Digital Finance & Insurance 2026

How digital are finance and insurance?

bitkom

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Executive Summary

How digital is everyday financial and insurance life in Germany in 2026? This study report examines the use and evaluation of online banking, digital insurance services, artificial intelligence, and new payment methods among people in Germany. It shows how important digital services are when choosing a bank, how satisfied people in Germany are with existing services, and the role that branches and online banking play in daily life. How important is a good banking app? And what do people in Germany think about artificial intelligence in the financial sector, particularly AI-supported financial advice?

The report is based on two representative surveys conducted by Bitkom Research on behalf of Bitkom. The surveys included 1,004 individuals aged 16 and over in Germany in 2026.

Key findings of the report:

- **Online banking is now standard**
  84 percent of the population use online banking. In 2014, the figure was only 53 percent. Just 7 percent completely rule out using it.
- **Online banking dominates day-to-day banking**
  85 percent of online banking users handle their banking transactions exclusively or predominantly online. Only 12 percent primarily use a bank branch.
- **Customers expect comprehensive banking apps**
  63 percent want to handle all major financial matters via an app, with this figure rising to 76 percent among those aged 16 to 29. 55 percent say they would not miss bank branches.
- **Banks' digital offerings receive only a "satisfactory" rating**
  On average, bank customers give their banks' digital services a grade of 3.0. 38 percent rate them as "very good" or "good".
- **AI in finance: openness alongside security concerns**
  56 percent see AI more as an opportunity, while 62 percent fear increased financial fraud. 25 percent have already used AI for financial questions, but only 24 percent trust it more than advice from a person.
- **The digital euro is still unfamiliar to many**
  52 percent have heard of or read about the digital euro. Only 8 percent can explain what it is, while 41 percent have never heard of it.
- **In insurance, AI is primarily seen as a support tool**
  52 percent would use AI in the future to fill in an insurance application. 44 percent would like AI to analyse their existing insurance, and 43 percent would use it for support with questions about their insurance cover.
- **A majority are open to a retirement savings account**
  39 percent of those surveyed have heard of the government-subsidised retirement savings account. Among those not yet retired or receiving a pension, 66 percent could see themselves using it.

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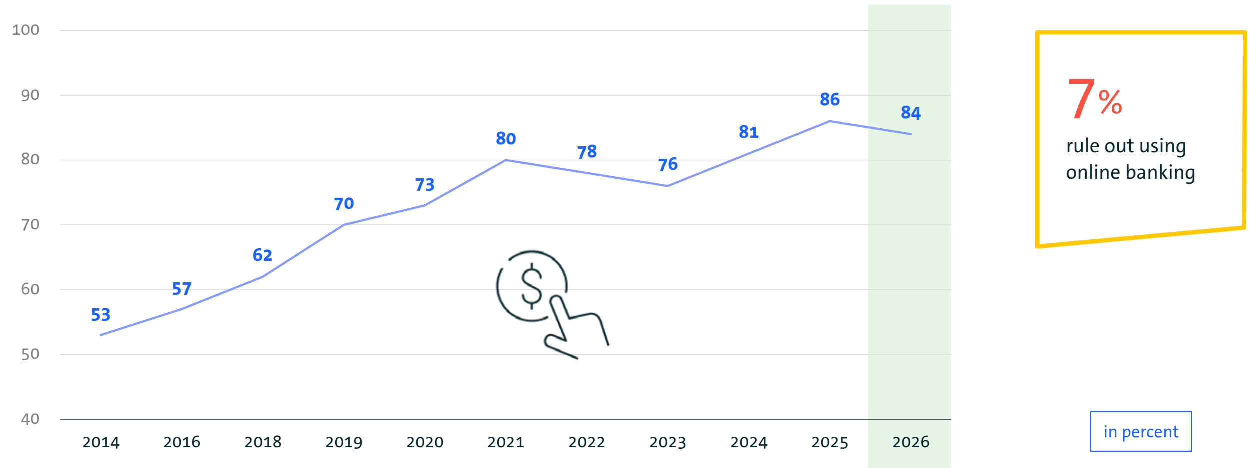
1 Digital Banking

1 Digital Banking

1.1 Online Banking: Current Usage

Do you use online banking?



Base: All respondents aged 16 and over (n=1,004) | Source: Bitkom Research 2026

Figure 1: Development of Online Banking Usage in Germany (2014 to 2026)

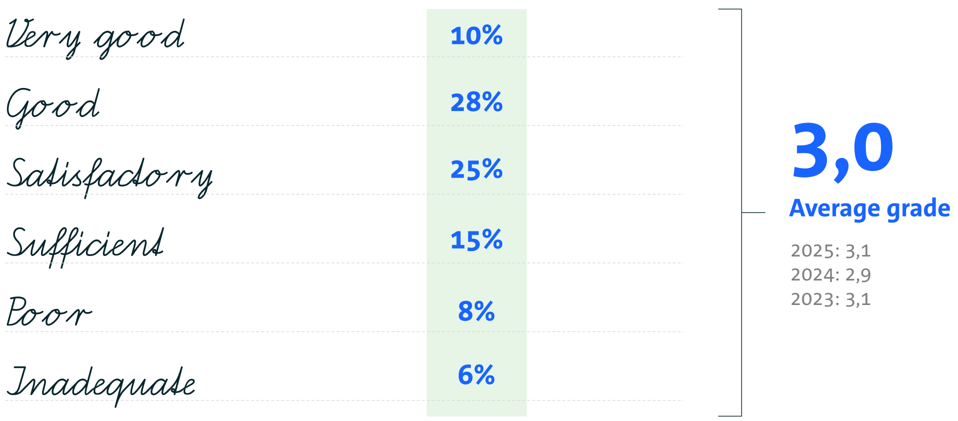
Online banking remains widely used

Who manages their finances online, and who still visits a branch? Online banking has long been established in Germany and continues to be used by the vast majority of the population. Currently, 84 percent of people in Germany conduct their banking online. This keeps usage at a high level, although it has fallen slightly compared with the previous year (2025: 86 percent; 2024: 81 percent).

At the same time, there is still a small group who reject online banking outright: 7 percent rule out using it altogether. These are mainly older people and those who do not use the internet at all.

1.2 Evaluation of digital banking services

Thinking about your bank or the banks you use, how would you rate their digital services overall, using a grading scale?



Base: Respondents aged 16 and over who have at least one bank account (n=950) | not shown: "Don't know/n/a" | Source: Bitkom Research 2026

Figure 2: Evaluation of the digital offerings of the banks used, based on a school grading scale

Banks’ Digital Services Still Have Room for Improvement

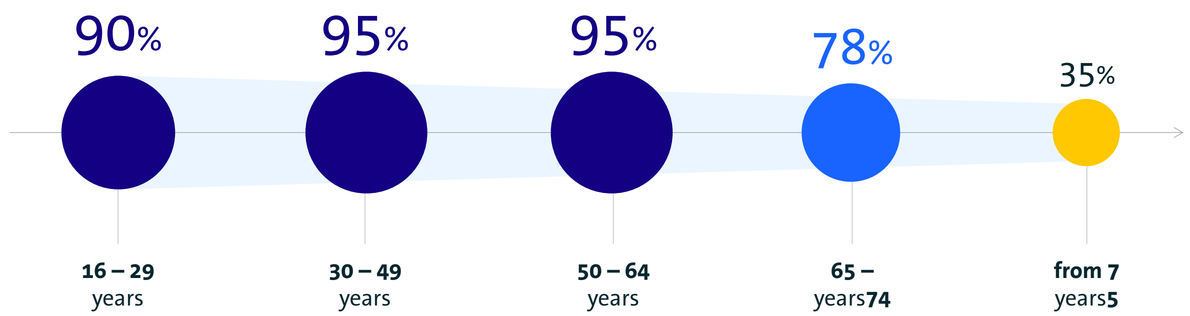
Where do banks currently stand from their customers’ perspective when it comes to introducing innovative AI applications and providing established digital services such as traditional online banking or video consultations?

