AGVBANKEN

NOVEMBER 2025

Use of artificial intelligence in the private banking industry

Results from employee surveys in the German private banking industry

Supportive, enriching, responsible

Artificial intelligence is penetrating more and more areas of work and life at a fast rate, and is set to provide increasing support even for complex issues. Accordingly, AI has great potential in banking in particular, not only for making it easier to process and evaluate large volumes of data but also for improving customer service and customer satisfaction – provided that customers have confidence in the technology and how it is being used.

This means that regulatory, safety-related and technological aspects will play a major role in the ongoing development of AI applications in the banking sector. For this transformation process, banks need more than just additional specialist know-how. Work processes and activity processes will also be fundamentally transformed by AI.

More than a third of employees in the German private banking industry are already using AI at least occasionally in their day-to-day work, and just under one fifth use it (very) frequently. The employees find AI to be predominantly supportive and enriching, which has a positive effect on their work satisfaction, motivation and health – and therefore also on their productivity.

Nevertheless, the use of AI also poses some risks. However, it is evident that banks are developing and using AI technologies very responsibly both for regulatory reasons and with regard to safe and traceable processes. In turn, this increases confidence in how AI is being used.

AGV Banken, August 2025

FREQUENCY OF USE

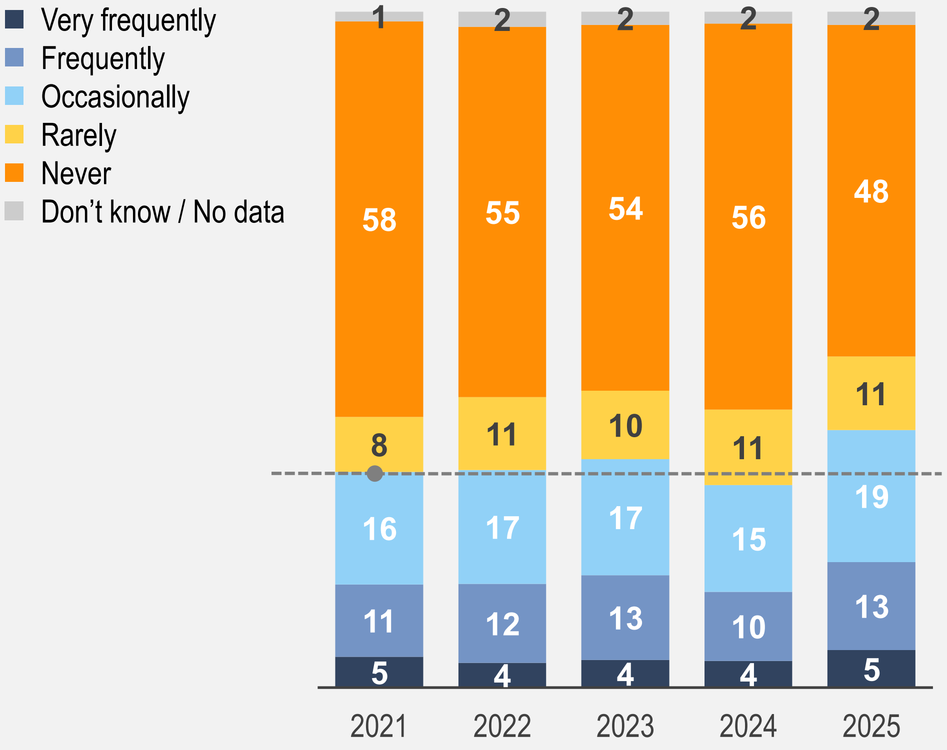
37 per cent use AI at least occasionally

The use of artificial intelligence* has become part of day-to-day work for an increasing number of employees in the private banking industry: just under one half of them use AI, with more than one third doing so at least occasionally and as many as one in five doing so (very) frequently.

* Defined as information processing technologies/systems that allow computers to imitate human intelligence and solve problems independently, that are based on special programming languages or algorithms and that cover all features of autonomous machine learning

Use of AI applications in day-to-day work

Private banking industry, as % of employees



Source: Representative employee surveys in the private banking sector, Kantar on behalf of AGV Banken

