

# Banking on Banks 2025

Europe's financial  
services on the  
road to 2030

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# Foreword

## Europe's financial landscape is currently experiencing significant turbulence.

From economic shocks and geopolitical instability to surging costs and rapid technological advancement, the pressures on banks, insurers and other financial services providers have been both profound and unrelenting.

The escalation of trade disputes, particularly between the U.S. and EU, has injected volatility into financial markets and disrupted cross-border transactions. Goeconomic fragmentation – a shift away from globalization – is increasing the frequency and severity of adverse economic shocks. Political instability in major economies like Germany and France, both of which entered 2025 without approved budgets, has further undermined investor confidence.

These developments underscore why 2025 marks a pivotal moment for the sector – one that requires both reflection on the factors that brought us to where we are today, and what this will now mean for the future of financial services in Europe.

This report builds on the findings of CRIF's previous report<sup>1</sup> which identified the biggest changes for the sector in the last 10 years. In this report, we now look ahead to 2030 to identify not only the risks but also the opportunities that lie before financial service providers and the consumers they serve.

What emerges clearly is a picture of inevitable shifting consumer behaviors. People are approaching financial decisions with greater caution, seeking enhanced security, and increasingly expecting seamless digital experiences. For providers, the implications are far-reaching. The sector faces rising cyber threats, evolving regulatory requirements and heightened competition from newer, more agile firms – especially those in the fintech sector.



**The pace of change, driven by digital transformation and evolving global dynamics, presents a landscape that is both challenging and full of potential.**

At the same time, technologies such as artificial intelligence (AI), and specifically generative AI (GenAI) promise transformative benefits. Yet the success of these products and services will largely depend on whether they're implemented responsibly and with care.

As we look toward 2030, one thing becomes clear: innovation must go hand-in-hand with accountability. Efficiency, agility and growth cannot come at the expense of trust, transparency and resilience. Financial institutions must prioritize responsible innovation – embedding robust safeguards and ethical practices into every aspect of their services.

Only the European financial providers that rise to the challenge of meeting these demands will position themselves for long-term success in the process. In navigating the decade ahead, those who act decisively and responsibly will be best placed to meet consumer needs and contribute to a sustainable, secure financial future for the continent.

**Sara Costantini**

Regional Director for the UK and Ireland, CRIF

<sup>1</sup> [Banking on Banks Report 2025: A decade of transformation in financial services](#) | CRIF



# Introduction

## The future of financial services in Europe

**Europe's financial services providers are experiencing a period of profound change, fueled by recent political and economic turbulence and the acceleration of technological transformation in the sector and beyond.**

Recent years have tested the resilience of economies, institutions, and individuals alike. Ongoing geopolitical tensions and military conflicts, including in Ukraine, are reshaping economies and impacting the financial landscape. More recently, tariffs introduced by the U.S. administration have added to market volatility – effects that, though beginning to ease, continue to ripple across Europe's financial services sector.<sup>2</sup>

Alongside this, political instability in major European economies has created uncertainty for financial markets and those who operate in them, while the acceleration of technological transformation in the sector and beyond, including in key areas like AI, is piling further pressure on institutions trying to keep up with the pace of change.

In this new environment, financial institutions and their customers must navigate a complex mix of pressures. Rising costs, conflicts and economic uncertainty continue to affect household budgets and business strategies.

At the same time, customer behaviors are shifting – driven by a growing demand for digital solutions, greater financial security, and more personalized services. These expectations are being shaped by technological innovation that shows no signs of slowing down.

CRIF's second report in its 2025 Banking on Banks series examines the trends impacting European financial services through to 2030. Drawing on insights from 6,000 consumers in Italy, Germany, France, Poland, and the UK, as well as insights from senior financial professionals in the UK and serving European markets, the report offers both business and consumer perspectives on how financial behaviors have evolved and where priorities converge or diverge.

Building on CRIF's earlier findings this year that examined the past decade,<sup>3</sup> this latest edition considers the opportunities and challenges of the years to come. It looks at how consumers' financial lives are likely to further evolve and assess what this means for financial services providers – from adapting to these shifting demands to challenges they must navigate and the opportunities open to them.



**This rapid pace of change is disrupting traditional models and reshaping the way financial services are delivered.**

One of the most transformative forces shaping the future is the rise of GenAI. This technology holds enormous potential to improve efficiency, enhance customer experiences and unlock new service models. However, it also presents risks and challenges that must be carefully managed if the apprehensions of some customers are to be overcome.

By examining the overlap between consumer needs, technological change, wider economic and political pressures, this report aims to help financial institutions to better understand what the future holds and make informed, forward-looking decisions that help them meet the needs of customers, for now and years to come.

