

J.D. POWER Insights

How Consumers Are Leveraging AI in Financial Services

SEPTEMBER 2025

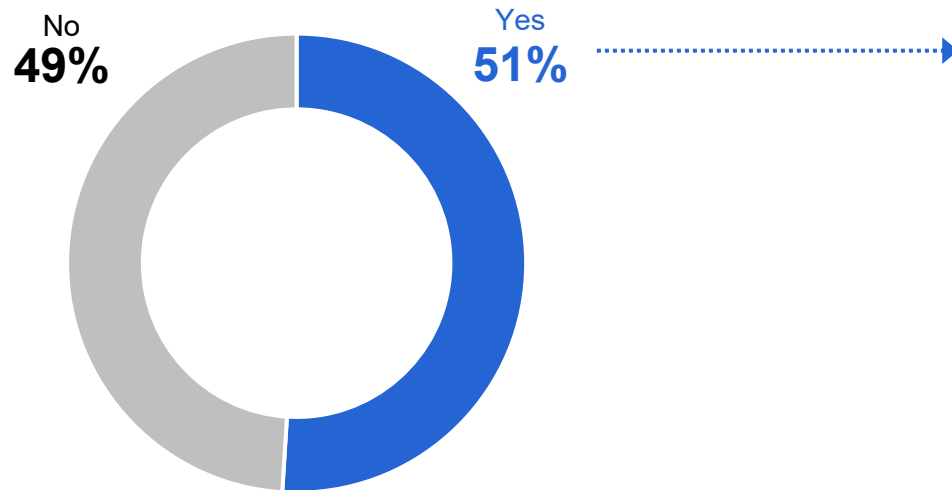


Summary of Findings

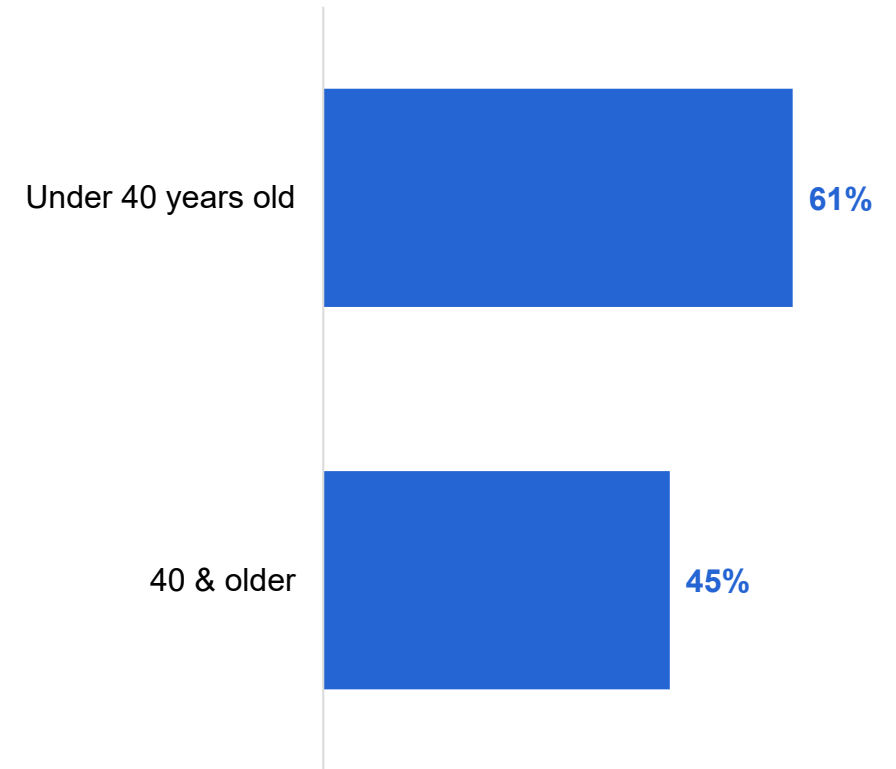
- Roughly half (51%) of consumers use AI tools with usage being notably higher among those under 40 years old.
- Consumers generally trust the information provided by AI tools, with the highest levels of trust observed among individuals under 40 years old.
- “Daily usage” of AI tools is highest among customers looking for information on banking/financial services (13%).
- Nearly half of consumers (51%) have used an AI tool to get financial advice or information – and this is considerably higher among consumers under 40 years old.
- Among the various financial topics, consumers most frequently ask AI about “savings” and “credit”, although differences exist across age groups.

