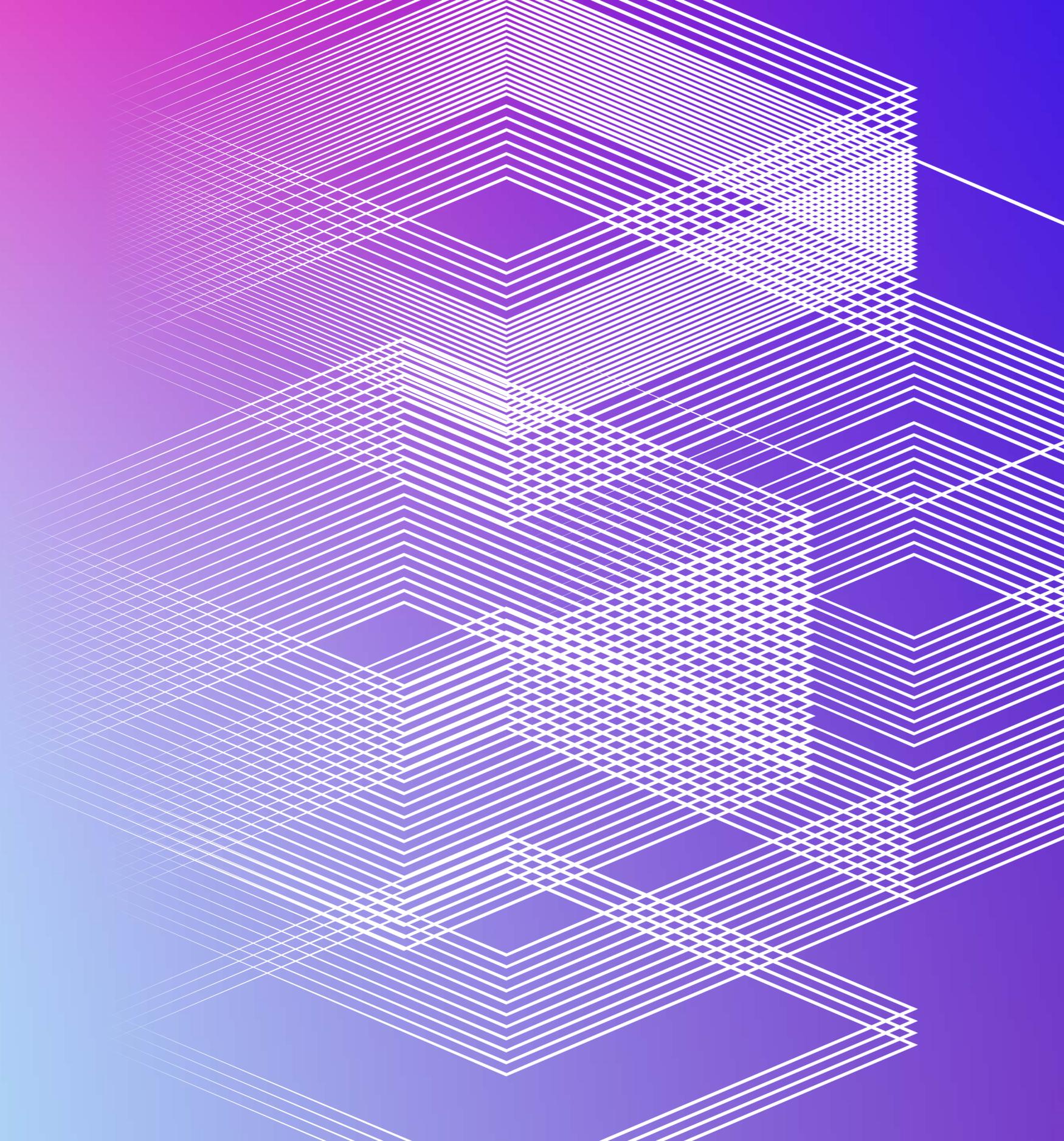


# AI-curated experience in banking

What does CX look like when  
algorithms do the thinking?





The computer is incredibly fast, accurate, and stupid. Man is unbelievably slow, inaccurate, and brilliant. The marriage of the two is a force beyond calculation.

– LEO CHERNE (1977)

AI has evolved from a behind-the-scenes enabler to the architect of modern customer experience. Once valued primarily for its ability to increase speed and efficiency, AI is now poised to transform how brands connect, communicate, and care for their customers. The true promise of AI lies not in automation alone, but in enabling experiences that are personal and empathetic.

The age of AI-curated experiences represents a shift from decision-support to decision-making. Algorithms no longer simply recommend; they interpret context, anticipate intent, and orchestrate interactions across every touchpoint. This opens a new frontier for customer experience, one where brands can deliver more efficient and effective consumer journeys.

Yet, as this report reveals, progress comes with paradox. Consumers are open to AI influencing their choices, but only when they remain in control. They value personalization, but expect speed and simplicity. They seek convenience, but not at the cost of emotional connection. As AI takes on a greater share of “the thinking,” brands must ensure that technology empowers rather than dictates, guiding customers through seamless, trusted, and meaningful experiences.

The trends you’ll explore in this report range from conversational interfaces to empathetic interactions and illustrate how AI is redefining engagement across industries. The discussion considers the most successful applications, balancing intelligence with intention. The future of CX is not AI replacing human insight, but enhancing it, making each interaction smarter, faster, and more cost efficient, without losing its human heart.

As you read through these insights, remember that the most powerful AI experiences are those built on sound data foundations and clear ethical principles, with artificial and human intelligence working as one. Technology can curate the journey, but only people can define its purpose. Together, we will shape a future where customer experiences are not just automated, but orchestrated with care, precision, and humanity.



Tom Zawacki  
Chief Growth Officer, Acxiom



Alex Pym  
CEO International, Acxiom

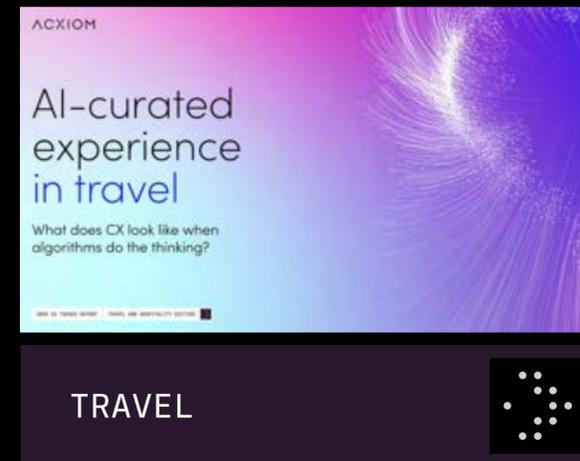
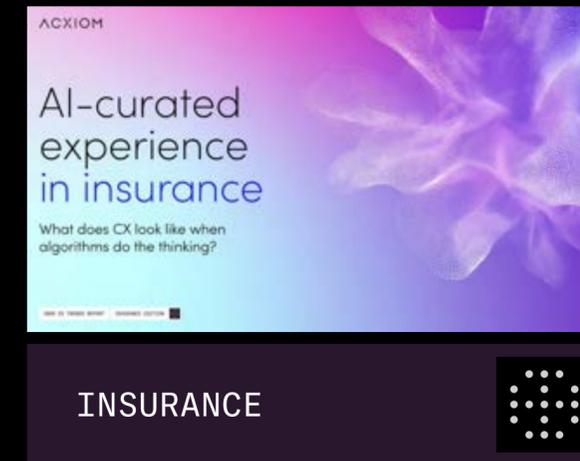
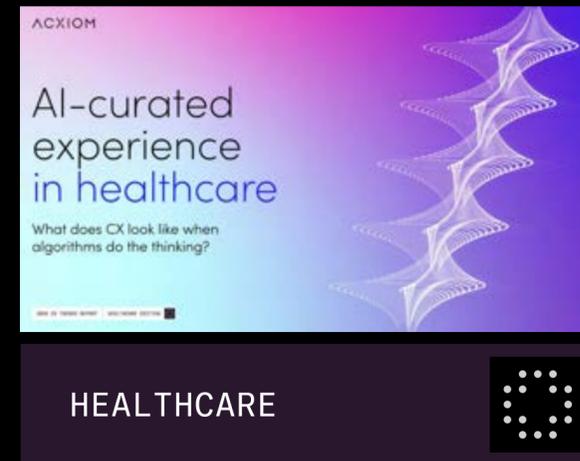
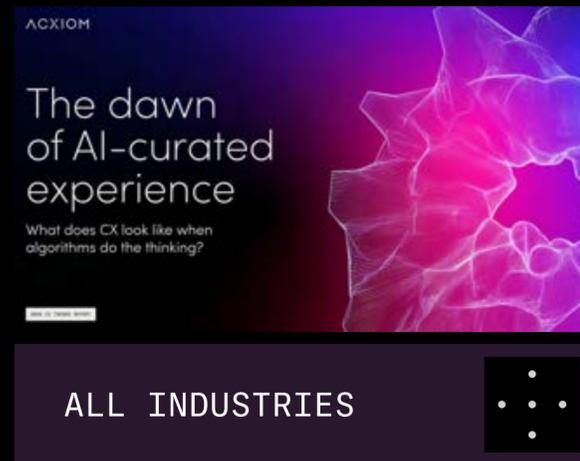
# Is this the right edition for you?

You're probably reading this edition of our CX Trends Report because you have a particular interest in banking and financial services.

But if there's another sector that's more relevant to you, we also have industry-specific editions for insurance, healthcare, telecoms, and travel and hospitality. Or you can check out our all-industries report for insights that span these sectors and more.

In the right place? Then let's get started.

Further editions of our 2026 CX Trends Report contain insights for the following industries:



# Contents

INTRO		TREND FOUR	
AI-curation will reshape CX in banking	05	Platform unification	33
TREND ONE		TREND FIVE	
Conversational interfaces	13	Empathetic interactions	39
TREND TWO		Getting ahead with AI-curated experiences	46
An instructional world	19		
TREND THREE		Research methodology	48
Effortless access	26		



AI-curation  
will reshape CX  
in banking

The transformative impact of artificial intelligence (AI) on banking and financial services shows little sign of slowing, especially as AI agents that can reason and act autonomously enter mainstream use.

Consumers are increasingly using AI to guide decisions around everything from savings and investments to budgeting and debt management. In parallel, banks and financial services brands are integrating AI into their customer experience (CX) strategies to increase efficiency, enable personalization, and improve attribution. This means AI is starting to do the thinking on both sides of the customer experience.

So, what does CX in banking look like in the age of AI-curated experience?

To find out, we surveyed 4,000 US and UK consumers to gain their perspectives on five AI-powered trends that we expect will have a significant impact on CX in 2026. We also surveyed 600 business leaders from a variety of industries, including 100 from banking and financial services. The responses of the banking cohort are the basis for the brand views expressed in this report, with occasional insights from other industry cohorts for comparison.

WE SURVEYED

4,000

US and UK consumers

WE SURVEYED

600

business leaders

INDUSTRIES

Banking

Healthcare

Insurance

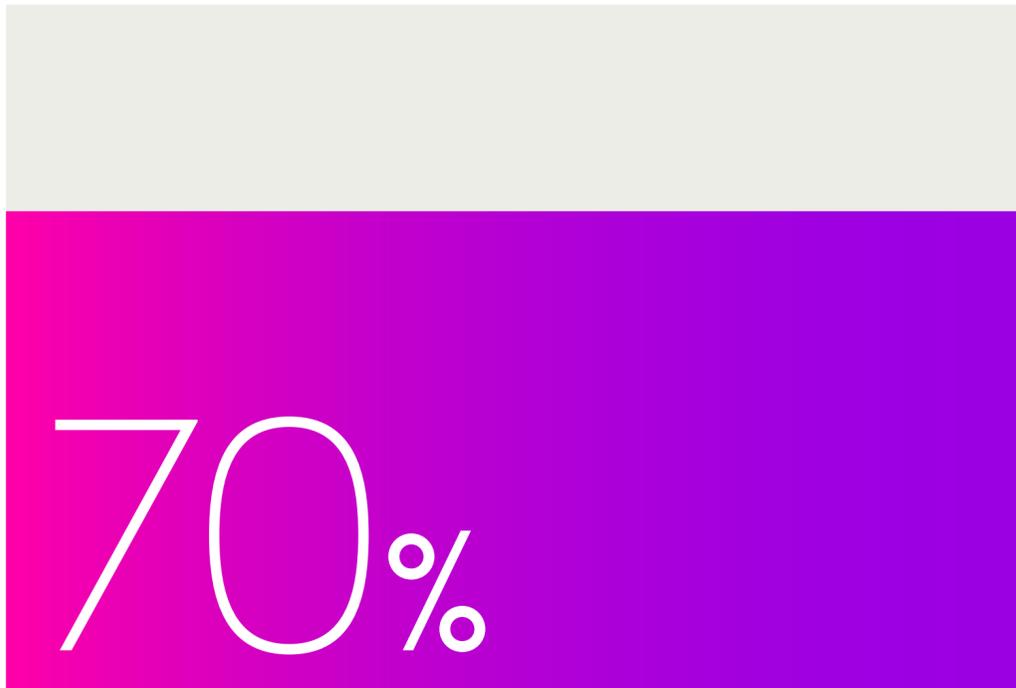
Telecoms

Travel

Overall, consumers are relatively accepting of AI, with 83% willing to let brands use it to influence their decisions. However, consumer comfort with AI varies enormously by context; for example, they are much more comfortable having AI alert them to a potential fraud or security issue than to the technology making a payment on their behalf. Four in ten (40%) consumers say they've opened a bank account or applied for a credit card completely digitally, with no in-person interaction, in the last 12 months.

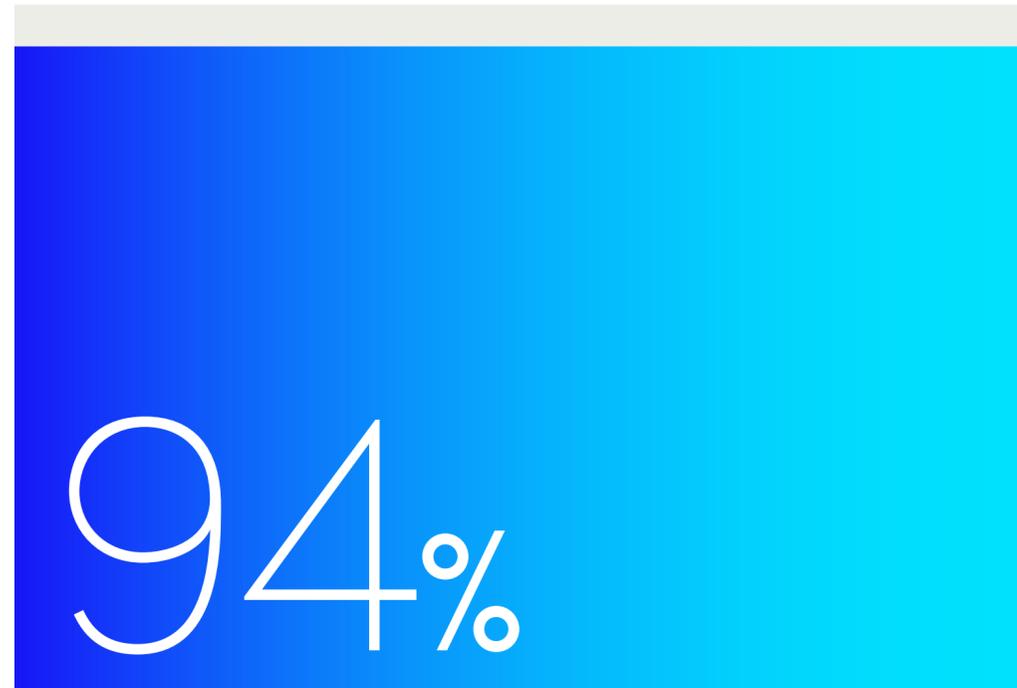
Banks and financial services companies are largely ahead of other industries in their use of AI for customer experience, and they're already using it to steer customer decisions and orchestrate journeys. They prioritize fast outcomes and expect empathic AI to improve engagement and conversion rates. But, like all industries, they do face challenges with AI adoption, and their priorities aren't always entirely aligned with what their customers want.

### CONSUMERS



of consumers think AI is changing how we interact with brands faster than anyone is ready for.

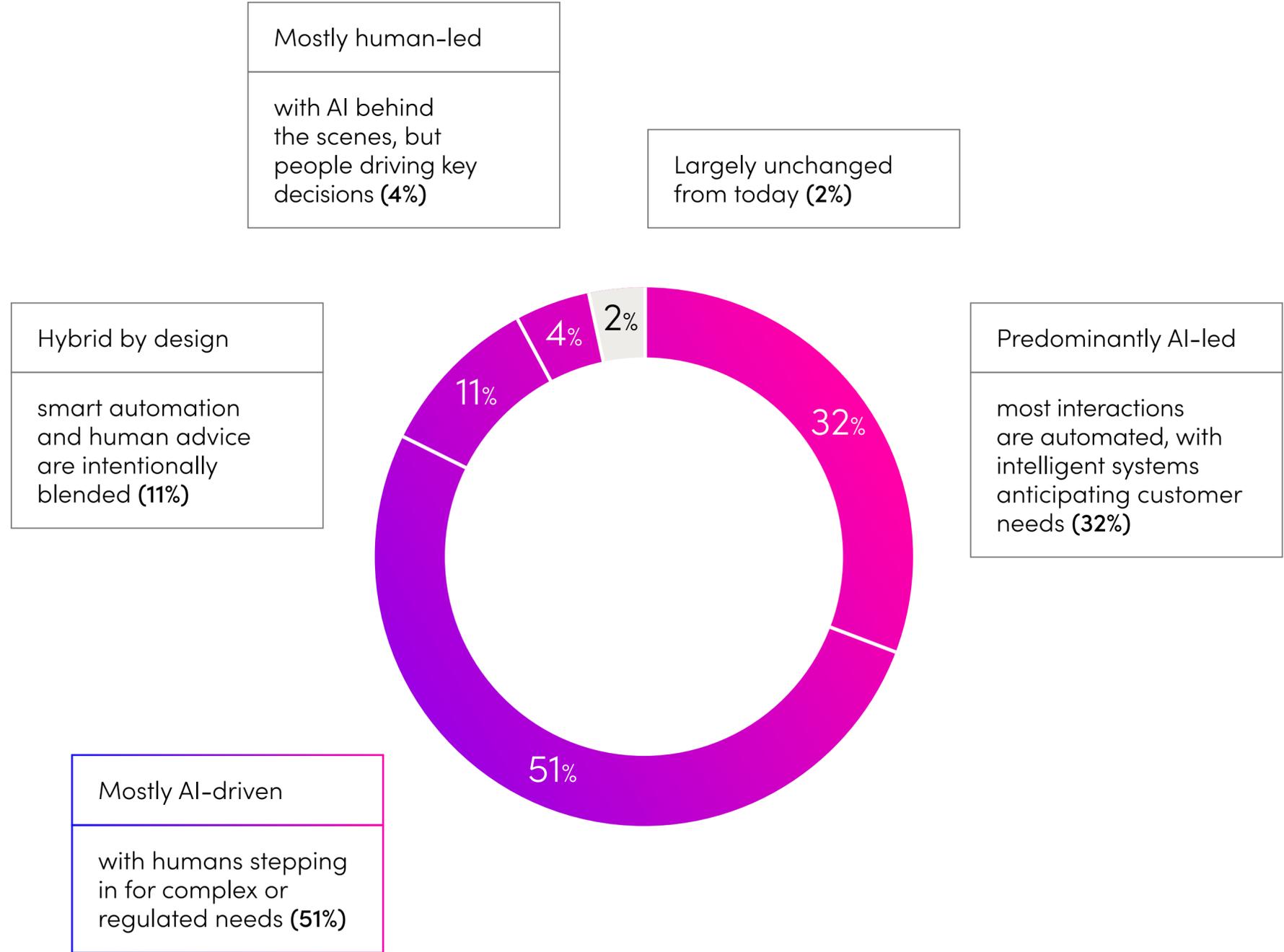
### BRANDS



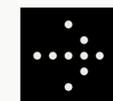
of banks believe AI-curated experiences will reshape CX faster than most brands are ready for.