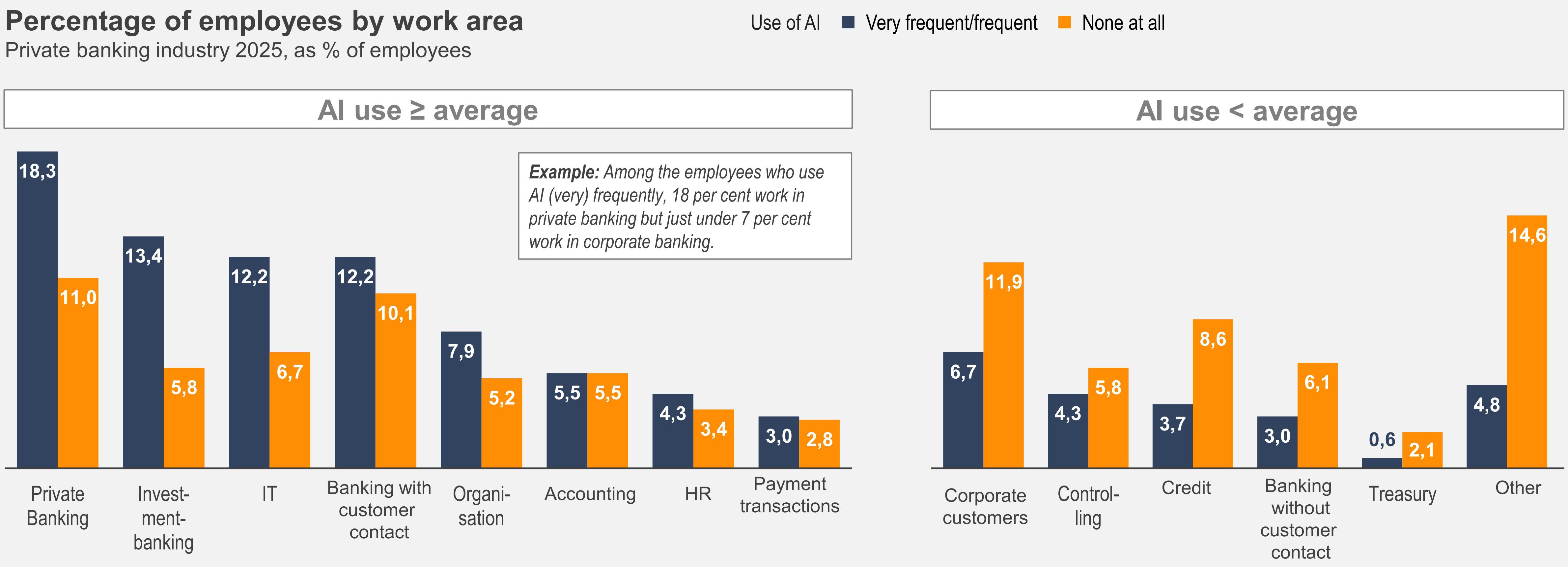
AGVBANKEN

Increasing importance in consulting and dialogue

As would be expected, AI is used with above-average frequency in specific central and back office areas, especially in IT and accounting. Surprisingly, however, AI is also used with far higher than average frequency in high-quality consulting – investment banking and private banking. This is undoubtedly because AI provides valuable support in areas such as portfolio management, not least in the transition to sustainable or green assets.

Just as surprisingly, the use of AI has become much more intensive in customer dialogue and in credit ratings. One of the probable reasons for this is that many customer consultants in retail banking now work in digital consultancy centres with increasing levels of AI support.

Private/investment banking, IT clearly above avg.



