Banking on Banks 2026

Financial services in an age of uncertainty



CRIF
Together to the next level

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Foreword

The world that Europe's financial sector is navigating in 2026 looks markedly different from the one it faced just a few years ago.

Persistent inflation, regional conflicts, geopolitical instability, and the rapid evolution of fraud are bearing down simultaneously on consumers and businesses – and the institutions serving them are under growing pressure to respond.

At CRIF, we sit at the intersection of data, technology and financial services. With 40 years of global experience in credit solutions and financial analytics, we work with financial institutions, insurers and businesses to help them embrace digital innovation, meet their customers' evolving needs and turn today's biggest challenges into genuine opportunities.

It is from that position that we commissioned this research – expanding the insights of our Banking on Banks series by gathering views not only from consumers across five European markets, but also business decision makers from the same countries. The findings give us a dual perspective on how financial providers are serving both customer bases.

What the findings reveal is a sector that is valued but not yet fully trusted to meet the moment. Consumers and businesses broadly recognize the essential role that financial institutions play in supporting economic growth and resilience. But confidence in delivery – on affordability, on protection from fraud and on the quality of digital services – remains fragile.

> **"Consumers and businesses value the role of financial institutions in driving growth and resilience, but trust in affordability, fraud protection, and digital service quality is still fragile.**

The opportunity ahead is significant. Through data and advanced decision-making solutions, providers now have access to richer, more dynamic insight into their customers' financial lives than ever before – enabling more accurate lending decisions, earlier identification of financial stress and more personalized, responsible and trusted solutions for the people and businesses that need them most.

In this report, we set out the scale of that challenge and the direction of travel. A second report, to follow later this year, will drill deeper into the consumer-business services divide and examine what closing that gap could mean for economic growth across Europe.

Sara Costantini
Regional Director for the UK and Ireland, CRIF

Introduction: A time of volatility



Europe's financial services sector is operating in one of the most challenging and volatile environments in recent memory.

Ongoing geopolitical instability, including the conflict in the Middle East, persistent inflation, spiraling energy bills, rising borrowing costs and the increased threat – and sophistication – of fraud are all impacting simultaneously on consumers and businesses across the continent.

These pressures have manifested into tax increases and base rate rises in many countries, with financial markets now expecting the European Central Bank (ECB) to hike interest rates by at least 50 basis points by the end of this year in a further hit to borrowers.[1]

Since 2022, CRIF's Banking on Banks series has tracked consumer pain points and evolving expectations, as well as how the financial services industry is responding to their changing needs.

This year's research analyzes the views of consumers from across the UK, Ireland, Italy, Germany and Poland to understand their experiences and whether financial institutions are meeting them at the moments that matter. For the first time, we have also gathered the view of business leaders from the same markets.

As with last year, these findings will be presented in two reports. This first report focuses on how consumer and business leaders' view of the current geopolitical climate and how well they see financial providers responding to and supporting them during this difficult, uncertain period – as well as their wider role in promoting the resilience of Europe.

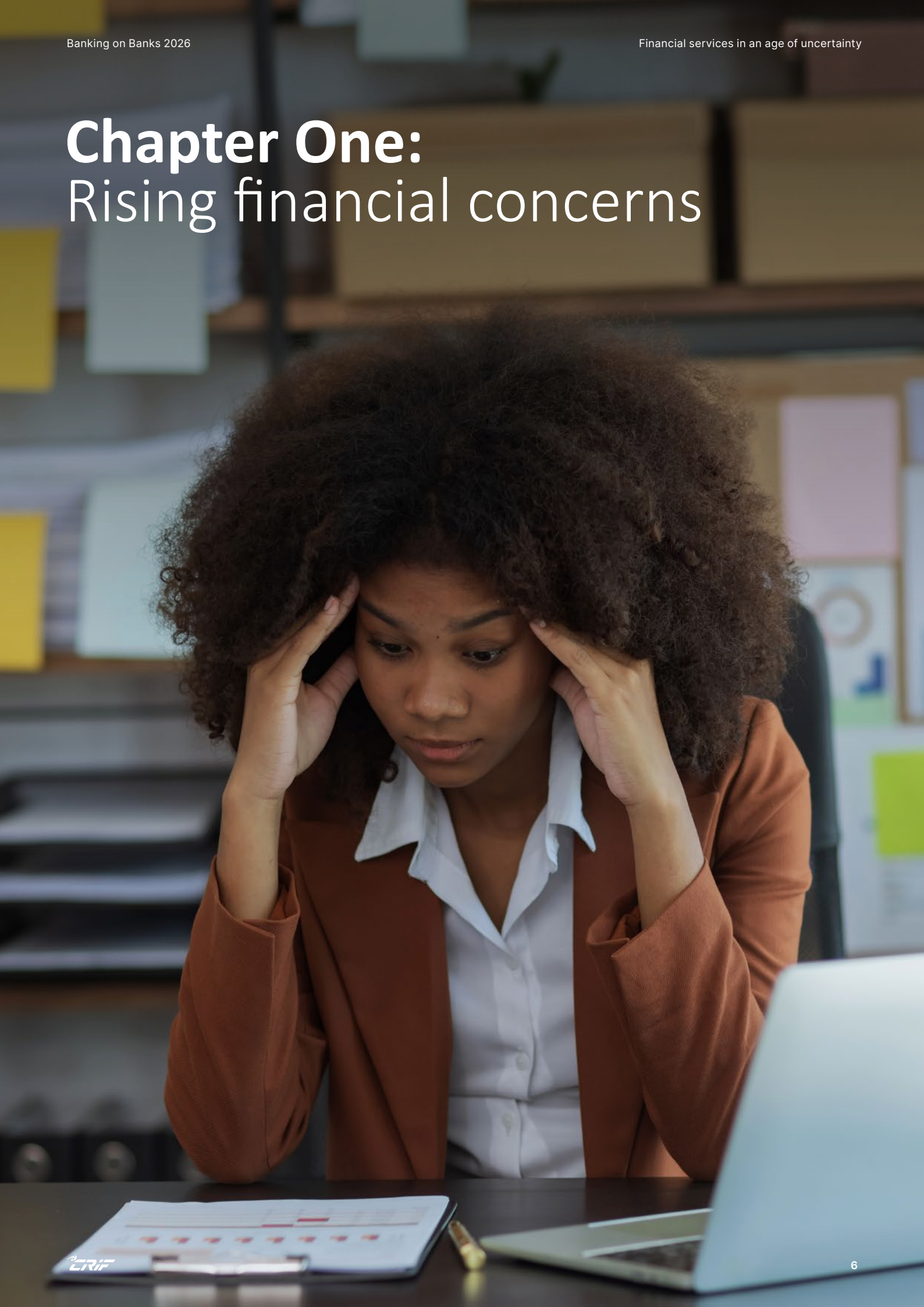
The second report, which will be published later this year, will drill down into specific factors that vary across consumer and business services – with a focus on how bringing business-related services closer in speed and quality to consumer services would support economic growth in Europe at this difficult time.