<sup>2</sup> [Financial Stability Review, May 2025](#) | European Central Bank

<sup>3</sup> [Banking on Banks Report 2025: A decade of transformation in financial services](#) | CRIF

# Chapter One:

## Financial lives in 2025

### With household budgets under pressure, current changes are set to reshape consumer financial behavior across Europe.

For many households, 2025 has represented a year of significant and potentially permanent restructuring, with many consumers braced for further uncertainty.<sup>4</sup>

One of the most striking trends is the widespread rise in everyday costs. Today, this has left many Europeans experiencing a significant increase in daily spending, for example, two-thirds (64%) report increased spending on household bills, half (48%) pay more for fuel, four in ten (40%) are experiencing increased costs for insurance policies, and a third (34%) now have higher rent or mortgage payments.

Most Europeans have experienced rising costs in the past five years, yet in 2025 the impact of this persistent inflation has occurred differently across markets.

Over the next 12 months, nearly a third (31%) of Germans expect their financial situation to worsen, compared to only a fifth of consumers in Italy (20%) and the UK (21%).

As a result, many Europeans are now finding it harder to build financial resilience. Almost a third (29%) are contributing less to their general savings – this being most pronounced in Italy, where 36% report reduced everyday saving. Even emergency savings are being hit badly, with a quarter (24%) of Europeans saving less for emergency outgoings, with Germany reporting the highest proportion at 29%.

These financial challenges have had a marked impact on consumer behavior and attitudes. The cumulative effects of global conflicts, economic shocks, and challenges in the financial sector have left many feeling vulnerable. Over half (55%) of Europeans now say they are more careful with their finances, and 43% check their accounts more frequently, as they attempt to remain more vigilant towards their money.



AND



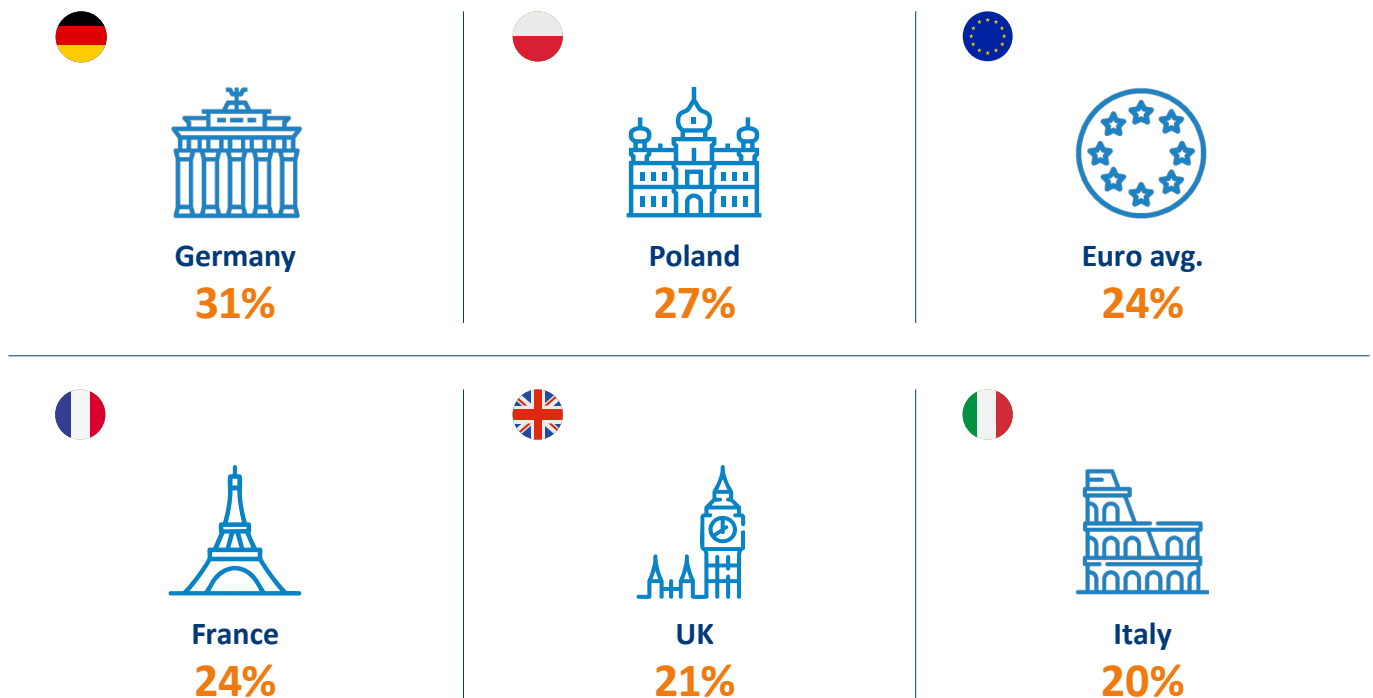
### Poland: Feeling the financial pinch

While there is a clear cost-of-living squeeze affecting households across the continent, Poland emerges as a country where financial pressures are particularly severe. Among Polish adults, three out of four (75%) report paying more for household bills, over half (56%) pay more for fuel, and for six in ten (58%), rent or mortgage costs are higher – significantly above the European average of 34%.

Despite many consumers across Europe feeling financial pressure, this pressure is not equally distributed across markets, with some bearing more weight than others.