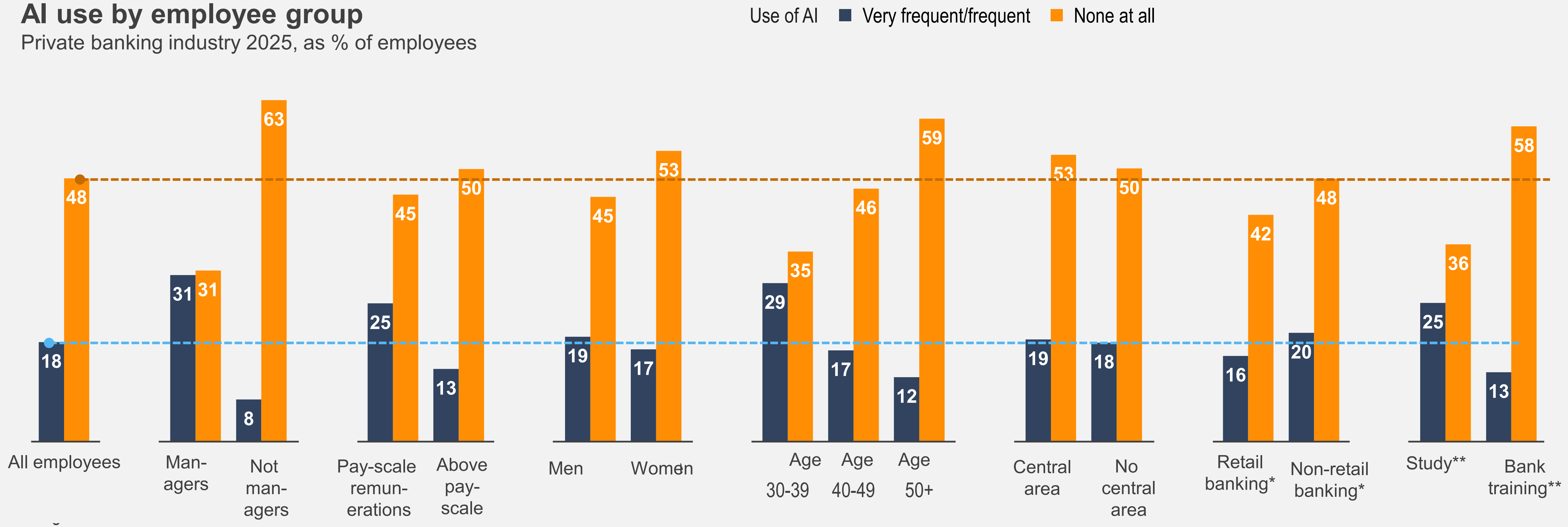
Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Executives, younger people highly above avg.

AI use by employee group

Private banking industry 2025, as % of employees



* Small number of cases; ** highest completed level of education
Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Mainly in back office and fraud detection, boost in customer dialogue

In the private banking industry, artificial intelligence is used as support above all in areas where insight can be gained from analysing large volumes of data – in particular in the back office, fraud detection and prevention and credit ratings. The largest boost in the past five years came from customer dialogue applications.

Use of artificial intelligence by work area

Private banking industry, as % of employees

Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

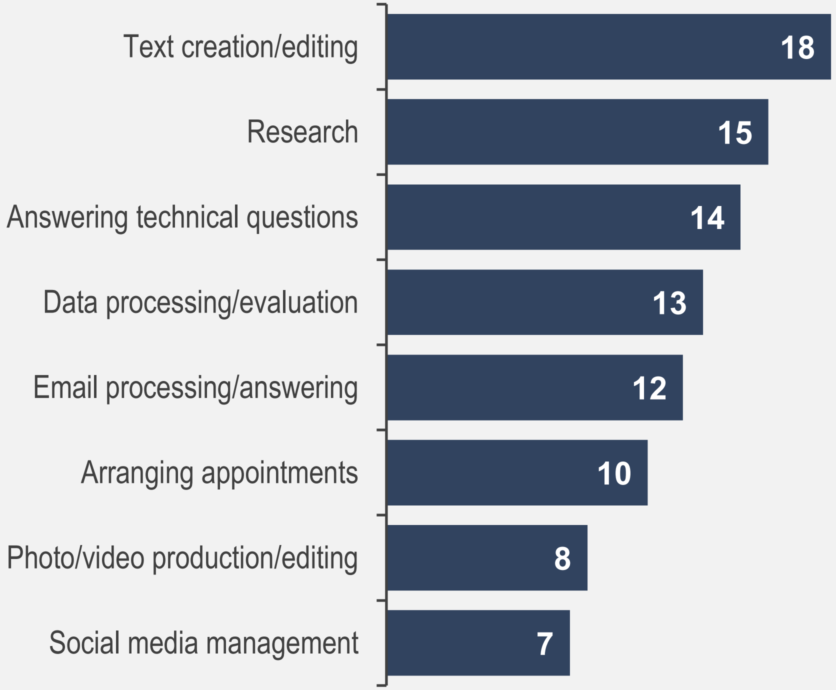
PERSONAL ACTIVITY

Broad use in own activity, text and research top

In their personal work area, bank employees used AI above all for text work, research and processing data records. However, AI was also used in professional communication (emails, social media) in team organisation and for videos and photos.

Use of artificial intelligence in personal work

Private banking industry 2025, as % of employees



Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Significant improvement on already high level

Employees in the private banking industry see AI predominantly as a valuable support and enrichment of their work – and increasingly so: all measured parameters have improved considerably in the past five years. At present, 62 per cent of AI users say that the technology has (somewhat) improved the efficiency of their work; five years ago this figure was 43 per cent. 50 per cent say that the share of demanding content in their work has increased; in 2020 this figure was only 34 per cent.