> **"While trust in financial providers broadly remains, confidence in delivery is fragile amidst ongoing economic shocks.**

Our findings reveal that while trust in financial providers broadly remains, confidence in delivery is fragile amidst ongoing economic shocks. By exploring the critical issues impacting Europe's financial services sector and those it serves, this report highlights the challenges and opportunities facing forward-looking providers.

1 IMF expects ECB to raise rates by half a percentage point in 2026 | Reuters

Chapter One: Rising financial concerns



In 2026 so far, consumers and businesses have been on the back foot, scaling back spending and revising plans against a backdrop they expect to worsen before it improves.

Since 2022, when CRIF started this report series, consumers' financial concerns had been improving year on year, as they started to recover from the shock of a world-changing pandemic.

However, last year three-quarters (74%) of Europeans said they had financial worries about the coming 12 months and this year the figure has risen again to nearly eight in ten (78%), approaching levels closer to the end of the pandemic.

Rather than being attributable to any one major issue or event, these concerns are the result of a combination of factors that are shrinking business margins and further eroding the already fragile confidence of European consumers. Aligning with our findings, Eurozone consumer confidence fell to -16.3 in March 2026, the lowest since October 2023, down from -12.3 in the prior month.[2]

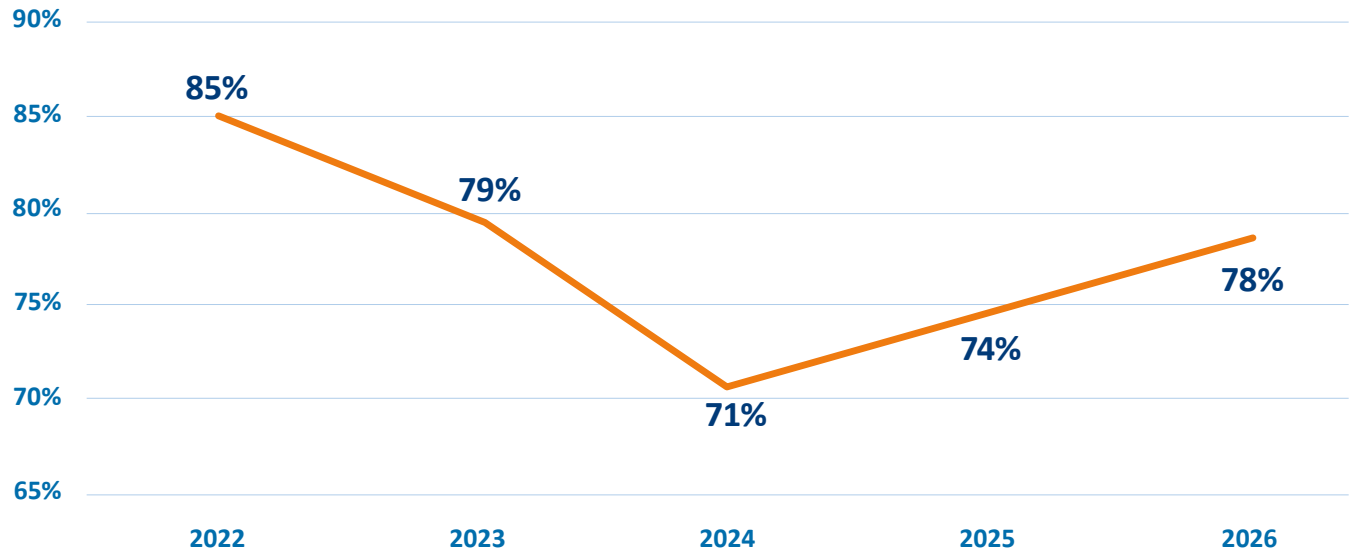
Pressure is being felt across Europe, with common challenges being experienced differently depending on where people live and the size of their business.

