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Glia 2026 Banking AI Consumer and Leader Survey

How regional and community financial institutions can meet evolving expectations for speed, security, and personalized service.

Community banking leaders are adapting to a new reality.

AI is resetting consumer expectations as regional and community financial institutions (FIs) navigate the Great Wealth Transfer, in which trillions of dollars will pass from older account holders to younger generations. **Our survey of 200 banking leaders reveals their top concerns and objectives.**

Trust and security
matter above all else.

Leaders believe that privacy and fraud protection are the top priorities for their customers and members.

Personalized service
is a competitive priority.

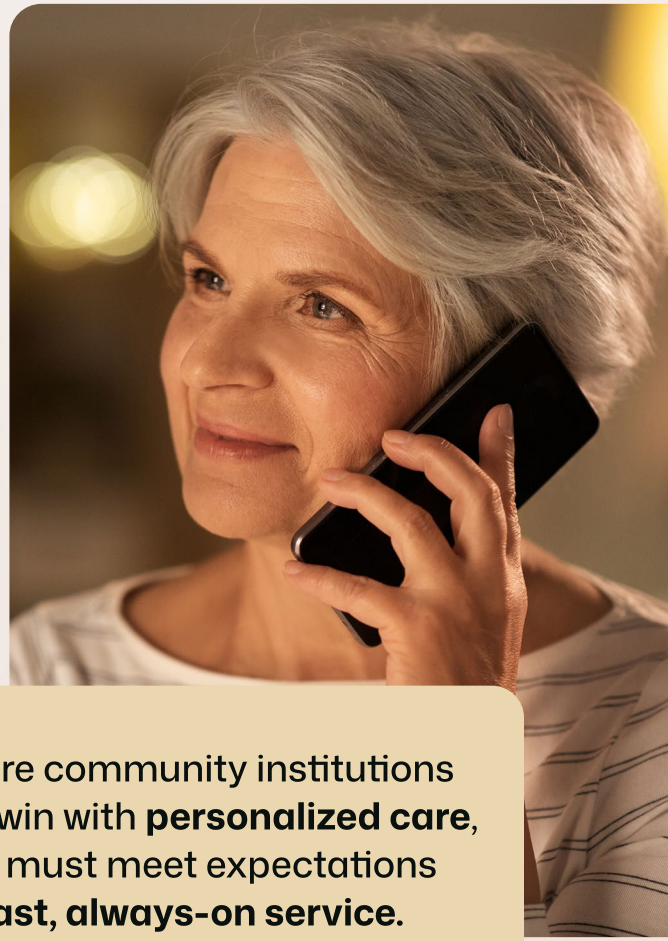
Leaders believe that offering warm, caring service gives community institutions an edge over megabanks and fintechs.

Digital inferiority
fears are prevalent.

Leaders are increasingly worried they will lose accounts to megabanks and fintechs due to a gap in digital experience.

Consumers reveal what matters most.

We asked 2,000 consumers about their priorities in the Banking AI era. While customers and members agree that security is paramount, community institutions have more work to do to meet evolving consumer expectations. Our consumer survey reveals three key takeaways for leaders:



1 **Winning with service requires more than just a warm touch.**

While consumers do value the personalized service they receive from community FIs, they say ease and speed are twice as important as feeling known and cared for when choosing a financial institution.

2 **Offering fast, 24/7 support is now a baseline expectation.**

Consumers are clear about how community institutions can meet evolving expectations for ease and speed: Survey respondents cite longer support hours and faster service are their top two requested improvements.

3 **Consumers want what banking AI offers.**

By giving consumers the ability to quickly self-serve at all hours while creating capacity for frontline teams to strengthen care, Banking AI empowers community institutions to meet evolving expectations for speed, convenience, and personalized service.

Before community institutions can win with **personalized care**, they must meet expectations for **fast, always-on service. Banking AI** delivers on every objective

Now let's dig into the details.

