



PLAID



The Harris Poll

SPRING 2026

The state of intelligent finance

AI, agents, and trust

**The state of intelligent finance:
AI, agents, and trust**

AI is rapidly becoming an essential financial tool for many Americans, raising the bar for what effective financial experiences look like: personalized, permissioned, and proactive.

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A word from Plaid

There's a revealing finding in our latest research: over half of Americans used AI to manage their finances in the past 12 months. Not to research financial products or comparison shop, but to actually manage their money. And almost as many say they'd trust it to do more.

That's not a trend. It's a structural shift.

In partnership with the Harris Poll, we surveyed thousands of American adults to understand how they're using AI in their financial lives, what they're willing to hand over to automation, and what it will take to earn their trust. What we found was striking: not just in how quickly the technology has advanced, but in how quickly consumers have followed.

Fintech put powerful tools in all of our pockets, offering new ways to monitor, move, save, borrow, and invest. It raised the bar for what financial experiences could feel like. But access and visibility alone don't solve for complexity, and for many consumers, complexity remains the defining challenge of modern financial life.

AI is meeting that challenge fast. Americans now want products that understand their situation, surface what matters, and increasingly act on their behalf. Half of US consumers already say that managing money without AI will soon feel outdated.

But in finance, intelligence alone isn't enough. Trust has to come with it.

Consumers want AI that is transparent about what it's doing, accountable when something goes wrong, and designed to keep them in control. Those expectations don't diminish as AI becomes more capable. They grow stronger. Notably, the consumers who use AI the most also demand the most oversight. Empowerment and accountability go hand in hand.

We call this new era **intelligent finance**: experiences powered by connected financial data and modern AI that help people better understand their money, make more informed decisions, and, where appropriate, take action on their behalf. It's a shift from passive display to active guidance. At Plaid, we've spent more than a decade building the data infrastructure that makes intelligent finance possible, and this report reflects what we're seeing as this shift accelerates.

The companies that meet this moment by building for both intelligence and trust will help define what personal finance looks like for the next generation.

Key concepts

Intelligent finance: financial experiences that use connected data and intelligence to improve outcomes

Permissioned intelligence: intelligence that operates with user knowledge and authorization

Supervised autonomy: systems that can act but remain reviewable and reversible

Trust layer: transparency, security, explainability, and accountability

AI-empowered users: users who feel more confident and informed using AI

Methodology

This survey was conducted online by The Harris Poll on behalf of Plaid from February 17 to 22, 2026, among 2,002 adults in the United States, aged 18 and older. Data is weighted where necessary by age, gender, region, race/ethnicity, household income, education, marital status, household size, employment status, and political party affiliation to align with their actual proportions in the population.

Respondents were selected from those who agreed to participate in our surveys. The sampling precision of Harris online polls is measured using a Bayesian credible interval. The sample data is accurate to within ± 2.5 percentage points at the 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

Note: All results are weighted to reflect the U.S. adult population. In this report, "Americans" and "consumers" are used to describe the same nationally representative group of adults.

Executive summary

63% of Americans say AI is finding its way into many areas of their lives, and over half (55%) have already used it for financial tasks in the past 12 months. Among them, 86% say it helps them better understand their finances. Here are the big takeaways:

Financial experiences that don't feature AI are already playing catch-up.

- 52% of consumers expect fintech apps to use AI, rising to 59% among Gen Z and Millennials.
- 50% say managing money without AI will soon feel outdated.

Many Americans feel more comfortable with AI than a traditional financial advisor.

- 64% of Americans agree that AI is making financial advice more accessible.
- 52% of Gen Z and Millennials feel more comfortable sharing financial information with AI than explaining their finances to a human.

Consumers are ready to let AI take action on their behalf.

- 44% of consumers would trust an AI agent to automatically execute trades based on market conditions, rising to 54% among Gen Z and Millennials.
- 54% of Gen Z and Millennials say AI can predict their financial habits better than they can.

Trust in AI depends overwhelmingly on transparency and accountability.

- 75% of consumers feel it's important to know when AI is being used in financial decisions.
- 80% believe companies should reimburse them for AI-driven mistakes.

Consumers see intelligent finance as a way to get ahead.

- 62% of Gen Z and Millennials believe AI will open financial opportunities they don't possess today.
- 69% of consumers are open to sharing personal information when the utility is clear.