Pressure is being felt across Europe, with common challenges being experienced differently depending on where people live and the size of their business.

More than a third of consumers (35%) expect to have less money left at the end of each month over the next year (rising to 42% in Ireland and 39% in the UK) with 31% expecting to save less (up from 28% last year) and 27% anticipating that their overall financial situation will worsen.

Women are also consistently more pessimistic than men – while 32% of men say they believe that they will be left with less money at the end of each month, the figure rises to 38% for women.

Percentage of Europeans concerned about their finances (2022-2026)



2 Eurozone Consumer Confidence Deteriorates Sharply in March | Trading Economics

Men vs. women: % who now expect to have less money each month

♂ **32%** for men

The figure rises to

♀ **38%** for women

Half (50%) of European consumers say they now plan to reduce their spending over the next 12 months, with those in Ireland (58%), Italy (56%) and the UK (55%) the most likely to cut back, while just 12% have ambitions to increase their spending.

Among those planning to cut back, of those looking to reduce their spending in the next 12 months, 51% cite higher food and household shopping costs (highest in Germany at 60%) while 42% (rising to 50% in the UK) expect to cut back on life's non-essentials, such as eating out and subscription services. Three in ten (31%) point to higher household bills, jumping to 38% in Ireland and 37% in the UK.

The picture is much the same for businesses - 81% report at least one significant financial concern for the year ahead, rising to 87% in Germany, where studies show business confidence is dropping sharply.[3]

Two-fifths (40%) of businesses – and more than half (54%) in Germany – expect their operating costs to increase significantly, while 24% are worried about AI-related pressures and 21% are concerned about cashflow challenges.

These worries are taking a toll. Over a third of business leaders (36%) say they have now revised their growth plans in response to the current economic climate, while 29% have prioritized implementing new cost-efficiency measures and 27% have paused hiring.

To understand why ambition has narrowed so sharply on both sides of the ledger, we need to look beyond the balance sheet – to the geopolitical and economic forces now reshaping Europe's outlook.

Top reasons why consumers expect to reduce spending in next 12 months

	Europe avg.	Italy	Germany	Ireland	Poland	UK
Rising costs are making them more cautious	59%	53%	65%	60%	50%	62%
Higher food and household shopping costs	51%	41%	60%	56%	41%	55%
To cut back on "extras" / non essential spending	42%	38%	37%	46%	34%	50%
Higher housing or household bills	31%	22%	28%	38%	30%	37%

3 Germany Ifo Business Climate Index | Trading Economics

Chapter Two: Understanding the geopolitical impact on consumers and businesses



The financial pressures affecting Europe's consumers and businesses don't exist in a vacuum.

They are being shaped – and amplified – by a wider set of forces reshaping how people and organizations think, plan and spend.

The conflict in the Middle East is dominating headlines and has emerged as a major concern for both consumers (50%) and business leaders (37%), while the fallout from strained US-Europe relations is worrying around a third of consumers (35%) and the businesses that serve them (32%).

The war in the Middle East has led to spikes in oil and gas prices, which are pushing up inflation. Oil prices jumped above $100 a barrel after Iran seized vessels in the Strait of Hormuz, reversing earlier disinflation trends across Europe and increasing uncertainty across markets.[4]

It's reasonable that 71% of consumers are now focused on how global political tensions and the impact on markets could affect them, with 50% worried about inflation and rising costs damaging their finances.

These concerns among consumers are already manifesting into visible behaviors, with 28% saying they have reduced the amount they are putting into their personal savings, 21% now relying on savings for their everyday spending and 14% having increased their use of Buy Now Pay Later (BNPL) services – a proportion that rises to 29% among those turned down for credit since the start of the year.

Put in context, this year's research reveals that 16% of Europeans have previously been turned down for credit, rising as high as 21% in the UK, where more consumers will likely be turning to support from financial providers, including the 1.8 million households that will be refinancing their mortgages this year.[5]

Interest rate cuts have been delayed in both the Eurozone and the UK as central banks grapple with geopolitical shifts and reassess inflation expectations and financial stability risks rather than prioritizing growth.

Ongoing high inflation and rising costs are also the top concern for businesses (39%) when asked what will most negatively affect their company in the next 12 months, especially for those in Germany (48%).



16%

of Europeans have previously been turned down for credit

Seven in ten (70%) business leaders agree that the current volatile global climate makes long-term planning more difficult, while 73% say the high costs and inflation they are facing make it increasingly hard to run their business. And 61%, rising to 69% in Italy, say that wider geopolitical problems are making them more cautious about investing or expanding their business right now.