The survey shows that there is still room for improvement. On average, banks receive a "satisfactory” rating of 3.0 for their current digital services.

Satisfaction has therefore remained largely unchanged in recent years (2025: 3.1; 2024: 2.9; 2023: 3.1) ↗Dataverse.

1.3 Use of online banking by age group

Do you use online banking?



Base: All respondents aged 16 and older (n=1,004) | Source: Bitkom Research 2026

Figure 3: Use of Online Banking by Age Groups

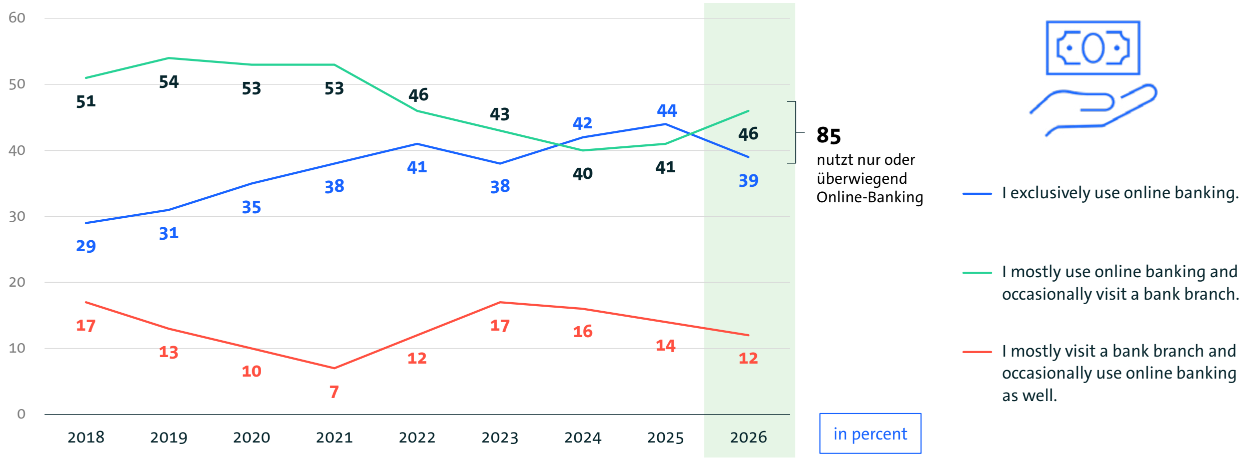
Online banking: It's the standard for almost everyone under 65

The use of online banking remains strongly influenced by age. Among those aged 16 to 64, it has become part of everyday life for almost everyone: 90 percent of 16- to 29-year-olds use online banking, as do 95 percent of those aged 30 to 49 and those aged 50 to 64. Even among 65- to 74-year-olds, usage is widespread at 78 percent.

It is only among those aged 75 and over that use drops significantly: only around one in three people in this age group (35 percent) use online banking.

1.4 Online banking or bank branch?

Do you generally use online banking or visit a bank branch?



Base: Respondents aged 16 and over who use online banking (n=845) | not shown: "Don't know/no answer" | Source: Bitkom Research 2026

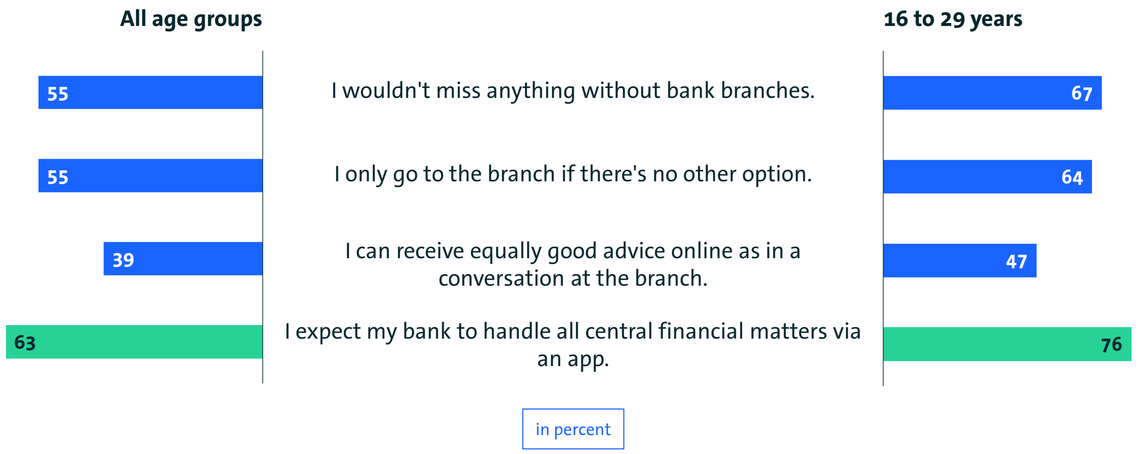
Figure 4: Use of Online Banking and Bank Branches Over Time

Online banking is usually the main way customers access their bank

For most users, online banking has become the primary way to bank. Overall, 85 percent handle their banking exclusively or mostly online. 39 percent rely entirely on online banking, while another 46 percent use it as their main channel and only occasionally visit a branch.

Conversely, only 12 percent primarily use a bank branch and only occasionally use online banking.

Which of the following statements apply to you?



Base: Respondents aged 16 and over who have at least one bank account (n=950) | Percentage values for "Applies" | Source: Bitkom Research 2026

Figure 5: Expectations for digital banking services and the importance of branches by age groups

The majority expect a «digital-first" approach – especially younger people

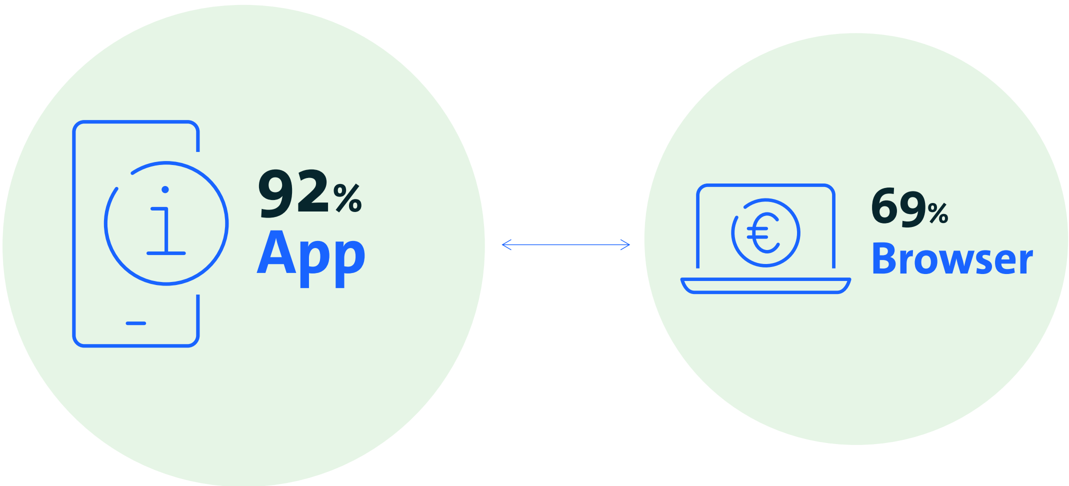
Bank branches are increasingly under pressure: More than half of bank customers say they would not miss branches. The same proportion only visit a branch when their query cannot be resolved in any other way. Among 16- to 29-year-olds, this attitude is even more pronounced: Around two-thirds agree with both statements.