### HOW CX IN BANKING IS EXPECTED TO LOOK IN 10 YEARS

In ten years' time, banks expect CX to be largely AI-driven, with people only involved when regulations or complexity require it.



Before we meet the trends that will drive CX forward in 2026, let's first take a look at what's shaping CX strategy for banks and financial services brands today.

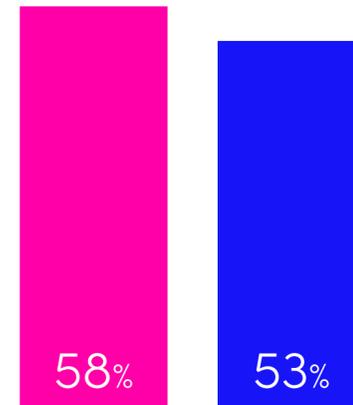


# The CX landscape for banks and financial services

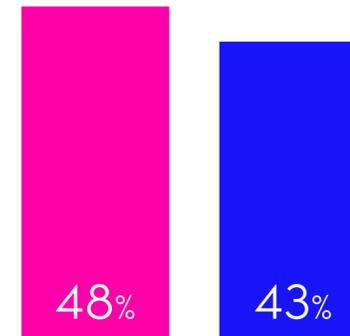
The biggest external forces shaping CX strategy for banks and financial services brands are rising demand for 24/7 personalized service and growing competition from fintechs, neobanks, and big tech. There is some variation between the US and the UK, with the brands in the UK seeing economic pressures as a greater factor, while brands in the US see regulatory demands and the rise of embedded finance as a larger influence on CX strategy.

## EXTERNAL FORCES SHAPING CX STRATEGY

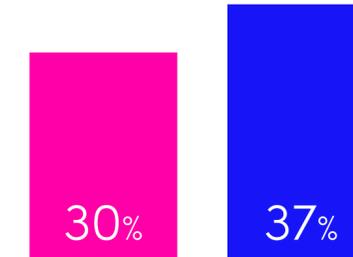
■ US ■ UK



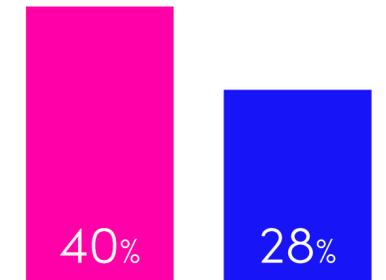
Rising demand for 24/7 personalized service



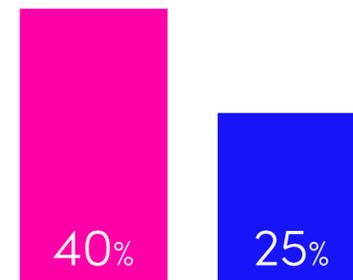
Growing competition from fintechs, neobanks, or big tech



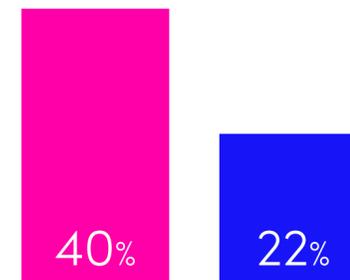
Economic pressures



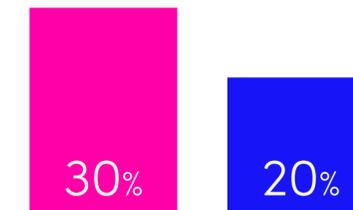
Regulatory or compliance demands



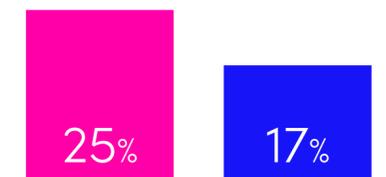
The rise of embedded finance



Evolving customer expectations for seamless digital finance



Increasing fragmentation of customer data



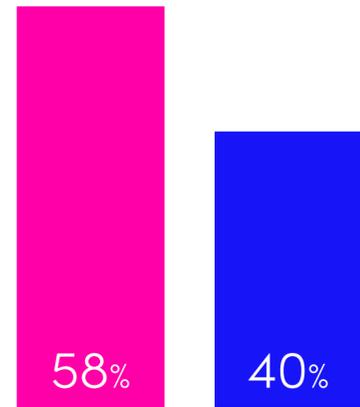
Low trust in digital financial systems

We asked banks and financial services brands to identify their top three CX priorities for the coming years, and the top answer is using AI to guide customers through complex financial decisions. Once again, these priorities vary considerably between the US and the UK. US banks are more likely to prioritize personalization and integrating with third parties, while UK banks prioritize transparency and reducing interface complexity.

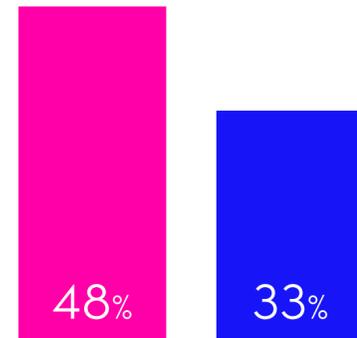
### CX PRIORITIES FOR THE NEXT 2-3 YEARS

■ % US brands that put in top 3

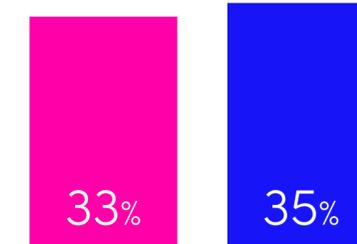
■ % UK brands that put in top 3



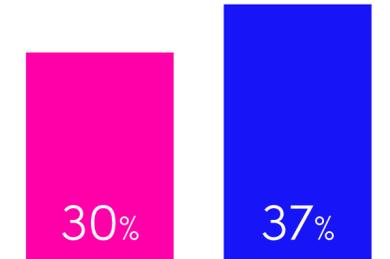
Using AI to guide customers through complex financial decisions



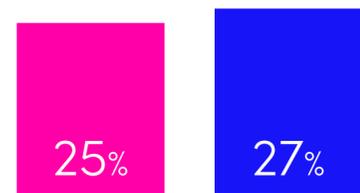
Improving personalization across channels and products



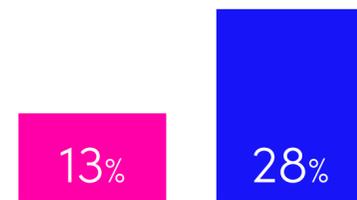
Strengthening emotional intelligence in stressful moments



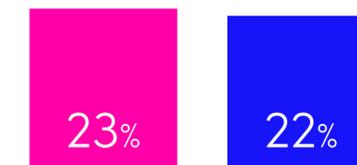
Strengthening data transparency and ethical use of AI



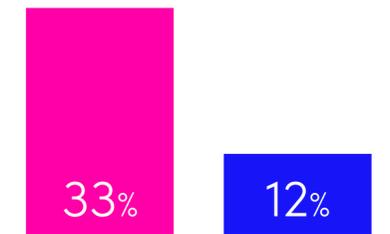
Automating key journeys while maintaining trust



Reducing complexity in digital or mobile banking interfaces



Building natural language interfaces for support or product discovery



Integrating with fintechs, super apps, or embedded finance ecosystems

# Introducing the CX trends for 2026

More than half (57%) of banking and financial services brands say AI-curated experiences are already transforming their sector, and 85% say they will in the next 12 months. As we dive deeper into these five interrelated trends, we can see the expected extent of that transformation.

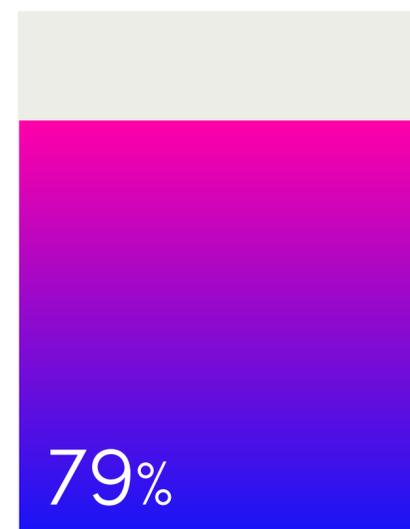
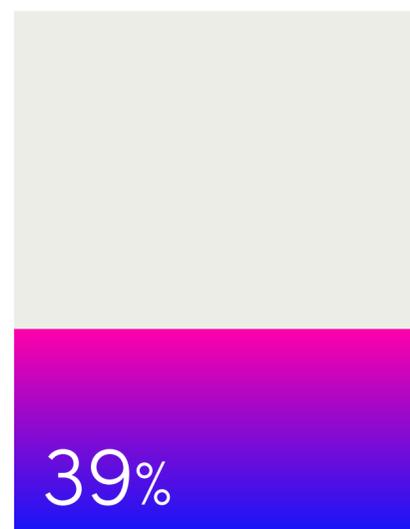
## TREND ONE →

### Conversational interfaces

AI-powered conversational interfaces – both text and voice – are replacing traditional web and mobile experiences, enabling people to interact with software the way they interact with each other. How is this shift impacting CX?

2026

2027



of banks say this trend is already transforming their sector

of banks say this trend will transform their sector in the next 12 months

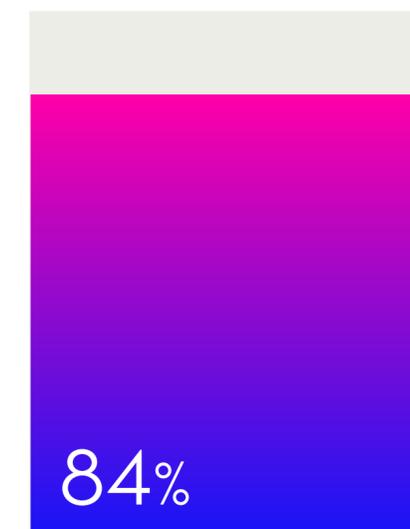
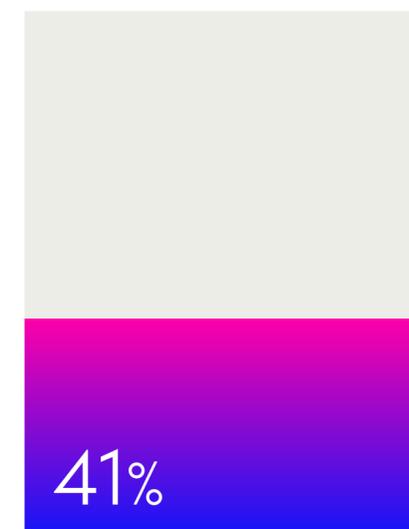
## TREND TWO →

### An instructional world

From predictive text and satellite navigation to watch-next suggestions and ChatGPT, consumers' lives are continually guided by AI recommendations and instructions. So, how are banks and financial services brands using AI to influence customer journeys, and how do consumers feel about AI guidance?

2026

2027



of banks say this trend is already transforming their sector

of banks say this trend will transform their sector in the next 12 months

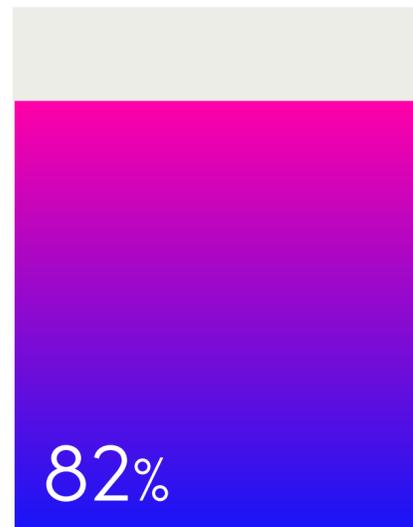
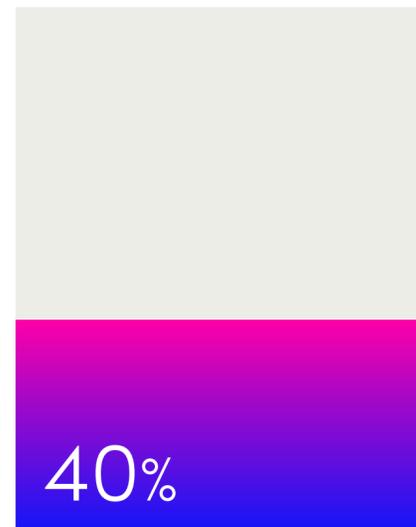
TREND THREE →

# Effortless access

With the rise of digital payments, on-demand content, and search engines giving instant AI-powered responses, do consumers expect quick results with as little effort as possible? And can AI help banks and financial service providers deliver?

2026

2027



of banks say this trend is already transforming their sector

of banks say this trend will transform their sector in the next 12 months

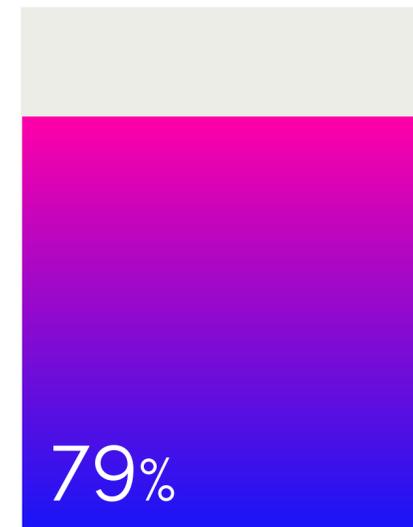
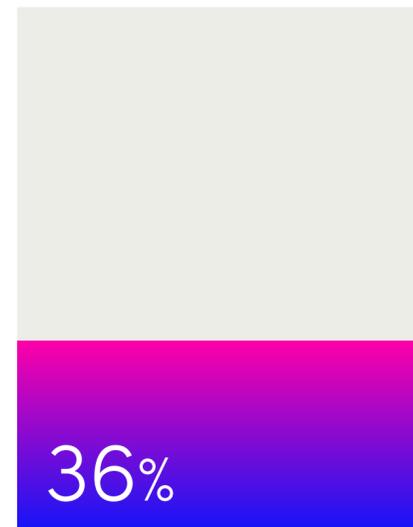
TREND FOUR →

# Platform unification

Whether it's streaming content, booking hotels, or seeking financial or medical advice, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

2026

2027



of banks say this trend is already transforming their sector

of banks say this trend will transform their sector in the next 12 months

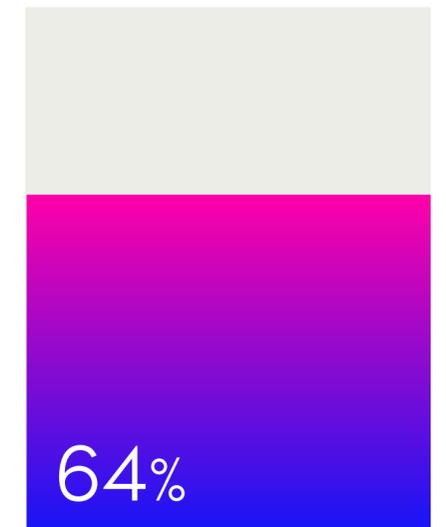
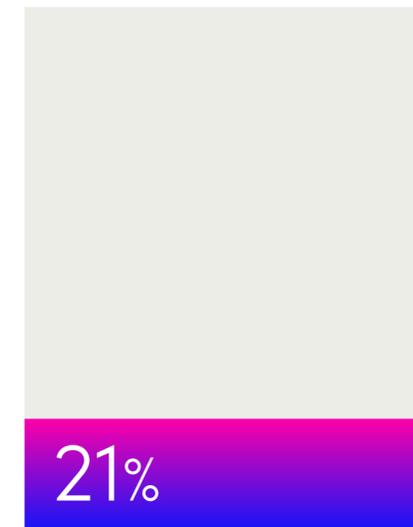
TREND FIVE →

# Empathetic interactions

With advances in affective computing and emotionally intelligent AI, can banks and financial services brands use AI to understand and respond to customer emotions in a way that builds trust?

2026

2027



of banks say this trend is already transforming their sector

of banks say this trend will transform their sector in the next 12 months



# 01

## Trend one: Conversational interfaces

AI-powered conversational interfaces – both text and voice – are replacing traditional web and mobile experiences, enabling people to interact with software the way they interact with each other. How is this shift impacting CX?

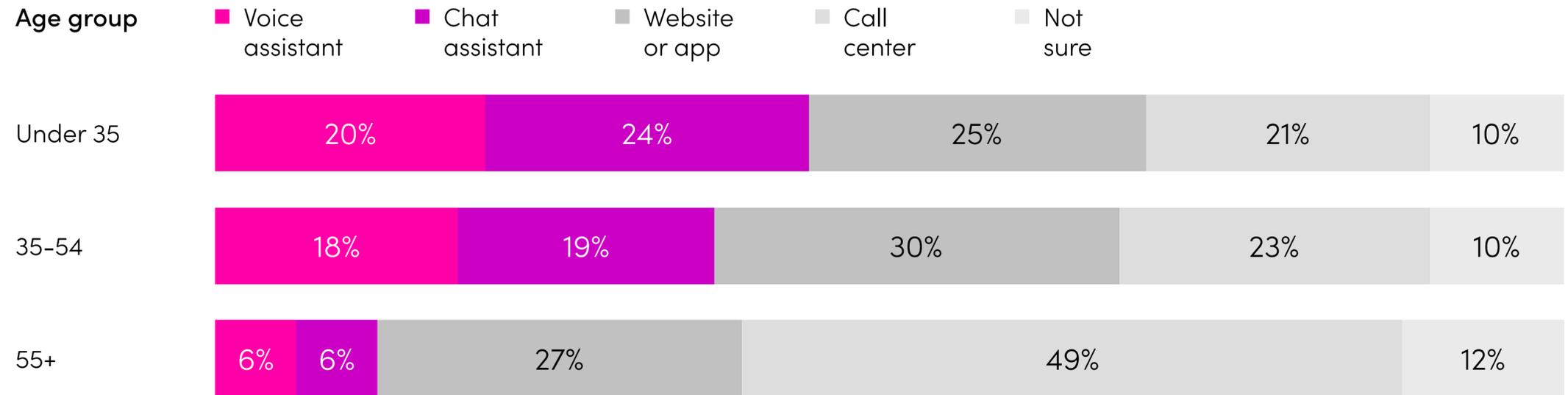
## Consumer preferences vary by age and task

On the surface, conversational interfaces aren't yet the go-to option for consumers. The majority (59%) say that, for everyday tasks, they prefer to speak to a person or visit a website or app rather than use an AI-powered voice or chat assistant.