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Do you use Artificial Intelligence, or AI, tools to find information or answer questions?

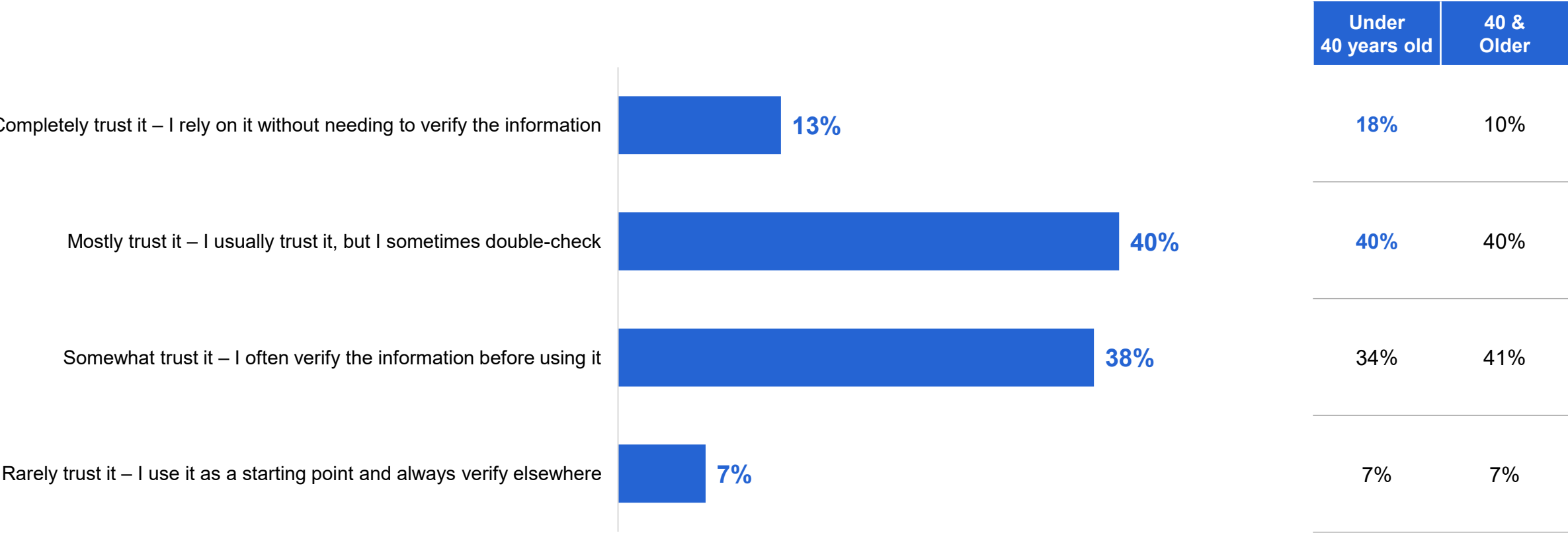


% Yes – Have Used AI Tools



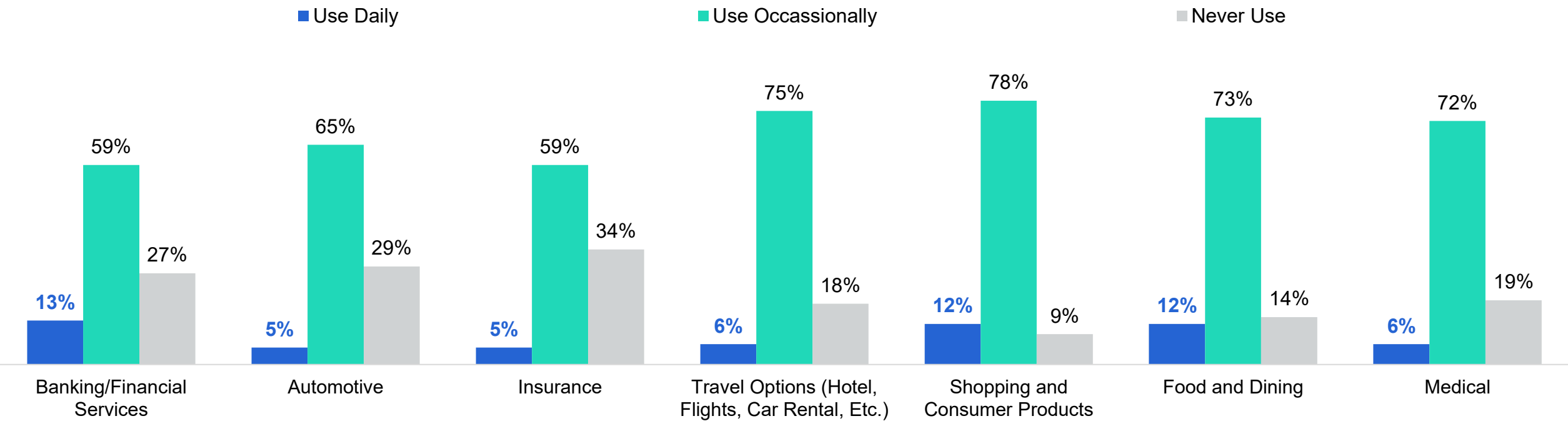