Especially surprising: 48 per cent believe AI can improve their opportunities for professional development, and 39 per cent expect AI to give them greater job security – with only 21 per cent disagreeing.

Use of AI rated as predominantly positive

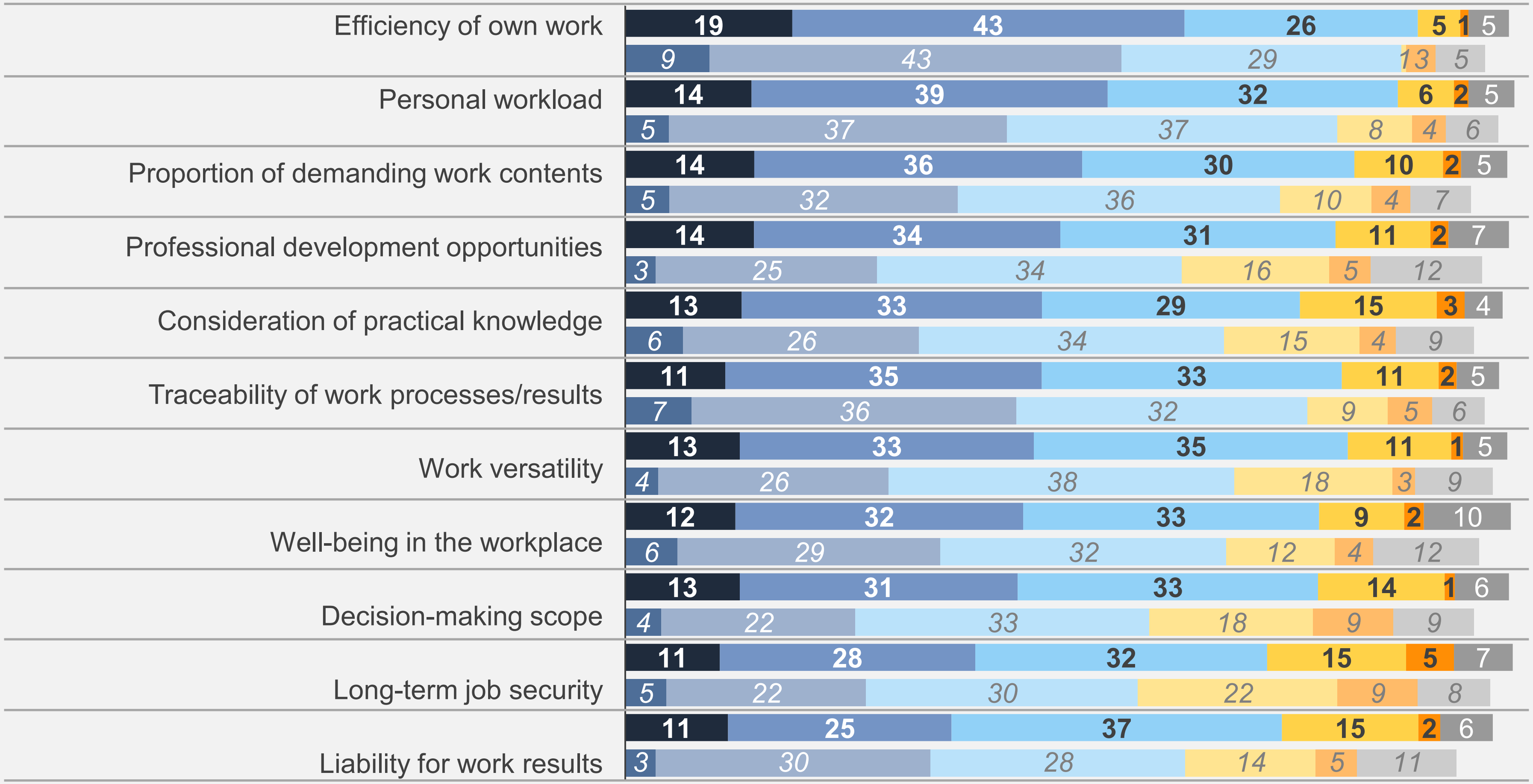
Effects of AI on personal working environments

Private banking industry; as % of employees that use AI

Thanks to AI, aspect has…
2025 / *2021*

- strongly improved
- somewhat improved
- roughly equal
- somewhat worsened
- strongly worsened
- no effect

Difference up to 100 = “no comment”



Source: Representative employee surveys in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Executives by far most positive

With regard to individual employee groups, there are some significant differences in use. It can be said that the more frequently employees use AI applications, the better they rate their effects.