Dig deeper, however, and it becomes clear that willingness to use voice or chat interfaces varies by age. A considerable 44% of people aged under 35 give either voice or chat assistants as their preferred choice, compared with just 12% of those in the 55+ age group.

What's more, **55% across all age groups say they'd rather talk to a smart assistant than wait on hold**, so it seems conversational interfaces do provide an acceptable alternative to the call center queue.

### HOW CONSUMERS PREFER TO INTERACT WITH BRANDS

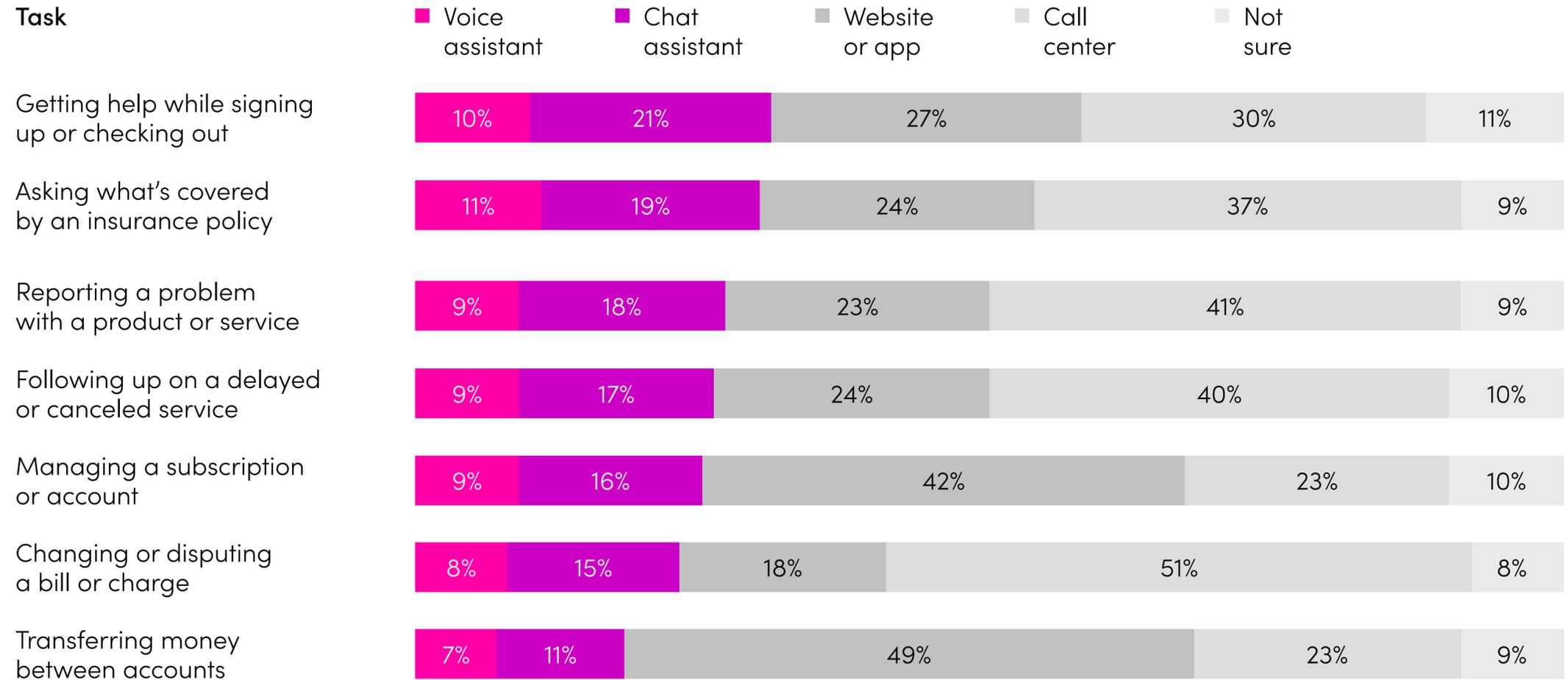


Consumer inclination to use conversational interfaces also varies by task. The survey reveals the greatest willingness for getting help while signing up or checking out (31%), and the least willingness for transferring money between accounts (18%).

These survey results also reveal a marked preference for text over voice when people are completing any task using conversational AI. In fact, **57% of consumers say they prefer typing to talking when interacting with brands.**

## HOW CONSUMERS PREFER TO INTERACT BY TASK

### Task



# Brands see conversational AI as crucial to survival

Banking and financial services brands feel more urgency to adapt to conversational AI than consumers. They see adaptation as crucial to their survival.

89%

believe customers in the future will expect to talk to brands as naturally as they talk to friends

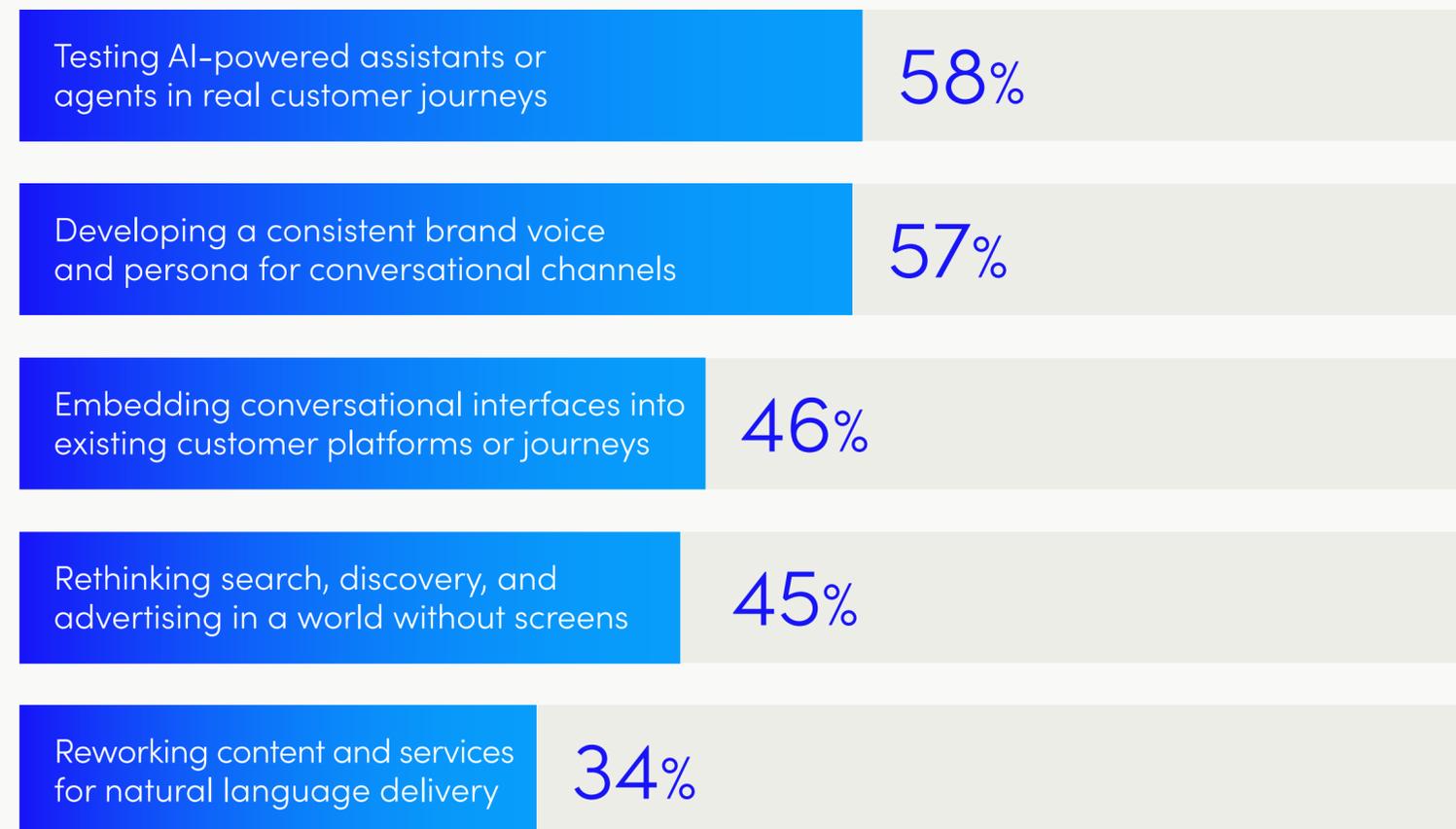
92%

say that as voice and chat replace search, brands that don't adapt risk vanishing from the conversation



More than half of banks are already testing AI-powered agents in customer journeys, as well as developing a consistent voice for conversational channels. What's more, 45% are rethinking search, discovery, and advertising for a conversational world. This rethink is likely to include a shift from traditional search-engine optimization (SEO) tactics towards generative engine optimization (GEO) to boost brand presence and content within large language model (LLM) platforms.

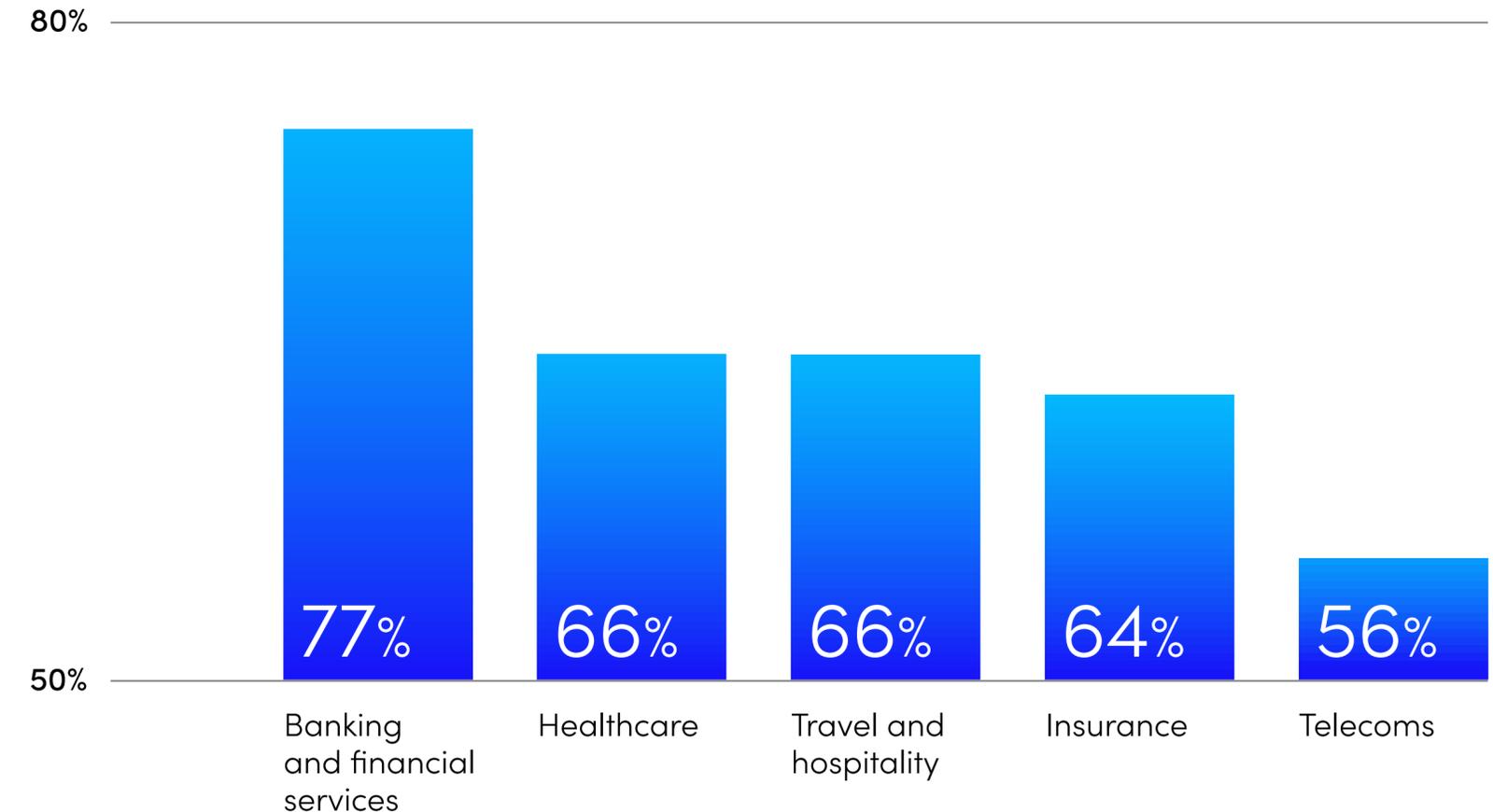
### BANKS ARE PREPARING FOR CONVERSATIONAL INTERFACES



Just 23% of banking and financial services brands say they're not yet actively investing in conversational interfaces. In the wider survey, this finding varies considerably by industry, with banks the most likely to be investing, and telcos the least likely.

### BANKS LEAD CONVERSATIONAL AI INVESTMENT

% actively investing in conversational AI



## Use conversational AI as an enhancement

Banks and financial services companies are somewhat ahead of consumers in both expectations and readiness for conversational AI.

### CONSUMERS

# Only 30%

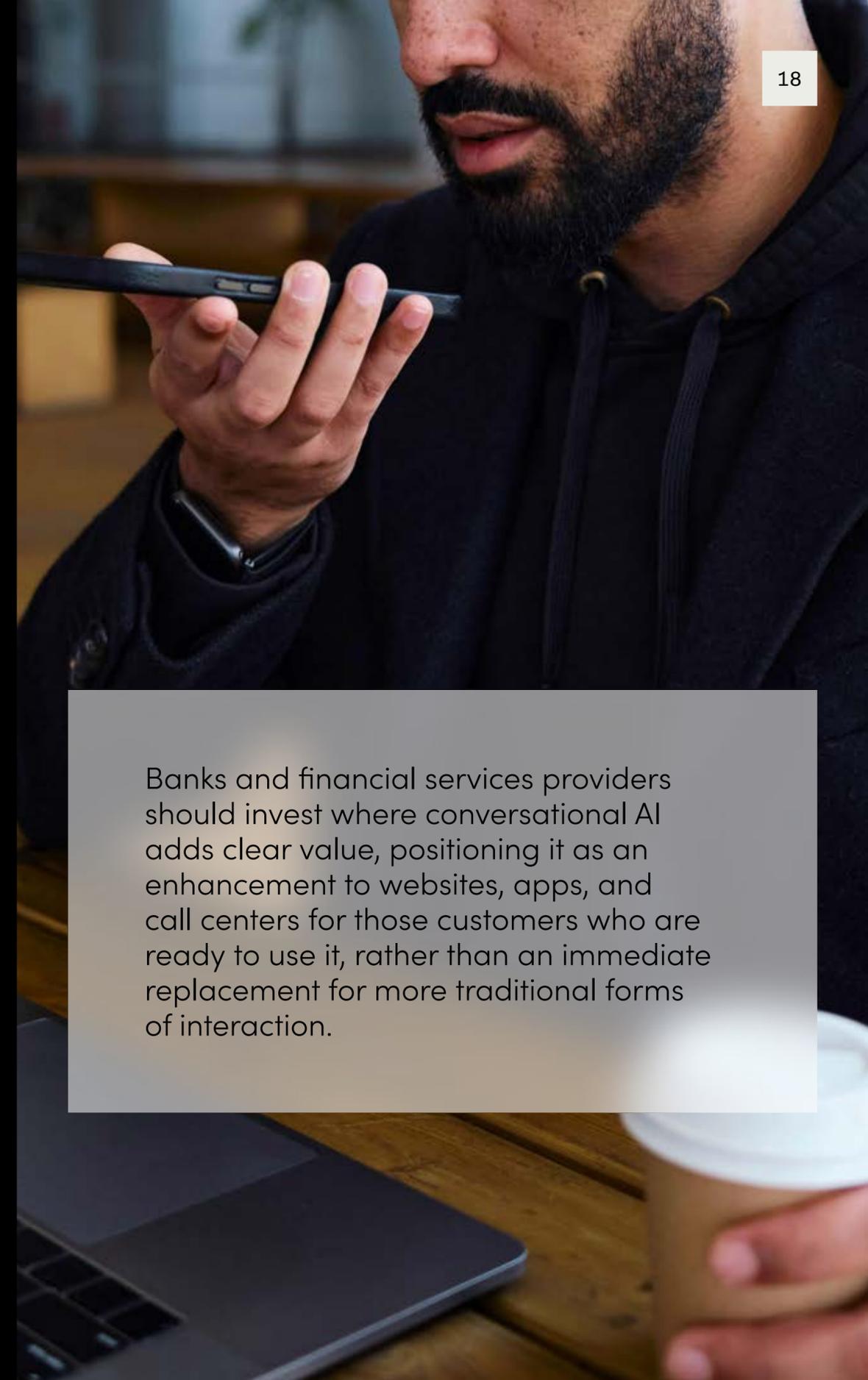
of consumers would choose a conversational interface for everyday support.

### BRANDS

# But 97%

of brands expect conversational interfaces to be widely used in the next 2-3 years.

Banks and financial services providers should invest where conversational AI adds clear value, positioning it as an enhancement to websites, apps, and call centers for those customers who are ready to use it, rather than an immediate replacement for more traditional forms of interaction.





# 02

## Trend two: An instructional world

From predictive text and satellite navigation to watch-next suggestions and ChatGPT, consumers' lives are continually guided by AI recommendations and instructions. So, how are banks and financial services brands using AI to influence customer journeys, and how do consumers feel about AI guidance?