Intelligent is the new digital

AI is increasingly viewed as an essential layer in financial experiences, with younger generations leading the way.

 KEY FINDING

52%

of Americans expect fintech apps to use AI, rising to 59% among Gen Z and Millennials.

A CLOSER LOOK

AI has moved from novelty to daily utility. As it becomes embedded across various parts of financial life, it's fundamentally reshaping what consumers consider modern money management.

Normalization of AI

More than half of Americans (55%) have already used AI for financial tasks in the past 12 months. This adoption is driven by a broader trend: 63% say AI is finding its way into many areas of their lives (rising to 69% for Gen Z and Millennials).

AI use for finances over the past 12 months



The "outdated" penalty

AI has moved beyond a nice-to-have feature to a baseline expectation. 50% of consumers (and 54% of Gen Z and Millennials) say managing money without AI will soon feel outdated.

Intelligence as a necessity

48% of consumers say using AI tools is becoming necessary to manage money effectively in today's economy. For Gen Z and Millennials, that number jumps to 57%.

High expectations for AI are driving adoption, as consumers turn to it for specific, tangible improvements to their financial well-being, especially for Gen Z and Millennials:

Efficiency:

- 60% expect AI to save them time managing their financial life.
- 67% for Gen Z/Millennials

Peace of mind:

- 58% expect AI to make managing money feel less stressful.
- 67% for Gen Z/Millennials

Wealth building:

- 56% expect AI to help them save money and invest more.
- 63% for Gen Z/Millennials

Confidence:

- 53% expect AI to take the guesswork out of financial decisions.
- 61% for Gen Z/Millennials

Expectations for AI-powered money management

67%

Gen Z / Millennials

"I expect AI will **save me time** managing my financial life."

67%

Gen Z / Millennials

"I expect AI to make managing money feel **less stressful**."

63%

Gen Z / Millennials

"I expect AI to help me **save money** and **invest more**."

61%

Gen Z / Millennials

"I expect AI to **take the guesswork out** of financial decisions."

🔍 Industry perspective

While over half of consumers now expect fintech apps to use AI, our survey of Plaid customers¹ suggests that most companies are still in transition: only 34% reported using AI today for financial insights and recommendations, and results were mixed (53%) on whether AI capabilities are already a baseline requirement. What's clear is that firms increasingly see AI as a competitive differentiator, though many have not yet embedded it deeply into the core financial experience or built the trust layer needed to scale it.

1. Plaid surveyed 73 customers and prospects via email in early 2026. To ensure our findings are honestly reported given the sample size, we use a directional confidence framework: rather than stating simple percentages, each finding is expressed in terms of how strongly the data supports a majority finding—clearly, likely, possibly, or mixed/muddled. This approach is designed to avoid overstating certainty from a modest sample while still surfacing meaningful patterns.

✓ THE BOTTOM LINE

In a very short period of time, AI adoption has made “intelligent” the new “digital.” Most financial companies are still in the early stages of this shift, but the direction is clear: moving AI from experimentation to the core user experience is becoming a near-term imperative.

The idea that non-AI-powered financial services are already viewed as outdated indicates a structural shift in brand perception and perceived relevance. No longer satisfied with apps that simply display data, consumers expect apps that alleviate the burden of money management by understanding that data, anticipating their needs, and taking action on their behalf.





Financial literacy for all

AI is closing long-standing gaps in financial literacy by making money questions easier to ask and answer in real time, any time. That means greater financial empowerment for all, as an emerging “AI power user” cohort pushes expectations forward further.

 **KEY FINDING**

86%

of Americans who use AI for personal finance report that it helps them better understand their finances. AI is significantly expanding financial literacy.

A CLOSER LOOK

For generations, quality financial guidance was a privilege gated by wealth, access, and the confidence to ask for help. While fintech began democratizing access, AI is democratizing understanding.

That's because, for many, the traditional path to financial health—i.e., talking to an advisor or attending a course—came with a “shame tax” that prevented them from asking even basic questions. AI removes that friction entirely, offering judgment-free, always-available guidance that meets people where they are.

 **Define: shame tax**

The emotional and psychological cost of seeking financial help — the embarrassment, self-consciousness, or fear of judgment that prevents people from asking basic questions or seeking the guidance they need.