<sup>4</sup> European Consumers Brace for More Uncertainty | Boston Consulting Group

## % of consumers who think their financial situation will worsen in next 12 months



The insurance budget has also risen, suggesting that while costs have increased, there is a growing desire among consumers to protect themselves against future risks. In total, 40% of Europeans report increased spending on insurance products, with France leading the way at 49%, reinforcing a picture of a population increasingly focused on safeguarding themselves against financial shocks.



**40%**  
of Europeans report increased spending on insurance products

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**In 2025 the impact of this persistent inflation has occurred differently across markets.**

Overall, the events of recent years have led Europeans to adopt a more cautious, security-oriented approach to personal finance in 2025. While financial providers must work to understand these behavior shifts to successfully meet current customer needs, delivering these services against an uncertain and constantly evolving backdrop will be challenging.

# Chapter Two:

## The new challenges for Europe's financial sector

**The European financial industry is under growing pressure due to a variety of factors – from cyber threats and economic instability to regulatory burden and shifting consumer preferences.**

These challenges are not only intensifying but, in some instances, becoming increasingly interconnected, creating a highly complex environment to operate in.

When asked to name the growing issues facing Europe's financial sector, the rise in cyber-attacks dominates as a key issue. Nearly half (48%) of financial services professionals in the UK and serving European markets identify cyber threats as their top concern, reflecting the mounting volume and sophistication of attacks.<sup>5</sup>

Closely following, and linked to cyber threats, is the issue of customer fraud, cited by 42% as a major challenge. As fraud risks escalate, some markets like the UK have legislated to increase the liability on banks to compensate defrauded customers.<sup>6</sup> This will require firms to invest more heavily in robust cybersecurity infrastructure and fraud prevention measures, in part due to increasing expectations from government and regulators.

Growing costs present another persistent challenge, with 39% of professionals citing inflationary pressures and rising costs as a risk for both businesses and consumers. These pressures not only impact profit margins for providers but also make financial products less accessible for the wider population.

Beyond these direct threats, macroeconomic instability remains a continual and central concern, with 36% of professionals citing economic downturns as an ongoing risk to the whole sector, and 32% pointing to the effects of ongoing geopolitical conflicts, such as the war in Ukraine, as a top concern. The market volatility and uncertainty created by these factors are likely to hinder long-term planning and the ability to make sound investment decisions.

Considering the risks to their own individual businesses, once again, cybersecurity and fraud dominate as top concerns for financial professionals. An overwhelming 91% of financial professionals acknowledge these as active threats to their own companies, with half (49%) considering them a significant challenge. Although consumers and professionals have distinct concerns, enhancing fraud prevention is a critical priority for both.

### Biggest concerns and challenges for financial services

#### Top 3 concerns for consumers



- **82%** - The cost of insurance will rise significantly
- **81%** - Inflation fuels growing credit demand
- **79%** - Fraud risks surge in finance

#### Top 3 concerns for financial professionals



- **91%** - The growing risk of fraud and cyber-attacks
- **82%** - More competition in the sector
- **81%** - Increased regulation on financial providers

<sup>5</sup> Global Cybersecurity Outlook 2025 | World Economic Forum

<sup>6</sup> Groundbreaking new protections for victims of APP scams start today | Payment Systems Regulator



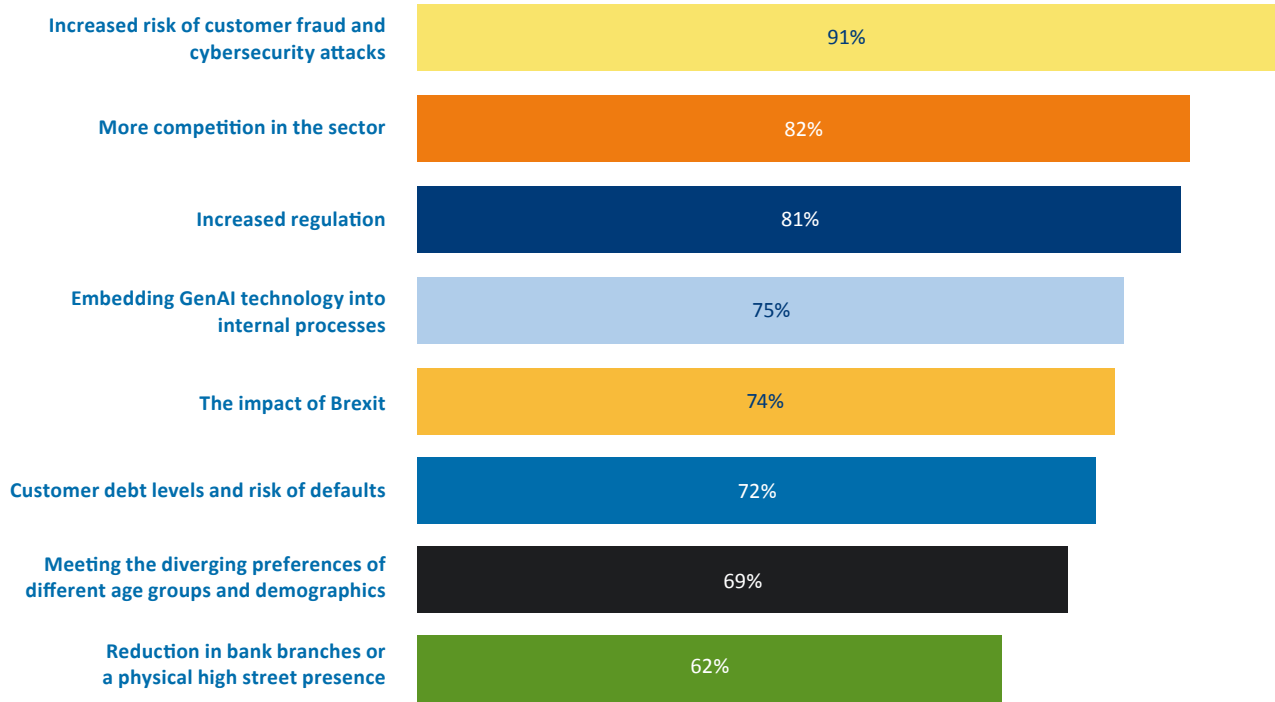
External pressures are also intensifying for many professionals. Competition, including from fintechs, is seen as a challenge by 82% of respondents, while a similar proportion (81%) cite growing regulatory requirements – from EU financial legislation and digital finance regulation to evolving data protection rules – as a burden. The lingering effects of Brexit also remain a concern for many, with three quarters (74%) citing its continued impact on operations.