Top consumer and business concerns

Consumers		Businesses	
Ongoing high inflation and rising costs	**50%**	Ongoing high inflation and rising costs	**39%**
Instability and conflict in the Middle East	**50%**	Instability and conflict in the Middle East	**37%**
Ongoing war in Ukraine	**36%**	Economic slowdown in my country	**36%**
Strained relations between Europe and the US (inc. new tariffs)	**35%**	Economic slowdown in Europe	**33%**
Economic slowdown in my country	**27%**	Strained relations between Europe and the US (inc. new tariffs)	**32%**

4 Oil prices 'could breach $100 a barrel within days' amid supply disruption from Iran war | The Guardian
5 Monthly Economic Review - April 2026 | UK Finance

The Proximity Effect: Poland



No market feels the weight of the Ukraine conflict more directly than Poland: 40% of Polish businesses cite the ongoing war as a concern for the year ahead, against a European average of 29% – the highest figure across all markets. That exposure feeds broader anxiety. Polish businesses are the most likely to say the current global climate makes long-term planning difficult (76%). Yet Polish consumers are the most likely (26%) to say they have not experienced increased financial pressure, suggesting that increased geopolitical risk does not always have a direct impact on real-life economic experiences.

German businesses stand out as those having adapted most actively to the challenging climate. Nearly half (46%) have used AI to help cut costs, compared with a European average of 28%, and they are also the most likely to have outsourced services (28% vs an average of 20%) and made redundancies (24% vs an average of 15%).

In response to these challenging circumstances, 74% of European businesses – rising to 89% of large businesses – are now actively using AI as a means of boosting efficiency, cutting costs and remaining competitive.

> **Financial providers now need to recognize these external factors not as background noise, but as the central challenge consumers and businesses expect them to help navigate.**

Ultimately, the escalation of geopolitical tensions and the associated price shocks have reintroduced inflationary and market volatility risks that financial institutions had hoped were easing.

Financial providers now need to recognize these external factors not as background noise, but as the central challenge consumers and businesses expect them to help navigate. The question is whether financial institutions and insurers are equipped to meet it.

Actions taken in last 12 months because of the current economic climate

Consumers		Businesses	
Reduced the amount they put in their savings	**28%**	Revised growth plans	**36%**
Actively look for more discounts on products or policies	**28%**	Prioritized cost-efficiency over other activities or functions	**29%**
Used their savings for everyday spending	**21%**	Utilized AI more as a cost cutting measure	**29%**
Used more Buy Now Pay Later services	**14%**	Paused hiring	**27%**
Missed or delayed paying a bill	**12%**	Paused or revised plans to expand	**22%**

Chapter Three: How Europeans see financial providers



Banks, insurers, lenders and other financial providers occupy a unique position in times of heightened economic stress.

They are part of the reason why people are facing financial challenges, with many tightening access to credit and lending for consumers while continuing to retreat from small business lending. The latest figures from the ECB highlight that firms are being hit with a net increase of around 10% for interest rates on bank loans as financial institutions struggle to contain economic volatility.[6]

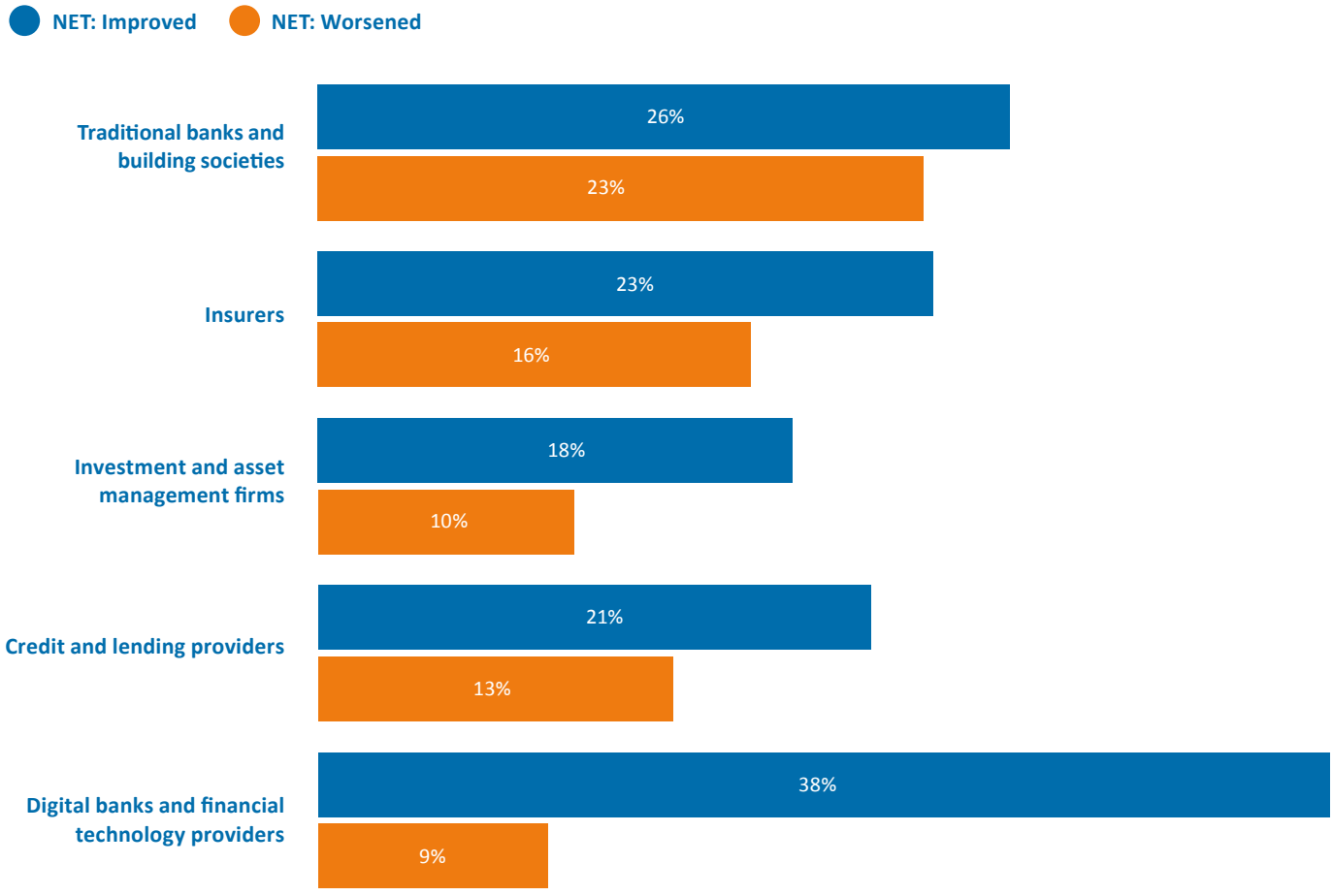
At the same time, they are also where many consumers and businesses turn first for help in overcoming their financial challenges. Whether European financial institutions are providing adequate support is increasingly contested. While recognition of the important role they play is clear, confidence in financial providers' ability to deliver is increasingly under question.