A more open door to advice

64% of Americans agree that AI is making financial advice more accessible. AI provides a safe space for inquiry: 51% of consumers turn to AI over human advisors for its 24/7 availability, and 45% for its patience when explaining things. Notably, 40% of consumers say AI feels less judgmental than talking to a person, and 39% say they're more comfortable asking so-called "dumb" or basic financial questions.

Reasons for choosing AI over a human advisor



Gen Z and Millennials are pioneering this shift, with 52% stating they feel more comfortable sharing information with AI than a human, and 66% saying that AI tools feel more accessible than traditional financial advisors.

Multiple entry points to literacy

Consumers are not waiting for a single financial super-app to begin their journey; instead, they're utilizing a fragmented ecosystem of tools to decode their financial lives. These include general AI chatbots (35%), AI features within search engines and browsers (30%), tax planning services (16%), primary banking apps (16%), and dedicated financial planning apps (13%).



From literacy to action

While 86% of AI personal finance users say it helps them better understand their finances, the true impact is found in the transition from theory to practice. Users report that AI has significantly improved their ability to evaluate financial products (64%) and manage their day-to-day spending (53%).

The AI-empowerment dividend

The more consumers use AI, the more value they extract. Compared to casual users, “AI-empowered” users see significant gains in financial confidence (+15%), progress toward long-term goals (+15%), and their ability to detect scams (+10%).

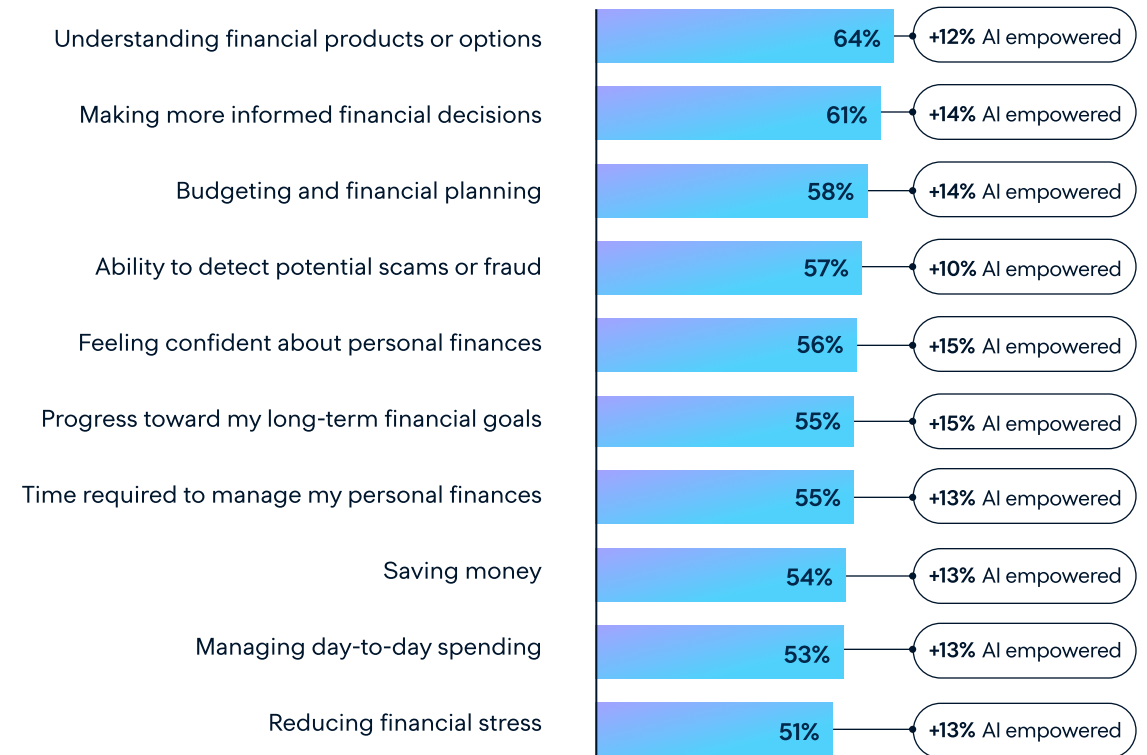
Who are the “AI-empowered?”

Consumers who actively use AI tools, whether for work or personal purposes, and believe those tools are making them smarter and more financially aware. This group goes beyond casual AI use; they see AI as a resource that genuinely improves their financial understanding and decision-making.