Concern surrounding customers is equally noticeable. Seven in ten (72%) senior financial professionals express worry about increasing consumer debt levels and the risk of defaults, reflecting the fragility of many households’ finances and the potential knock-on effects on lenders and insurers.

When examined together, it’s clear the European financial services sector is facing a range of persistent and multifaceted challenges. Security threats, economic pressures, regulatory complexity, and changing customer needs have coalesced into a complex landscape. In the second half of the decade, addressing these challenges not only requires resilience from financial providers, but a clear focus on innovation and adaptability to overcome existing and future risks.

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**Security threats, economic pressures, regulatory complexity, and changing customer needs have coalesced into a complex landscape.**

**Financial professionals: the biggest challenges facing their businesses**





# Chapter Three:

## What will change for consumers by 2030?

**The economic and geopolitical situation will redefine the consumer experience in the next five years. By 2030, the industry will look markedly different.**

### Financial pressures will impact consumer behavior

Persistent economic challenges are unlikely to ease in the immediate future – in fact, many consumers anticipate even greater financial strain. An overwhelming 81% expect consumers will rely more on credit to manage their day-to-day finances. In parallel, 78% expect Buy Now Pay Later (BNPL) product usage to grow significantly, suggesting a majority shift toward borrowing to manage short-term financial pressures.

These changes not only reflect the economic realities consumers face, but a broader behavioral shift in the types of financial products they want to access. Coupled with an established desire for immediacy, convenience, and control,<sup>7</sup> these behavior shifts are accompanied by a range of new challenges – ones that financial providers must face.

### Security and trust concerns will intensify

As financial services become increasingly digitized, security remains paramount. Nearly four in five consumers (79%) expect fraud to become more of a pressing issue by 2030, rising to nine in ten (88%) among older generations such as Baby Boomers. Concerns about large-scale security breaches are also widespread, with three quarters (76%) of consumers fearing a major incident, rising to 81% in the UK.

Around 73% of consumers expect that greater security intervention will be required. Interestingly, younger generations appear slightly more relaxed on the issue: 63% of Gen Z consumers are concerned about

cyber-attacks, potentially reflecting a higher trust in technology and digital platforms, or a greater sense of digital literacy and control. The findings underscore the role trusted partners will play in helping banks deliver secure, compliant, and personalized services that link technological innovation with consumer trust.

### Instability will foster consolidation

European consumers are increasingly concerned about the future stability of the financial system. By 2030, 61% believe bank collapses will be more likely, rising to 73% in Germany. Inflation, economic volatility, and growing competition will put traditional banks under strain, a reality recognized by customers. Mergers and acquisitions – already growing in 2025<sup>8</sup> – are expected to continue restructuring the sector, driven by rising costs, the push for digital transformation, and the need to streamline operations.

### The future will be digital-first – but with a human touch

While most personal finance is already digital, consumers expect this to accelerate by 2030. Two-thirds (67%) believe customers will no longer interact with bank staff, 77% expect to manage all finances online or via apps, and 73% foresee consolidating multiple services – such as banking, investing, and insurance – into a single app. A similar proportion (72%) expect highly personalized products based on their shared data.



# 67%

**believe customers will no longer interact with bank staff in 2030**

<sup>7</sup> Banking on Banks Report 2025: A decade of transformation in financial services | CRIF

<sup>8</sup> Global financial services M&A activity rose in H1 2025, with 35 deals announced over \$1bn in value | EY

UK consumers are the most bullish on a fully digital future, with 74% expecting to have no staff interaction, 77% predicting total digital financial management, and 79% believing all aspects of their finances will be managed through a single app. Additionally, 77% believe tailored, near-instant financial decisions will be made available through greater data sharing.