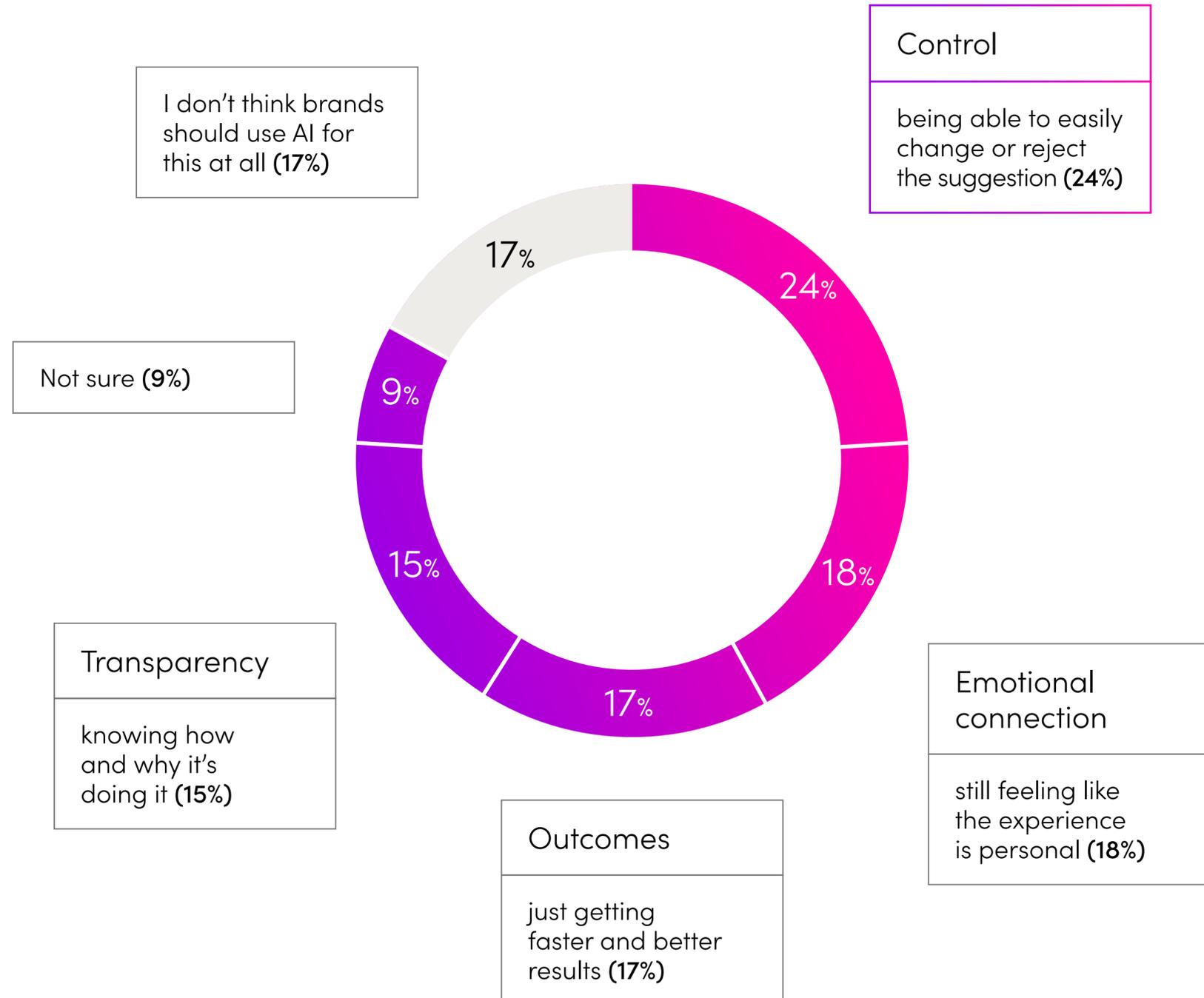
## Consumers are open to AI guidance with control

Consumers already appear quite comfortable with brands using AI to influence their decisions. Perhaps surprisingly so. Only 17% of people say they don't think brands should be doing this.

When AI is guiding their decisions, the most important thing for consumers is to maintain control – easily changing or rejecting the AI's suggestion. **Two-thirds (65%) say that if AI decides for them, it stops being their experience.** Their second priority is feeling like the experience is personal and human. Banks and financial services brands should bear these priorities in mind as they use AI to take personalization to the next level and ensure they maintain the emotional connection.

Transparency appears to be a relatively low priority for consumers. Knowing how and why the AI is doing what it's doing is a lesser priority than just getting better and faster outcomes. A significant 45% of consumers agree that if AI makes the right choices for them, they don't need to know how it works.

### CONSUMERS' TOP PRIORITY IF BRANDS USE AI TO INFLUENCE THEM



But consumer acceptance of AI's influence does depend on the situation.

Comfort with AI helping customers to choose and apply for a large loan, or making payments autonomously, is relatively low. So banks might do better to focus on use cases like offering proactive support or guiding customers through account setup for the time being.

## CONSUMER COMFORT WITH AI INFLUENCE BY SITUATION

Alerting them to a potential fraud or security issue

Offering proactive tips or support while using a product or service

Guiding through setup or onboarding after a purchase

Helping resolve a complaint or service issue in a high-stress moment

Suggesting the right insurance policy for their needs

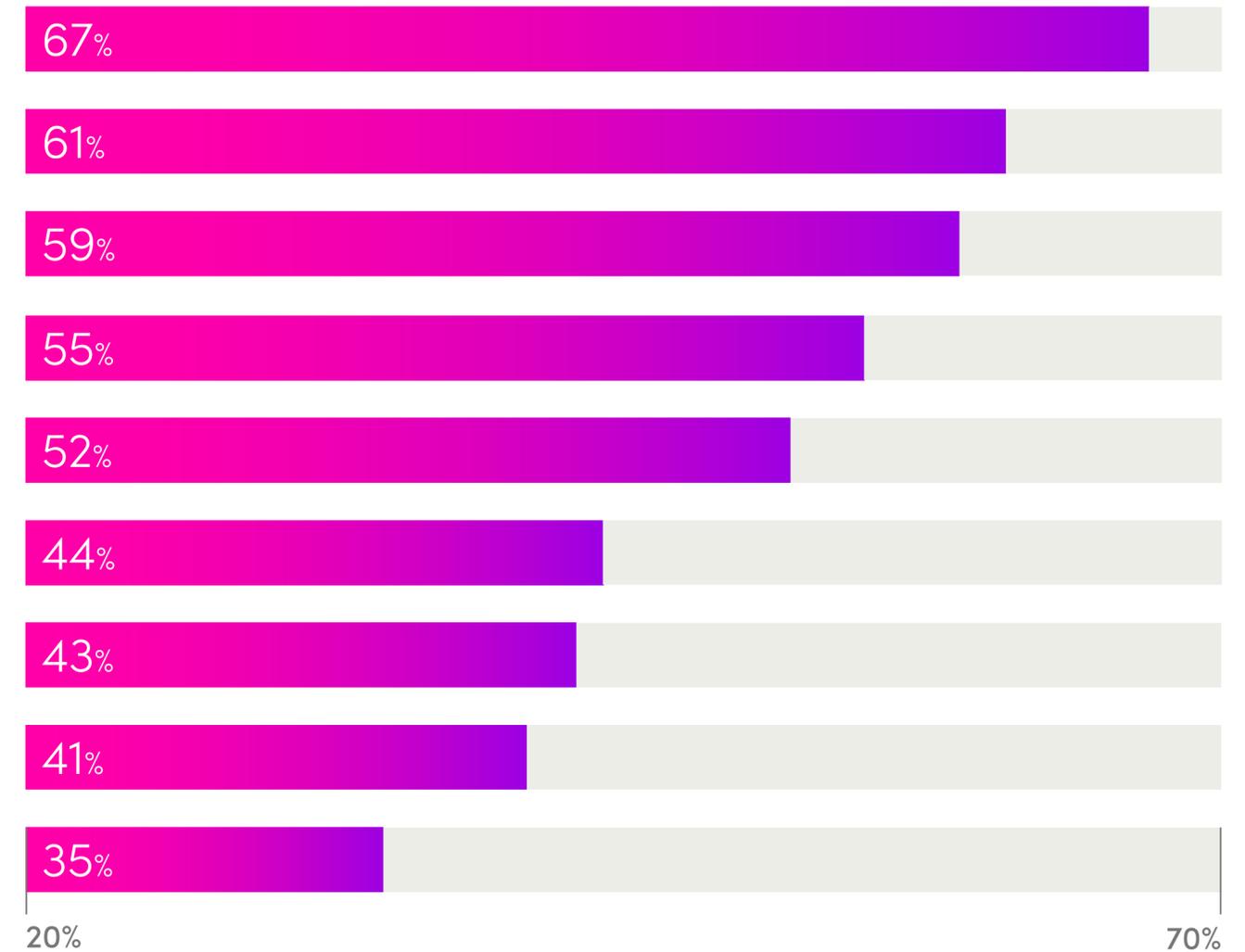
Acting as a personal assistant in all areas of their life

Automatically renewing a contract or subscription

Helping them choose or apply for a mortgage or large loan

Making payments or transactions on their behalf

% saying very or fairly comfortable

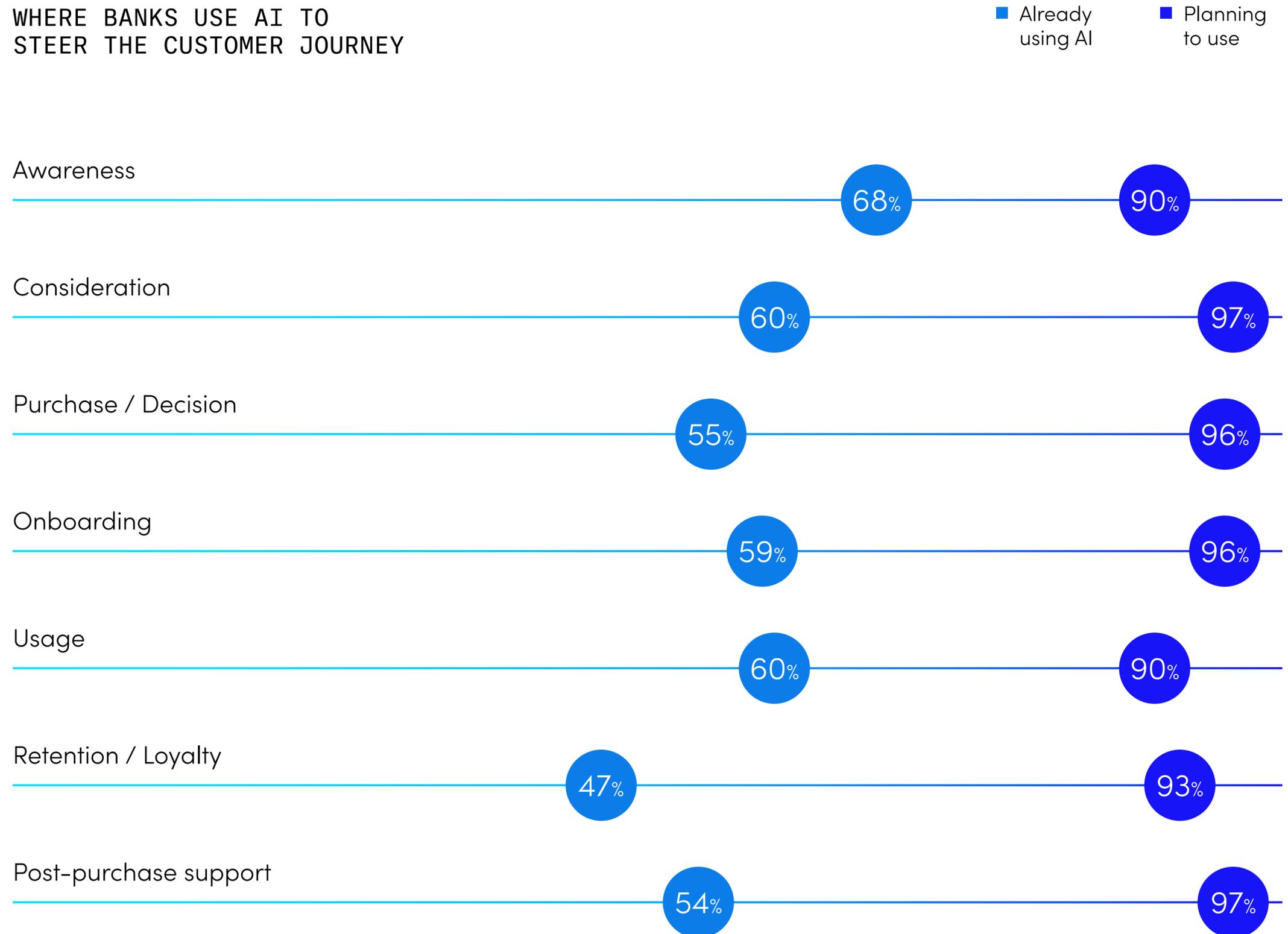


## Brands aim to steer customer journeys with transparency

The majority of banks and financial services providers already use AI to actively steer customer actions at some stage of the customer lifecycle, and more than 90% have plans to do so across the entire journey. Today, AI use is most common at the awareness stage, and least common in the loyalty and retention phase.

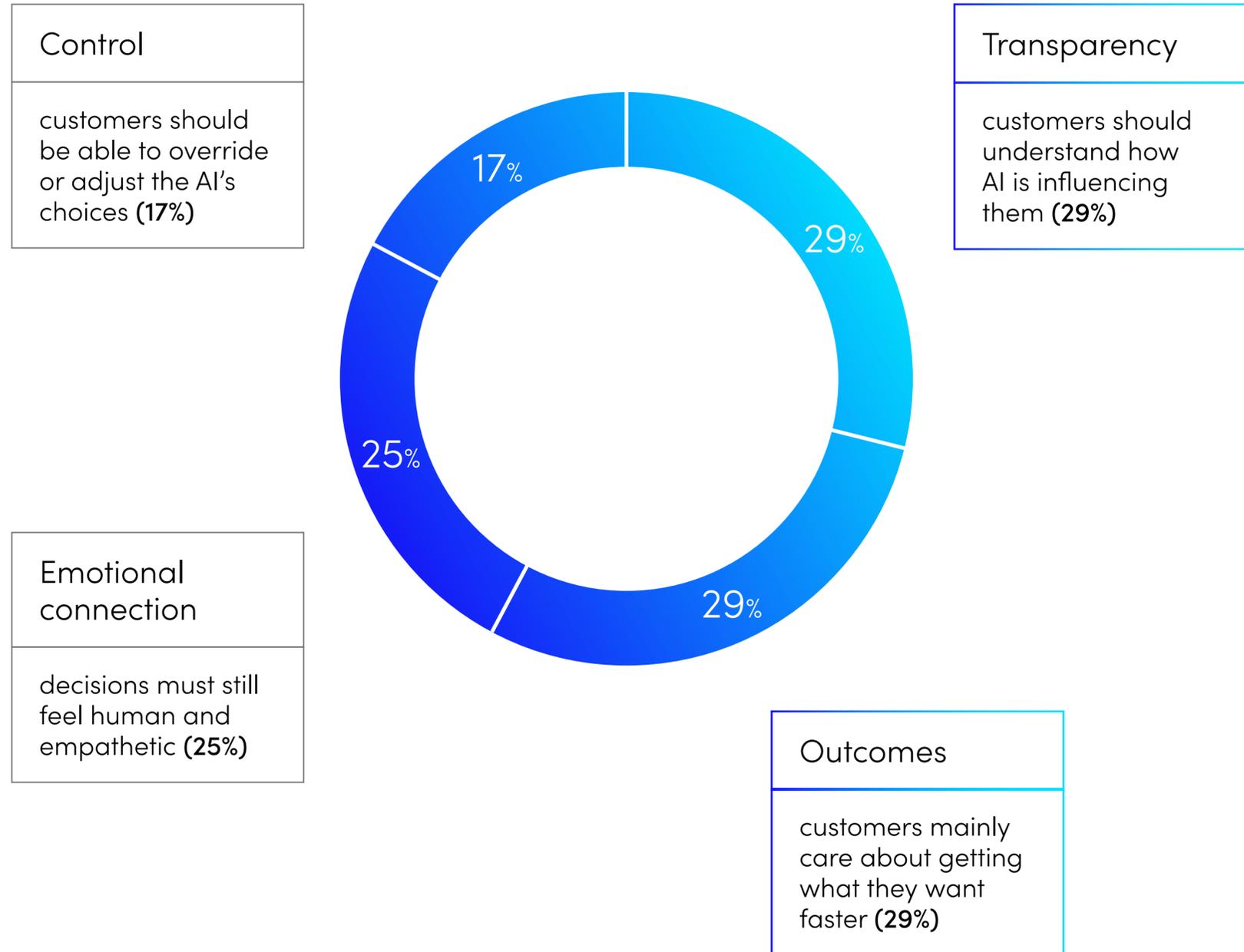
**The vast majority (83%) of banks believe AI will handle most customer decisions in 10 years, turning brands into silent, invisible advisors.**

### WHERE BANKS USE AI TO STEER THE CUSTOMER JOURNEY



Transparency and outcomes are the two guiding principles brands feel should be prioritized to build trusted, effective experiences. They see control as the least important principle.

### BANKS' TOP PRIORITIES TO BUILD TRUSTED EXPERIENCES



Banks and financial services companies face some challenges using AI to steer CX. They say their biggest obstacle is integrating AI with existing platforms or workflows. Only 9% say they aren't experiencing any challenges at all.

### CHALLENGES BANKS FACE USING AI TO GUIDE CX

41%  
Challenges integrating with existing platforms or workflows

36%  
Lack of internal understanding or skills to implement effectively

31%  
Low confidence in AI decision quality or accuracy

29%  
Budget or resource constraints

29%  
Uncertainty around customer acceptance or comfort

29%  
Difficulty aligning AI decisions with brand experience or tone

26%  
Poor or fragmented customer data

22%  
Lack of clear ownership or leadership for AI in CX

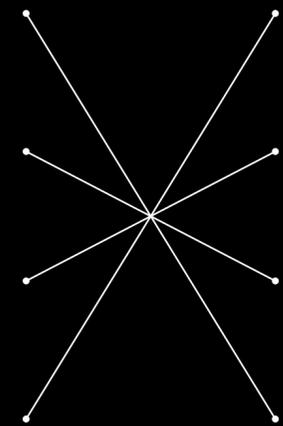
# Empower customers with AI

Consumers and banks have inverse priorities when AI is used to guide customer decisions.