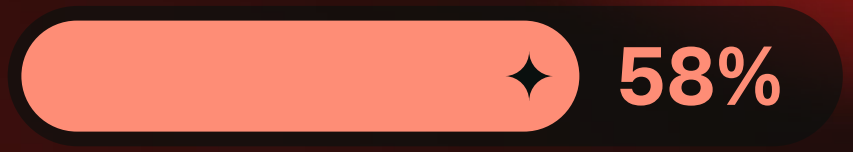
With wealth changing hands, Gen Z relationships are at risk.

$84 trillion

will change hands over the next 15 years

The largest wealth transfer in history puts pressure on community institutions—where the average customer or member is 50+ years old—to adapt to the service expectations of younger consumers.

GEN Z IS MORE LIKELY TO SWITCH



58% of Gen Z consumers have considered switching financial institutions in the past six months, up from **46%** of Millenials, **31%** of Gen X, and **17%** of Boomers.

LEADERS SEEK A COMPETITIVE EDGE



Only **25%** of community banking leaders are very confident in their ability to compete and grow over the next **18-24 months**.

Leaders know they need to update tech to compete.

Leaders are worried about losing accounts to megabanks and fintechs—and their attrition concerns are closely tied to fears of digital inferiority. Their tech frustration is roughly **3x higher** than when we asked leaders a similar question just two years ago.

Leaders fear their tech experience is lagging.

38% say providing an inferior digital experience to fintechs is their top concern

27% say providing an inferior digital experience to megabanks is their top concern

They're also worried about losing wallet share.

34% say losing accounts to megabanks is their top concern

32% say losing younger, mobile-first generations to fintechs is their top concern

It all adds up to urgency to update tech:

87% of leaders are dissatisfied with their service technology

Security is essential. Are relationships?

While leaders see tech as a competitive necessity, they believe that security and relationships matter most to customers and members choosing where to bank.

They're right—**to an extent**. Consumers agree that trust comes first, and most say they have strong relationships with their primary financial institution.

Leaders and consumers say privacy and fraud protection are the top priorities when choosing where to bank **#1**

91%

of customers and members feel positively about their primary financial institution

81%

of customers and members say relationships with their primary financial institution are warm



Leaders believe feeling known and cared for is **equally as important** as convenience and speed to consumers

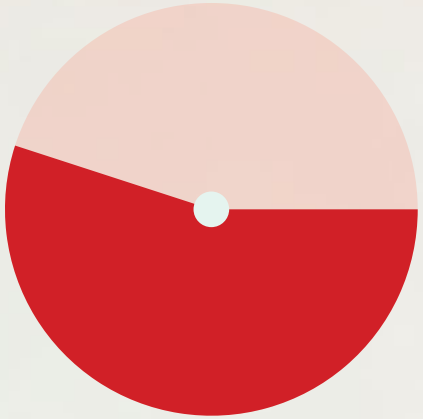
Loyalty is more fragile than leaders think.



While most customers and members feel positively about their banking relationships, consumers put a higher price on friction than leaders may realize.

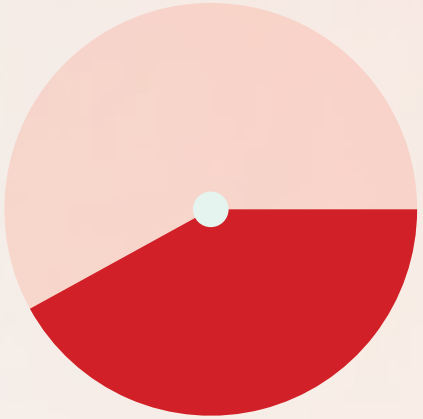
Consumers say even a few minutes waiting for service could test their loyalty—**and they're more likely to jump ship after just a few bad service experiences.**

Consumers say convenience and speed can **matter even more** than feeling known and cared for



55%

More than half of customers say a wait longer than 10 minutes would affect loyalty



42%

of customers are more likely to switch after three or more frustrating service experiences

Consumers want AI outcomes.

