Banking on Banks 2026

Closing the financial services gap for European businesses



CRIF
Together to the next level

Foreword by Sara Costantini, Regional Director for the UK and Ireland, CRIF
Page 3

Introduction European businesses are nursing a fiscal headache
Page 4

Chapter One Doing business in Europe
Page 6

Chapter Two Assessing the consumer/business divide
Page 9

Chapter Three Europe's SMEs are feeling left behind
Page 12

Chapter Four The new opportunities of AI and business finance
Page 15

Chapter Five What businesses want and what they will trade to get it
Page 18

Conclusion Closing the services gap for businesses
Page 21

About CRIF CRIF can empower your success across the world
Page 23

Foreword

Since 2022, our Banking on Banks series has tracked how consumers feel about the providers they rely on. This year, for the first time, we put the same questions to the people running Europe's businesses – and the answers reveal a two-tier system between the continent's consumers and enterprises.

For business owners across Europe, they are repeatedly coming to the same conclusion: that the same banks and financial providers that approve their new account or personal loan in minutes can take weeks to reach a similar decision about their company.

Nearly six in ten business decision-makers tell us financial services are faster and simpler for consumers than they are for businesses. More than half simply wish they could access business services as easily as their personal ones. Business decision-makers are consumers too. As a result, they experience both standards of service across their personal and professional lives.

What is most concerning is where the gap falls hardest. Micro and small businesses make up the overwhelming majority of Europe's enterprises, yet they report the weakest access to finance, the slowest decisions and the least understanding from their providers. Nearly half of SMEs say providers do not understand their needs. The businesses least able to absorb a shock are too often the ones least supported through it.

> **"Businesses want speed, flexibility and providers who genuinely understand their sector – and they are willing to share more of their data to get it.**

There is a real opportunity here, and arguably an urgent one. Businesses are not asking for technology for its own sake. Businesses want speed, flexibility and providers who genuinely understand their sector – and they are willing to share more of their data to get it. What they also want, overwhelmingly, is human oversight of the decisions that affect them.

At CRIF, we believe advanced data and better analytics have the potential to give more businesses access to the financial services they desire. Providers who move first to close this gap will not only win business customers, they will also help unlock the economic growth that Europe needs.

Sara Costantini
Regional Director for the UK and Ireland, CRIF

Introduction: European businesses are nursing a fiscal headache



European and UK businesses are grappling with one of the most volatile operating environments in modern history.

They are coming under intense financial pressure arising from high labour and energy costs, as well as tariff wars and geopolitical tensions that are squeezing profit margins and straining supply chains. The lingering effects of the cost-of-living crisis are also rippling across the continent, with weak consumer demand providing business decision-makers with more pain.

These compounding factors are driving up corporate distress while the European Union's (EU) business investment rate has fallen to its lowest level in more than a decade – down to 21.8% in Q4 2025 from a pre-COVID peak of 26.8% in Q4 2019.[1]

Europe's businesses are relied upon as engines of growth, job creation and economic resilience – yet they are facing this difficult climate with slower, more manual financial services. They consistently report a customer experience that falls far short of what's on offer to their consumer counterparts.

Since 2022, CRIF's Banking on Banks series has tracked consumer sentiment when it comes to their evolving relationship with financial providers. This year, for the first time, we also surveyed 500 business decision-makers from the UK, Ireland, Italy, Germany and Poland – alongside 5,000 consumers from these same markets – to compare their insights and explore how providers are serving both customer bases. Throughout this report we use 'businesses' as shorthand for decision-makers surveyed, unless otherwise stated.

The first report, released earlier this year, looked at how consumers and businesses are experiencing today's turbulent climate. It revealed a financial services sector under increasing scrutiny. While consumers and businesses value what's on offer, this is coupled with a persistent sense that providers are not fully stepping up to the challenge, particularly around affordability, accessibility and fraud.

This second report drills down further into the variance between consumer and business services in areas including banking, lending and insurance, and specifically where businesses feel services are missing the mark. The gap is extensive; it spans speed and administrative burdens, access to credit and cost, the pace of innovation, business size and ultimately the extent to which providers actually understand the businesses they seek to serve.

There is now a pressing need to bring business services closer in quality to consumer services. Businesses want the speed and convenience associated with consumer-style digital user experiences, and this could in turn help to facilitate economic growth in Europe.

> **"There is now a pressing need to bring business services closer in quality to consumer services.**

Innovations like artificial intelligence (AI) and specifically the emergence of Generative AI (GenAI) hold considerable potential but also come with significant risks. The UK currently follows a more flexible, principles-based and sector-led approach, relying on existing regulators (such as the FCA and ICO) rather than a single AI law, while the EU AI Act[2] adopts a risk-based approach with specific requirements and penalties for AI systems. This designation requires mandatory risk management and strict data governance, as well as effective human oversight and accountability – which is something businesses evidently want as well.

Financial institutions that can responsibly harness data and analytics to help close this experience gap – facilitating financial inclusion, tailoring business products and matching the innovations seen in consumer services – will set themselves apart and play a prominent role in fostering sustainable growth.

1 Euronews | Tariffs, weak demand and climate confusion drag EU business investment rate to 11-year low (14 May 2026)
2 European Commission | AI Act

Chapter One:
Doing business in Europe



Home to around 33.5 million enterprises,[3] the EU employs more than 164 million people and generates €38.7 trillion in net turnover.

The EU remains the world's largest trading bloc and has been further bolstered by a landmark free trade agreement with India in January 2026, which followed nearly two decades of talks.