Digital advice is also gaining acceptance. 39 percent are convinced they can receive advice online that is just as good as advice given in person at a branch. At the same time, 63 percent expect their bank to allow them to handle all key financial matters via an app. Among 16- to 29-year-olds, this figure rises to 76 percent.

> "Everyday banking transactions are now largely conducted digitally. This makes it all the more important for customers visiting their local bank branch to receive not only a warm welcome, but also expert support and advice when dealing with complex matters."
>
> Ralf Wintergerst, Bitkom President ↗Press Release

1.5 Applications for online banking

Which apps do you use for online banking?



Base: Respondents aged 16 and over who use online banking (n=845) | Multiple responses possible | Source: Bitkom Research 2026

Figure 6: Use of Banking App and Browser for Online Banking

App Beats Browser for Online Banking

From the customer's perspective, "mobile first" is the guiding principle for online banking. Usage is high: among those who use online banking, 92 percent use a banking app. At the same time, the browser is far from obsolete; 69 percent of online banking users still access their bank via a browser.

Which of the following statements apply to you?

Importance	Security	Trust
70% My online banking app provides all the features I need to manage my finances.	**86%** Being able to access my accounts through banking apps at any time gives me a sense of security.	**69%** I would consider using my banking app for digital identification, for example as proof of age.
51% My online banking app is my main point of contact with my bank.	**46%** I also use banking apps in public places, such as cafés or on trains.	**49%** I would consider storing other digital documents, such as proof of income, in my banking app.

Base: Respondents aged 16 and over who use an app for online banking (n=780) | Percentages for ‚Applies to me' | Source: Bitkom Research 2026

Figure 7: Importance, security perception, and additional use possibilities of banking apps

Banking apps have potential for more

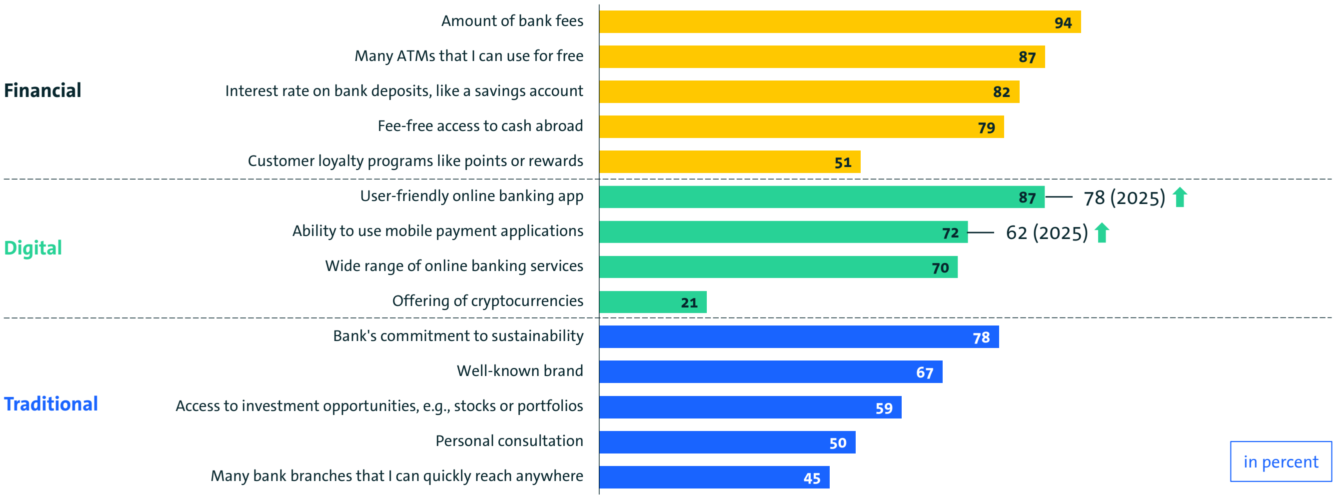
Banking apps are well received by their users: 70 percent say their app offers all the features they need to manage their finances. For well over half, it has even become their main point of contact with their bank. A key advantage is being able to access it at any time. 86 percent value being able to access their accounts whenever they need to. At the same time, 46 percent use their banking app in public places, such as cafés or on trains.

In the future, banking apps could take on additional functions. 69 percent could see themselves using them for digital identification, such as to provide proof of age. Additionally, 49 percent would be willing to store other digital documents in their banking app, such as payslips.

> "Anyone using banking apps on the go should make sure they use secure networks and shield sensitive information on their screen from prying eyes."
>
> Ralf Wintergerst, Bitkom President ↗Press Release

1.6 What customers expect from their banks

How important are the following aspects to you when it comes to your bank?



Base: All respondents aged 16 and over (n=1,004) | Percentage values for "Very important" & "Somewhat important" | Source: Bitkom Research 2026

Figure 8: Importance of financial, digital, and traditional criteria in choosing a bank

Apps and mobile payments are more important than branch networks

What makes a good bank in the eyes of customers today? Digital services are becoming increasingly important and, in some cases, even outweigh traditional criteria such as a branch network or face-to-face advice. While low bank fees remain the top priority, with 94 percent saying they are important, a user-friendly online banking app follows closely at 87 percent. Compared with the previous year, this has become significantly more important (2025: 78 percent). Mobile payments are also becoming more important: the proportion rises from 62 to 72 percent. In addition, 70 percent want a wide range of online banking features. Cryptocurrencies, by contrast, are important to only 21 percent at present.

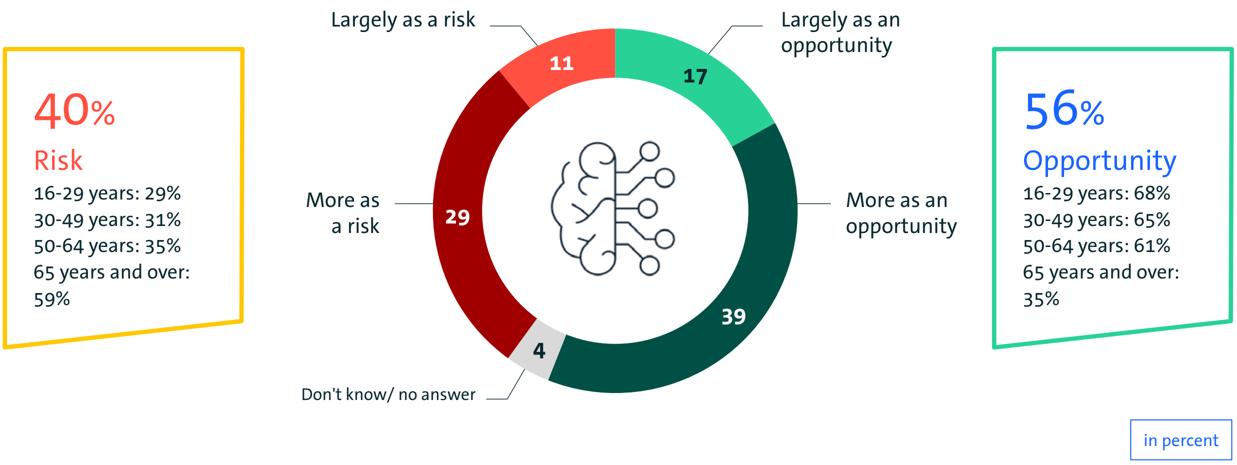
Traditional factors remain relevant: 87 percent consider it important to have access to a large number of fee-free ATMs, and 79 percent value fee-free access to cash abroad. However, a widespread branch network is important to only 45 percent, and face-to-face advice to 50 percent.