Empowering the denied

AI is transforming rejection into a roadmap. Among credit-denied Americans, it’s helping them master the very topics needed to regain financial access, including understanding credit scores (43%), investing basics (37%), budgeting (37%), and debt payoff strategies (32%).

Impact of using AI for personal finances



 **Industry perspective**

Consumers are already using AI to better understand products, spending, and even credit recovery, yet only 45% of surveyed companies say financial insights and personalization are a top AI investment priority for the next 12 months (and just 34% say they're already applying AI to that use case). In other words, demand for always-on, judgment-free guidance has arrived, but broad productization has not.

✓ THE BOTTOM LINE

If the last decade of fintech was about giving people access, this decade is about giving them intelligence. Consumers don't want to become experts, nor do they want their tools to require expertise. The companies that win will be those that embed guidance and action directly into the products people already use.

By turning financial insights into a judgment-free roadmap—especially for populations like the credit-denied—firms can transform financial literacy from a passive ideal into a proactive, high-confidence reality for all users.



AI, take the wheel

The background is a blue-tinted illustration. On the right, a large hand is shown gripping a steering wheel. In the center-left, there is a candlestick chart with several bars. Below the chart, a small robot figure is pointing towards the right. In the foreground, a laptop is open, displaying a grid-like logo on its lid. The overall theme is AI and automation in a financial or technological context.

As the chatbot era gives way to the agentic era, consumers are growing comfortable with greater AI-powered automation, so long as guardrails remain thoughtful.

 KEY FINDING

44%

of consumers would trust an AI agent to automatically execute trades based on market conditions, rising to 54% for Gen Z/Millennials.

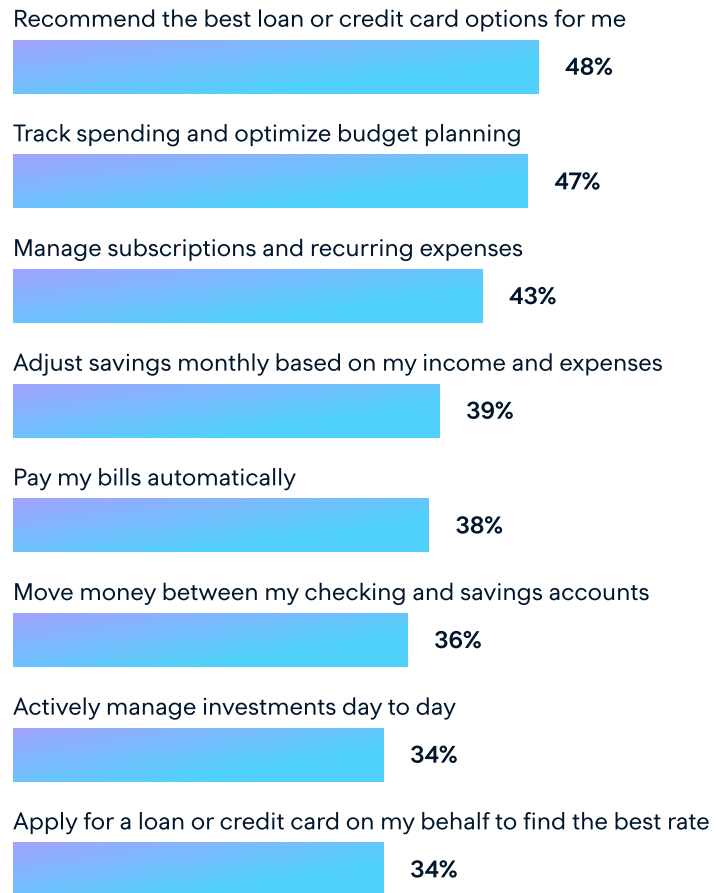
A CLOSER LOOK

The appetite for financial automation has moved beyond low-stakes chores. While early AI use cases focused on things like subscription management, a rapid shift is now underway toward high-stakes financial agency. Consumers, particularly younger cohorts and power users, are looking for AI-powered tools that can navigate market volatility and optimize money in real time.

The delegation hierarchy

Trust in autonomous AI spans a broad spectrum, from high-stakes wealth generation to the "micro-optimizations" of daily life. At the top of the pyramid, 63% of consumers believe AI can react to market changes faster than human investors, while 57% expect AI agents to eventually outperform human traders. This sentiment is supported by a desire to automate the cognitive overhead of daily life, including tracking spending and budget planning (47%), managing recurring expenses (43%), and adjusting monthly savings based on fluctuating income (39%).