Despite geopolitical tensions and other external cost pressures, the European business sector has also shown resilience. CRIF recorded 14,949 new start-ups in Ireland alone during the first half of 2026; a 13% increase year-on-year and the highest on record.[4]

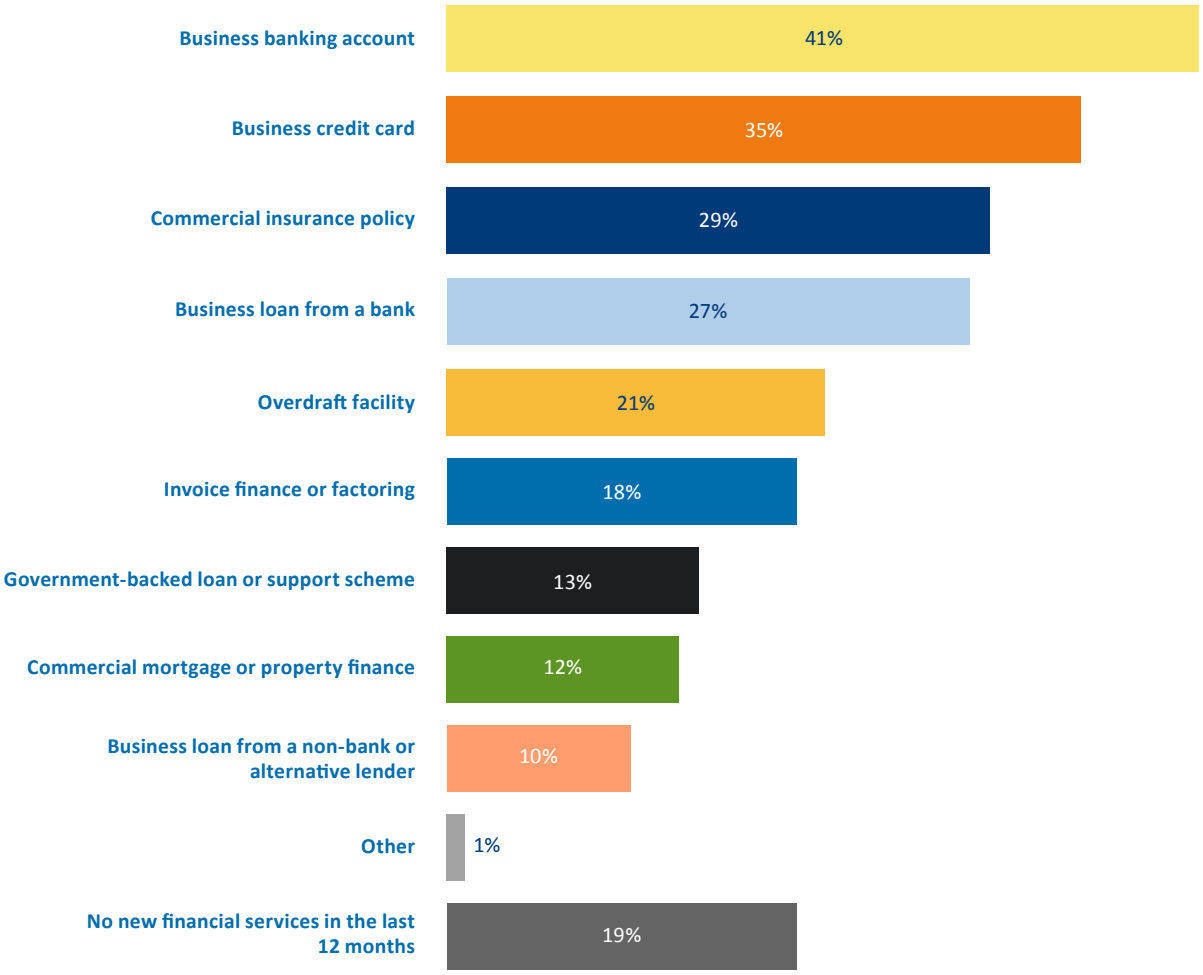
Financial providers have a huge role to play in supporting these new business owners, as well as established businesses, with working capital solutions and other financial services to support their growth.

Our research reveals a growing appetite. Eight in ten (81%) European businesses – rising to 86% in Germany – have taken up at least one new financial product or service within the last year, with more than a quarter (27%) requesting a business loan from their bank.

However, while businesses have managed to navigate recent headwinds and remain resilient in the face of global challenges, rising borrowing costs are beginning to curb growth plans – stemming from the European Central Bank (ECB) hiking its key benchmark rates by 25 basis points in June 2026 amid increasing inflation. More than half (55%) of business decision-makers say these spiralling borrowing costs are limiting their expansion, while 56% of SME decision-makers say that insurance is now becoming less affordable for businesses like theirs.

New financial services taken up in the last 12 months

Base: All respondents (500)



3 Eurostat | Large businesses in the EU: small number, high turnover (9 December 2025)
4 CRIF | Nearly 15,000 Irish Startups so far this year – the highest on record (7 July 2026)

The current economic climate is also dampening consumer demand. Two-thirds (65%) of businesses report that the wider geopolitical and economic context is reducing consumer demand, with the figure as high as 72% in Germany. At the same time, four in ten (42%) European businesses are struggling with integrating the latest technological developments into their organisation.



36%

of businesses have already revised down their growth plans

These pressures are influencing the strategic decisions that will shape the future direction for European businesses, and their long-term prospects. More than a third (36%) of businesses report their organisations have already revised down their growth plans in the last 12 months, while 29% are prioritising cost-efficiency over other activities and functions. A fifth (20%) have outsourced services in an attempt to save on operating costs.

Then there is the human element. Around three in ten (27%) business decision-makers report their organisations have paused hiring in the past 12 months, while 15% – rising to 24% in Germany – have made redundancies. In a further blow to job creation, 22% have shelved plans to expand into new markets.

> **Financial providers can't control every macro issue, but business customers still feel they are losing out.**

With 40% of businesses expecting operating costs to increase significantly in the next 12 months (54% in Germany), they need help quickly. Financial providers can't control every macro issue, but business customers still feel they are losing out where providers do have control – namely the quality of services they provide.

Poland under pressure



Poland is one of the most cost-pressured markets in Europe.

Seven in ten (69%) Polish business decision-makers say rising borrowing costs are affecting growth plans, against a European average of 55%. It's also the most active market in terms of seeking finance, with 53% opening a new business bank account within the last year and 29% using invoice finance or factoring, well ahead of the 18% average.

Polish businesses are the least likely to wish that business services were as easily accessible as personal ones – 38%, against 54% overall and 70% in Ireland. Though other markets compare their business and personal financial lives particularly unfavourably, it's cost pressures that are felt first and foremost in Poland.

Chapter Two: Assessing the consumer/ business divide



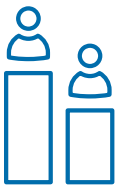
European consumers and businesses have both understandably come to rely on efficient financial services to underpin their everyday lives, from credit cards and mortgages to small loans and business banking.