2 Artificial Intelligence in the Financial Sector

2 Artificial Intelligence in the Financial Sector

2.1 Attitude towards AI in finance

Do you see the use of AI in finance as more of an opportunity or a risk?



Base: All respondents aged 16 and over (n=1,004) | Source: Bitkom Research 2026

Figure 9: Assessment of AI Use in Finance as an Opportunity or a Risk

Germans are divided when it comes to AI in finance

Artificial intelligence has long since found its way into finance – in areas such as investing, financial planning and advice. But how do people in Germany feel about it?

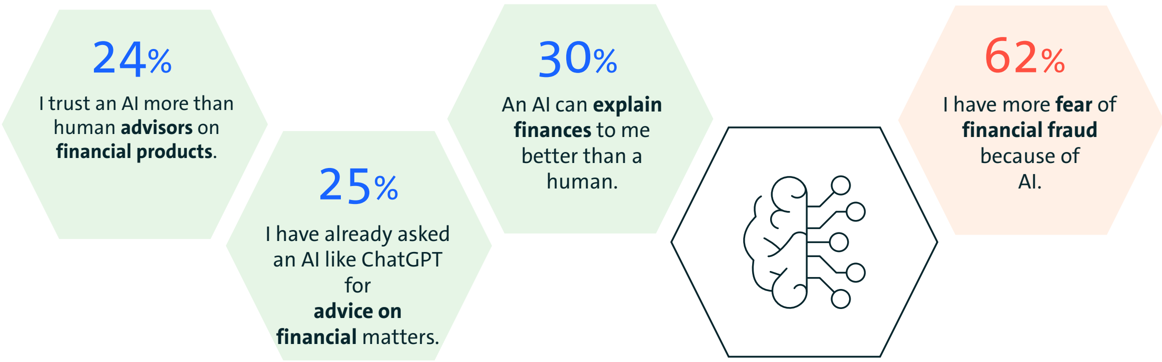
Opinions are divided: 56 percent see AI in finance as an opportunity, while 40 percent see it as a risk. There is also a clear age gap. Those aged 16 to 29 are particularly open to the technology: 68 percent view AI applications in finance as an opportunity. This proportion declines with age. Among those aged 65 and over, only 35 percent see AI in finance as an opportunity, while 59 percent are more likely to see it as a risk.

"AI is already transforming the financial industry, and in the long term, there will likely be hardly any bank that can operate without it. However, many consumers still need to be convinced of the benefits of using AI in finance. Finance is a matter of trust. That is why AI applications in this field must be transparent, secure and easy to understand."

Ralf Wintergerst, Bitkom President ↗Press release

2.2 Expectations and attitudes towards AI-based advice

Which of the following statements apply to you?



Base: All surveyed individuals aged 16 and over (n=1,004) | Percentage values for "Applies" | Source: Bitkom Research 2026

Figure 10: Attitudes towards AI-powered financial advice and security concerns in the financial sector

Financial AI: Hope for good advice, concern about fraud

Expectations of AI in the financial sector are accompanied by considerable reservations. 30 percent of people in Germany believe that AI can explain financial topics better than a human, and nearly one in four (24 percent) even trust AI more than advice from a person when it comes to financial products. Accordingly, a quarter (25 percent) have already sought advice on financial matters from an AI application such as ChatGPT. However, there are significant security concerns. 62 percent say that AI makes them more concerned about financial fraud.

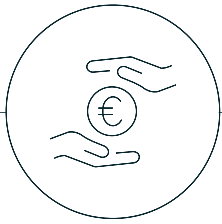
Young people in particular are already actively using AI for financial questions. Among 16- to 29-year-olds, more than a third (34 percent) have already sought advice on financial topics from an AI application such as ChatGPT. This figure decreases with age: 24 percent among 30- to 49-year-olds, 23 percent among 50- to 64-year-olds, and 22 percent among those aged 65 and over ↗Dataverse.

Which of the following statements apply to you?

27%

In the future, I would like AI to make most of my financial decisions for me.

16-29 years: 31%
65 and over: 19%



49%

I would not consider using AI for financial matters.

16-29 years: 42%
65 and over: 62%

Base: All surveyed persons aged 16 and over (n=1,004) | Percentage values for "Applies" | Source: Bitkom Research 2026

Figure 11: Public Attitudes Towards the Use of Artificial Intelligence in the Financial Sector

AI making financial decisions – or not

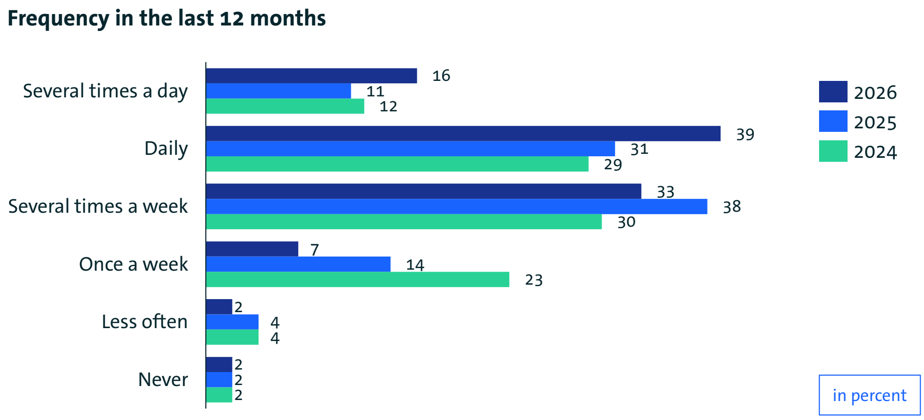
The contrast between trust and scepticism is particularly clear here: while more than one in four (27 percent) could see themselves allowing AI to make most of their financial decisions in the future, 49 percent would not consider using AI for financial matters at all. Here too, younger people are significantly more open to the idea than older people.

3 Digital Payments & the Digital Euro

3 Digital Payments & the Digital Euro

3.1 Contactless payment with card, smartphone, or smartwatch

How often have you made contactless payments by card, smartphone or smartwatch in the past year?



98%
have paid at least once with a card, smartphone, or smartwatch (2026)

16-29 years: 99%
65 years and older: 95%

Base: All respondents aged 16 and over (n=1,004) | Percentage values for "Applies" | Source: Bitkom Research 2026

Figure 12: Contactless payments with card, smartphone, or smartwatch in the last 12 months

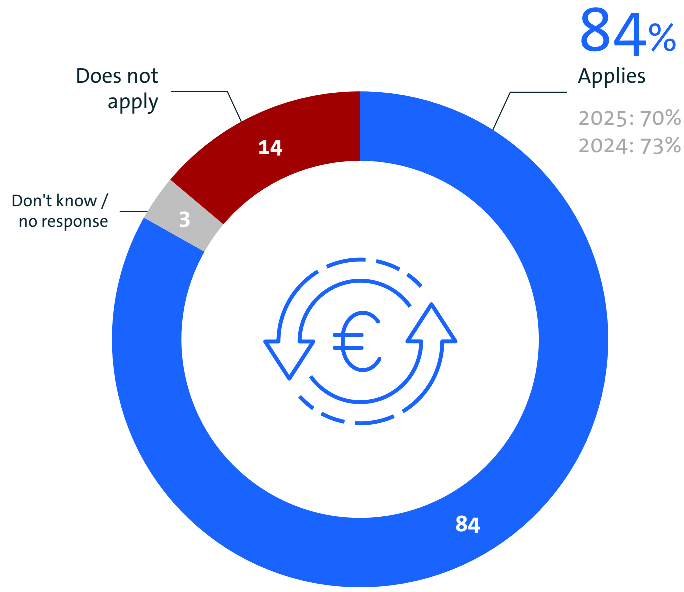
Card, phone, or watch: Almost everyone pays contactlessly

98 percent of people in Germany made at least one contactless payment last year using a card, smartphone or smartwatch. There are hardly any age differences: among 16- to 29-year-olds, the proportion is 99 percent, and among those aged 65 and over, it is 95 percent ↗Dataverse.