Trust in autonomous AI for financial activities



⚡ Plaid customer insight

Robinhood Cortex can analyze thousands of reports, earnings call transcripts, and other filings in seconds to deliver real-time market analysis.

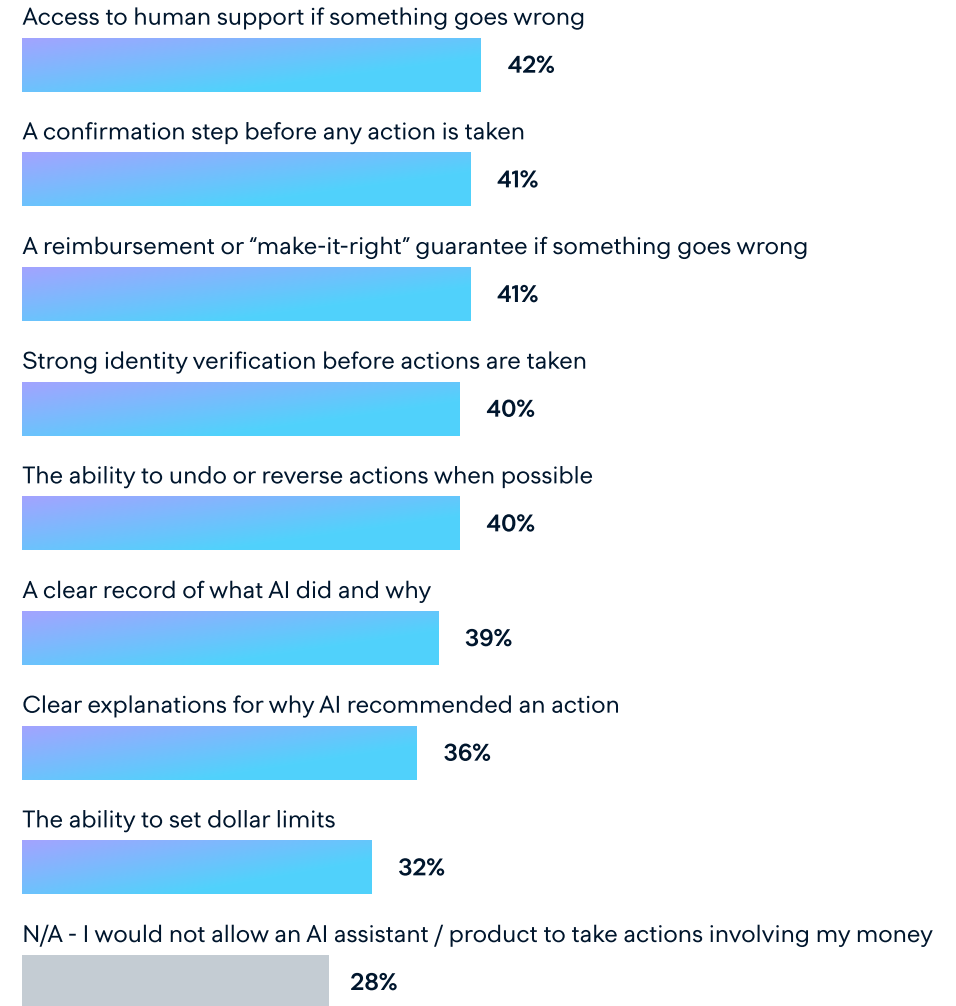
The mandate for behavioral intelligence

This desire to delegate is anchored in a striking admission: 44% of consumers (and 54% of Gen Z and Millennials) say AI can predict their financial habits better than they can. For companies, this is a compelling reason to invest in behavioral intelligence, a critical asset for the personalization and recommendations that consumers now expect.

The trust-to-autonomy bridge

Users remain committed to supervised autonomy. Even among those ready to delegate, 40% of respondents say they would only trust AI with automated transactions if they received a real-time notification with a “confirm” or “undo” function. Furthermore, 74% of Americans state they will always want to maintain the option to review important financial decisions made by AI, signaling that trust is directly tied to the user’s ability to oversee and, if necessary, override an action.

Needed to allow an AI assistant or product “to take actions involving my money”



Industry perspective

While a meaningful share of consumers say they would trust AI with higher-stakes actions, only 13% of surveyed companies said their most common AI approach today is autonomous execution of routine tasks. Most are still choosing assistive or risk-based models instead, suggesting consumer openness to financial autonomy is outpacing current product design.