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How much do you trust the information provided by AI tools?



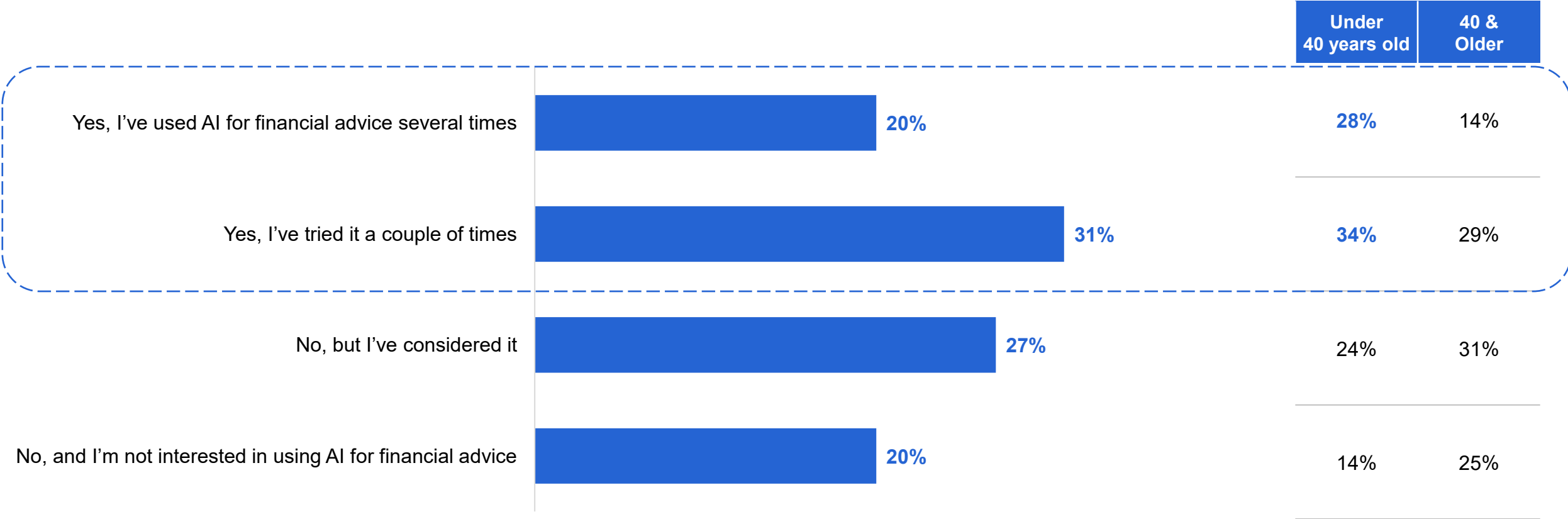
“Daily usage” of AI tools is highest among customers looking for information on banking/financial services (13%)