Around 70% of EU-27 residents aged 16–74 used internet banking during the previous three months in 2025,[5] and 91% of UK adults used at least one form of online, mobile or telephone banking in 2025, while 75% used mobile banking.[6] But while consumers are accessing more instant, high-tech and frictionless online experiences, business customers continue to be hindered by manual processes, lengthy approval times and outdated legacy systems.

Our research reinforces the fact that businesses feel they are on the poor end of a two-tier experience, receiving a slower and less innovative financial experience. Nearly six in ten (57%) businesses agree that financial services are generally faster and simpler for consumers than they are for businesses, while 43% feel business services receive far less innovative enhancements than their consumer counterparts.

It's important to remember business decision-makers are also consumers, and they are experiencing two very different standards of service in their lives. As a result, 54% of European businesses say they wish they could access business services as easily as their personal ones, rising to 70% in Ireland.

Where consumers report quick, digital processes, businesses report cumbersome administrative burdens, longer waits and tougher criteria. More than half (56%) of businesses say there is more paperwork and manual processes involved in business banking, and a similar proportion (52%) believe it's harder to meet eligibility requirements for business finance than personal finance.



45%

of businesses feel treated like a secondary priority by their financial provider

By comparison, 64% of consumers – rising to 71% in the UK – say they find it easy to apply for financial products digitally, while 69% believe they can still reach a real person when needed. Interestingly, in last year's research, six in ten (61%) Europeans said branch closures had actually made it harder for them to speak with someone when they needed support. This contrast suggests banks have boosted human-led customer service for consumers over the past year to complement their digital propositions.

> **"Although they feel underserved, most businesses still view financial providers positively, and as integral to the economy.**

Although they feel underserved, most businesses still view financial providers positively, and as integral to the economy. Three-quarters (75%) of businesses say providers play an essential role in supporting Europe's economy, which is higher than the 61% of consumers who say providers are an important part of their country's economic growth.

Frustration instead falls on the delivery of the services themselves, which despite progress in the last decade is still not seen as good enough.

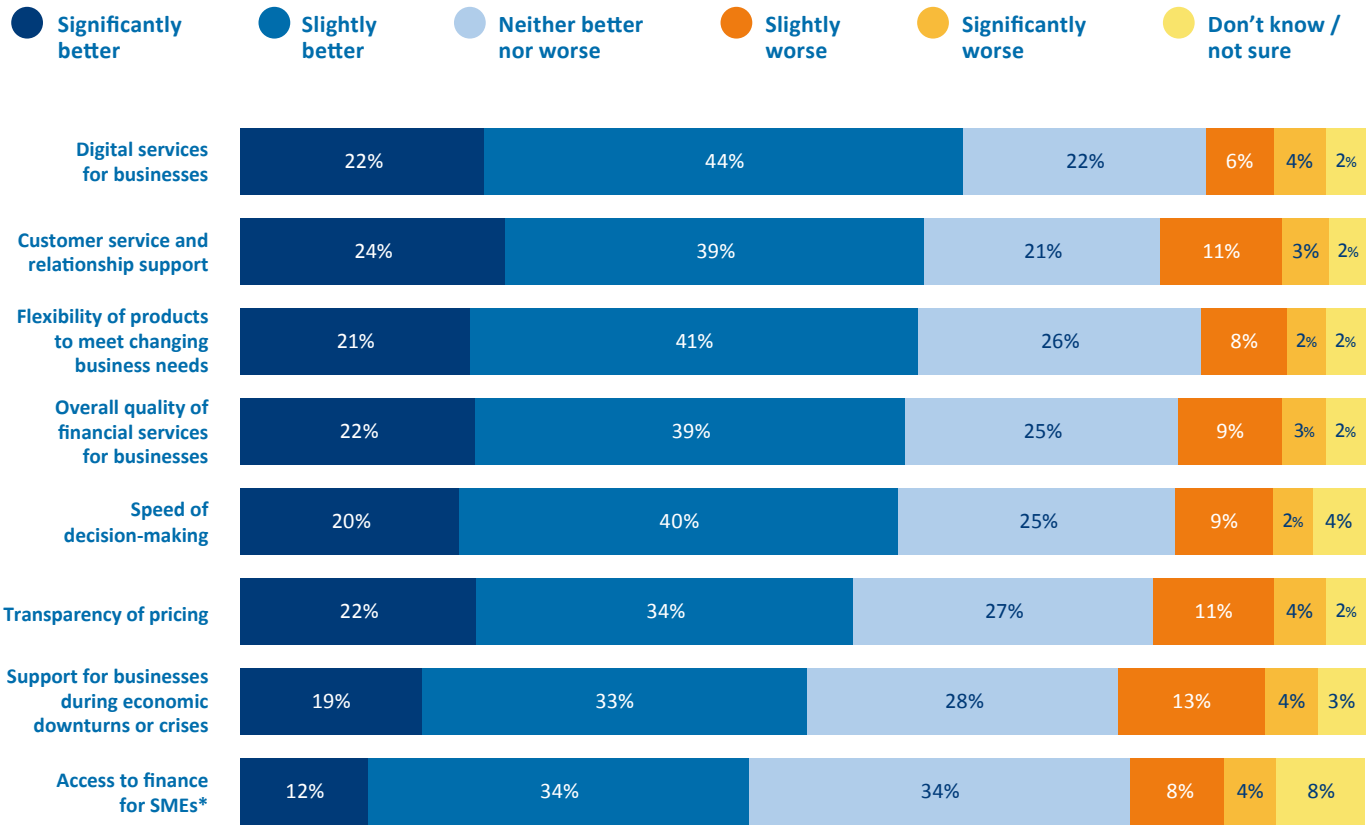
Two-thirds (66%) of businesses recognise that digital services have improved over the last 10 years, but 45% feel they are still treated as a secondary priority. A similar proportion (40%) say digital services for businesses are poor compared to what's offered for their personal finances – rising to 49% in Poland.

While many business decision-makers acknowledge there has been progress on digital services, they don't feel it's closed the gap – and for SMEs, the gap is even more pronounced.

5 Eurostat | Individuals using the internet for internet banking (17 April 2026)
6 UK Finance | Digital payments continue to grow as mobile wallets become more popular across the UK (19 August 2026)

Changes in financial services over the last 10 years

Base: All respondents (500), *All SMEs (260)



Financial insights into Ireland

Irish business decision-makers hold the strongest belief in the sector's value of any market surveyed, with 86% saying financial services play an essential role in Europe's economy, compared to 75% overall.