Driving loyalty clearly requires more than warm service. Fortunately for banking leaders, consumer expectations for service improvements are closely aligned with where they see value in Banking AI.

Top service improvements consumers expect	Benefits of banking AI, ranked by consumers	How banking AI helps
1 Longer support hours	1 Help outside business hours	Offer 24/7 self-service for routine inquiries, passing complex queries to your agents for normal business hours.
2 Faster service	2 Immediate answers	Quickly resolve routine inquiries with AI and slash wait times for live support; help agents work faster with automated workflows and CoPilots.
3 More personalized service	3 Faster help in high-stress moments	Immediately route sensitive inquiries to specialists, briefing them with AI insights and complete customer or member records.

Consumer AI adoption is rising, too.

As more consumers use AI in their day-to-day lives, they're becoming more comfortable using AI for banking—a trend that will continue to rise.

73%

of consumers now use GenAI regularly, up from **45%** just two years ago

61%

of regular AI users are comfortable using AI with their bank

Customers and members are most receptive to using Banking AI to automate routine inquiries, while still preferring human service for more complex interactions.

Top tasks to resolve with banking AI, ranked by consumers

1. Ordering Checks
2. Account/Routing Number Lookups
3. Unlocking Accounts
4. Reporting Lost/Stolen Cards
5. Account Transfers

The way forward: Balancing automation with human touch.

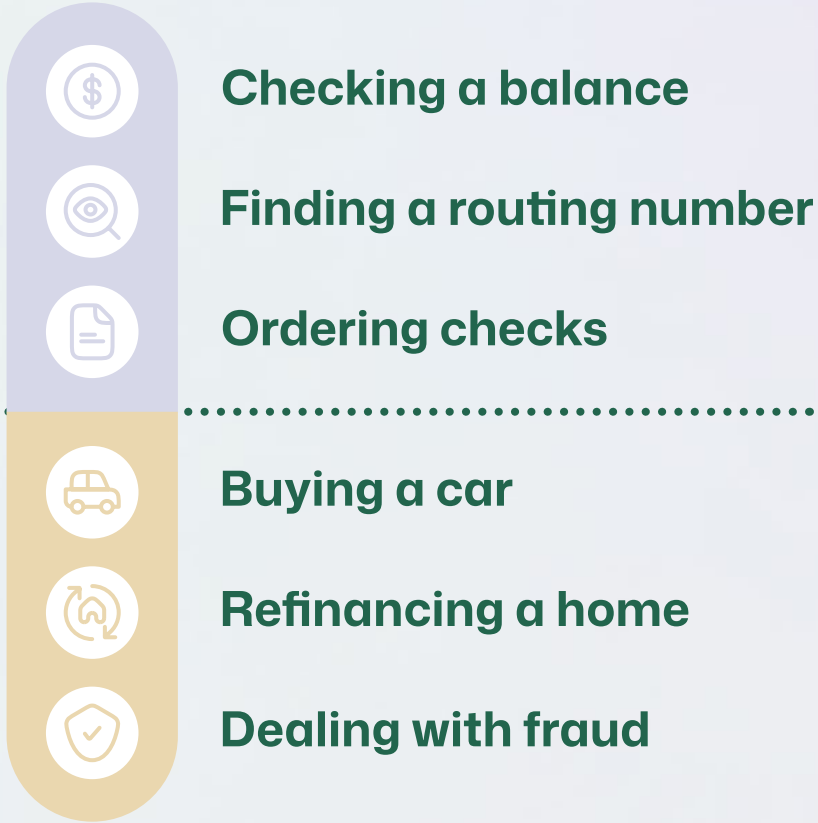
Banking AI delivers the fast, always-on service today's consumers expect. But consumer preferences for automating routine tasks, rather than complex inquiries, means community institutions can still leverage personalized service as a competitive differentiator during relationship-building moments.