However, views differ by generation. Gen Z are surprisingly less certain about a fully digital future, with only 57% expecting no staff interaction and 59% believing in single-app management. These findings are well below the 70% of Baby Boomers and Gen X that foresee staff-free interactions and 76% that predict they'll manage all of their finances through a single app.

This may indicate that older generations, based on their experiences to date, expect the trend of services moving away from direct human interactions to greater automation and self-service to continue. However, younger generations, having grown up with more technology-powered services, may have greater uncertainty over a wholly digital financial future or perhaps a desire to retain more human-centered services, especially for more complex financial needs such as applying for a mortgage or large loan.

### Technological advancement vs. human confidence

Despite the broad embrace of digitalization, concerns remain. Two-thirds of European consumers (63%)

worry that traditional banks may struggle to keep up with these rapid technological developments, risking obsolescence in the face of faster, more agile competitors. Meanwhile, AI – the most transformative recent technology – is still viewed with caution by some.

AI promises greater speed, scale, and personalization, and while one in five (18%) consumers say they would most likely turn to it for advice on products and services to buy, opinion is split, as a quarter (24%) say they would be least likely to rely on AI for financial guidance.

Similarly, by 2030 a quarter (24%) of consumers said they will likely make more decisions around providers based on their ethics, values and transparency, suggesting that there is a clear need for providers to promote trust, transparency, and human oversight of new services, like those powered by AI.



**There is a clear need for providers to promote trust, transparency, and human oversight of new services, like those powered by AI.**

### % of consumers who would use an AI assistant to get advice on what products and services to buy (by generation)



Gen Z (18-27)

**21%**



Millennials (28-43)

**22%**



Gen X (44-59)