But they are also the most frustrated. Ireland leads on multiple measures – 70% wish they could access business services as easily as personal ones, 67% report more paperwork and manual processes in business banking, 61% find business eligibility harder to meet than personal criteria and 52% say a lack of innovation is stifling their growth.

Irish businesses value their financial providers, but their expectations are still far from being met.

Chapter Three: Europe's SMEs are feeling left behind



Sitting within this consumer and business divide is an even sharper one – between larger organisations and Europe's SMEs.

It's estimated micro and small businesses make up 99% of enterprises within the EU,[7] so it's fair to say that they represent the continent's economic backbone.

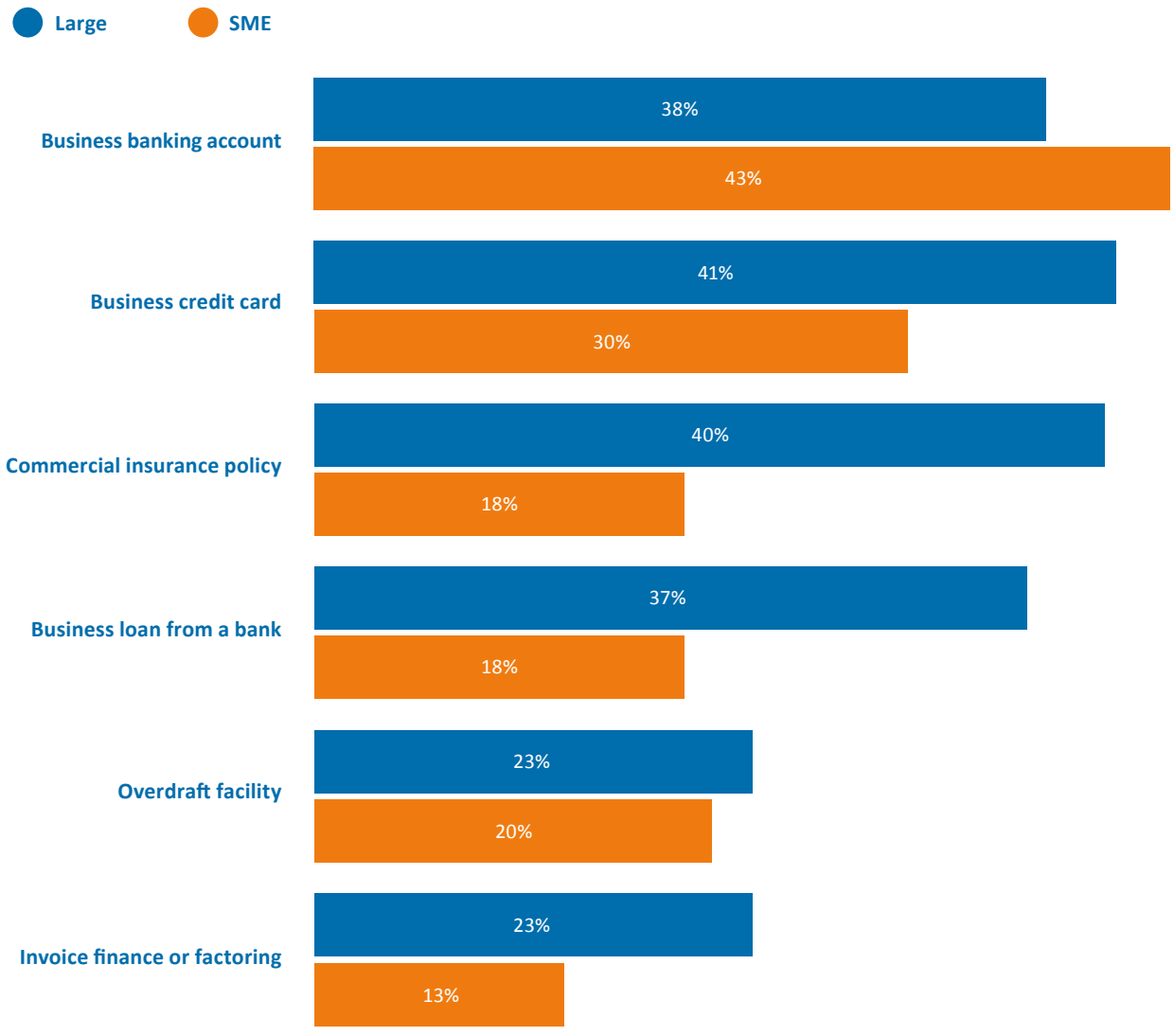
However, our research highlights that they are much more likely to feel locked out of financial services than larger organisations. While 92% of large businesses have taken up a new financial product within the last 12 months, the proportion drops to 71% of SMEs. More than double the number of large businesses (37%) than SMEs (18%) have accessed a business loan from a bank.

The gap is also particularly stark when it comes to commercial insurance. Just 6% of sole traders and 17% of micro businesses took out a policy in the last year, and 36% of sole traders see insurance as a luxury they simply cannot afford. This means the businesses least able to absorb shocks are the ones least protected against them.

Progress in financial services is being felt unevenly, with decision-makers in large businesses more likely to report improvements in decisioning, customer service and support levels than SMEs, who are still struggling with access to finance.

Financial services taken up in last 12 months (Large vs SME)

Base: Large (240), SMEs (260)