> **"While recognition of the important role they play is clear, confidence in financial providers' ability to deliver is increasingly under question.**

Six in ten (61%) consumers believe that the financial services sector plays an important role in their country's economic growth, with the figure highest in the UK (69%) and lowest in Italy (51%).

Three-quarters (75%) of businesses, meanwhile, agree that financial services underpin Europe's economy, with 71% saying banks and lenders are crucial to supporting business growth, rising to 76% in Germany.

% of consumers who believe the customer service of the following financial services has improved or worsened in the past three years



6 Survey on the Access to Finance of Enterprises | European Central Bank

Yet 41% of business leaders also think that banks and other providers don't understand the needs of businesses like theirs, rising to 56% among micro businesses. The rise of fintechs and digital challengers across the continent has raised the bar, exposing how far many incumbents still have to go, with 45% saying that alternative lenders are more responsive to their needs than traditional banks.

Consumers' views on traditional banks are notably mixed. While 38% say digital banks and fintechs have improved their service levels, only 26% say that traditional banks have improved – and 23% say that they have actually worsened.

Banks and other providers can change this negative picture by investing in data-led decision-making solutions to genuinely show human understanding of the pressures their customers are facing and provide the type of support they expect.

Consumer confidence has weakened, reducing the appetite for discretionary financial products while increasing demand for payment holidays, restructuring and advice.[7]

> **"Banks and other providers can change this negative picture by investing in data-led decision-making solutions.**

More than half (57%) of consumers believe that financial providers have a duty to offer affordable products during times of hardship, yet only 29% think providers are doing enough to support financial wellbeing during these uncertain times. The gap between expectation and delivery is most visible when it comes to financial inclusion, with just 29% of consumers saying access to financial services has improved for underserved groups, with the figure lowest for Italy (21%).

High demand, high friction: Ireland

Irish businesses are among the most likely users of business finance: 73% took out a new borrowing product in the last year, the highest in Europe. Yet despite this, their experience of accessing finance is one of difficulty. 61% of Irish businesses say it is harder to meet eligibility requirements when applying for finance than for personal finance, while 70% wish they could access financial services for their business as easily as in their personal lives (again the highest in Europe). The appetite for business finance, including credit, in Ireland is clear, but the friction experienced by businesses trying to access those services is equally evident.

The findings underline the urgent need for predictive analytics and early-warning risk models that move away from static, historic analysis to real-time, dynamic monitoring. This is particularly true when it comes to the concept of customer affordability stress testing, a risk management process used by lenders to evaluate a borrower's ability to maintain loan repayments if their circumstances worsen.

Adopting the latest models helps lenders to offer access to credit while complying with responsible lending regulations by verifying that even if interest rates rise or income drops, the consumer can still afford to service their debt.

While technology is taking center stage, providers still need to ensure they can provide that human touch, when it's required. More than two-fifths (43%) of business leaders say bank closures have made it harder to access support when needed, while in the UK only 60% of consumers say they can still liaise with a real person when applying for products – the lowest proportion in Europe.

Across Europe, the verdict is the same: financial institutions and insurers are seen as essential, but that status comes with expectations they are not yet consistently meeting.

7 Monthly Economic Review - April 2026 | UK Finance

Chapter Four: Testing Europe's financial resilience



While there is a widespread recognition of financial services' importance to Europe, confidence in the industry's ability to respond when it matters the most is less clear-cut.

European consumers assign banks an almost civic role; as touched on previously, six in ten (61%) say that financial services play a central role in supporting their country's economic growth. CRIF's research also shows that half (51%) say financial institutions help to create opportunities, though this varies widely by country, from 39% in Germany to 64% in Ireland.

But with geopolitical and economic pressure mounting, both consumers and business leaders are asking some difficult questions about whether European financial institutions are equipped to provide the stability they are seeking – and whether the continent's payment rails and other financial infrastructure is robust enough to weather the storm that may lie ahead.

Nearly a third (30%) say they dispute the idea that providers are doing all they can to support their customers' financial wellbeing in these tough times, with the figure rising to 34% in Ireland. A sizeable proportion are obviously keen to see more tailored and affordable products and services.