More than half make contactless payments at least once a day: 16 percent pay contactlessly several times a day, and 39 percent once a day. Another 33 percent do so several times a week. Only 2 percent pay contactlessly less often or not at all.

3.2 The right to pay digitally

"All retailers should be legally required to offer at least one electronic payment option in addition to cash."



in percent

Base: All respondents (n=1004) | Deviations from 100 percent are due to rounding | Source: Bitkom Research 2026

Figure 13: Approval of the right to digital payments

Majority want the right to pay digitally

84 percent of respondents believe that all retailers should be legally required to offer at least one electronic payment option in addition to cash. Only 14 percent oppose such a requirement, while 3 percent did not provide an answer.

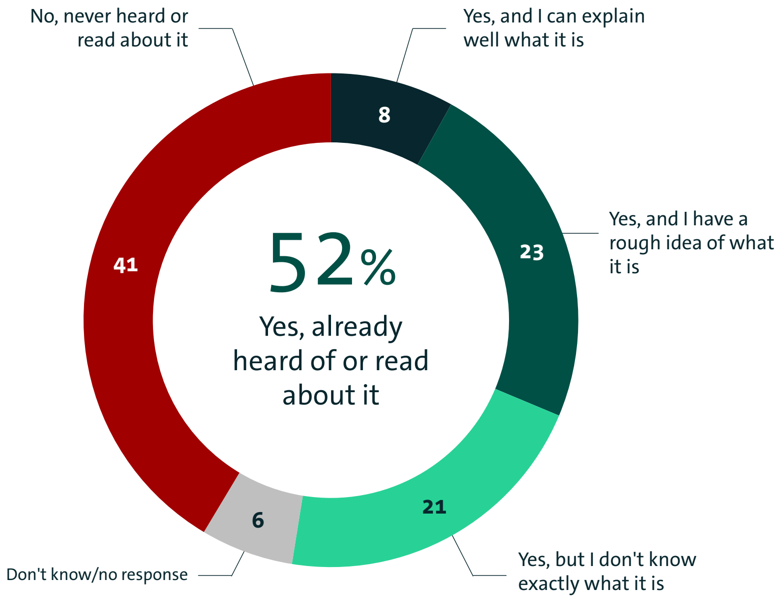
In the previous year, only 70 percent shared this view ↗Dat-averse. Support is similarly high across all age groups: Among those aged 16 to 29, the figure is 86 percent, while among those aged 65 and over, it is 83 percent.

"Whether by card, watch or phone – anyone who wants to pay digitally should be able to do so everywhere. The government should quickly implement its plan to require the nationwide acceptance of at least one digital payment method."

Alina Stephanie Bone-Winkel,
Digital Finance Expert at Bitkom
↗Press Release

3.3 Awareness of the digital euro

Have you ever heard of or read about the digital euro?



in percent

Base: All respondents (n=1,004) | Deviations to 100 percent in the sum are due to rounding | Source: Bitkom Research 2026

Figure 14: Awareness of the Digital Euro

Half of Germans have heard of the digital euro

The digital euro is already familiar to a large proportion of the population, but knowledge of how it works remains limited. 52 percent of people in Germany aged 16 and over have already read or heard about the digital euro. However, only 8 percent say they could explain what it is. Another 23 percent have a rough idea of what it involves, while 21 percent are familiar with the term but cannot say exactly what it means. 41 percent have never heard of the digital euro at all.

The results therefore indicate that there is still a significant need for information. The digital euro is intended to complement cash as a form of digital central bank money and contribute to a modern, sovereign and competitive European payment system. Its acceptance will depend in part on providing consumers and businesses with clear, timely information about how it works and what benefits it offers ↗Press Release.

↗What is the digital euro?

The digital euro

Europe's Digital Money of the Future

The digital euro is intended to provide citizens and businesses with a secure digital form of the euro issued as central bank money. It is designed to complement cash and existing means of payment. It would be issued by the European Central Bank and distributed via supervised payment service providers such as banks. It is intended to be usable both online and offline.

Objectives of the Digital Euro

- **Accessibility:** provide all citizens with access to secure digital central bank money;
- **Sovereignty:** strengthen Europe's independence in payments;
- **Innovation:** promote the digitalisation of the financial sector;
- **Trust:** build trust through data protection, security and clear regulation.

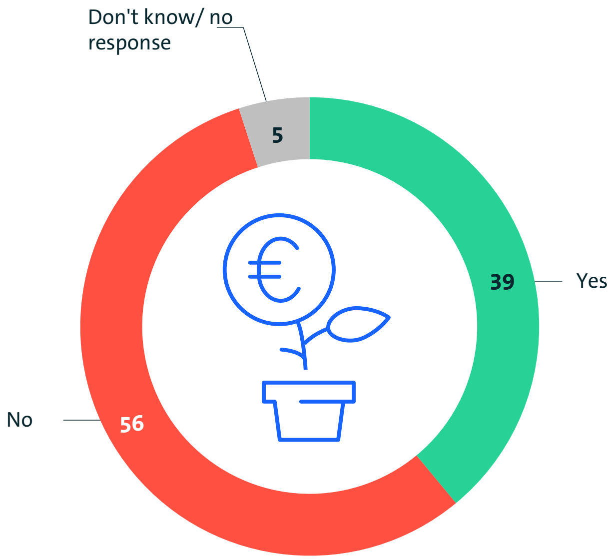
4 Digital Investing and Private Retirement Planning

4 Digital Investing and Private Retirement Planning

4.1 The retirement savings account

Have you ever heard of or read about the government-subsidised retirement savings account?