Automate routine interactions.

Banking AI offers the fast, frictionless resolutions consumers expect for routine requests.

Strengthen personalized service.

Automation creates capacity for frontline teams to dive deep with customers and members when it matters most.



Banking AI unlocks growth potential.

Historically, community institutions have had to decide between scaling service and protecting their personalized edge. With Banking AI, community institutions can do both—while also positioning themselves to convert more loans, add accounts, and retain deposits.

CREATE EFFICIENCIES

- Resolve up to 80% of inquiries with banking voice AI
- Convert complex internal processes into governed, automated workflows
- Automate verification and wrap-up for agents

ELEVATE EXPERIENCES

- Personalize service with AI insights for every customer and member
- Surface approved knowledge to agents during interactions with AI CoPilots
- Improve branch service with same AI used for voice and digital support

GROW LOANS & DEPOSITS

- Automate outbound campaigns to retain share certificates and CDs, convert indirect borrowers, and more
- Give agents insights about growth opportunities collected from every voice, digital, and branch interaction
- Empower agents with real-time AI guidance about products and policies

Banking AI at work:

Glia customers are already ahead.

Roughly a quarter of the community institution leaders surveyed are current Glia customers.* Their responses look very different from their peers.

GLIA INSTITUTIONS SEE TECH AS A STRENGTH



2x

more satisfied with their tech

GLIA INSTITUTIONS ARE FURTHER ALONG WITH AI



21%

more likely to be using AI in interactions with frontline teams, customers, and members

GLIA INSTITUTIONS USE AI TO STRENGTHEN PERSONALIZED CARE



42%

more likely to identify personalized service as their primary AI competitiveness goal

Institutions without Glia are **3x** **more likely to want to replace their tech**

** Customer status was identified through respondents' self-reported technology usage after the survey was complete. Respondents were not told Glia commissioned the research.*

Consumers have spoken.
Show them you're listening.

Consumers are clear about their new expectations for speed, convenience, and availability.

Security is paramount, and relationships still matter. But before community institutions can turn their human touch into a competitive differentiator, they must first deliver the fast, 24/7 service today's consumers expect.

Is your institution already using banking AI to deliver the speed, ease, and care consumers are asking for?

If so, it's time to let them know you've been listening.



Promote your banking AI investment.

Download our Banking AI Marketing Kit to help your customers and members understand how your banking AI investment delivers the service improvements they expect. The kit includes:

- 3 social media templates
- 3 educational email templates
- 3 in-branch signage templates

Access Your Kit

Stay ahead of consumer expectations.

Glia helps **700+** regional and community banks and credit unions scale fast, personalized service with banking AI. **Get in touch** to find out how we can help you do the same.

Request a Demo

Research methodology:
This report draws on two surveys commissioned by Glia: a national survey of U.S. banking and credit union customers and a survey of leaders at U.S. banks and credit unions. Together, the research examines the service expectations shaping banking relationships and the competitive pressures institutions face as they modernize.

Consumer survey parameters:
Glia commissioned an online survey of 2,000 U.S. banking and credit union customers, conducted by market research company OnePoll from July 7–20, 2026. OnePoll conducted the research in accordance with the Market Research Society's Code of Conduct. Participants were double opted-in and compensated based on survey length and complexity. The OnePoll research team oversaw and edited the survey. OnePoll is an MRS Company Partner, a corporate member of ESOMAR, and a member of the British Polling Council.

Leader survey parameters:
Glia commissioned a survey of 200 senior leaders at U.S. banks and credit unions, fielded from June 24 through July 10, 2026. Respondents were senior decision-makers across customer service, operations, technology, digital strategy, and customer experience at banks and credit unions with assets ranging from $400 million to $30 billion. Qualtrics sourced and verified the respondent audience and conducted the research via computer-assisted telephone interviewing (CATI).