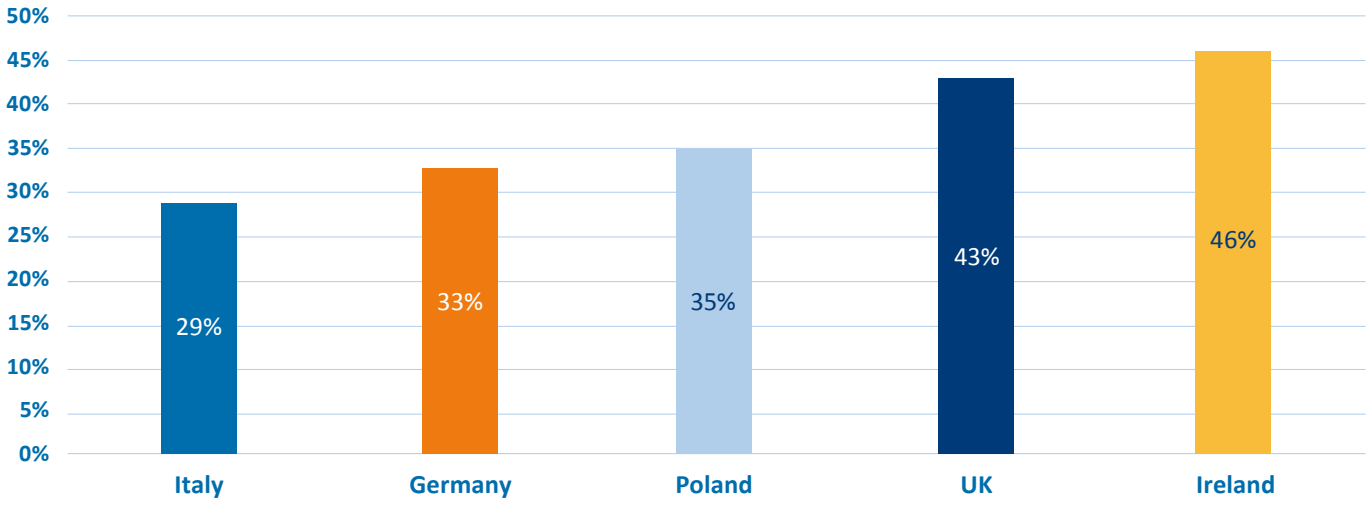
Only 52% of business leaders, meanwhile, believe that Europe's financial system is strong enough to support them during global shocks, with the figure dropping to 45% among SMEs, who tend to feel such pressure more acutely. On average, 55% of businesses are worried about the financial resilience of European banks and other financial institutions, ranging from 39% in Italy to 69% in Ireland.

55%

of businesses are worried about the financial resilience of European banks

There is a clear appetite across Europe for a strong and robust financial sector, but many doubt the current system's ability to deliver that. Just 37% of consumers think that European financial services are competitive with other parts of the world, including the US. This potentially reflects the view by a quarter (23%) of consumers that the customer services of traditional banks have worsened over the last three years. However, views on competitiveness were most positive in the UK (43%) and Ireland (46%), two markets with developed financial ecosystems and partly reflecting the maturity of services in those markets.

% of consumers who think European financial services are competitive with other parts of the world



The overall picture suggests that confidence in European financial competitiveness is far from assured and is further evidenced by prevailing business sentiment. Three in ten (30%) of business leaders in Europe now fear that their business will not survive the next decade, rising to 35% in Italy and 36% in Poland.

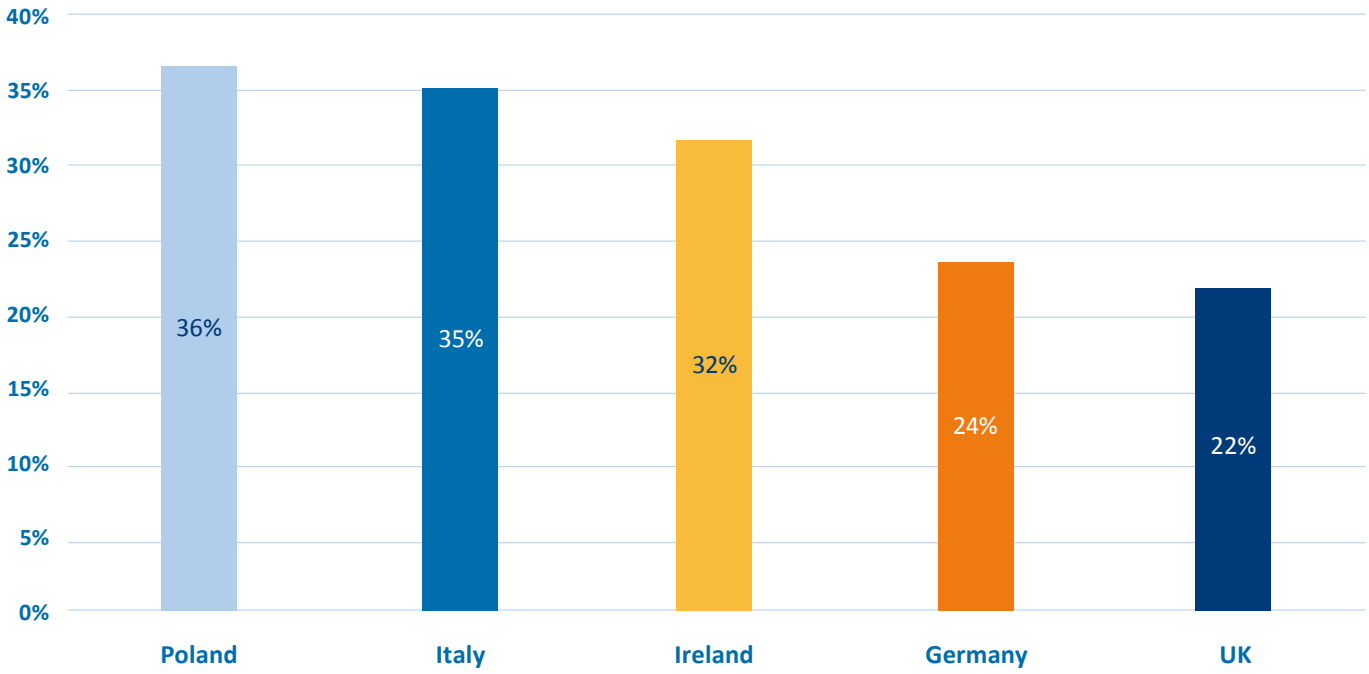
Nearly seven in ten (69%) consumers and 79% of business leaders believe it's important that Europe develops and maintains its own network of financial providers to avoid reliance on other regions. Consumers and business leaders grant banks and other providers institutional status and in return they expect institutional support.