## CONSUMER AND BRAND PRIORITIES ARE INVERTED

### CONSUMER PRIORITIES

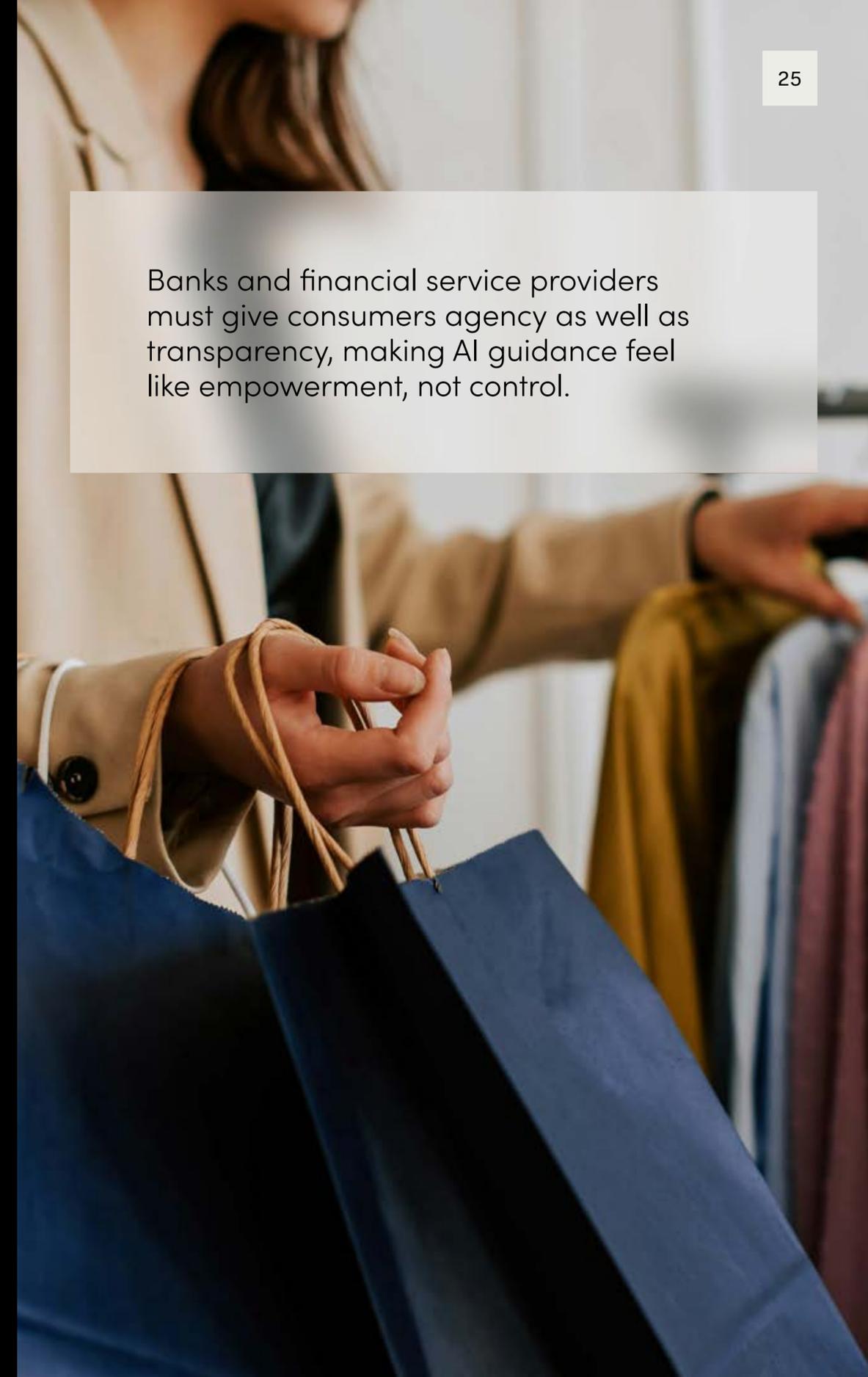
- 1 Control
- 2 Emotional connection
- 3 Outcomes
- 4 Transparency



### BRAND PRIORITIES

- 1 Transparency
- 2 Outcomes
- 3 Emotional connection
- 4 Control

Banks and financial service providers must give consumers agency as well as transparency, making AI guidance feel like empowerment, not control.





# 03

## Trend three: Effortless access

With the rise of digital payments, on-demand content, and search engines giving instant AI-powered responses, do consumers expect quick results with as little effort as possible? And can AI help banks and financial service providers deliver?

## Consumers are open to AI guidance with control

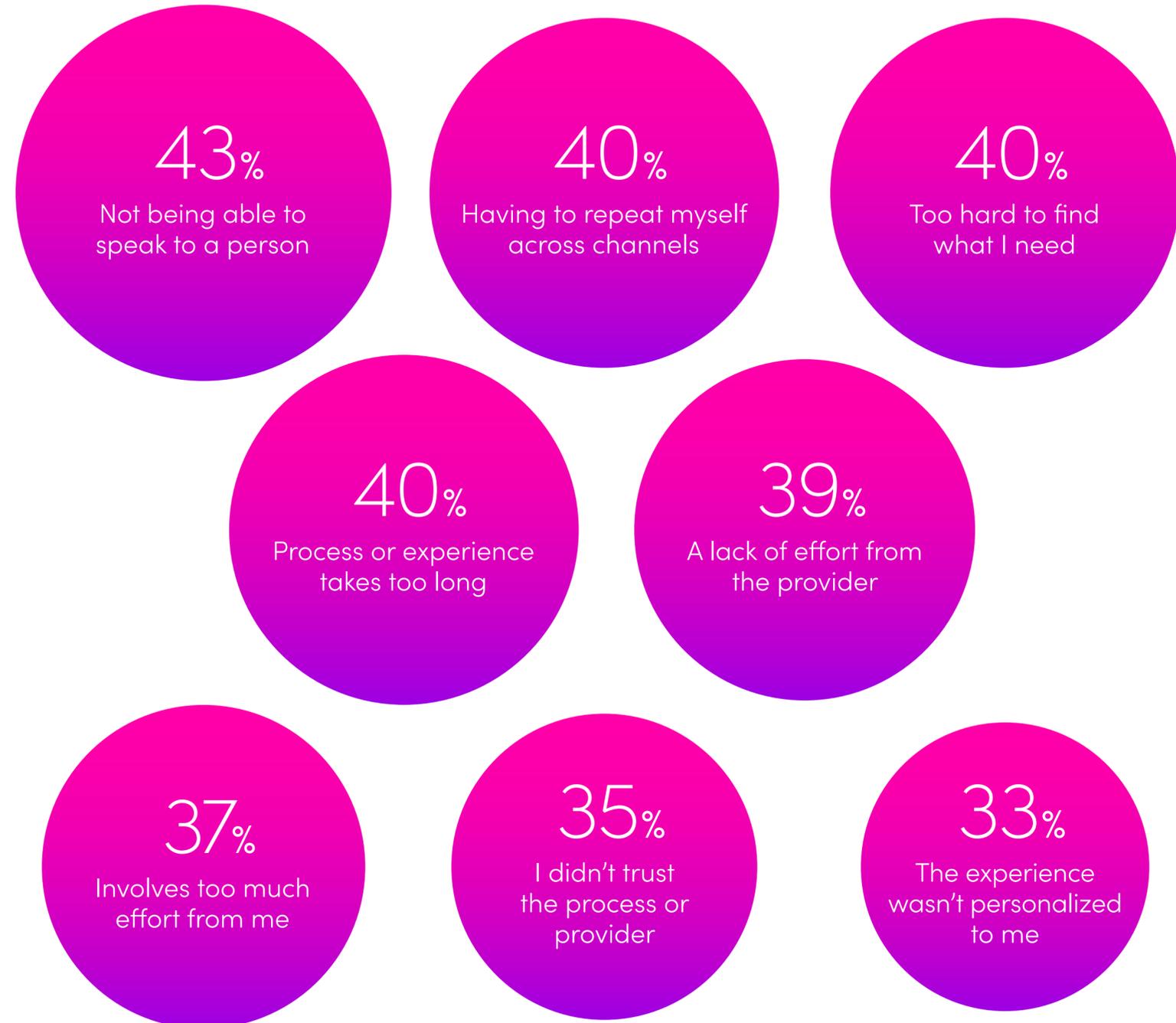
*"I can get what I need quickly, without having to search or click around."*

That's the phrase that comes closest to defining an effortless customer experience, according to our consumer survey. (Although for the 55+ age group, it's more likely to be an experience where they don't have to repeat themselves or explain things twice.)

The majority (58%) of people say that, despite AI, it still takes too much effort to get things done with brands. And consumers will walk away when they feel they need to work too hard to get what they want. **Over 40% have switched providers, stopped using a brand, or abandoned a transaction in the last 12 months due to friction in the experience.**

As we'll see on the next page, this behavior is more common in young people who appear to have a lower tolerance for expending effort. For instance, 54% of those under 35 say they'll walk away when a process takes too long, compared with just 26% of those aged 55+. And a lack of personalization is far more likely to be a deal breaker for younger people than for those in older age groups.

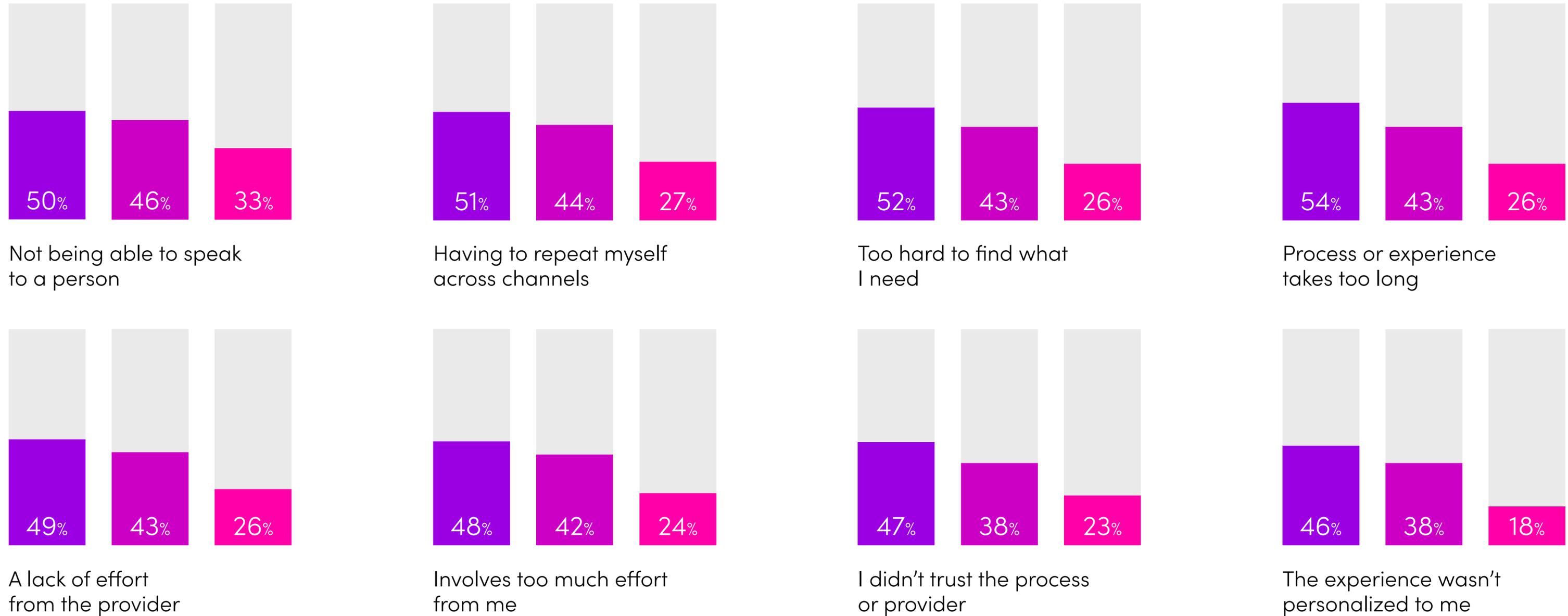
## REASONS CONSUMERS HAVE WALKED AWAY IN THE LAST YEAR



### SITUATIONS WHERE CONSUMERS HAVE WALKED AWAY

■ Under 35 ■ 35-54 ■ 55+

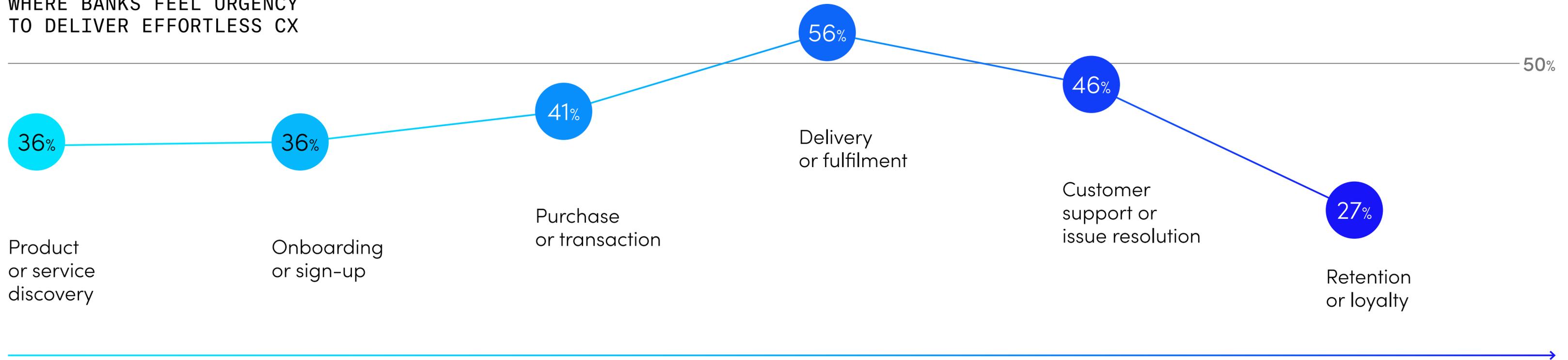
% that have walked away for this reason in last 12 months



# Brands feel effortless experiences carry risks

Effortless experiences will define the next generation of customer loyalty, according to 90% of banking and financial services brands. They feel the greatest urgency to deliver faster, more effortless experiences in the product or service delivery part of the customer lifecycle.

## WHERE BANKS FEEL URGENCY TO DELIVER EFFORTLESS CX



Banks must overcome significant barriers to deliver effortless experiences. The biggest challenge, by some margin, is balancing speed with personalization, as brands need to maintain the right combination of efficiency and relevance to the individual. Other barriers, such as outdated systems, a lack of real-time data or insight, and complex products, are seen as equally significant.

### BANKS EXPERIENCE BARRIERS TO EFFORTLESS CX

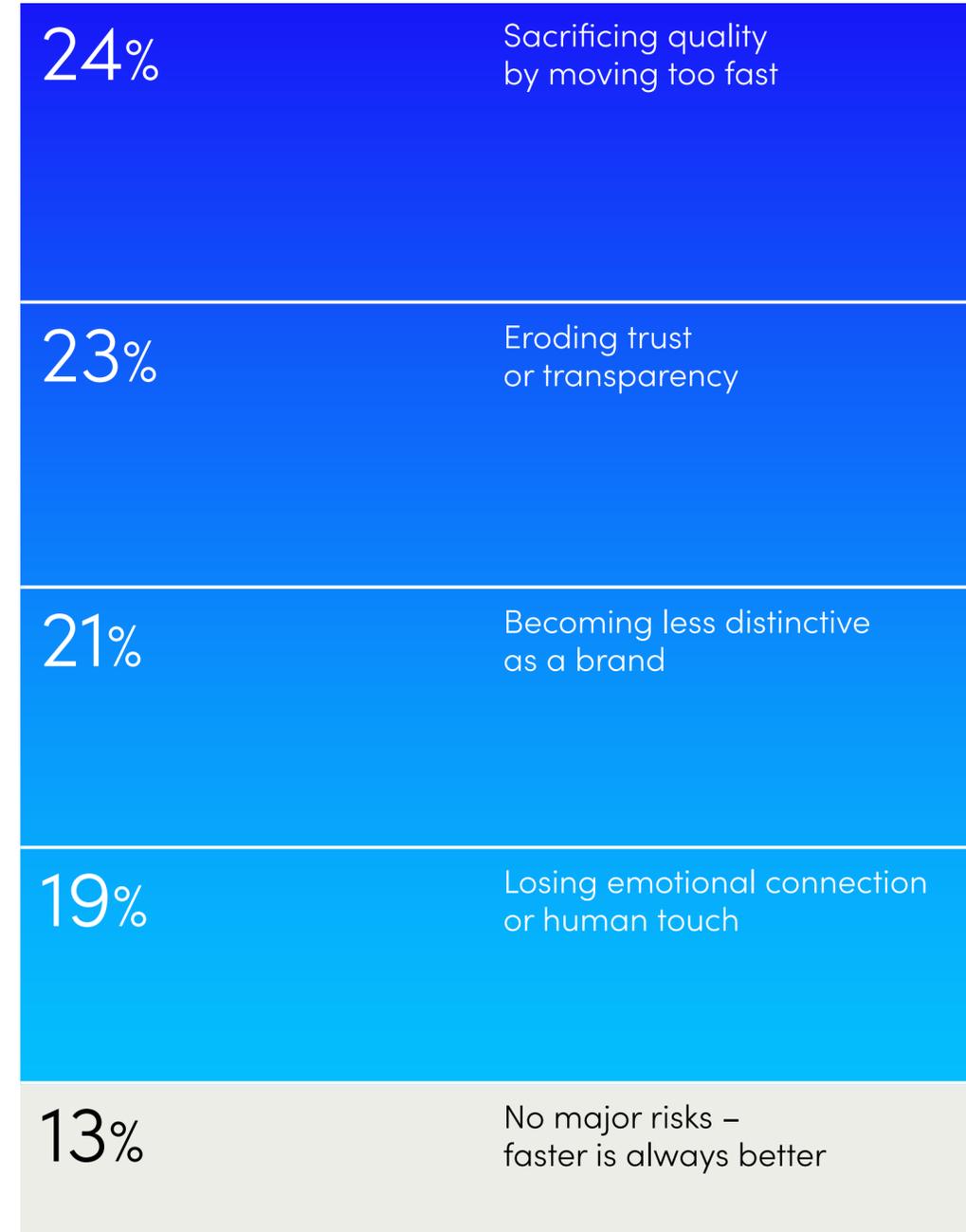


But most banks see some risks in the race to deliver faster, more frictionless CX. The biggest perceived risk is sacrificing quality by moving too fast, followed closely by the risk of eroding trust and transparency.

### Is faster always better?

Although only 13% chose this answer, banking and financial services brands are more likely to say there are no major risks in racing to deliver frictionless CX, and that faster is always better, than any of the other industries we surveyed.

## THE BIGGEST RISK OF RACING TO DELIVER FRICTIONLESS CX



# Don't underestimate the impact of effort

There's a disconnect between what consumers want and what banks and financial service providers believe.