- **Executive positions:** Employees in executive positions use AI at an above-average rate, with 31 per cent using it (very) frequently. One probable reason for this is that executives need to plan and manage how they use and deal with AI, and are therefore obliged to familiarise themselves with AI early on and comprehensively. It can also be assumed that executives are especially open to using new technologies. Furthermore, executives give the impact of AI by far the most positive ratings, in particular for the consideration of practical knowledge and job security.

Younger/pay-scale workers especially proficient

- **Age:** The surveys show a significant gap in use with regard to age. While one in three employees under 30 use AI applications, only one in eight do so in the over-50 group.
- **Remuneration:** AI has become established across the entire workforce. It is notable that one quarter of pay-scale employees (25.3%) now use AI very frequently or frequently, while this applies to only half as many of the employees above the general pay scale (13.3%). This is evidently partly due to the age structure, as many employees only advance into non-pay-scale jobs when they are older.

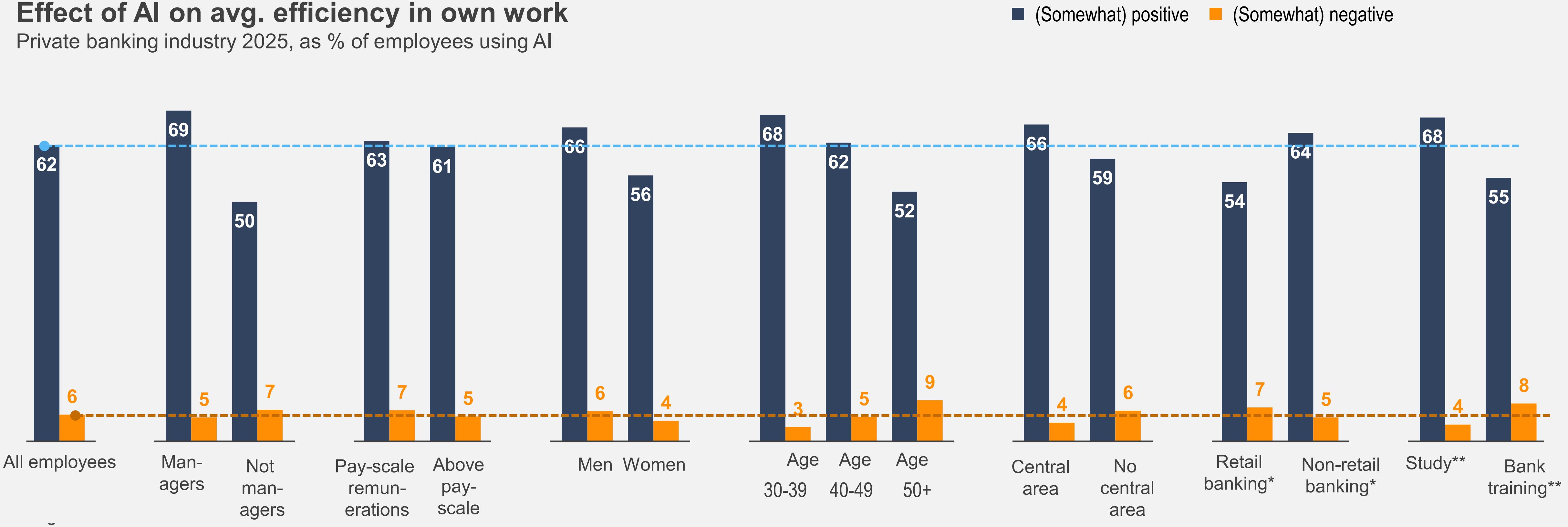
Explainable differences in gender/education

- **Gender:** In terms of gender, there are slight differences in the use and assessment of AI. In private banks, men use AI slightly more often than women and also rate its impact slightly more positively. This is undoubtedly not the result of women lacking access to AI, but primarily because men more often work in executive positions where the use of AI is more widespread and is rated more highly.
- **Education level:** One quarter of bank employees with degrees use AI very frequently or frequently, but this is true for only 13 per cent of employees with bank training as their highest completed level of education. As before, the percentage of executives in the individual groups clearly plays a role here.

Efficiency for executives/younger above avg.

