



BRITAIN'S AI FINANCE DIVIDE

WHO IS GETTING LEFT BEHIND & WHAT IT
MEANS FOR FINANCIAL SERVICE BRANDS

APRIL 2026



Our research reveals three critical insights shaping the future of financial services



1. AI adoption is highly uneven, varying widely by region and age



2. There is a pronounced gender confidence gap, with women far less confident than men in their understanding of how investment works



3. AI is likely to boost switching behaviour and diminish brand loyalty

AI adoption is highly uneven

AI adoption in financial services varies widely by region and age

This risks creating and reinforcing a financial competence gap

37%

of Gen Z have used AI tools to help make financial decisions in the past year



Far fewer women than men feel confident in their understanding of how investment works

22%

of women in the UK have a confident understanding of how investment works vs 45% of men

AI risks increasing this existing confidence gap



AI is likely to boost switching behaviour and diminish brand loyalty

Through mimicking the influence that price comparison sites had in the past, AI is reducing barriers to switching. This has **real implications** for financial services providers looking to market to different audiences.

55%

of current AI users would seriously consider switching provider if AI recommended it



Get in touch with our
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