✓ THE BOTTOM LINE

The move toward automated finance starts with solving the permission paradox. While consumers have historically been hesitant to grant third-party access to their funds, their comfort with AI is no longer hypothetical. Companies should treat this comfort as a progressive funnel, starting with high-comfort, low-stakes moments such as education, planning, and coaching that deliver immediate, positive outcomes for financial health.

As AI-empowered users pull expectations into higher-stakes territory, financial experiences must meet this demand without alienating more conservative users. Permission-based scaling, where users can manually opt in to higher levels of AI autonomy, will enable confidence to naturally grow.

Granular guardrails, such as never-exceed limits or manual-approval triggers, will provide the psychological safety people need to step away from the controls. The ultimate competitive advantage will be the interface that makes users feel most in control of the machine's autonomy.



No trust without transparency

A blue-toned illustration of a man in a suit holding a magnifying glass over a document, symbolizing scrutiny and transparency. The man is shown from the chest up, looking intently at the document. The magnifying glass is held over the document, highlighting the text. The background is a solid blue color with a vertical rainbow gradient bar on the left side.

Trust is based on a dynamic, reciprocal exchange of data for tangible, personalized value and it's underpinned by a demand for human oversight.

 KEY FINDING

50%

of consumers report increased comfort with AI use in personal finance over the last 12 months, while 75% feel it's important to know when the technology is used in financial decisions.

A CLOSER LOOK

Trust in the AI era is a calculated expectation of visibility and responsibility. Despite concerns about AI-powered fraud and scams, consumers are increasingly willing to engage with intelligent tools. However, trust is contingent on the transparency and clarity of AI use, as well as explicit guardrails that keep humans in the loop.

The rising comfort threshold

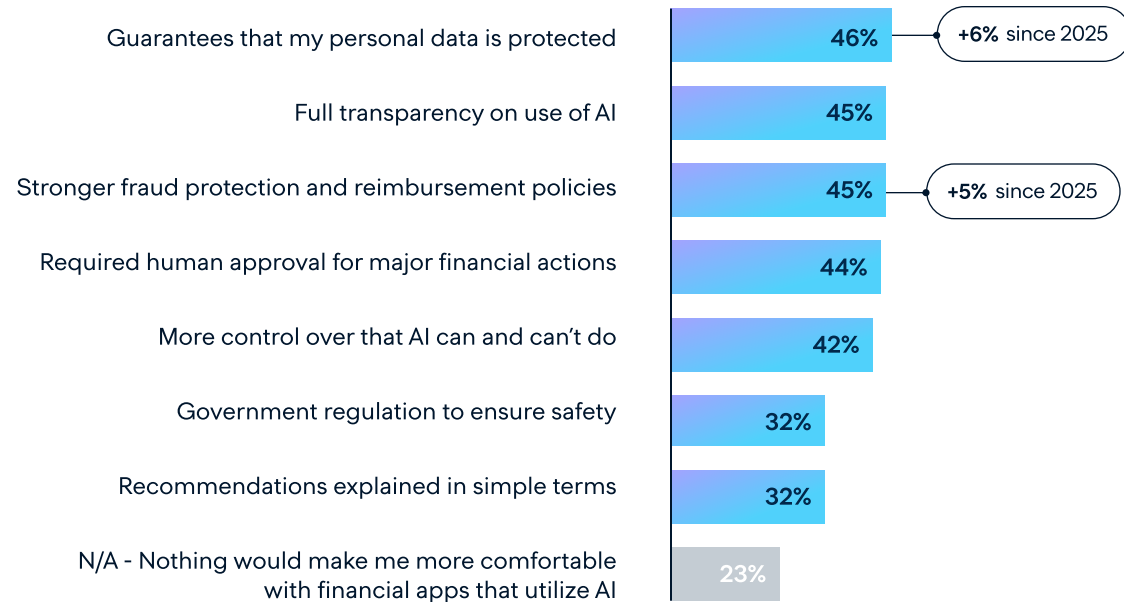
Half of all consumers (and 66% of Millennials) report increased comfort with AI-driven financial tools compared to a year ago. This comfort suggests that the immediate value of AI and the expectation of good corporate conduct are outweighing perceived risks.