Effect of AI on avg. efficiency in own work

Private banking industry 2025, as % of employees using AI



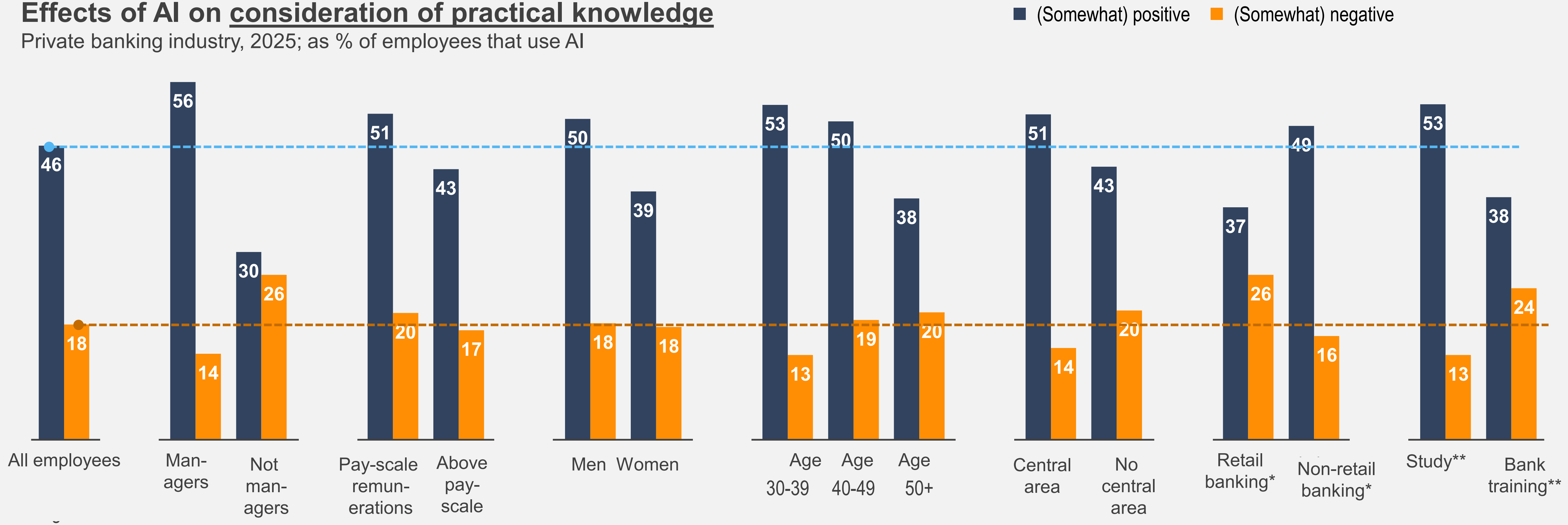
* Small number of cases; ** highest completed level of education
Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Experience still in demand, esp. for executives