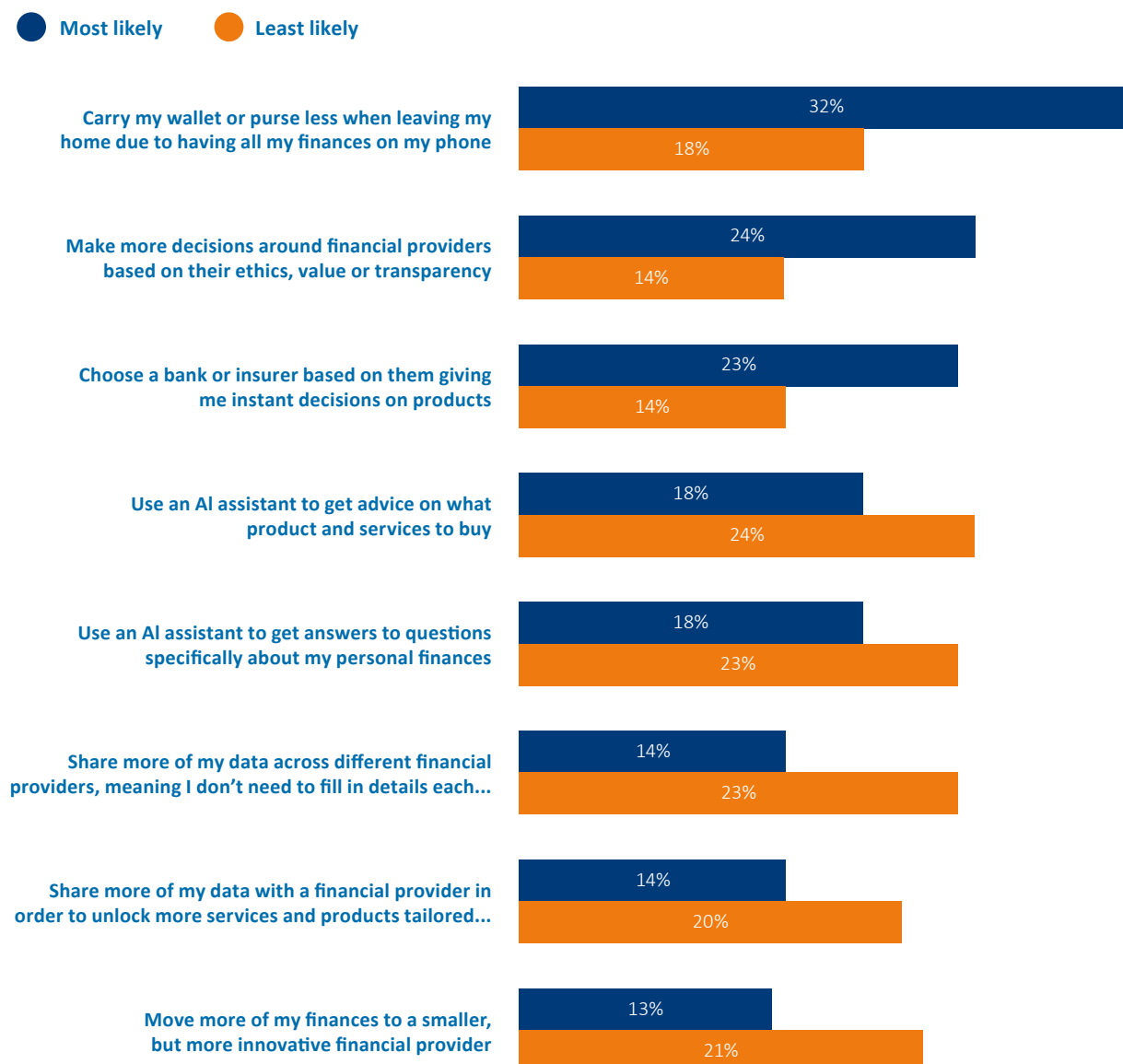
**18%**



Boomers (60-78)

**15%**

## Financial actions consumers most and least expect to take around in 2030



While technological innovation continues to reshape the financial landscape, consumer trust remains a critical factor. The mixed sentiment toward AI and the growing emphasis on ethics and transparency signal that human oversight and values must evolve alongside digital progress to ensure lasting confidence in financial services.

# Chapter Four:

## Responding to consumer demands

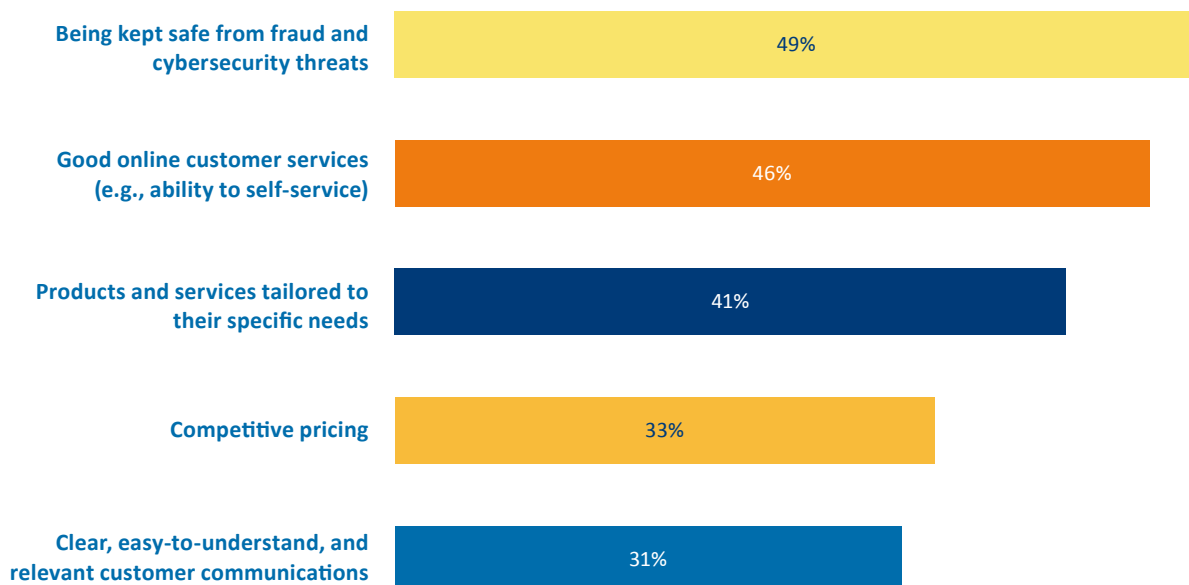
**In the current climate of economic uncertainty, European consumers are placing increasing emphasis on security, convenience, and clarity.**

Financial services professionals appear acutely aware of this shift. When asked about their customers' priorities, nearly half (49%) said protecting them from fraud and cyber-attacks is the most important expectation. This was followed by the quality of online services (46%) and the demand for more tailored, personalized financial products (41%). While competitive pricing (33%) and clear, transparent communication (31%) were also identified as important, peace of mind and ease of access are now at the top of the agenda.



**Trust and protection are no longer optional add-ons – they form the core of consumer expectations.**

### Top customer priorities, according to financial professionals



Professionals' insights align with consumer attitudes. The public's most pressing concern is rising inflation and its effect on prices, with 54% citing it as their top financial worry over the next five years. Alongside this, 40% say they are increasingly concerned about the risk of fraud and scams, underlining an increased sense of vulnerability in today's environment.

However, consumer concerns around emerging technologies not only diverge from professionals working in the sector, but also vary among consumer groups.

Risks associated with AI are cited by 25% of consumers overall, with a notable generational split: while around one-fifth of Gen Z (20%), millennials (22%), and Gen X (22%) express similar concern, this rises to 32% among Baby Boomers. Phone theft also emerges as a major concern, cited by 24% of consumers – a reminder of the practical issues created by a world where an increasing number of people's personal finances are readily available in their hands.