Introduction on 1 January 2027



in percent

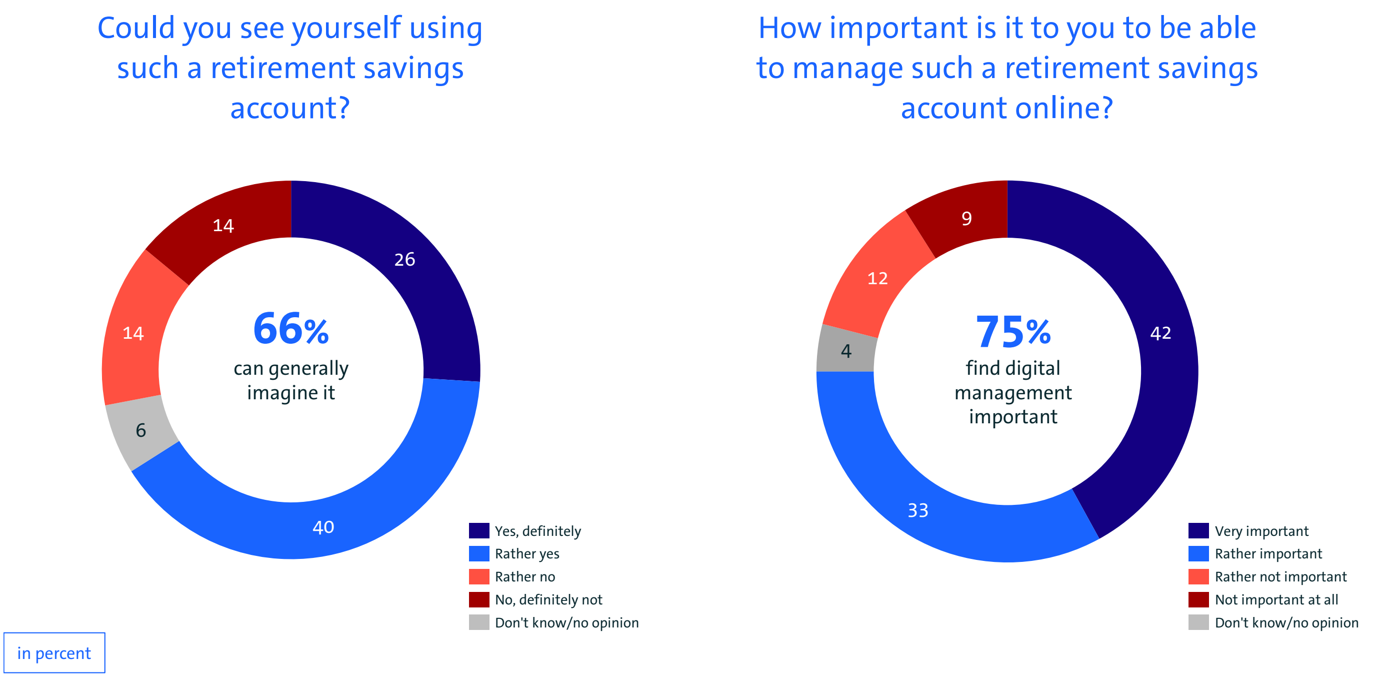
Base: All respondents (n=1004) | Deviations from 100 percent are due to rounding | Source: Bitkom Research 2026

Figure 15: Awareness of the government-sponsored retirement savings account

Two-thirds are open to a government-supported retirement savings account

In light of the current debate about how to secure retirement provision in the future, private pension saving is coming increasingly into focus. Under the government's plans, the new retirement savings account is set to provide an additional option for private retirement provision from 2027. Those who invest in shares, ETFs or other investment products would receive government support.

So far, 39 percent of people in Germany aged 16 and over have heard about it. Among those who are not yet retired, the figure is 41 percent.



Base: People who are not yet retired or on a pension (n=675) | Deviations from 100 percent are due to rounding | Source: Bitkom Research 2026

Figure 16: Willingness to Use and Importance of Digital Management of the Pension Fund Portfolio

Willingness to use it is high – digital management is crucial

Willingness to use such a retirement savings account is significantly higher: Two-thirds (66 percent) of those not yet receiving retirement benefits could see themselves using one. 26 percent would definitely use the retirement savings account, while a further 40 percent would probably use it. Being able to manage their retirement savings easily online is particularly important to respondents.

For a total of 75 percent, it would be important to access and manage their retirement savings account online: 42 percent consider this very important, while a further 33 percent consider it fairly important. Among 16- to 29-year-olds, 79 percent consider it important overall, compared with 77 percent among 30- to 49-year-olds and 72 percent among those aged 50 and over who are not yet receiving retirement benefits.

"The retirement savings account is generating significant interest even before its launch. To ensure widespread adoption, it must be designed to be simple, transparent and fully digital. People expect to be able to monitor and manage their retirement savings easily at any time. At the same time, the retirement savings account can help mobilise more private capital for innovation and growth – for instance, through long-term investment funds such as ELTIFs, particularly to support start-ups."

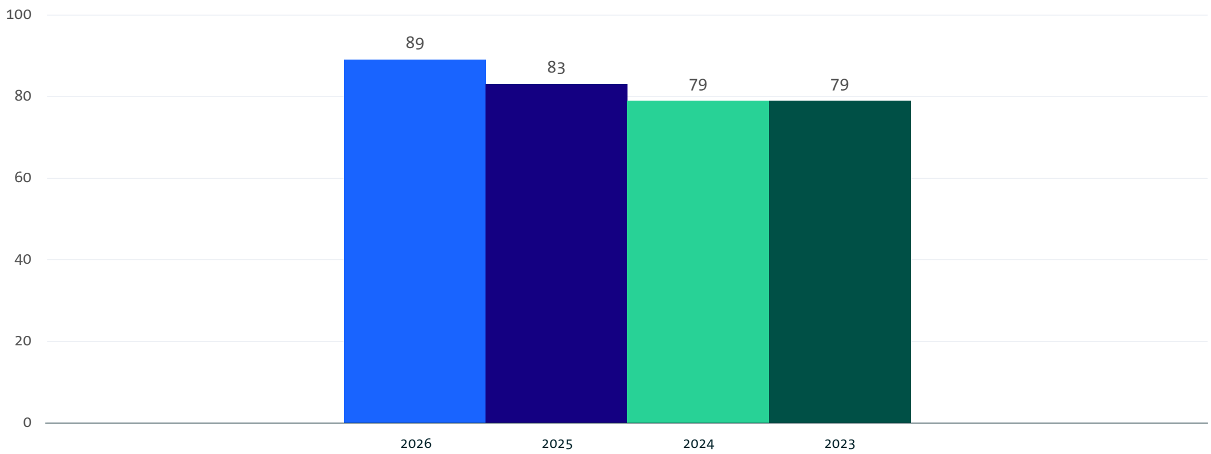
Bitkom CEO Dr. Bernhard Rohleder
↗Press Release

5 Digital Insurance

5 Digital Insurance

5.1 Use of Online Contracts

Users of online contracts



in percent

Base: All respondents (2nd survey 2025) | Source: Bitkom Research | Data in percent

Figure 17: Development of the proportion of users of online insurance contracts

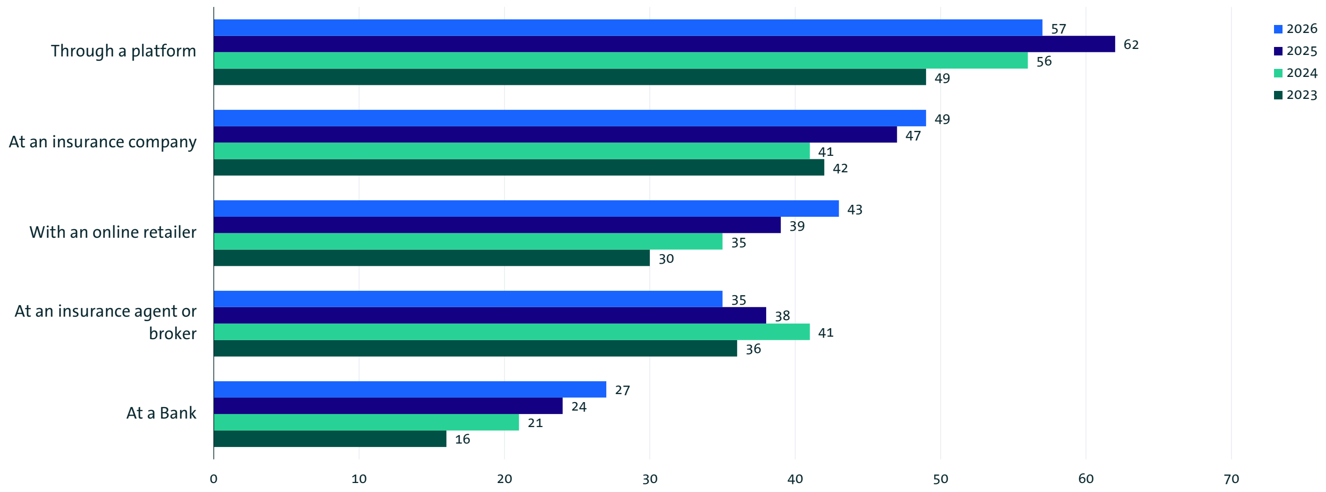
9 out of 10 Germans have already taken out insurance online

For the vast majority of the population, taking out insurance online is now commonplace. 89 percent of people in Germany aged 16 and over have already taken out at least one insurance policy online. Compared with the previous year, this proportion has increased by six percentage points (2025: 83 percent), having stood at 79 percent in both 2023 and 2024.