How often do you use AI tools to find information or get assistance in the following areas?



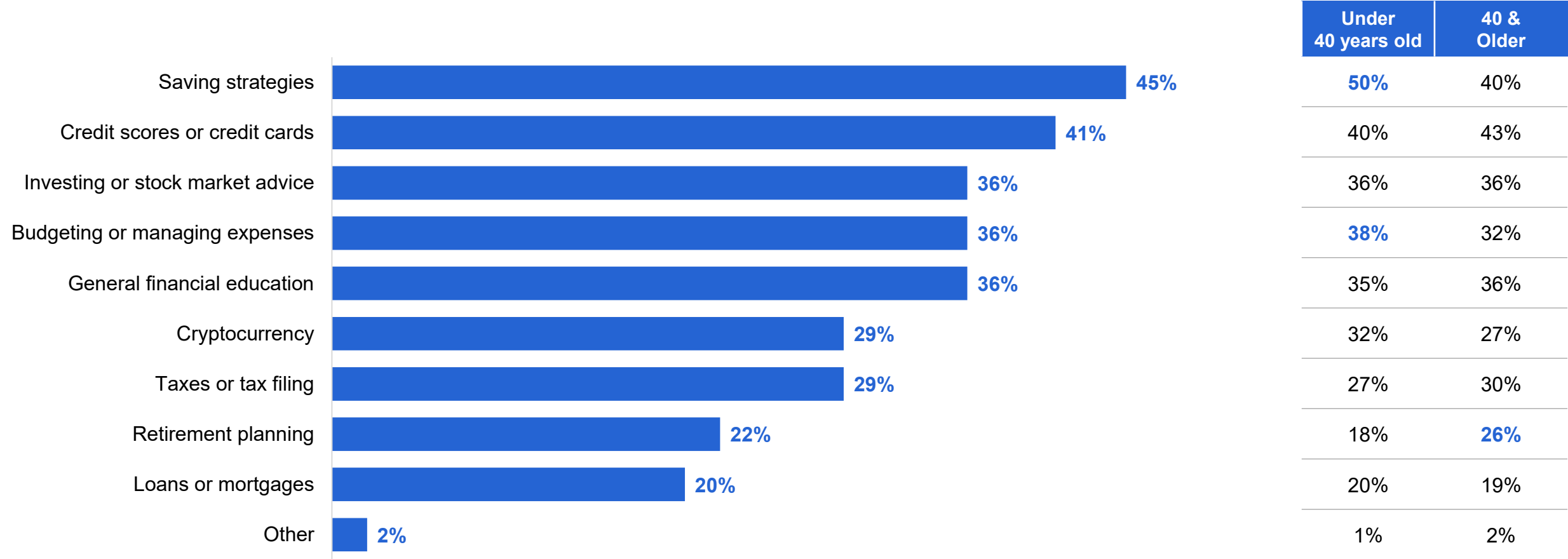
Nearly half of consumers (51%) have used an AI tool to get financial advice or information – and this is considerably higher among consumers under 40 years old

In the past 3 months, have you used an AI tool to get financial advice or information?



Among the various financial topics, consumers most frequently ask AI about “savings” and “credit”, although differences exist across age groups

What types of financial topics have you asked an AI tool about in the past 3 months?



Source: J.D. Power July 2025 Polaris Pulse Survey
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