7 Eurostat | Micro & small businesses make up 99% of enterprises in the EU (October 2024)

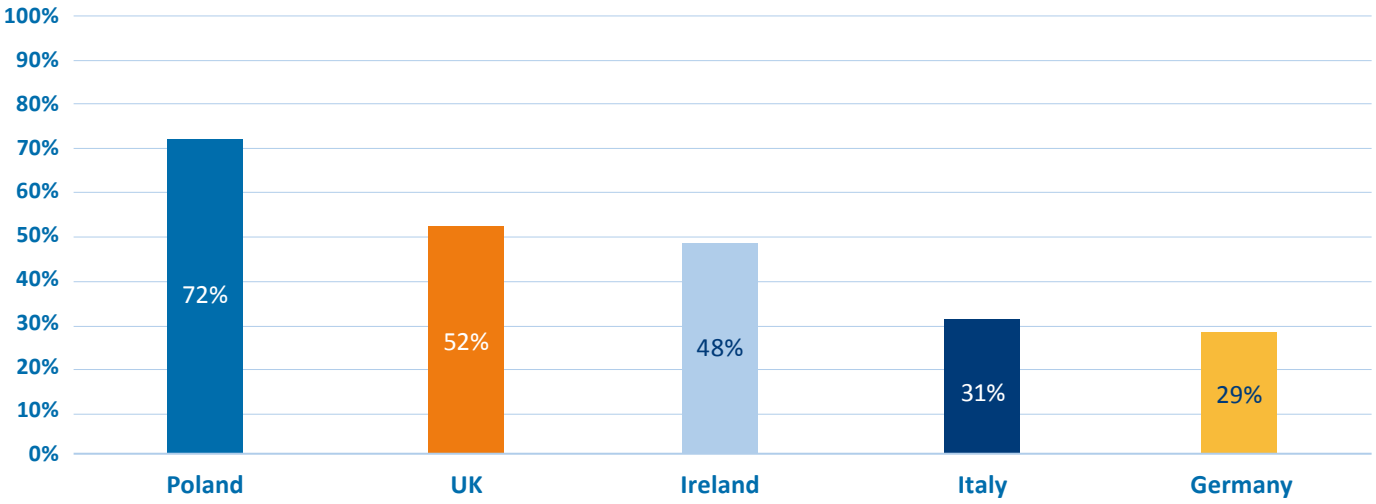
More than two-thirds (68%) of large businesses say that the speed of decision-making has improved compared to just 46% of sole traders. When it comes to customer services and relationship support, 71% of large businesses agree there has been an uptick in quality compared to just 55% of SMEs.

Significantly more decision-makers in large businesses (64%) than SMEs (41%) say that the support they have received from providers has improved during the recent economic downturns and crises impacting Europe. Fewer than half (46%) of SMEs believe that access to finance has improved for them, with the figure dropping as low as 29% in Germany.

> **SMEs with fewer financial resources or a limited filing history, aren't necessarily a higher risk for lenders.**

% of SMEs saying access to finance has improved[8]

Base: All SMEs (240)



With banks not always able to meet their specific needs, many are now turning to fintechs and alternative lenders. Four in ten (39%) SMEs say these alternative providers are more responsive to their business needs than a traditional bank, with the figure actually increasing for large businesses (51%). This may reflect the fact that newer fintechs and alternative lenders are often built specifically for digital-first consumers and businesses from the outset, making them more agile, flexible and user-friendly than providers operating on legacy systems.

This is a trend CRIF has identified multiple times. Last year's Banking on Banks research, for example, revealed 82% of financial professionals serving European markets saw fintech competitors as a major challenge to their organisation.[9] This year's findings are a reflection of just how visible fintechs and alternative lenders have become to those with the resources and time to seek them out and the potential to switch to them.

Ultimately, SMEs with fewer financial resources than a larger company, or a limited filing history, aren't necessarily a higher risk for lenders.

With 43% of SME decision-makers and 56% of those in micro businesses saying that providers don't understand their needs, harnessing richer data insights, real-time affordability assessments and analytics will enable these providers to build that deeper understanding. This enables them to extend access responsibly and tailor products, rather than defaulting to caution.

Growth is needed across the board – it shouldn't be concentrated among Europe's largest, already established businesses. The value of smaller businesses should not be overlooked. Providers and policymakers therefore need to shift their focus to unlocking the potential of the continent's micro and SME businesses.

8 Note results for Ireland based on sample of less than 50 – results indicative only
9 CRIF | Banking on banks 2025: Europe's financial services on the road to 2030 (October 2025)

Chapter Four: The new opportunities of AI and business finance



Businesses no longer see AI as an experimental tool; it's rapidly becoming embedded within core operational flows.

Recent statistics predicted that 90% of finance teams will have deployed at least one AI-enabled solution by the end of 2026.[10]

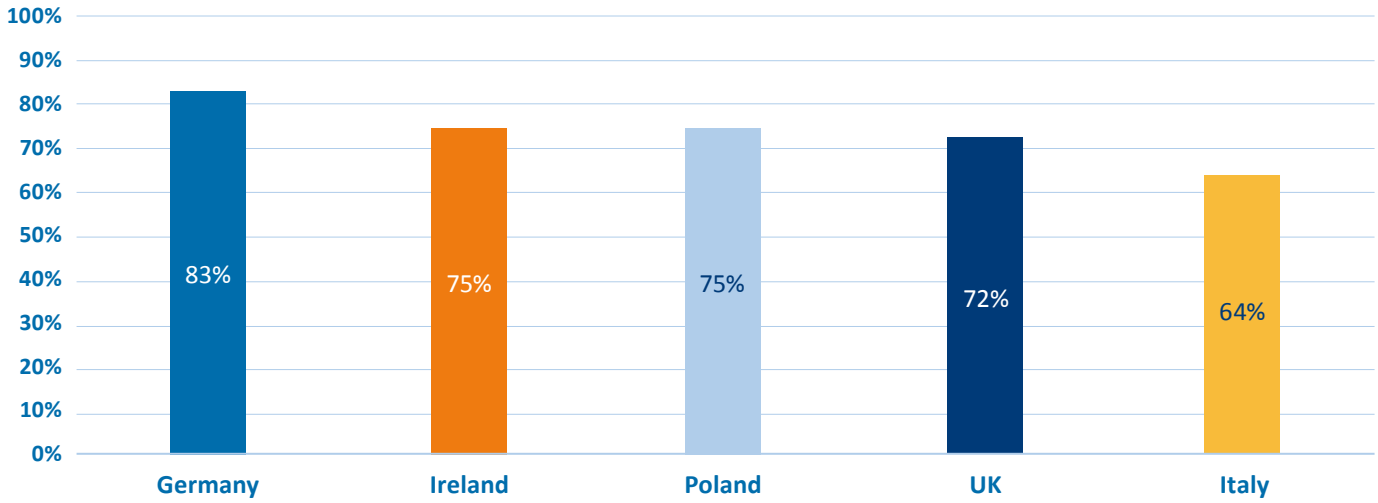
Our research shows that three-quarters (74%) of European businesses are already using AI, with the figure rising to 89% of large businesses but dropping to 60% of SMEs, who are hampered by having fewer resources to deploy.