Taking out insurance online is especially common among those under 65: 96 percent of those aged 16 to 29, 98 percent of those aged 30 to 49, and 99 percent of those aged 50 to 64 have already taken out insurance online. But even among those aged 65 and over, a clear majority of 64 percent have now had experience of taking out insurance digitally ↗Dataverse.

5.2 Channels used to take out insurance online

Where have you taken out insurance online?



Base: Respondents aged 16 and older who use online contracts (2nd survey 2025) | Multiple responses | Source: Bitkom Research | Data in percent

Figure 18: Providers and distribution channels used for online insurance purchases over time

The path to online insurance usually leads through comparison portals

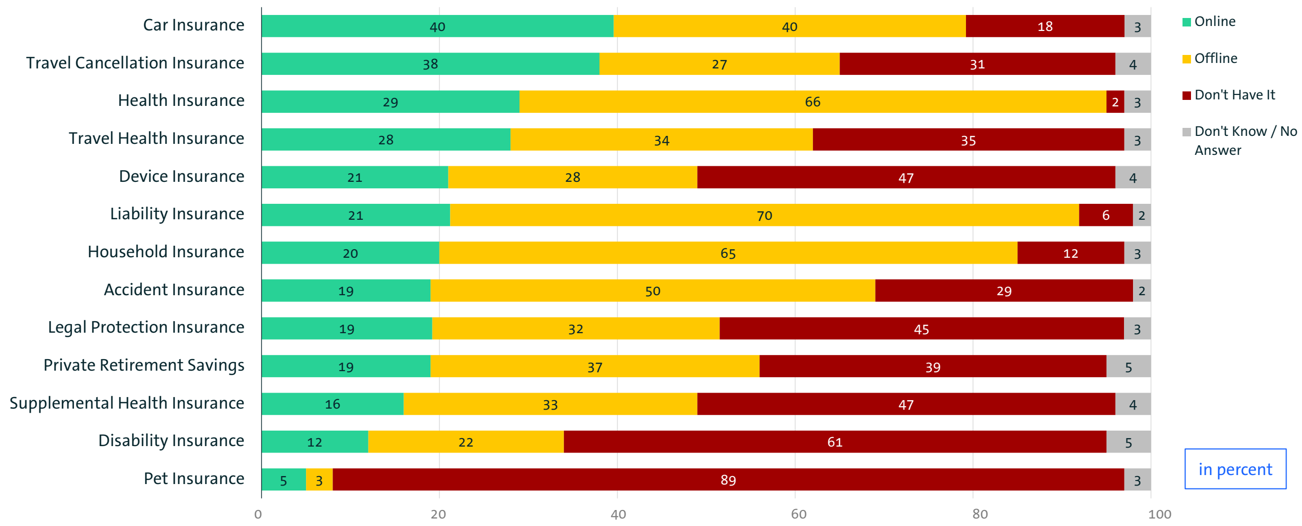
Comparison portals remain the most important channel for taking out insurance online: 57 percent of those who have already taken out insurance online used a platform such as Check24 or Verivox to do so. Compared with 2025, however, the proportion has fallen from 62 percent to 57 percent.
49 percent took out insurance online directly with an insurer. 43 percent used an online retailer, for example when booking a trip or buying a device.

Another 35 percent contacted an insurance agent or broker online, while 27 percent used a bank. Online retailers and banks, in particular, have become significantly more important since 2023.
49 percent completed their insurance online directly with an insurance company. 43 percent used an online retailer, such as when purchasing a trip or a device.

Another 35 percent contacted an insurance representative or broker online, and 27 percent reached out to a bank. Online retailers and banks, in particular, have gained significant importance since 2023.

5.3 Types of insurance and how they are taken out

Did you most recently take out the following types of insurance online or offline?



Base: All respondents aged 16 and over (2nd Survey 2025) | Deviations from 100 percent are due to rounding | Source: Bitkom Research

Figure 19: Online and Offline Closures of Different Insurance Types

Depending on the type of insurance, online is not always the first choice

Whether an insurance policy was most recently taken out online or offline depends significantly on the type of insurance. For car insurance, the shares are equal, at 40 percent online and 40 percent offline. Travel cancellation insurance was most recently taken out online by 38 percent of respondents and offline by 27 percent. For international health insurance, the figures are 28 and 34 percent, respectively.

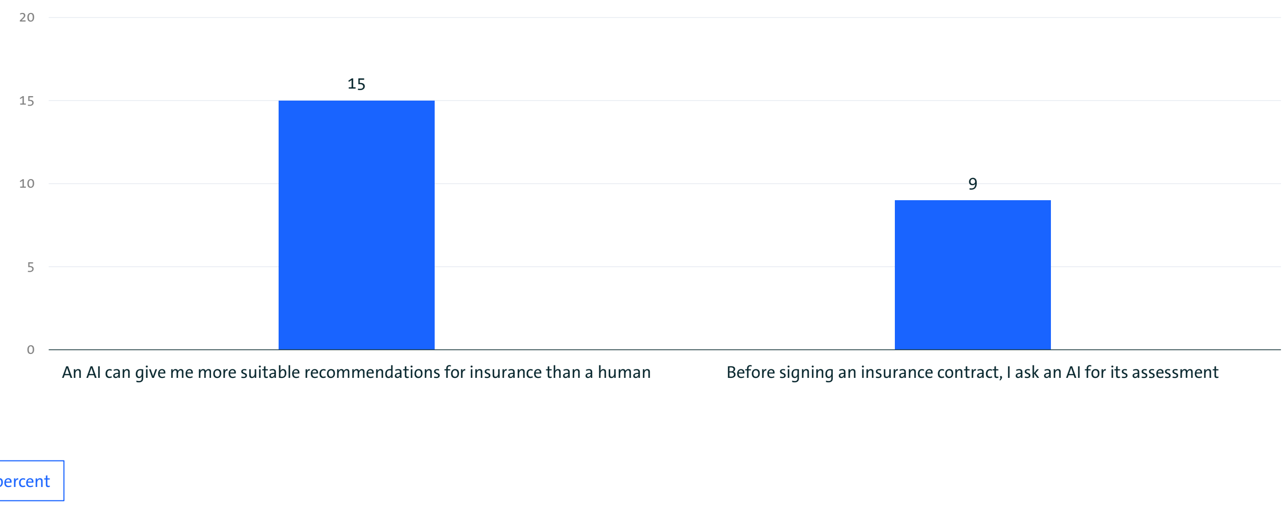
For many common types of insurance, offline take-up is clearly more prevalent. For example, liability insurance was most recently taken out offline by 70 percent, health insurance by 66 percent, and household insurance by 65 percent of those surveyed. The corresponding online figures are 21, 29 and 20 percent. Offline take-up is also higher for accident insurance, private retirement provision and legal protection insurance.

6 Artificial Intelligence in the Insurance Sector

6 Artificial Intelligence in the Insurance Sector

6.1 Attitudes towards AI in insurance

Which of the following statements apply to you?