### Risks associated with AI are cited by 25% of consumers overall, with a notable generational split:



**Gen Z (18-27)**

**20%**



**Millennials (28-43)**

**22%**



**Gen X (44-59)**

**22%**



**Boomers (60-78)**

**32%**

It's clear that consumers and professionals agree on the importance and need for security, simplicity, and transparency in financial services. However, as digital innovation continues to reshape the sector, consumers have additional concerns that professionals must recognize and deliver on.

To meet these expectations, financial services providers must strike a careful balance between innovation and reassurance. Those that can deliver seamless digital experiences without compromising on security – and who can tailor services to the needs of different demographics – will be best positioned to thrive in an ever-evolving landscape.

Looking specifically at the advent of GenAI services, it is evident that success will be defined not just by how fast institutions innovate, but by how well they understand and respond to the concerns and priorities of the people they serve.

Companies that proactively integrate AI into their core strategies will not only gain efficiency advantages but will also take the lead in designing AI-augmented business ecosystems, where human expertise and machine intelligence work symbiotically to drive new value creation and sustainable growth in an increasingly automated world.



# Chapter Five:

## Managing money with AI: smart move or risky bet?

**AI, and specifically GenAI, is rapidly transforming numerous industries and the financial services sector is no exception.**

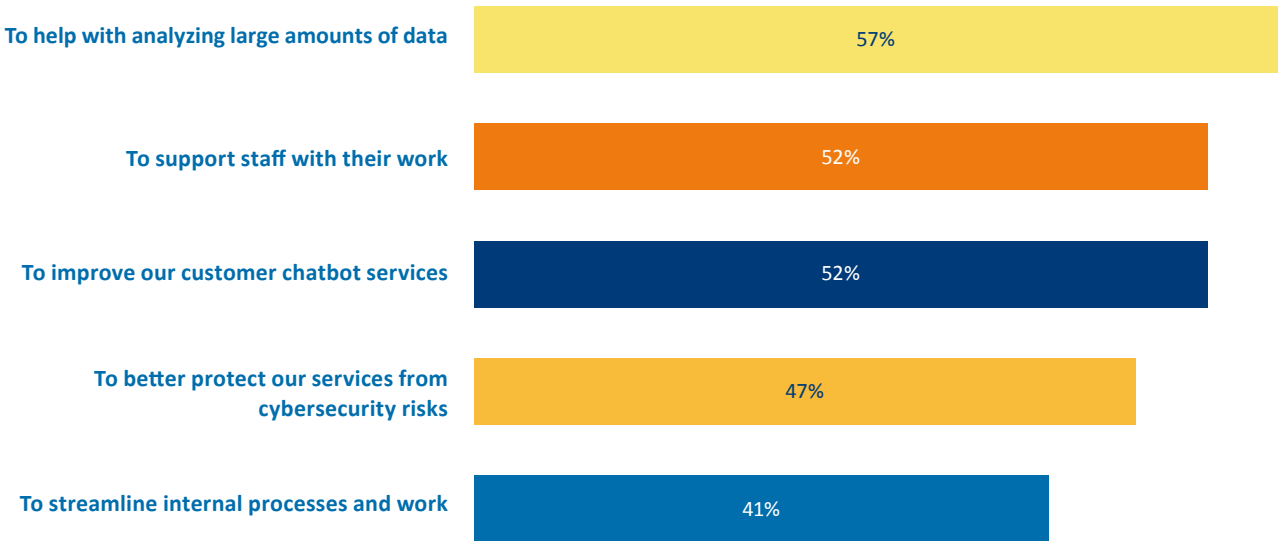
The adoption of AI-related tools and services is accelerating across Europe, with the UK emerging as an early leader: 62% of UK-based professionals report their company is already using GenAI, and nearly one in five (19%) say they now rely on it extensively and plan to continue this into the future. A further one in five (19%) don’t currently use GenAI but have started exploring its potential use, and only 5% say they have no intention of using it in their services.

The motivation behind this rapid adoption is clear. For many institutions, AI offers a clear route to cost reduction, cited by more than two-thirds (69%) of professionals who currently use it. AI is already being prominently deployed for data analysis (57%), staff support (52%), to enhance customer AI-assistant services (52%), and even to better protect services for cyber risks (47%).



**Adoption of AI-related tools and services is accelerating across Europe, with the UK emerging as an early leader.**

### Top five reasons for using GenAI in financial services

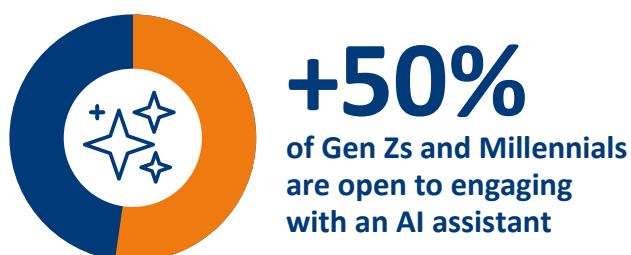


Despite the evidence from sector professionals surrounding the benefits AI presents, consumer sentiment remains mixed. Two-thirds (67%) of Europeans worry that greater reliance on AI could increase their vulnerability to fraud, while 64% are concerned about data privacy breaches and potential errors in financial decision-making.