Effects of AI on consideration of practical knowledge

Private banking industry, 2025; as % of employees that use AI

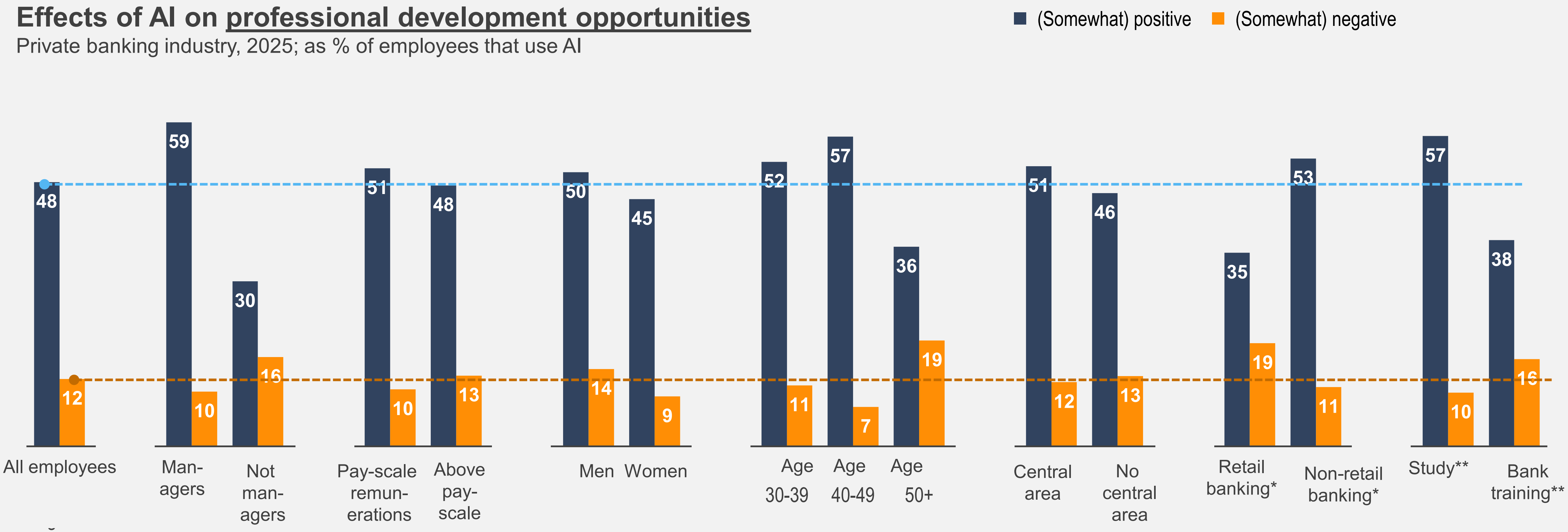


* Small number of cases; ** highest completed level of education

Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Mainly good prospects expected to result from AI



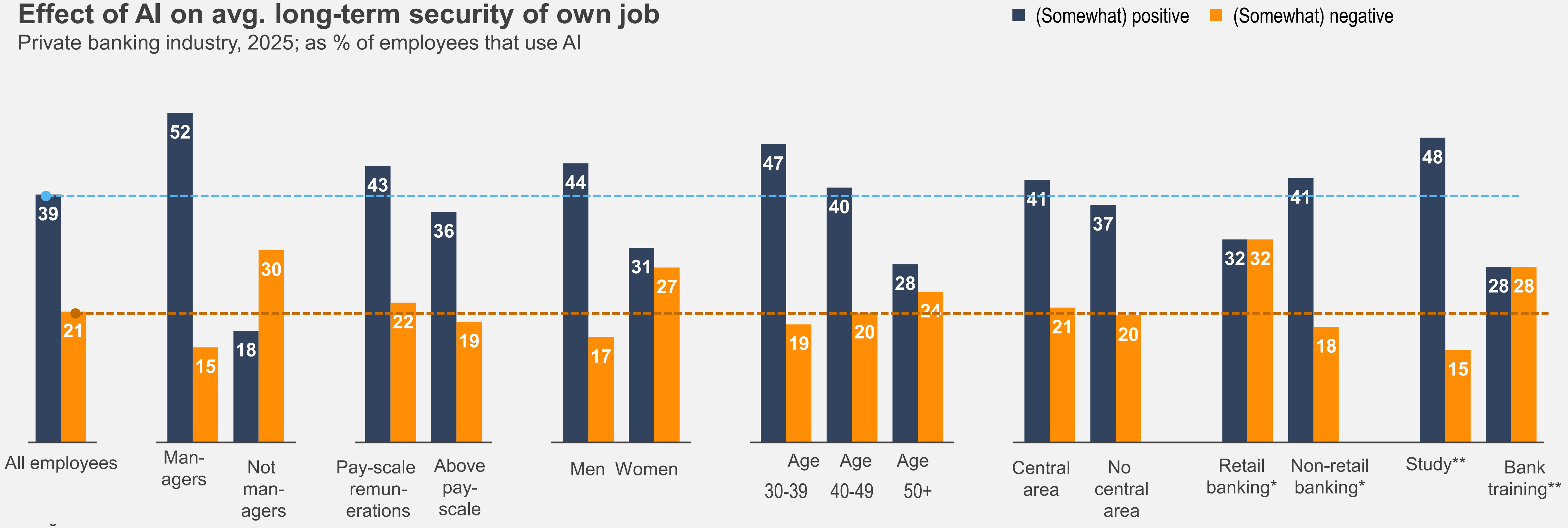
* Small number of cases; ** highest completed level of education
Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

Job security: non-executives / retail below avg.