This starts with helping to safeguard their financial sovereignty and extends into a range of strategic implications. Yet for many consumers and businesses, these systemic questions feel distant from their day-to-day concerns.

> **"Most consumers and business leaders agree: Europe needs its own financial network to limit reliance on external regions.**

The more pressing issue – and the one that may ultimately define trust in European financial institutions – is whether providers can protect them from an increasingly sophisticated and pervasive threat.

% of businesses that fear they won't survive the next decade



Chapter Five: Fraud, trust and failing to keep pace



Fraud and cybercrime represent the sharpest and most visible test of providers' ability to respond to current challenges.

Fraud is rapidly escalating, accelerated by AI in ways that are outpacing the response of both providers and regulators. The European Parliament highlighted that around eight million deepfakes were shared in 2025, up from 500,000 in 2023.[8]

Last year, CRIF's research revealed a quarter (25%) of consumers were worried about the risks that AI posed. This year, fears have deepened with 71% of consumers and 64% of business leaders saying that they are worried that AI is being used to generate new and more sophisticated types of fraud, making it much easier to target individuals and organizations.

For those already under considerable financial strain, the fear of becoming a victim of fraud is a daily reality. Nearly two-thirds (64%) of consumers believe fraud is becoming a bigger personal threat, while 60% of business leaders say cybercrime poses a major threat to their operations. Nearly half of businesses (49%) report that they have seen fraud attempts increase in the last year, while the same proportion (49%) deal with fraud attempts on a regular basis, higher among Europe's large businesses (61%).

There is a sense that financial providers – the institutions best placed to tackle fraud – still aren't doing enough.

> **"There is a sense that financial providers – the institutions best placed to tackle fraud – still aren't doing enough.**

Less than a third (28%) of consumers think that Europe's financial system is well-equipped to handle cyber threats, while 63% say that Europe is more at risk than it was a year ago. Half (52%) of businesses say financial providers aren't doing enough to protect them in light of this increasing threat, rising to 59% in Ireland.

The gap between threat and response is felt most acutely by large businesses; 62% say cybercrime represents a prominent threat, 57% say they are seeing more fraud attempts against their business in the last year, and 84% say cybersecurity is now a priority for their business.

There is an appetite for better solutions, with 76% of business leaders agreeing that resilience against fraud and cybercrime is essential to their organization's success. With financial providers struggling to demonstrate their reliability, as explored in previous chapters, fraud is perhaps the area where that struggle is most visible – but one where decisive action can be taken to improve trust.

2025

25%

worried about AI fraud risks



2026

71%

worried AI is generating new types of fraud



8 Children and deepfakes | European Parliament

The top drivers of AI adoption for European business leaders using or planning to use it in the next 12 months

To increase the efficiency of administrative tasks	**48%**
To automate operations	**47%**
To remain competitive	**46%**
To improve the consumer experience (e.g. using chatbots or virtual assistants)	**40%**
To prevent fraud	**37%**

Technology is a survival lever, not merely innovation. Although AI introduces new risks, it is also the most powerful tool available to counter the threat. Among European businesses already using or planning to use AI in the next 12 months, 37% cite fraud prevention as a motivation, rising to 43% of large businesses. This makes it one of the top five drivers of adoption.

Financial providers can support Europe's businesses by helping them to embrace the latest AI innovations, moving from reactive, rules-based systems to more proactive, real-time detection. AI models analyze vast amounts of transactional and behavioral data to identify complex patterns and anomalies that indicate fraud, reducing false positives while speeding up investigations.

> **AI can also be a powerful resource, but human oversight must remain at the heart of the decision-making process.**

AI can also be a powerful resource, but human oversight must remain at the heart of the decision-making process. Nearly eight in ten (77%) businesses say AI-driven decisions should always include human oversight, rising to 83% in the UK, and 48% worry that AI could produce unfair or incorrect decisions without it.