## CONSUMERS

# 73%

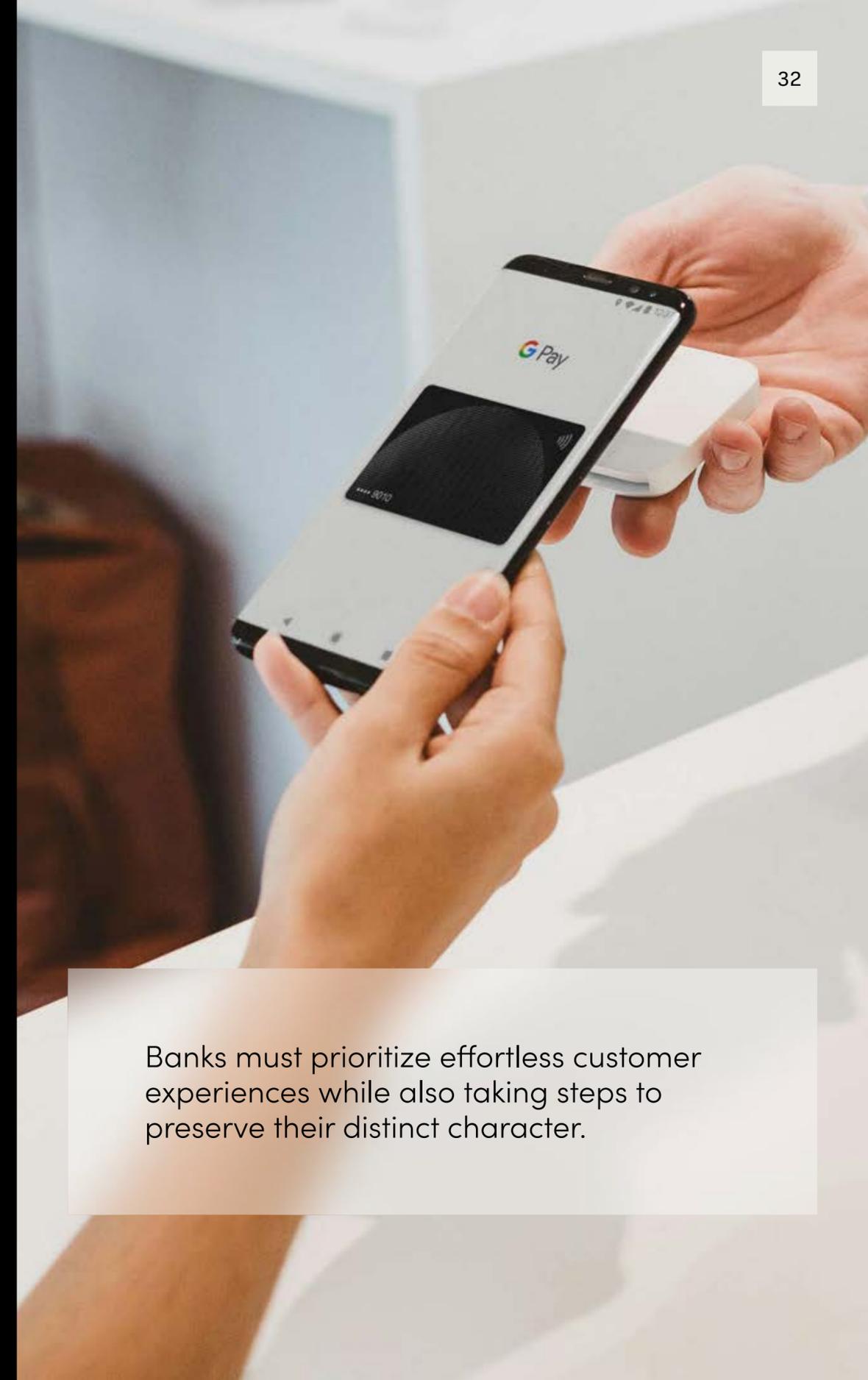
of consumers say a **standout** experience requires minimal effort from them.

## BRANDS

# 81%

of banks think a frictionless experience risks being **forgettable**.

Banks must prioritize effortless customer experiences while also taking steps to preserve their distinct character.





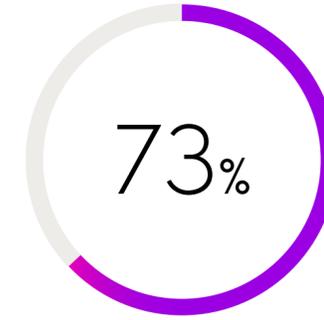
04

## Trend four: Platform unification

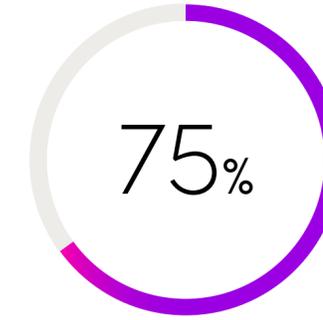
Whether it's paying bills, seeking financial advice, or redeeming rewards, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

## Consumers feel the platform fatigue

People find having to use multiple platforms frustrating. They also see seamless cross-platform experiences as the brand's responsibility.



say it's frustrating when they have to jump between apps or platforms just to get one thing done.



say they expect brands to make things seamless even when they're dealing with their partners.



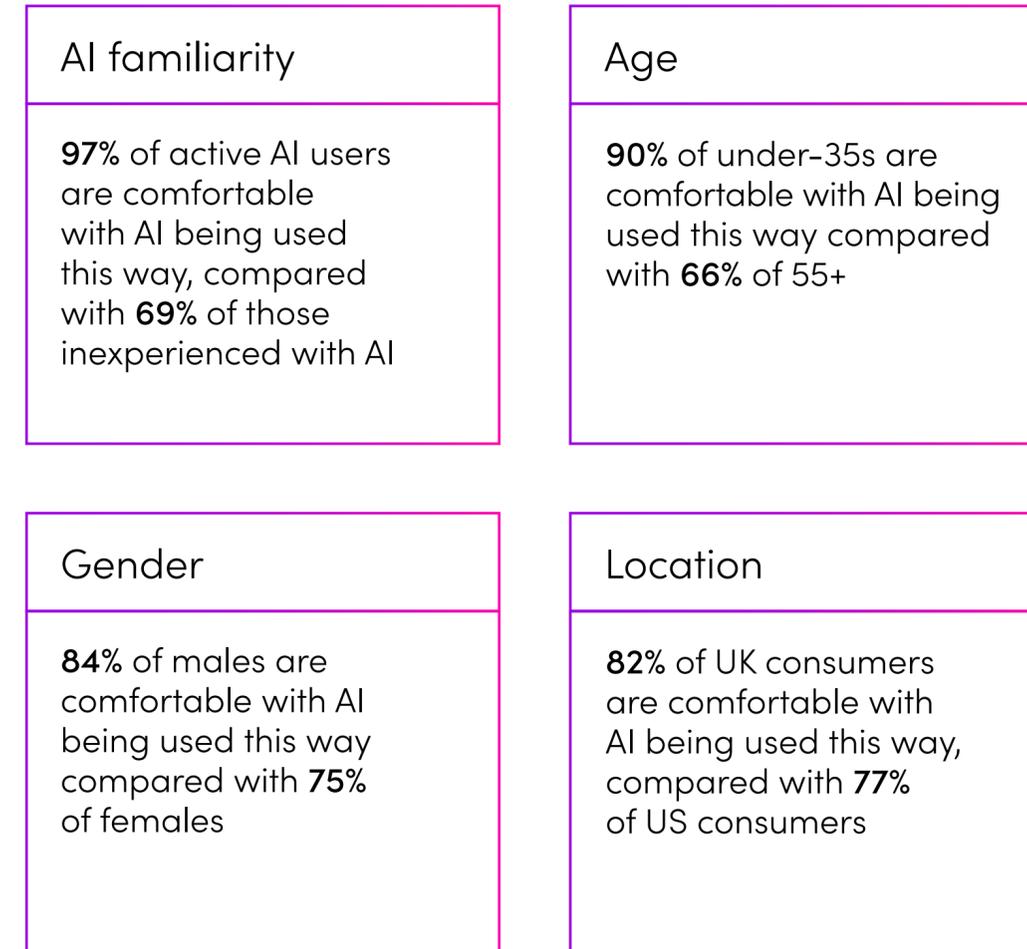
If AI could be used to streamline tasks across different apps and financial systems, consumers' three main priorities would be making things quicker and simpler, being able to trust the AI to act in their best interests, and ensuring the experience feels personalized to their needs.

CONSUMERS' TOP PRIORITY IF AI MANAGES CROSS-PLATFORM TASKS



One in five (20%) people say they wouldn't be comfortable with AI managing tasks across different platforms, which indicates 80% would. But this figure changes dramatically depending on a variety of factors:

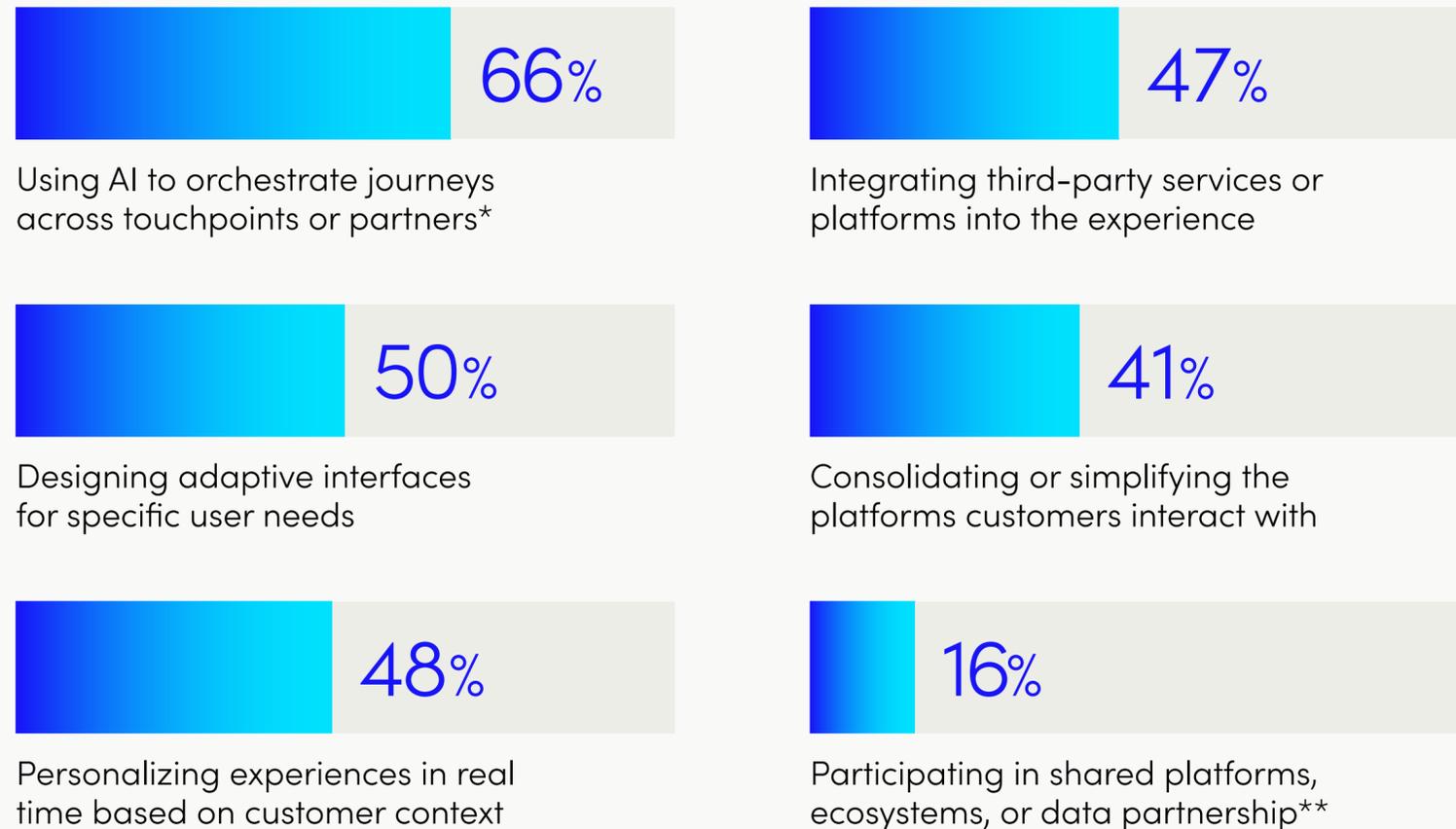
FACTORS INFLUENCING COMFORT WITH AI MANAGING CROSS-PLATFORM TASKS



# Brands are cautious on AI-driven unification

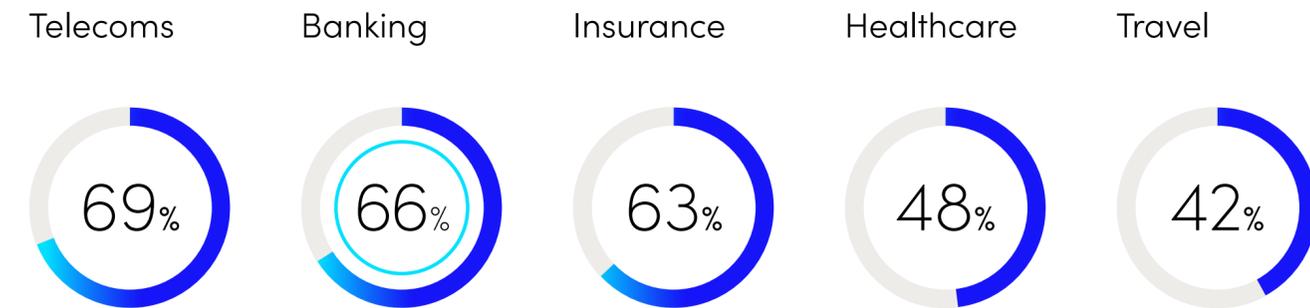
Fragmentation is affecting CX strategy for 70% of banking and financial services brands. They're taking the following steps to deliver more unified CX across platforms, partners, or ecosystems.

## STEPS BANKS ARE TAKING TO DELIVER CROSS-PLATFORM CX

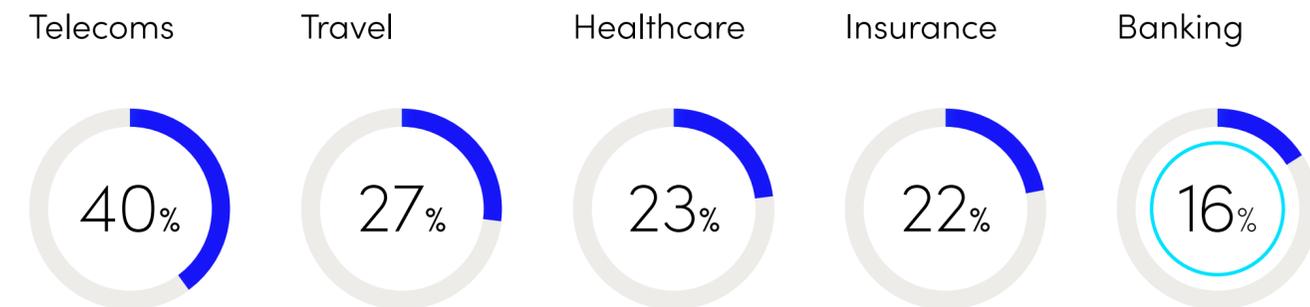


There are some significant differences by industry. Banks are more likely to be using AI to orchestrate journeys across partners than industries like travel and healthcare. But they are less likely to be participating in shared ecosystems.

## \*USING AI TO ORCHESTRATE ACROSS PARTNERS

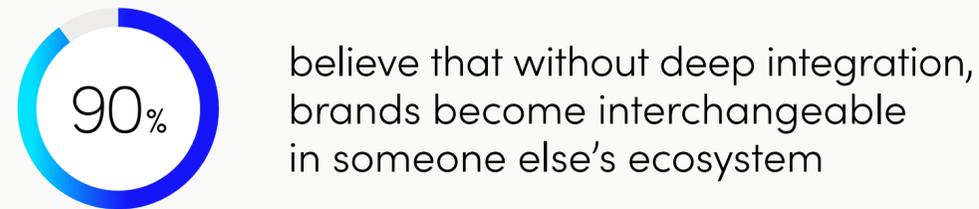


## \*\*PARTICIPATING IN SHARED ECOSYSTEMS

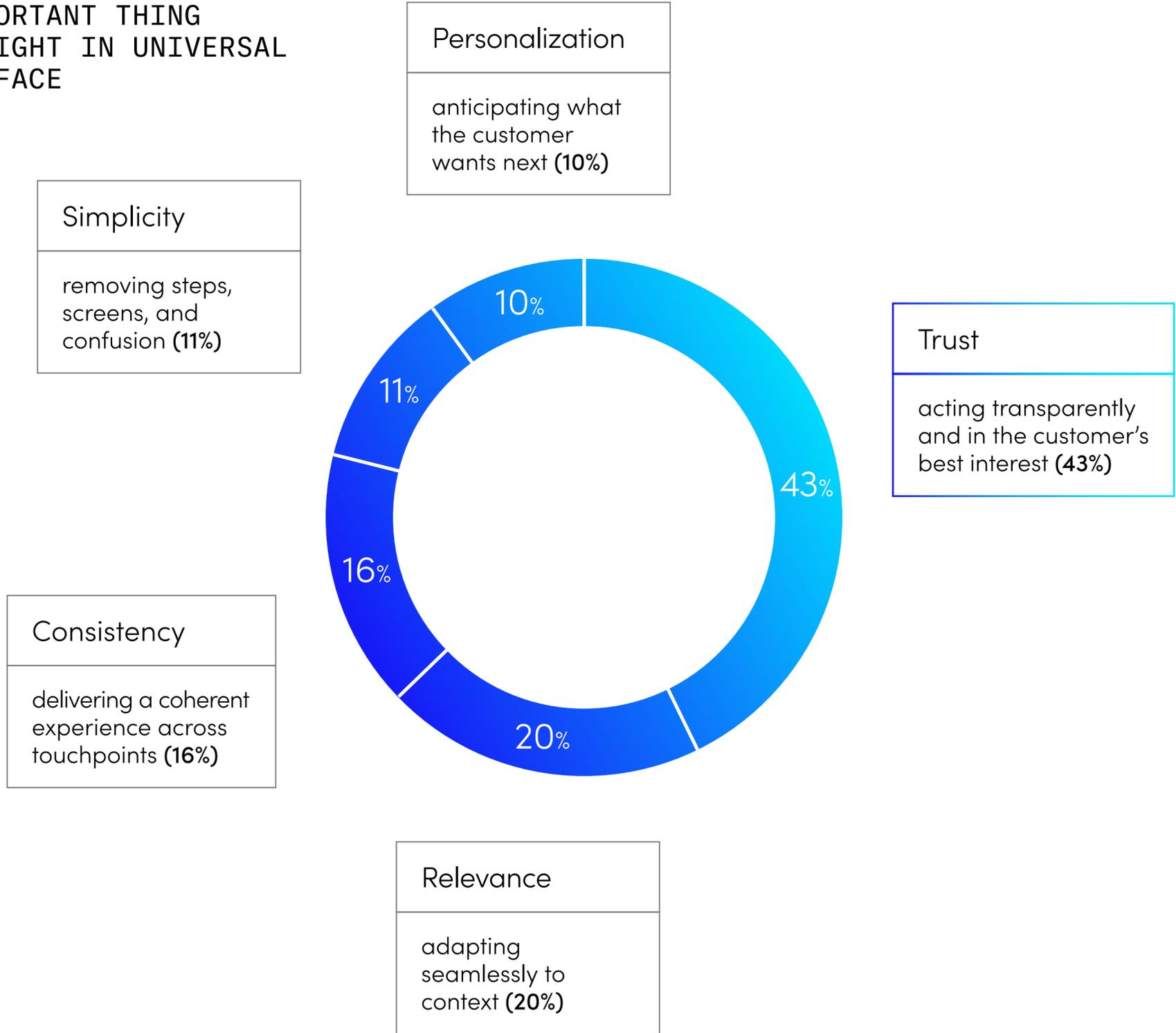


If AI becomes a universal interface that helps customers navigate fragmented platforms, banks say by far the most important thing to get right is trust. They want to be sure AI is acting transparently and in the customer’s best interest.

