

zendesk CXtrends 26

INDUSTRY REPORT

Financial institutions leverage
contextual intelligence to deliver
consistent, secure service



From checking a balance to contesting a fraudulent charge, every interaction with a financial institution feels significant. But speed and convenience aren't enough; consumers also expect service to feel personalized and secure.

Yet, disparate systems are holding financial institutions back from meeting consumer demands: 80% of financial services leaders say outdated or scattered content prevents them from delivering. With so much on the line, financial institutions must design AI-powered experiences that consumers trust.

We surveyed more than 1,800 financial services consumers, over 400 financial services leaders, and more than 100 financial services agents across 22 countries to find out what it will take. And our research is clear: only financial

institutions powered by contextual intelligence can reference consumers' full history and preferences to resolve everyday issues instantly —while also recognizing when to escalate in high-pressure moments. Nearly all leaders understand the need for this balance: 87% say that fostering collaboration between AI and human agents is a top priority for their department.

As you elevate your customer experience with intelligent AI solutions, here are the five trends you need to know to boost consumer confidence and trust; enable faster escalations and resolutions; and ensure compliance, explainability, and measurable outcomes.



87%

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Xe and Ria earned customers' trust, resolving 40% of chats with automation

Euronet Worldwide's consumer brands, Xe and Ria, enable fast, secure, and reliable cross-border payments. As they expanded globally, they chose Zendesk AI agents to scale their CX. Today, they handle 35,000 monthly chats with AI agents—achieving a 70% AI agent CSAT.

[Learn from Xe and Ria](#)



TREND 01

Financial institutions invest in memory-rich AI to deliver true personalization at scale.

Consumers expect AI to remember preferences and history for continuity, but only within the bounds of strict security and transparency. Given the sensitivity of their financial data, 40% of consumers say security is their top concern in dealing with their financial institution. To earn their trust, financial institutions must deploy AI solutions that are explainable, governed, and compliant. Memory-rich AI delivers on this promise: anticipating needs (such as proactive fraud alerts), improving speed without compromising security, and delivering context-aware help that isn't redundant.



TREND 02

AI-powered self-service accelerates consumer demand for instant resolutions from financial institutions.

Financial services customers expect to be able to check their accounts, confirm transactions, or get clarity on a charge right away. Every delay feels risky, and in many cases, stressful. Consumers are gaining confidence in AI's ability to provide fast resolutions, but there's still room for growth: just 50% say they're comfortable with an AI assistant for basic banking. And when high-pressure moments happen, they want to speak with a person right away. Instant escalation to a human expert is the safety net that keeps customers feeling heard and protected.



TREND 03

Multimodal support enables smooth, seamless interactions across different channels and media with financial institutions.

Most financial services leaders believe Voice AI—which can understand intent, access account details, and respond conversationally—is finally having its moment: 80% foresee Voice AI becoming a preferred channel. By offering Voice AI, along with chat and visual tools, financial institutions create a seamless, multimodal ecosystem where customers can communicate in the way they prefer.



TREND 04

CX leaders in financial services rely on new AI metrics and access them via prompt-driven analytics.

Financial services customers don't just want speed; they want certainty, fairness, and proof that their issue was fully resolved. With prompt-enabled access to AI-driven metrics, leaders can query whether resolutions are actually happening, compliance steps were followed, and customers walked away with confidence in real time. Most financial services leaders are embracing this shift: 81% are already tracking these new performance metrics.

TREND 05

More than ever, financial services consumers demand the *why* behind AI decisions.

Financial services customers don't just want an answer; they want to understand why their loan was denied or a transaction was flagged. Without an explanation, the decision feels arbitrary and unfair. The majority of financial services leaders want transparency around AI decisions, too: 82% say clear and fair explanations will be mandatory within two years—and 85% are willing to pay a premium for them.

Unlock contextual intelligence with Zendesk.

Contextual intelligence will transform the financial services industry. Only Zendesk has the deep expertise and right tools to help your organization evolve its AI capabilities; build better, more meaningful CX experiences; and gain a competitive edge.

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