63%

of businesses think AI can improve the speed of financial decisions

% currently using AI in their business

Base: All respondents (500)



Half (48%) of businesses using, or planning to use, AI are doing so to boost administrative efficiency, while 47% have harnessed the technology to automate their operations and 46% are hoping AI will help them to remain competitive in an evolving economy.

Around a third (37%) – rising to 39% of SMEs – plan to use AI to personalise products or services for their customers, and the same proportion (37%) are applying AI to their financial operations and risk management.

Businesses' openness to the technology means decision-makers can see the potential of AI-powered financial services.

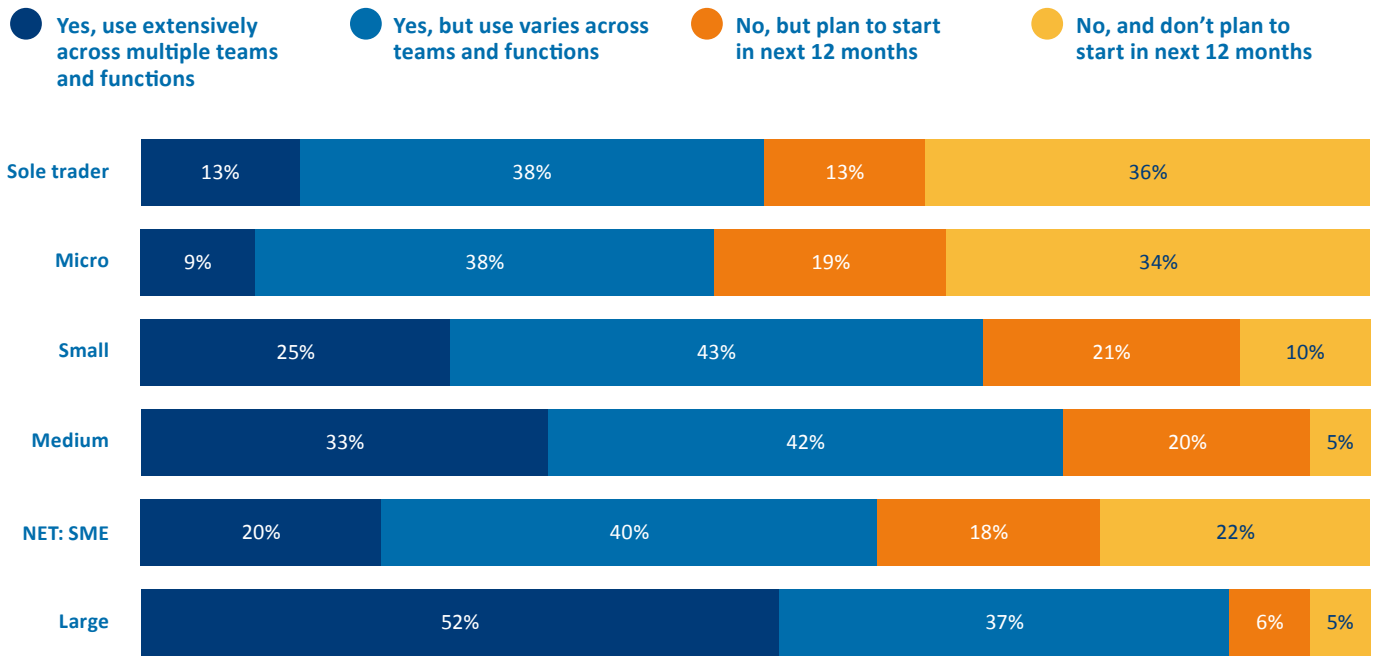
In Chapter Two, we looked at how businesses believe their financial services receive far less innovative attention than consumer services. The rise of AI could now be the inflection point at which that gap is either quickly closed or else becomes further entrenched.

Nearly two-thirds (63%) of businesses – and 70% in Poland – think AI can improve the speed of financial decisions by banks and insurers and inform more tailored products. They are much more bullish than consumers; just 18% of European consumers believe AI and data analytics will improve the speed of financial decision-making. Last year's CRIF research found 64% of consumers were worried about AI resulting in data privacy breaches and potential errors in financial decision-making, so it's fair to say consumer sentiment remains mixed.[11]

10 Pigment | The state of AI in finance: 10 statistics FP&A leaders should know (April 2026)
11 CRIF | Banking on banks 2025: Europe's financial services on the road to 2030 (October 2025)

Does your business currently use AI?

Base: Sole trader (69), Micro (64), Small (67), Medium (60), Large (240)



Like it is for consumers, trust remains a constraint for businesses when it comes to AI adoption. Only half (51%) of businesses are confident that regulators in their country are adequately prepared to oversee AI in financial services. The figure increases to 65% in the UK, but drops to 42% in Poland.

There are also concerns around the ethical use of AI, which is making SMEs pause for thought. Nearly half (45%) say AI could lead to unfair or incorrect decisions for their business, while 53% recognise that AI could lead to job losses in financial services.