The trust-building formula

Trust is not a monolith; it's constructed through a specific hierarchy of protections. Consumers report that comfort is most significantly bolstered by guarantees of data protection (46%), full transparency regarding AI usage (45%), and human approval for major actions (44%).

Notably, 60% of consumers state they would trust the technology more if they understood the “why” behind its logic. Additionally, 57% say they’re more likely to trust a fintech app if it uses AI to detect fraud and prevent scams, suggesting that explainability and protection from bad actors are core requirements.

Factors that increase comfort with financial apps utilizing AI



The mandate for reciprocal accountability

Accountability expectations have carried over directly from traditional finance. There is a near-unanimous demand for institutional responsibility: 80% of consumers believe companies should reimburse them for AI-driven mistakes, and 78% argue that AI should be held to the same fiduciary and accountability standards as human advisors.

Accountability sentiments



Sovereignty in high-stakes moments

The demand for control scales with the importance of the decision. Even among the “AI-empowered” cohort, 90% desire the option to review high-stakes financial choices. An indication that while consumers want an AI co-pilot, they have no intention of surrendering the captain’s chair.

The empowered user paradox

The data reveals that those who feel most empowered by AI are also the most likely to demand a high level of oversight. While these users are significantly more likely to trust an agent to execute trades (74%), they’re also the most likely to demand explicit disclosure of AI usage and a final review of important decisions (90%). This suggests that the more consumers rely on AI to augment their own financial awareness, the more they care about its mechanics and regulation.

Industry perspective

The industry is aligned on what trust in financial AI requires, but that only underscores how much work remains. In our customer survey, respondents ranked privacy and security (67%), human oversight for high-impact decisions (66%), and AI explainability (53%) as the top drivers of end-user trust. At the same time, loss of customer trust (60%), data security or misuse (50%), and lack of explainability (43%) rank among the biggest risks of using AI in financial products. The bridge to adoption is becoming clear; building the trust layer around AI is now the real implementation challenge.

✓ THE BOTTOM LINE

The key to scaling intelligent finance is to move beyond a compliance mindset to deeply embed trust and transparency into the user experience. This is not a legal hurdle to be cleared, but a fundamental product requirement operationalized through:

- **Explainability:** A primary engine for converting skeptics into users, the “why” behind automated decisions must be an integrated product feature rather than a hidden back-end process.
- **Control and oversight:** Review and override mechanisms must be non-negotiable fixtures, especially for high-impact decisions.
- **Stake-matched guardrails:** Security measures must scale with the risk level of the action, prioritizing human approval and accountability where the potential for financial harm is highest.
- **Visible protections:** Proactive fraud prevention and clear safety nets can convert consumer curiosity into a genuine willingness to delegate.

Ultimately, the market will reward those who offer clear accountability and a reliable safety harness.



AI, the financial level up

Consumers see AI-powered financial experiences as a means to expand opportunities and improve financial outcomes.



 KEY FINDING

62%

of Gen Z and Millennials believe AI will open financial opportunities they don't possess today, suggesting that the next generation views AI as an engine for economic growth.

A CLOSER LOOK

The consumer mindset is shifting, and consumers are willing to share data when the value is clear and the exchange is transparent and controlled. Well over half of consumers already embrace an AI-integrated future and see intelligent finance as important (surging to more than 80% among the "AI-empowered").

The mobility mandate

For younger cohorts, AI is inextricably linked to success. 62% of Gen Z and Millennials believe AI skills will be essential for financial well-being. This frames AI not as an elective tool but as a necessary skill set for navigating a complex economy.

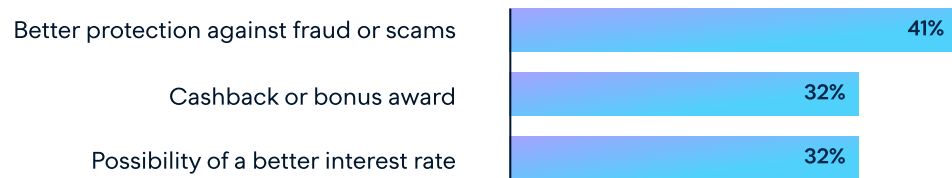
The "fall-behind" anxiety

Fear of technological exclusion, a powerful psychological shift, is also accelerating adoption. Nearly half (48%) of Gen Z and Millennials worry that they will fall behind financially if they don't adopt AI tools, and 62% feel it will open up financial opportunities they don't have today. The same is true for 50% of Gen X/Boomers, suggesting broad acceptance of an AI-powered financial future.