As AI solutions are rolled out across Europe, they are falling under greater regulatory scrutiny. But confidence that regulators can effectively oversee AI in financial services varies significantly by country.

For European financial institutions, fraud is the most visible and urgent test of whether the trust placed in them by consumers and businesses is justified. The technology to fight back exists. The data to deploy it effectively is increasingly available. What is needed now is the will – from providers, policymakers and regulators alike – to move faster than the threat.

Stronger governance, stronger AI defenses: The UK

When asked if regulators are adequately prepared to oversee the use of AI, only half (51%) of European businesses agreed, with the figure hitting 65% in the UK but dipping to 42% in Poland. Given that 42% of UK business leaders who currently use or plan to use AI in the next 12 months are applying these tools to fraud prevention – the joint highest proportion in Europe with Germany – this suggests that where governance is perceived as robust, the appetite for AI-led defense is greater. The UK has adopted a context-based approach rather than strict upfront restrictions, empowering regulators to apply these principles.

Conclusion: Building trust and resilience



CRIF's research paints a consistent picture across five markets: financial providers are valued, stretched and not yet fully trusted to respond to their current fears and pressures.

In Europe, they are acting as both a vital catalyst for economic stability and a bottleneck to faster growth, grappling with significant structural challenges.

Consumers and businesses broadly value what they offer, but this is coupled with a persistent sense that providers are not fully meeting the challenges, particularly around affordability, resilience and fraud.

Beyond individual institutions, closing the gap will require greater alignment across the wider European financial ecosystem. Fragmentation across markets, regulation, infrastructure and data standards continues to limit scale and slow innovation.

Against a volatile backdrop of tightening geopolitical tensions, many consumers and businesses perceive Europe's financial systems to be lagging behind their peers in other parts of the world, including the US. There is a prevalent view that Europe needs to work harder to catch up in terms of efficiency and digital innovation, as well as capital market scale.

The direction of travel should now be clear for financial providers: harnessing the abundance of data available along with the latest technological solutions to inform smarter, more accurate lending decisions, identify financial stress early and underpin improved fraud detection and mitigation. They also need to offer consumers and business customers a seamless digital journey that retains a genuine human dimension.

> **"Trust, once lost, is slow to rebuild. But the foundations for a more resilient financial sector are within reach.**

These efforts are critical – not just to rebuild customer trust but to help providers better navigate these uncertain times.

The research signals some important strategic takeaways. For banks, the challenge lies in navigating delayed rate cuts while managing affordability, improving credit risk assessment and customer profiling. For insurers, the pressure lies in claims inflation, pricing sustainability and capital resilience.

Both will need to address rising customer vulnerability, which demands better analytics and treating customers fairly. Providers that embed long-term thinking into day-to-day decisions by balancing innovation with responsibility, automation with accountability, and growth with inclusion will be best placed to lead.

Trust, once lost, is slow to rebuild. But the foundations for a more resilient financial sector are within reach. If financial providers act now, they can turn today's uncertainty into opportunities by using data-driven insight and human oversight to rebuild trust and generate lasting economic and social value for people and businesses across Europe.

About CRIF

CRIF can empower your success across the world.

CRIF has a global presence across four continents, in over 37 countries. Its dedicated team of more than 6,600 professionals works towards bridging borders, uniting markets and cultivating a lasting global legacy while working towards greater sustainability and spreading the company's corporate principles of integrity, honesty and fairness.

With an unwavering commitment, CRIF creates synergies that transcend geographical boundaries, fostering collaboration and leaving an indelible mark on the global landscape, offering innovative solutions that are always compliant with applicable laws.

37	85+	4	29	500+	6,600+
Country-based operations	**Subsidiary Companies**	**Continents**	**Countries with credit reporting system projects**	**Software installations**	**Professionals**

Integrating data, analytics and information can open up new business frontiers.

CRIF opens up the frontiers of information, data intelligence, platforms and innovative solutions, offering a complete range of financial services for all stakeholders, always guided by ESG-conscious corporate policies and in full compliance with regulations.

They incorporate credit risk, behavioral and business information, alongside alternative data sources offering an extensive range of decision-support solutions.

Intelligence

- Advances & big data analytics
- Open banking suite
- Credit, risk & digital consulting
- ESG analytics & advisory
- Credit rating services

Information

- Credit bureau & data pool
- Business information
- Marketing services
- ESG services & information
- Turnkey credit bureau platform
- Property information

Outsourcing

- Business process optimisation
- Credit collection & special servicing
- Real estate valuation
- Real estate energy & sustainability

Platform

- End-to-end credit management platform
- Onboarding & remote collaboration
- Identification & fraud prevention services
- Customer Journey as a service
- Customer engagement & business development

Survey methodology

Opinium Research, on behalf of CRIF, surveyed 5,000 consumers across Europe (Germany, Ireland, Italy, Poland and the United Kingdom) between 20th March and 9th April 2026.

Opinium also surveyed 500 business decision makers across Europe (Germany, Ireland, Italy, Poland and the United Kingdom) between 20th March and 7th April 2026.

Opinium Research, on behalf of CRIF, surveyed 5,000 consumers across Europe (Germany, France, Italy, Poland and the United Kingdom) between 20th March and 27th March 2025.