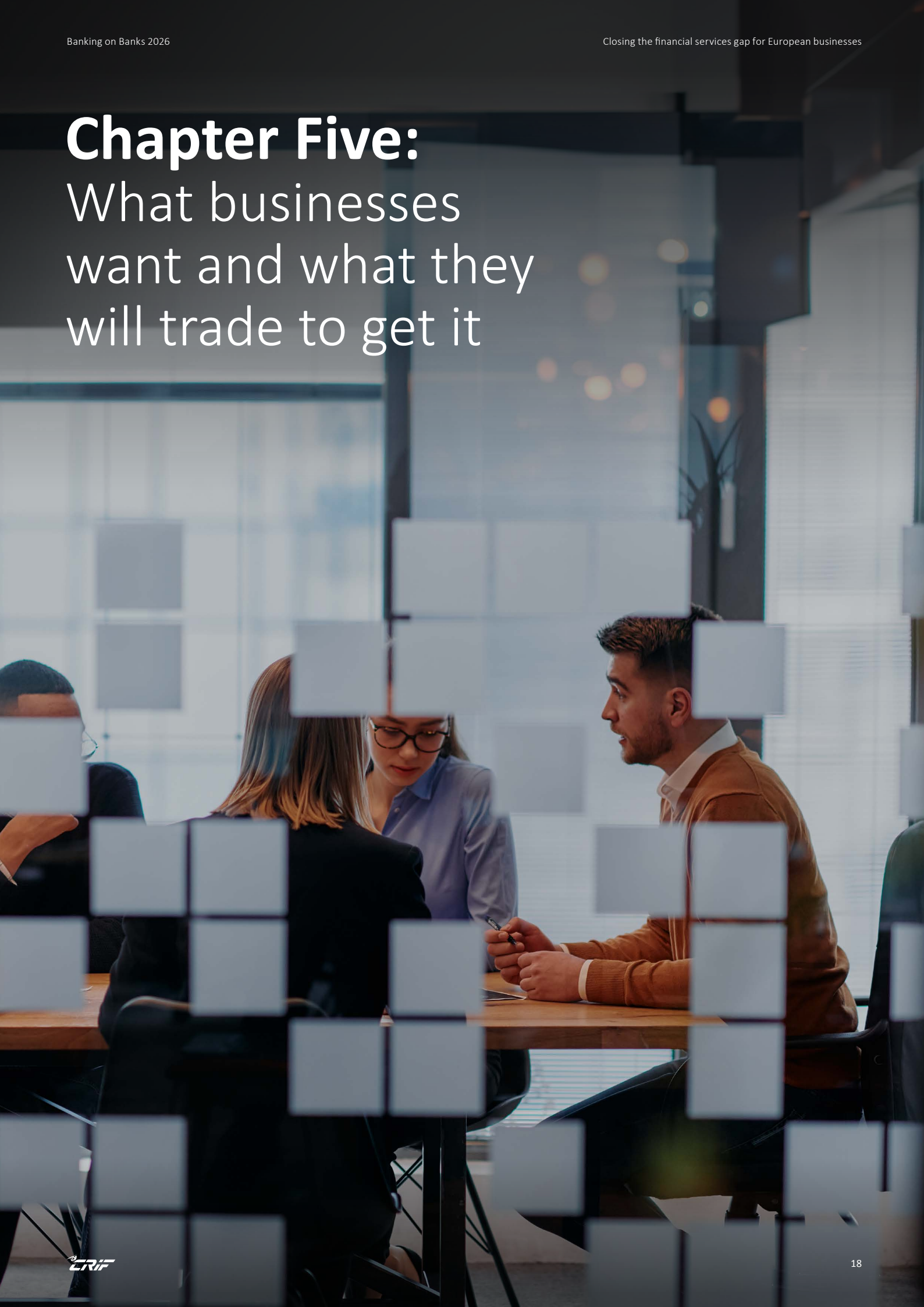
> **Businesses worry the risks of AI in financial services could outweigh the benefits to their business.**

While four in ten (39%) businesses worry the risks of AI in financial services could outweigh the benefits to their business, it's clear that the majority will prefer guardrails rather than no AI usage at all.

Around eight in ten (77%) say that AI-driven decisions should always include human oversight, with the figure highest in the UK (83%) and lowest in Germany (71%). And with 76% of large businesses and 78% of SMEs agreeing with this statement, human oversight is a broadly consistent expectation across both markets and business size.

Trust will be strengthened when financial providers can demonstrate robust governance to deliver smarter services responsibly. This means there is a compelling opportunity for banks, lenders and insurers to work with specialist partners to embed AI, including GenAI solutions, into their services, enhancing customer understanding and streamlining risk assessment while maintaining transparency, accountability and ethical personalisation.

Chapter Five:
What businesses want and what they will trade to get it



Businesses broadly believe that the level of support they receive from financial providers has been improving incrementally.

Six in ten (61%) say the overall quality of financial services for businesses has improved over the past decade. But while the figure hits 68% for larger businesses, it falls to just 55% for SMEs.

Likewise, while 62% of businesses believe that the flexibility of products to meet their changing needs has improved, the figure is considerably higher for large businesses (71%) than it is for SMEs (54%).

As previously mentioned, many of the continent's SMEs are still struggling with access to credit and the speed of decision-making. And businesses in general are enviously eyeing up the quicker, more intuitive and more innovative experiences that consumers are currently enjoying.

While it's become clear that businesses feel that many aspects of financial services are still falling short, what these businesses actually want is a little harder to pin down. But it's certainly about much more than just the technology.

When it comes to choosing a financial provider, our research shows that no single factor dominates. Unsurprisingly, in today's cost-pressured operating environment three in ten businesses (31%) say that competitive pricing on products and services matters the most when selecting a provider, with the figure rising to 35% for SMEs. Around a quarter (23%) are seeking out providers with a reputation for stability and reliability.

The provision of flexible, tailored products (23%) is important. But then it's interesting to note that human qualities, such as in-person support (22%) and knowledge of the sector they operate in (20%) rank more highly than digital services (19%) and the speed of decision-making (15%).

For many businesses, the most important factor is being understood by their provider. This is reflected by the fact that 50% of UK SMEs feel their providers are failing to offer proactive guidance or a deep enough understanding of their business sector.[12]

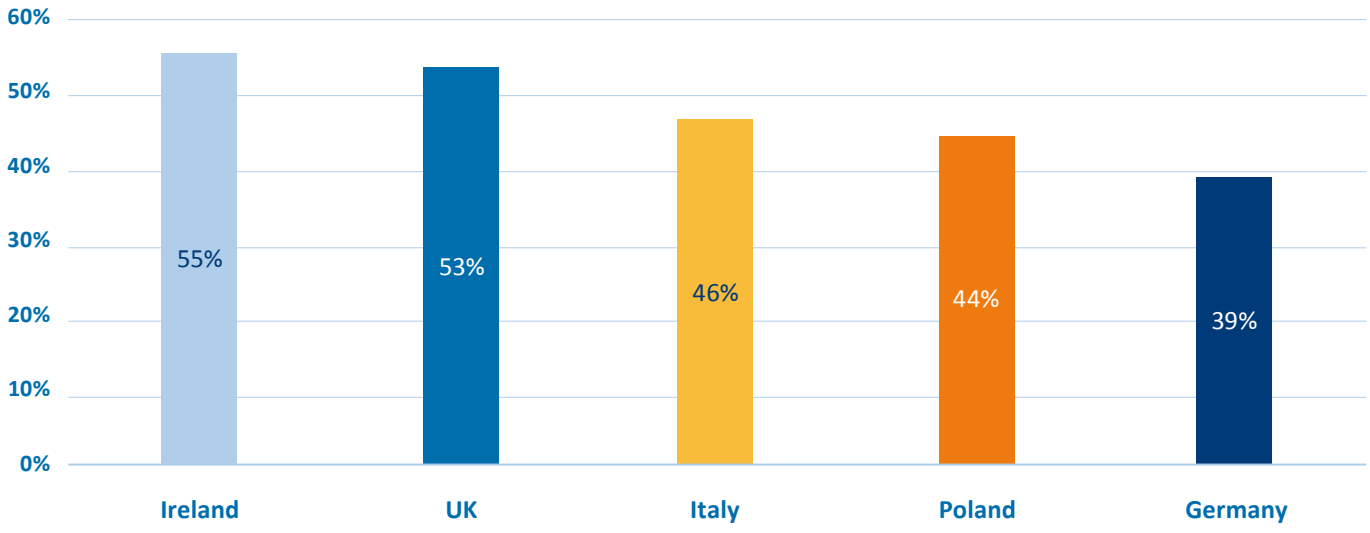
> **"Businesses are now prepared to trade more of their data to get what they are looking for.**