The value-exchange matrix

69% of consumers are open to sharing personal financial information when the utility is explicit, prioritizing fraud protection (41%), tangible rewards like cashback or bonuses (32%), and the possibility of better interest rates (32%). Through this lens, data becomes a form of informational capital that consumers are willing to spend to improve their security and financial well-being.

Benefits that encourage the sharing of financial information with AI



⚡ Plaid customer insight

Upstart AI helps lenders approve 43% more applicants, as well as offer 33% lower interest rates.

Industry perspective

While consumers are increasingly willing to share more data when the payoff is obvious, the market is still early in turning that openness into differentiated outcomes. In our customer survey, respondents said additional end-user data collection is most justified by faster approvals or decisions (60%), better fraud protection (55%), and more personalized insights and recommendations (47%). More transformative benefits, like fairer credit or risk evaluations (38%), remain a weaker signal. That suggests the near-term opportunity is not just more AI, but better infrastructure and trust mechanisms that make data sharing feel clearly worth it.

✓ THE BOTTOM LINE

Because consumers already see intelligent finance as a way to a brighter financial future, the product roadmap is clear: the most effective AI experiences will be built around tangible consumer benefits, not the technology itself. To scale effectively, firms must design for:

- **Clear value exchange:** Permissions should be requested at the moment of value, such as when data access can lower an interest rate, detect a scam, or provide cashback.
- **Upward financial mobility:** Products should be framed as navigational aids that prevent users from falling behind, tapping into the competitive drive of the Gen Z and Millennial cohorts.
- **Outcome-oriented automation:** Shifting from anytime advice to anytime execution, AI should be able to navigate the complexity of modern life on the user's behalf, when explicitly allowed.

Ultimately, the goal is to shift the consumer's perception of financial companies and institutions from custodians of assets to partners in mobility, with success belonging to those who use AI to expand the horizon of opportunity.



Building for the era of intelligent finance

While demand is rising, many companies are still early in implementing AI meaningfully, creating a gap between consumer expectations and current experiences. Winning in the next decade isn't about offering more features; it's about delivering more value through proactive insights, personalized experiences, and carefully permissioned tools that help consumers act with confidence. Here's how:

Move beyond analytics to personalized guidance. Displaying account balances and transaction history is no longer enough. Consumers want their financial apps to interpret that data and tell them something meaningful, whether that's a heads-up that they're overspending in a category or a nudge toward a better savings rate. The opportunity isn't just to show people their money; it's to help them make better decisions with it.

Be explicit about how AI is working for your customers. Consumers are open to letting AI do more on their behalf, but trust has to be earned and maintained. That means building AI explanations, clear disclosures, and easy override options directly into the product experience, not burying them in settings or terms of service. A privacy policy doesn't build trust. A product that behaves predictably and honestly does.

Add intelligent experiences or risk losing users to apps that already have. Consumers aren't waiting for financial apps to catch up. If your app isn't answering the questions your customers are asking, they're getting those answers somewhere else. The fintechs and banks that embed intelligent, personalized guidance into their core experience will be the ones that retain and deepen customer relationships.

The biggest untapped market is people who've never had good financial advice. For most people, access to quality financial guidance has always depended on how much money they already have. AI changes that. Personalized guidance can now reach anyone with a smartphone. Companies that build with that in mind won't just do good. They'll find loyal customers in markets that have been underserved for a long time.

Use AI to make every human interaction count. This isn't about replacing financial advisors or human relationships. It's about making them more effective and more scalable. AI can surface insights, handle the everyday, and free your people to focus on the conversations and decisions that actually require judgment, empathy, and expertise. The goal hasn't changed: make good financial guidance available to everyone. AI just makes that more achievable.

The infrastructure behind trusted intelligent finance

The shift to intelligent finance requires more than AI features layered onto existing products. It depends on infrastructure purpose-built for financial services: connected data networks that can surface meaningful patterns, systems that reflect how money actually moves over time, and trust layers that ensure consumers remain in control of how their data is used and how actions are taken on their behalf.

Plaid has spent more than a decade building that foundation. By enabling secure, permissioned access to financial data and supporting real-time insights, Plaid helps companies deliver more intelligent, reliable financial experiences at scale.

For companies building the next generation of financial products, that foundation will be critical to delivering experiences that are not only more intelligent but also more trusted.