Despite taking steps to deliver cross-platform CX, banking and financial services brands have some concerns about becoming invisible in experiences that span multiple platforms or partners.



**MOST IMPORTANT THING TO GET RIGHT IN UNIVERSAL AI INTERFACE**



## Don't overlook simplicity

If AI becomes a universal interface, both banks and consumers are aligned on the need for it to act in the customer's best interest.

However, consumers also prioritize speed and simplicity, which banks see as one of the least important factors.

# Trust + Simplicity

A person in a blue suit is sitting at a desk, holding a smartphone in their right hand and a laptop in front of them. The background is a blurred office setting with warm lighting.

Banks and financial service providers need to make cross-platform interaction simple and seamless, as well as trustworthy.



05

## Trend five: Empathetic interactions

With advances in affective computing and emotionally intelligent AI, can banks and financial services brands use AI to understand and respond to customer emotions in a way that builds trust?

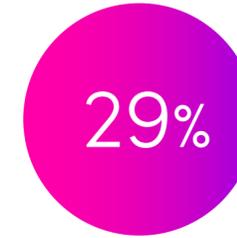
## Consumers aren't comfortable with AI reading emotions

AI that senses and responds to how they're feeling might seem like a step too far for many people. Almost four-in-ten (38%) consumers say they don't want AI reading their emotions, although this sentiment does vary considerably by age and also by experience with AI, indicating familiarity with the technology increases acceptance.

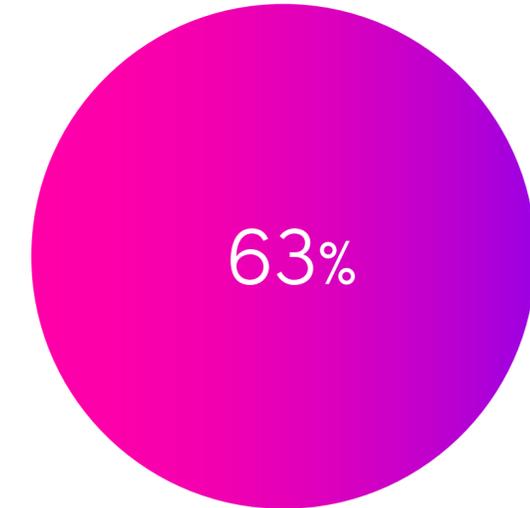
### OLDER PEOPLE DON'T WANT AI TO READ THEIR EMOTIONS



Under 35

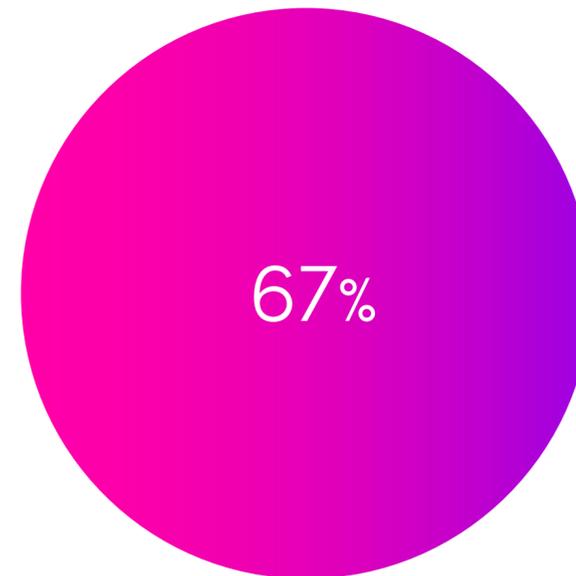


35-54

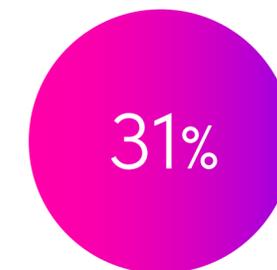


55+

### INEXPERIENCED AI USERS DON'T WANT AI TO READ THEIR EMOTIONS



Inexperienced AI user



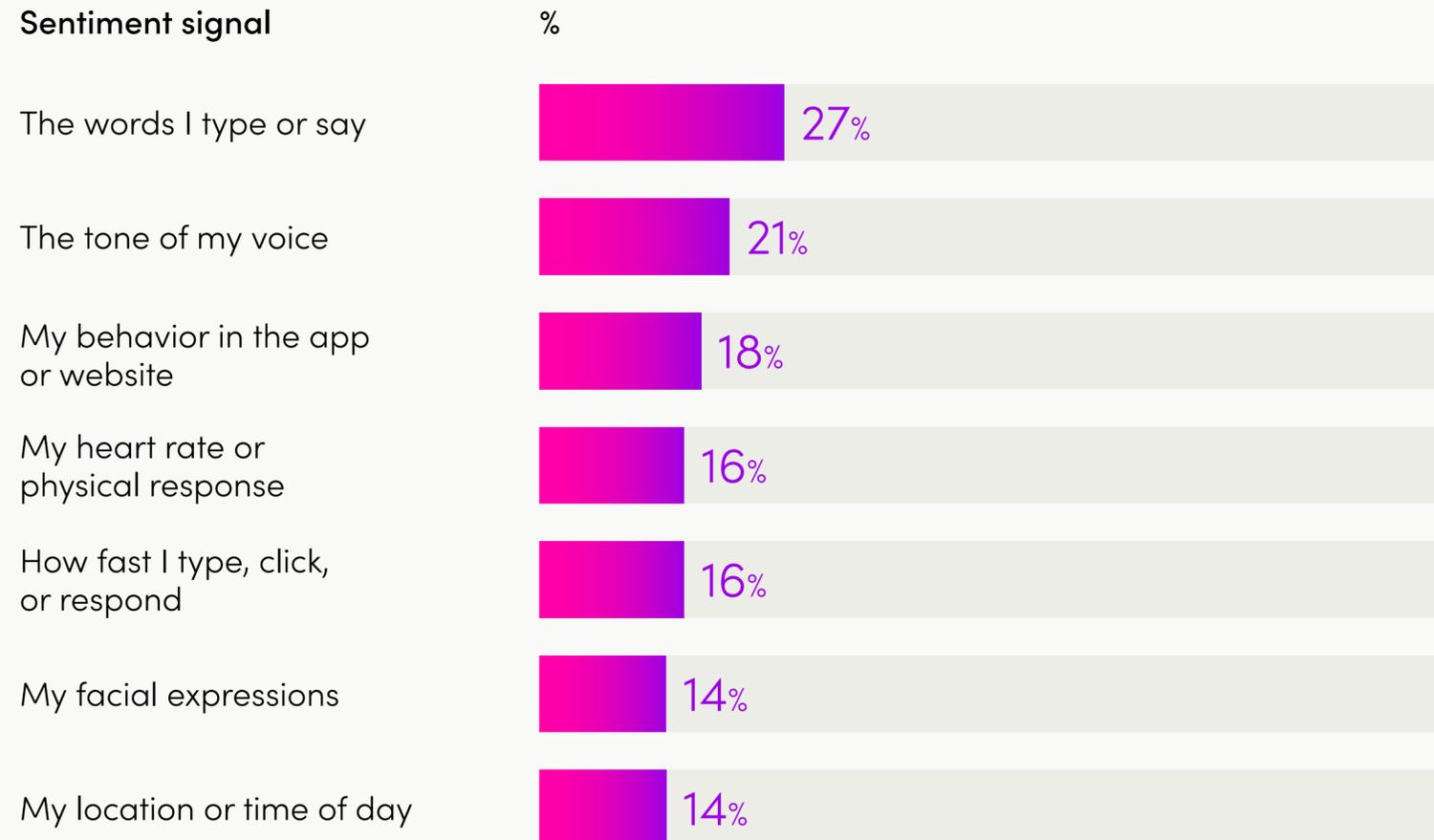
Occasional AI user



Active AI user

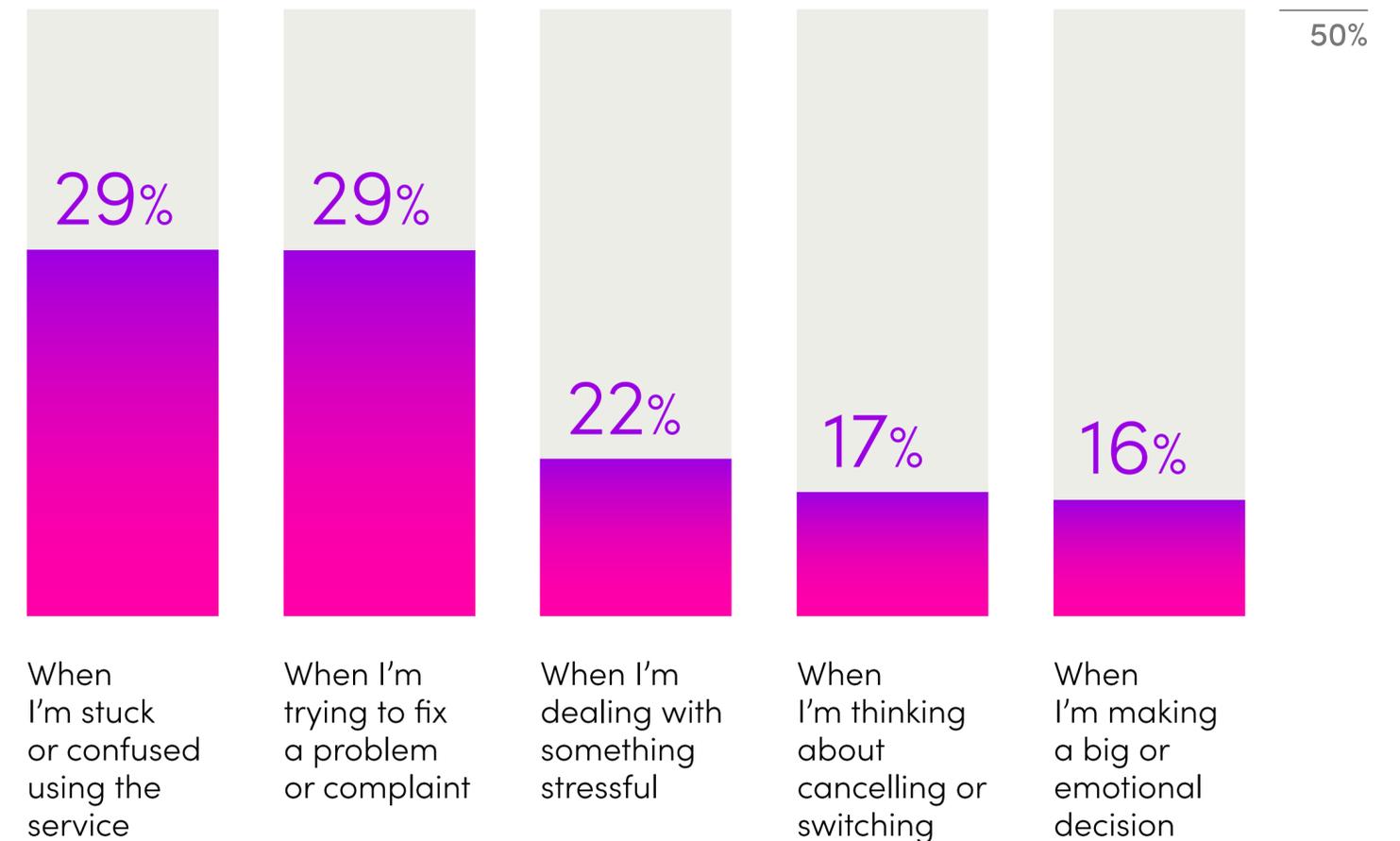
Empathetic AI can use various sentiment signals to understand how people are feeling, and consumers are most likely to accept AI using the words they type or say. But even here, only 27% are comfortable. Acceptance is much lower for signals like facial expressions, heart rate, and location.

### CONSUMER COMFORT WITH EMPATHETIC AI SIGNALS



While the desire for AI-powered services to respond to their emotions is relatively low, there are some situations where consumers see more benefit than others. They're most likely to want AI to respond to how they're feeling when they're stuck or confused, or trying to fix a problem, and least likely when making big or emotional decisions.

### WHEN CONSUMERS WANT AI TO RESPOND TO THEIR FEELINGS



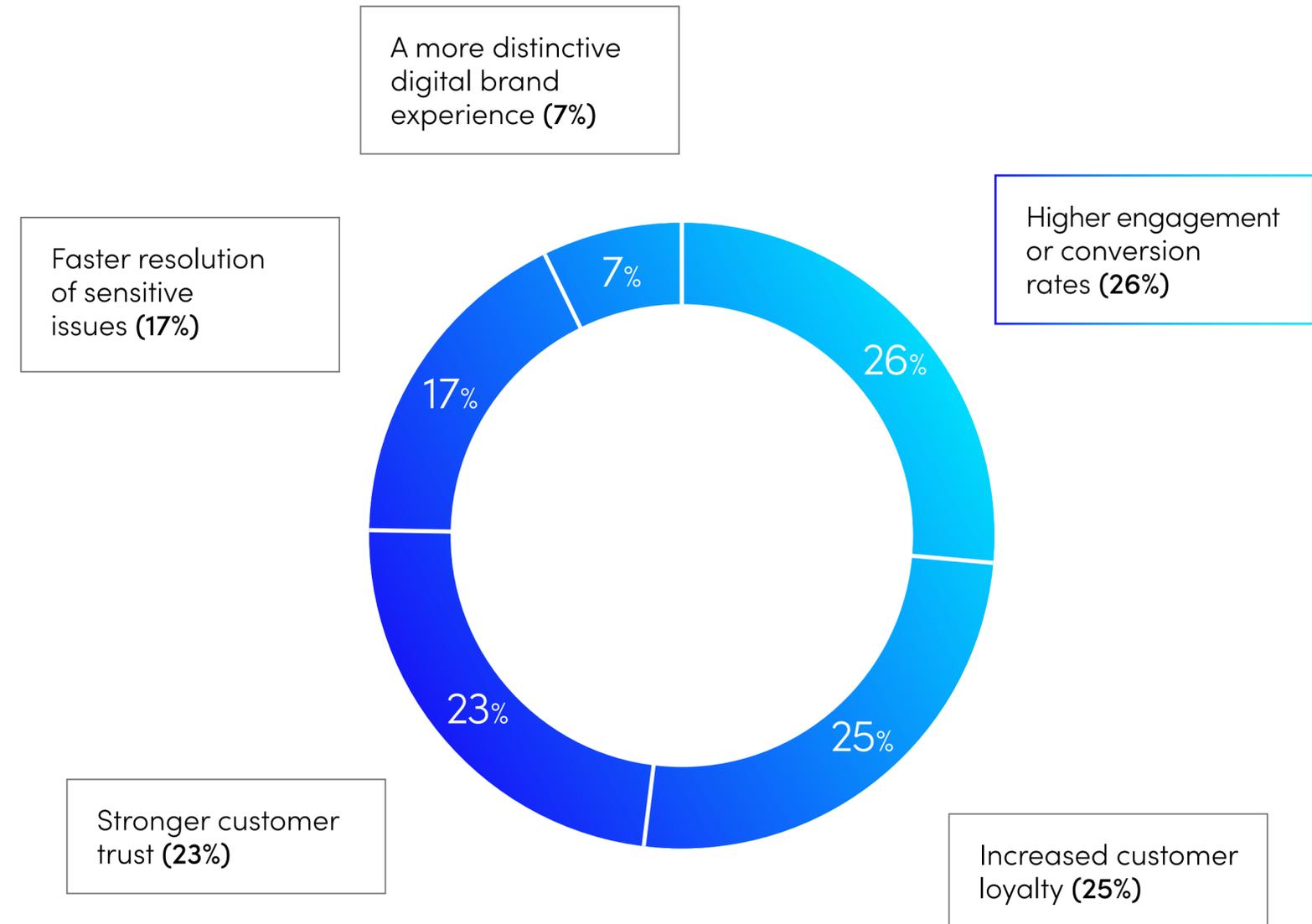


Despite a general lack of enthusiasm for emotionally intelligent AI, the majority (67%) of consumers agree that when they're stressed, they want digital services to act more human, not more robotic.

# Brands think emotive AI will win the moments that matter

A strong 84% of banks and financial services companies say those that automate without empathy won't survive the decade. They say the biggest benefit of getting emotionally intelligent CX right will be higher engagement or conversion rates and increased customer loyalty.