Our research highlights that businesses are now prepared to trade more of their data to help bolster this understanding and get what they are looking for.

More than half of businesses (57%) say that they are willing to share more operational data with their insurer if it reduces their premiums, with the number highest in the UK (67%).

% of businesses comfortable sharing more information and data with providers offering AI-enabled solutions if it unlocks more relevant products and services

Base: All respondents (500)



12 RFI Global | Fintechs Gain Ground as UK SMEs Rethink Banking Relationships (September 2025)

Half (47%) – and 55% in Ireland – are also prepared to open up their sensitive business information and data with service providers offering AI-enabled solutions in return for more relevant products and services. This is a significantly higher proportion than the 18% of consumers who are happy for providers to analyse their data to inform personalised recommendations.

There is a very real commercial risk associated with failing to meet the needs of business customers. Nearly two-thirds (62%) of businesses say they regularly review or change their insurance provider to ensure that they are getting the most affordable deal. And as highlighted earlier in this report, many businesses are actively looking towards the fintechs and alternative lenders that they feel are more responsive to their needs.



47%

of businesses are prepared to share their data in return for more relevant products and services

Proactive providers that move first to close any existing service gaps will be the ones who gain the trust and loyalty needed to help unlock business growth and embrace the next wave of innovation that a more competitive Europe will need to draw upon.

Understanding friction in the UK



UK businesses report the least friction of any market surveyed.

They are the least likely to say that business eligibility is harder to meet than personal (39% against 52% overall), that a lack of innovation is stifling growth (28% against 41%) or that the wider economic climate is reducing their customers' demand (54% against 65%).

Yet they are also among the most willing to move between providers. Two-thirds (67%) would share more data in return for lower insurance premiums, which is the highest of the five markets surveyed. A similar proportion (68%) regularly review or change insurance provider, while three in ten (27%) cite flexible, tailored products as a major consideration when selecting a financial provider.

Loyalty is very much a secondary concern in a market where businesses are focused on getting the right products and services to meet their evolving needs.

Conclusion: Closing the services gap for businesses



Our research reinforces the fact that European businesses value their financial providers, but they feel like they are receiving a service that lags far behind what's available to consumers.

They want more speed, more innovation and – perhaps most importantly – a deeper understanding of their specific needs.

These disparities fall hardest on the SMEs who make up the vast majority of the continent's business population, but who report the weakest access, the least understanding and the slowest progress of all.

Demand for finance, for GenAI-driven innovation and for more tailored, data-led services is high across every market. Delivering this demand will come down to balancing technological possibilities with human oversight, robust governance structures and a more meaningful understanding of businesses, their respective sectors and their customers.

For Europe's financial providers, this should represent an exciting opportunity as well as a considerable challenge.

Businesses that feel underserved are more than willing to look elsewhere – to fintechs, alternative lenders and ultimately those they believe to be more responsive providers in today's volatile economy.

Banks, insurers and other incumbents therefore now need to find ways to harness the plethora of data available and apply appropriate analytics, moving from a regulatory requirement to a more mainstream proposition.

Those who can assess affordability and risk in real time, personalise products and services to individual business circumstances and extend the same speed and simplicity already offered to consumers will be the ones best placed to close the gap.

> **Banks, insurers and other incumbents therefore now need to find ways to harness the plethora of data available.**

But it's not simply a question of digitising more processes. Businesses are loudly asking for services that are faster, more flexible and more tailored, but also ones that are fair, transparent and supported by human understanding and ethical adoption of GenAI.

They want financial providers who can instantly recognise the pressures they face, assess their circumstances more accurately and respond with products that reflect their real needs. This is especially important for the SME segment, where access to finance, affordability and support through downturns remain much more fragile than they are for Europe's larger organisations.

Bridging the divide offers providers the opportunity to make an impact and win new business customers while retaining existing ones, who currently seem to care more about pricing than anything else. By shifting the dial and meaningfully addressing their expectations, forward-looking financial providers can help to write the next instalment of Europe's growth story.

About CRIF

CRIF can empower your success across the world.

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.

37	85+	4	29	500+	6,600+
Country-based operations	**Subsidiary Companies**	**Continents**	**Countries with credit reporting system projects**	**Software installations**	**Professionals**

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.

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

Information
- Credit bureau & data pool
- Business information
- Marketing services
- ESG services & information
- Turnkey credit bureau platform
- Property information

Outsourcing
- Business process optimisation
- Credit collection & special servicing
- Real estate valuation
- Real estate energy & sustainability

Platform
- End-to-end credit management platform
- Onboarding & remote collaboration
- Identification & fraud prevention services
- Customer Journey as a service
- Customer engagement & business development

2026 Survey methodology

Opinium Research, on behalf of CRIF, surveyed 5,000 consumers across Europe (Germany, Ireland, Italy, Poland and the United Kingdom) between 20th March and 9th April 2026. Opinium also surveyed 500 business decision-makers across Europe (Germany, Ireland, Italy, Poland and the United Kingdom) between 20th March and 7th April 2026.

2025 Survey methodology

Opinium Research, on behalf of CRIF, surveyed 6,000 consumers across Europe (Germany, Ireland, Italy, Poland, France and the United Kingdom) between 20th March and 27th March 2025.