Effect of AI on avg. long-term security of own job

Private banking industry, 2025; as % of employees that use AI



* Small number of cases; ** highest completed level of education

Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

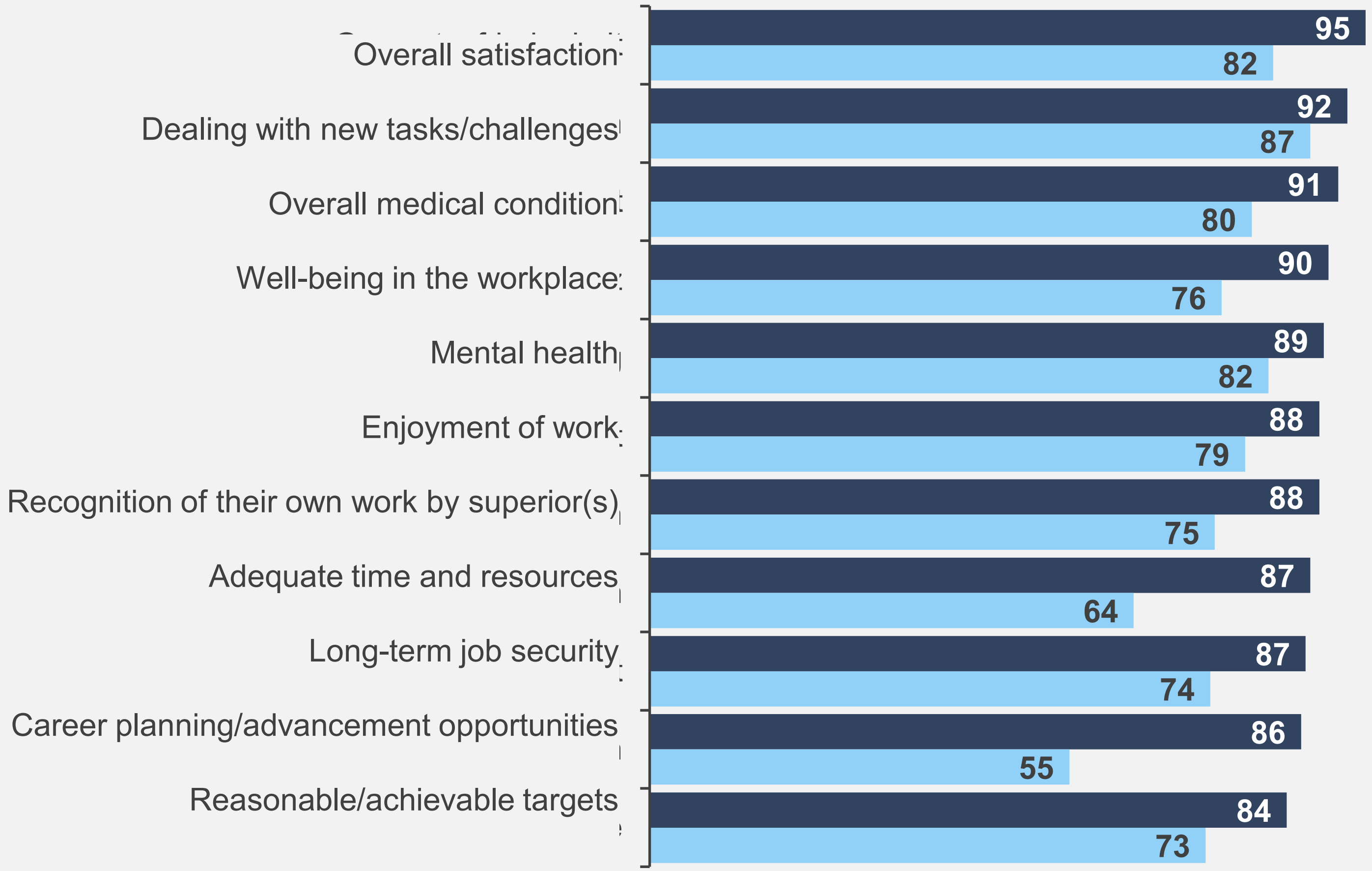
AI users much more satisfied than non-users

Key factors of work satisfaction and health – comparison of activities with and without AI use

Private banking industry, 2025;
positive ratings in %

■ Employees who use AI (very) often

■ Employees who do not use AI



Source: Representative employee survey in the private banking sector, Kantar on behalf of AGV Banken

AGVBANKEN

METHODOLOGY

The present study is based on survey data relating to the use of AI in the private banking industry since 2020. It is part of large-scale employee surveys in which Kantar (formerly TND Emnid) has surveyed roughly 900 employees in the private banking industry on behalf of AGV Banken every year since 2010 on aspects of their work satisfaction, work quality and health. The online panel was based on the structure of the workforce in the private banking industry, and the results are representative.

AGVBANKEN

Publisher:

Arbeitgeberverband des privaten Bankgewerbes e.V.
(Employers‘ Association of German Private Banks)
Burgstr. 28
10178 Berlin

service@agvbanken.de
www.agvbanken.de