Base: All respondents aged 16 and over | Data for "Applies" | Source: Bitkom Research | Data in percent

Figure 20: Agreement with statements about AI-supported advice in concluding insurance policies

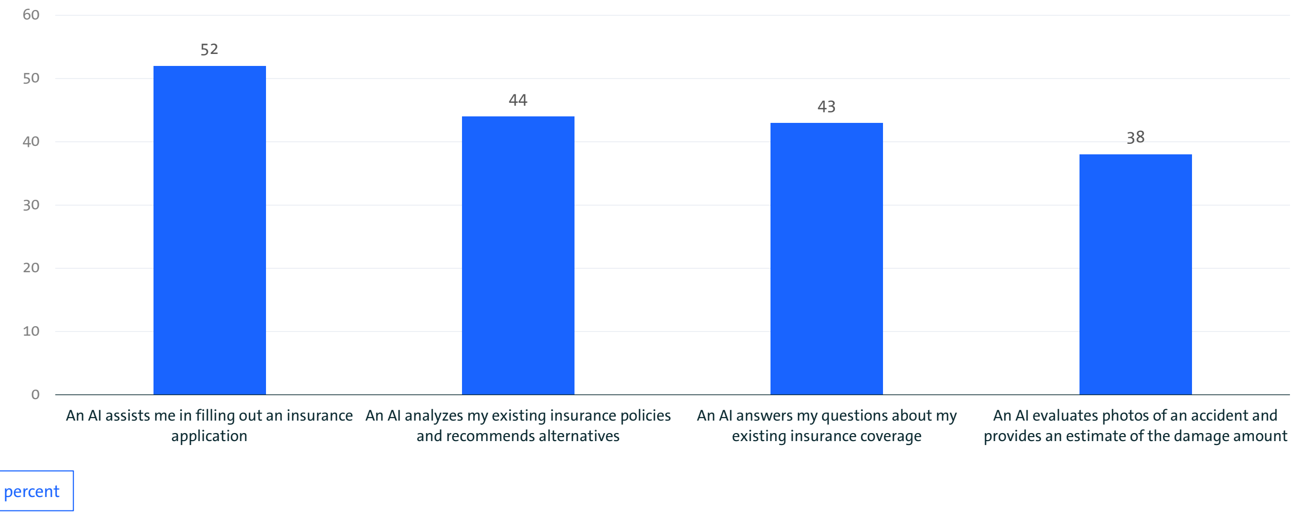
AI is already being used in insurance decisions

So far, about one in ten people (9 percent) in Germany say they have consulted an AI application before taking out an insurance policy. Among those aged 16 to 29, the proportion is highest at 13 percent, and lowest among those aged 65 and over at 7 percent.

However, a large majority remain sceptical about AI recommendations: Only 15 percent believe that AI can provide better insurance advice than a human. Those aged 50 to 64 are most likely to share this view (19 percent), and those aged 65 and over the least likely (11 percent) ↗Dataverse.

6.2 Future use of AI

To what extent would you like to use AI for the following purposes in the future?



Base: All respondents aged 16 and over | Responses for "Yes, definitely" and "Rather yes" | Source: Bitkom Research | Figures in percent

Figure 21: Future Willingness to Use Artificial Intelligence in Insurance Matters

A narrow majority want AI assistance with applications

Despite the currently limited use of AI and the relatively low level of trust in AI recommendations, openness to specific applications is considerably greater: More than half of respondents (52 percent) would like AI to assist them when filling in an insurance application in the future.

44 percent could see themselves using AI to analyse their existing insurance policies and suggest alternatives, while 43 percent would use AI to answer questions about their current insurance cover.

AI also generates interest in claims assessment: 38 percent would use AI to assess photos of an accident and estimate the cost of the damage.

"People are gaining more and more experience with AI and are therefore becoming more open to using it for more complex matters such as insurance. AI can help people understand policies better and make more informed decisions about their insurance. At the same time, insurance remains a product built on trust, and human advice continues to play an important role for many people."

Dr. Bernhard Rohleder, Bitkom CEO ↗Press release

7 Conclusion

The digitalisation of everyday financial activities is already well advanced: 84 percent of the population use online banking, and 85 percent of users handle their banking exclusively or primarily online. As a result, consumer expectations are also rising. For 87 percent, a user-friendly banking app is important, while 63 percent expect to be able to manage all major financial matters via an app. Nevertheless, banks' digital services receive an average rating of only 3.0 on the German grading scale. The bank branch is losing importance, yet remains relevant for complex issues and face-to-face advice. Although 55 percent say they would not miss bank branches, personal advice is still important for 50 percent. Banking apps play a central role in this shift: 92 percent use them for online banking, and for 51 percent, their banking app is their main point of contact with their bank. In addition, 69 percent could see themselves using their banking app for digital identification. "Banks enjoy a high level of trust when it comes to handling sensitive data. This opens up opportunities for new digital identity services and additional services far beyond traditional financial services", says Bitkom President Ralf Wintergerst.

Artificial intelligence is also gaining importance: 56 percent see its use in the financial sector as more of an opportunity than a risk, and 25 percent have already used AI applications such as ChatGPT for financial questions. At the same time, 62 percent are concerned that AI could increase financial fraud, and only 24 percent trust AI more than human advice. "AI not only supports traditional financial advice, but is increasingly becoming an alternative to it", says Wintergerst.

In the insurance sector, digitalisation is also well advanced: 89 percent of consumers have already taken out insurance online. At the same time, the results show that AI is likely to play an increasingly important role in insurance processes in the future. 52 percent would like AI assistance when filling in insurance applications, 44 percent would use it to analyse their existing insurance policies, and 43 percent would use it for questions about their insurance cover. However, an important distinction needs to be made: growing openness to AI does not mean that human advice will lose importance in the short term. Particularly when it comes to complex, detailed or long-term insurance decisions, personal trust remains a key factor. AI is therefore likely to gain relevance initially where it provides guidance, simplifies processes and efficiently supports routine tasks.

At the same time, the digital customer interface is continuing to evolve. Insurance policies are already frequently taken out through platforms. Insurers need to adapt to the fact that AI assistants are creating an additional customer interface that they can actively help shape.

"Most banks and financial service providers have made significant progress in digitalisation in recent years, but customer expectations are also rising. The study has shown that those who focus on apps and AI can gain a significant competitive advantage. It will be crucial to use new technologies in a way that creates genuine added value for customers and ensures that banks and financial service providers remain the main point of contact for their customers' financial needs in the future."

– Bitkom President Ralf Wintergerst

8 Methodology

Survey 1 | Digital Finance

Client	Bitkom
Methodology	Computer-assisted telephone interview/ Computer Assisted Telephone Interview (CATI), Dual Frame
Population	Individuals in Germany aged 16 and over
Sample size	n=1,004
Survey period	Week 11 to Week 14, 2026
Weighting	Representative weighting of the dataset based on the current microcensus of the Federal Statistical Office
Statistical margin of error	+/- 3 percent in the total sample

Survey 2 | Multi-topic survey, including Digital Payments

Client	Bitkom
Methodology	Computer-assisted telephone interview (CATI), Dual Frame
Population	People in Germany aged 16 and above
Sample size	n=1,004
Survey period	Week 9 to Week 12, 2026
Weighting	Representative weighting of the dataset based on the current microcensus of the Federal Statistical Office
Statistical margin of error	+/- 3 percent in the total sample

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Banking is increasingly done via apps, insurance policies are taken out online, and artificial intelligence is playing a growing role in financial decisions. Digital technologies are changing the way people manage their finances, plan for the future, invest and make payments. This study report shows how consumers currently use digital financial and insurance services and how they rate them. The results are based on a representative survey of 1,004 people aged 16 and over in Germany conducted in 2026.

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