By contrast, 44% of consumers believe AI could help banks better detect and combat fraud, such as deepfake scams, AI-generated phishing emails and voice cloning for social engineering. This is especially true for younger generations, where 50% of Gen Z and 49% of millennials share this view. While AI is still met with skepticism by certain demographics, clearly there is a growing recognition among younger consumers of its potential to strengthen services and security when implemented effectively.

It's also clear that consumer openness to AI-powered services varies heavily by market and generation. For instance, while 43% of consumers say they would use an AI-powered assistant to receive a faster service, willingness is lower in the UK (38%) compared to other European markets.

Younger generations such as Gen Z (53%) and millennials (51%) are much more open to engaging with an AI assistant if it means quicker, more efficient services. These demographics display a more positive sentiment towards AI overall, with 45% of Gen Z consumers saying they would prefer to use financial providers that embrace the latest AI innovations, compared with just 31% across all age groups.



Overall, more than half (56%) of Europeans are open to using financial services that are at least in part powered by or incorporate GenAI – but only if there are clear rules and regulations governing its use. This highlights wider conversations beyond the financial services sector about the ongoing importance of transparency, accountability, and strong regulatory safeguards in relation to technological innovation.

Beyond boosting efficiency, GenAI can also make financial services more accessible – offering real-time, 24/7 support and improved language options. The EU Accessibility Act<sup>9</sup> will push providers to meet inclusive design standards, with AI helping to break down access barriers.



**Efficiency gains alone will not win over the public on AI, instead it must be earned through clear communication, safeguards, and governance.**

For institutions, the challenge now is to couple innovation with reassurance and ethical principles. Efficiency gains alone will not win over the public on AI, instead it must be earned through clear communication, safeguards, and governance. Trusted technology partners will be vital in delivering compliant, secure, and ethical solutions.

As 2030 approaches, the question is not whether AI will transform financial services – it already is – but whether it will do so in a way that builds trust, protects consumers, and delivers real benefits. The winners in the potentially turbulent years ahead will be those who can harness AI's speed and intelligence while keeping the human values of transparency, fairness, and security firmly at the heart of their operations.

<sup>9</sup> [European accessibility act](#) | European Commission

# Conclusion:

## What's next for financial services in Europe?

**European consumers are entering the latter half of this decade facing a difficult financial reality, and expect financial providers to support them through uncertainty.**

Economic uncertainties have led to increased caution and demand for services that are secure, convenient, and digital-first.

People want financial providers that will help them navigate this instability, while still offering services that are not only efficient but also accessible and personalized.

For financial services providers, the pressures are equally intense. The sector will continue operating in an environment defined by complex, overlapping risks, from cybersecurity threats and fraud, to evolving regulatory requirements and increasing competition. These challenges will require institutions to be more agile, risk-aware, and customer-focused than ever before.

Against this backdrop, AI and wider digitalization are inevitable forces shaping the future. The potential benefits are substantial: faster services, better fraud detection, and richer financial advice. However, these benefits can only be realized if adoption is approached with care. Trust will be built not through technology alone, but through its responsible application by providers that ensure data privacy and transparency remain central to decision-making.

To succeed, financial providers must strike a balance between innovation and protection. This means ensuring robust safeguards to address concerns around fraud, privacy, and AI. It also requires greater transparency in how services are delivered, and how decisions are made, alongside the development of tailored products that directly address customers' needs and circumstances.

CRIF's first report of 2025 reflected on the previous decade and concluded that innovation must go hand-in-hand with ethical responsibility. That message has only become more salient: the acceleration of technological change reinforces the necessity that principles of openness, accountability, and consumer protection must remain at the heart of the sector's transformation.

Looking ahead to 2030, the success of Europe's financial services industry will hinge on its ability to embrace technological, economic, and societal change while upholding the principles that foster consumer trust.



**The success of Europe's financial services industry will hinge on its ability to embrace technological, economic, and societal change.**

Providers that can combine cutting-edge capabilities, like those apparent in AI, with a steadfast commitment to security, transparency, and ethical practices will not only meet the challenges of the decade ahead, but surpass them, positively defining the next era of European financial services.

# About CRIF

## Your journey to success begins with CRIF. Together to the next level.

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.

### 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.

### Information

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

### Intelligence

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

### Consumer Services

- Financial health and affordability
- Identity theft and cyber risk protection

### Outsourcing

- Business process optimization
- Credit collection
- Real estate valuation
- Real estate energy & sustainability

### Platform

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

37

Country-based  
operations

85+

Subsidiary  
Companies

4

Continents

6,600+

Professionals

### Survey methodology

Opinium Research, on behalf of CRIF, surveyed 6,000 consumers across Europe (France, Germany, Italy, Poland and the United Kingdom) between 20<sup>th</sup> and 27<sup>th</sup> March 2025. Opinium also surveyed 200 financial services workers, middle managers and above, based in the UK (and including those also servicing markets in Europe) between 21<sup>st</sup> and 25<sup>th</sup> March 2025.