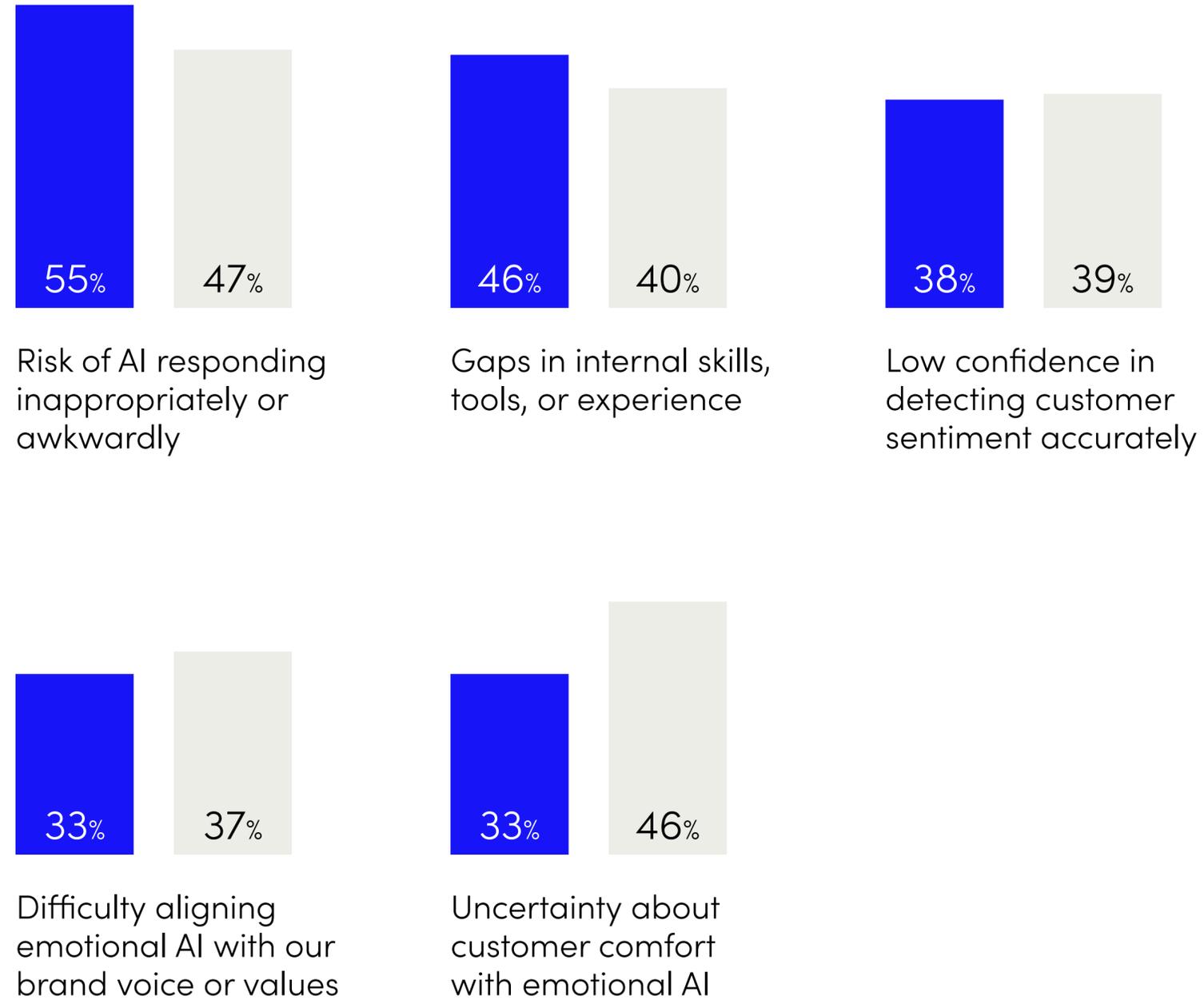
## THE BIGGEST BENEFIT IN GETTING EMOTIONAL AI RIGHT



But banks also know there are challenges in the use of emotionally intelligent AI. The risk of AI responding inappropriately is perceived as the biggest challenge by far. Perhaps surprisingly, concerns around customer comfort with emotional AI come last on the list, and are far less likely to be seen as a challenge by banking leaders than by the cross-industry cohort.

### CHALLENGES BRANDS FACE IN USING EMOTIONALLY INTELLIGENT AI

■ Banks ■ All industries



## Exercise caution with emotional AI

Banks and financial services brands have high expectations for their future use of empathetic AI, whereas consumers are still wary of how it could be used.

### CONSUMERS

# 54%

of consumers say AI should use empathy to help them get what they actually want or need (rather than for commercial gain).

### BRANDS

# 89%

of banks think emotionally intelligent AI will win the moments that matter most.

Banks and financial service providers must exercise caution in their application of emotionally intelligent AI. Misuse will erode customer trust, not build it.





Getting ahead  
with AI-curated  
experiences

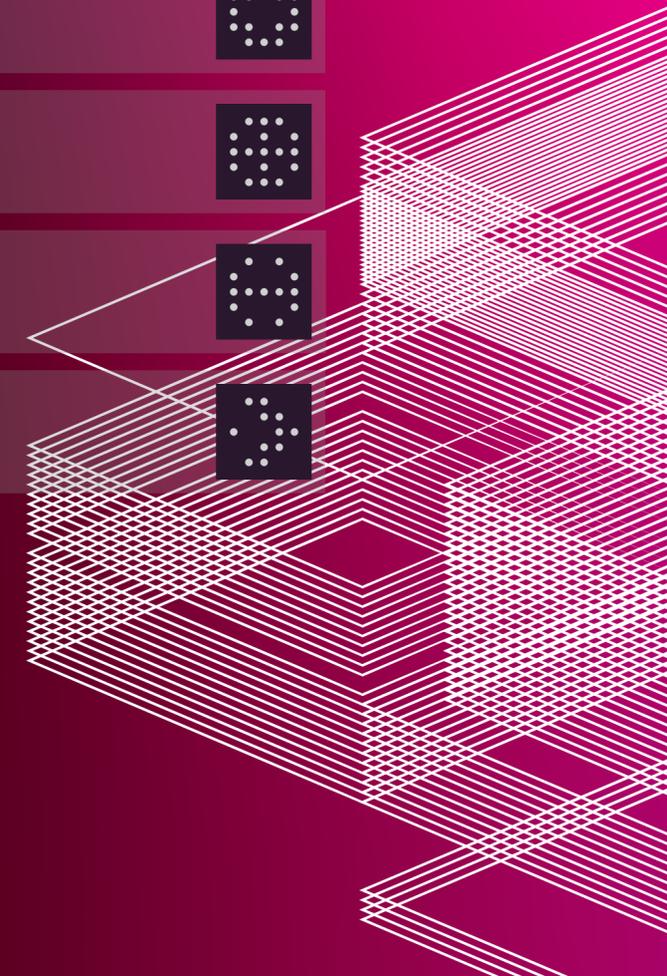
Banks feel a sense of urgency to explore AI-curated experiences and, despite concerns that AI could make them invisible or forgettable, they're experimenting with multiple uses of the technology across the customer journey.

On the face of it, consumers are relatively comfortable with AI being used to simplify and personalize their experiences, as long as they retain ultimate control. But acceptance of AI varies considerably by age, familiarity with the technology, and what the consumer is trying to achieve.

The brands that get ahead with AI-curated experiences won't be those who adopt AI the fastest. It will be those who do so with an in-depth understanding of what their customers want, and the intention of empowering customers rather than controlling or manipulating them. With AI, effective personalization is no longer just about the right message in the right place at the right time, but also delivering it in the right way. The winners will be those who use AI to make CX more meaningful, not more mechanical.

To find out more about how brands in other sectors are embracing AI-curated experiences, check out our all-industries report, or alternative editions for specific sectors:

ALL INDUSTRIES	
HEALTHCARE	
INSURANCE	
TELECOMS	
TRAVEL	



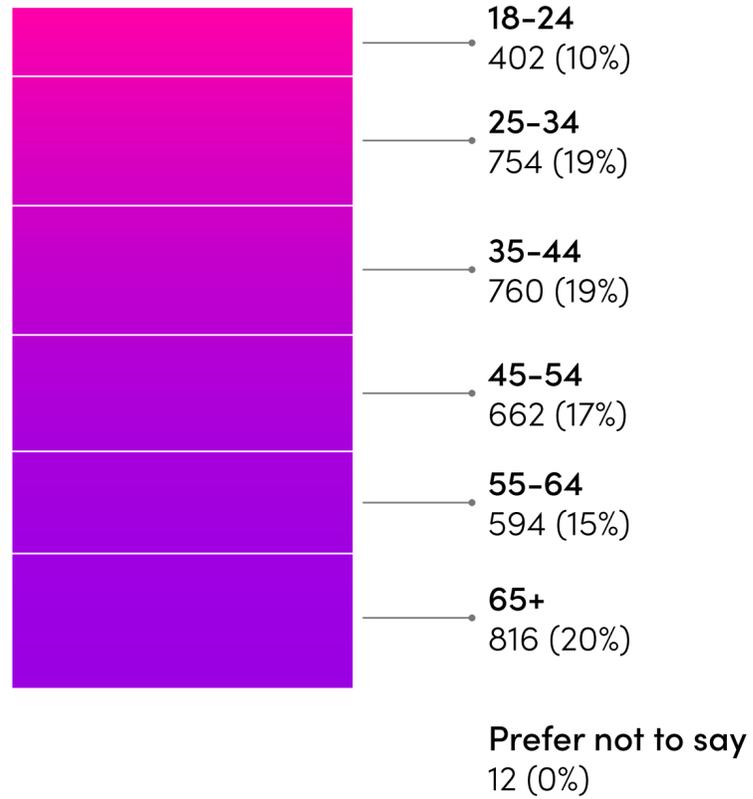


# Research methodology

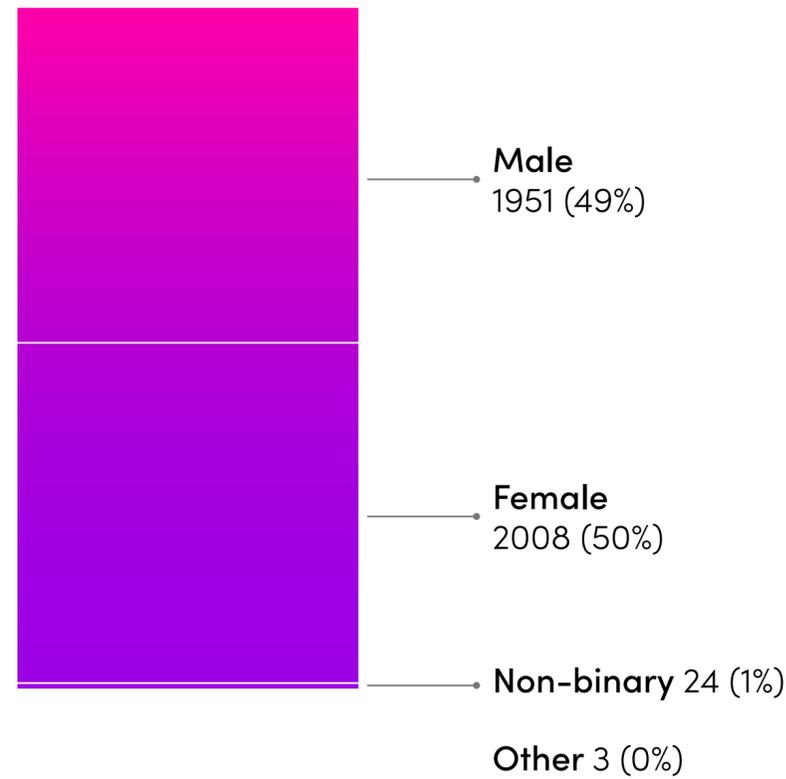
The research was conducted by Insight Avenue, an independent, third-party, specialist B2B and technology research consultancy.

4,000 online consumer interviews were conducted in July and August 2025. 2,000 interviews were conducted in the US and 2,000 in the UK.

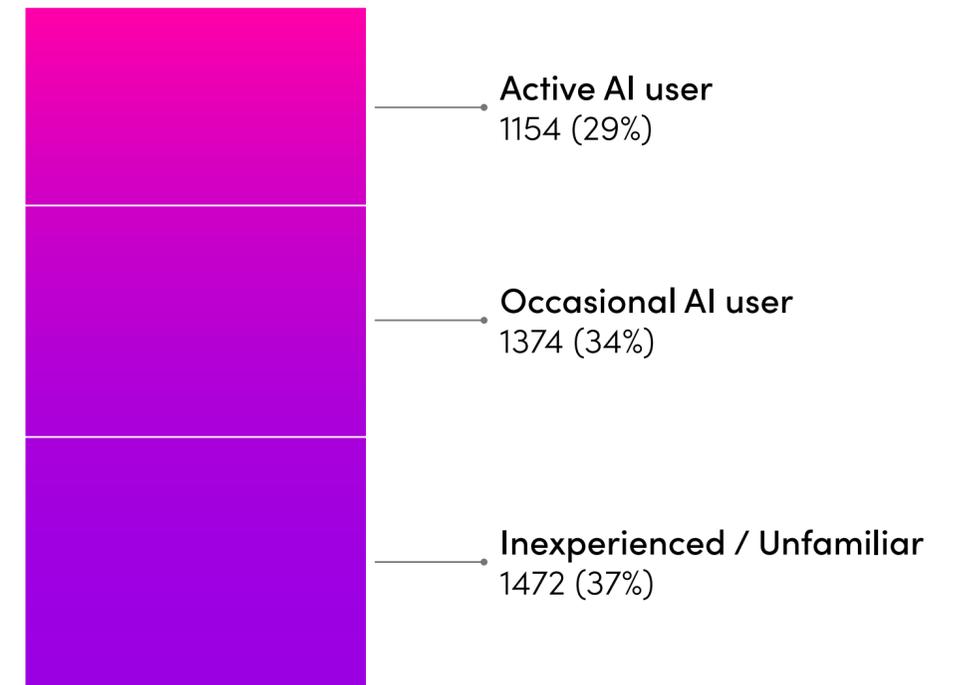
AGE



GENDER



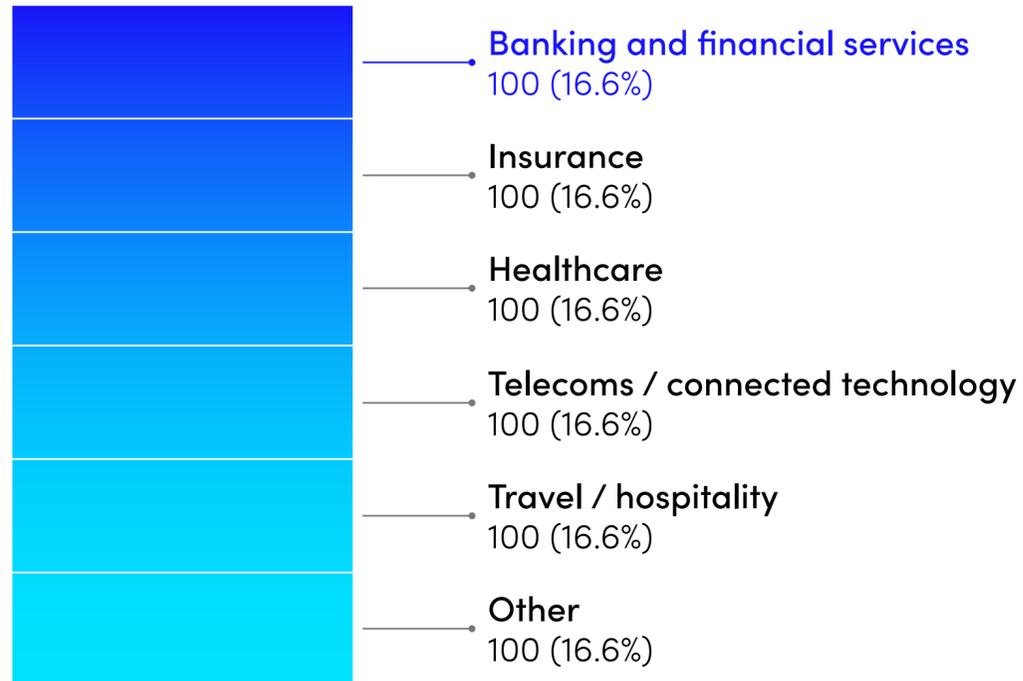
LEVEL OF AI EXPERIENCE



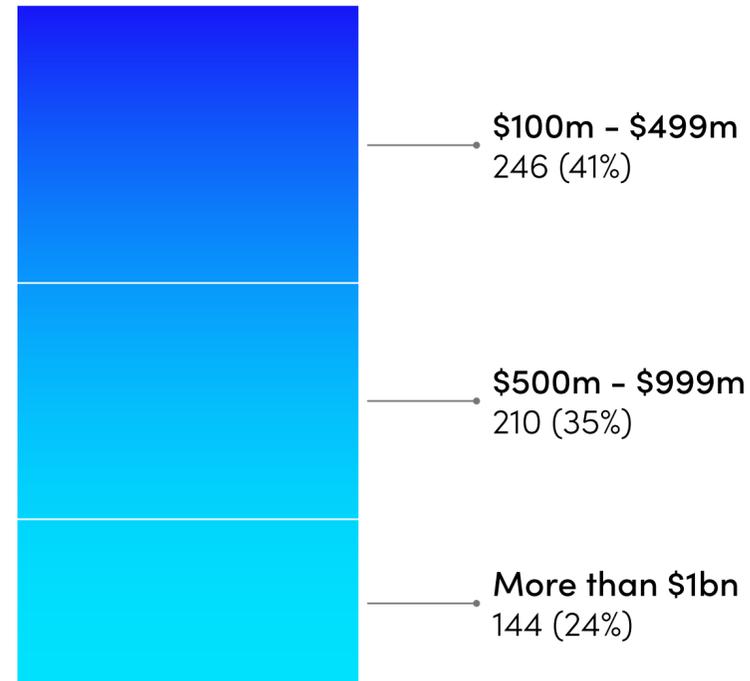
600 interviews were conducted in July and August 2025 with decision makers in customer experience, marketing, or AI strategy. All respondents had to have data analytics or customer insight in their area of responsibility or influence at work.

300 interviews were conducted in the US and 300 in the UK. The interviews from 100 respondents in banking and financial services form the basis of this industry-focused report.

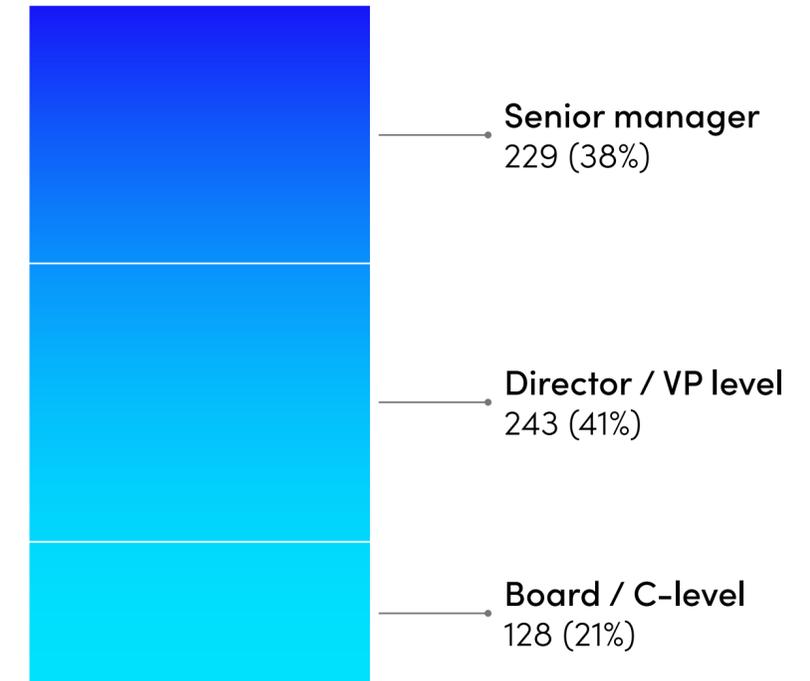
INDUSTRY SECTOR



ANNUAL REVENUE



SENIORITY



# About Acxiom

ACXIOM

Acxiom puts data to work, solving complex challenges for the world's leading brands and agencies. As the connected data and technology foundation of the Interpublic Group of Companies, Inc. (IPG), Acxiom unifies, connects, and prepares data for AI-driven marketing and decision-making, maximizing technology investments. As leaders in data ethics and governance, Acxiom brings a privacy-first approach to serving clients globally, with locations in the U.S., UK, Germany, China, Poland, and Mexico.

Connect with Acxiom on [LinkedIn](#) and discover more at [acxiom.com](https://www.acxiom.com)