

The world is how we shape it

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AI FIRST IN EUROPE

Sopra Steria's European Study
on AI First Interfaces for Financial Services

The background of the lower half of the image is a vibrant, futuristic digital landscape. It features a glowing horizon line with a bright white and yellow light source, from which numerous blue and purple lines radiate outwards, creating a sense of depth and movement. The overall color palette is dominated by deep blues and purples, with the white text providing high contrast.

Edito:

With the advent of Artificial Intelligence, new entrants are proposing new AI First digital experiences. We wanted to understand what European consumers think about this novel approach. That is why we launched this European study, to listen to what users expect, what they accept, and where they draw red lines.

Our study provides detailed consumer insights on the integration of AI in the digital interfaces of financial services players. In summary, we have found that consumers are interested by AI functions, but they do not want AI to decide on their behalf. Rather, they want AI to help them make better decisions.

We hope that you will enjoy reading this report as much as we enjoyed preparing it.

- Mung Ki Woo

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Over the past fifty years, user interfaces have gone through three major waves of transformation, each redefining how users interact with technology.

The first wave emerged in the 1970s–1980s with the text console era, where interaction was based on command lines.

Users had to learn the syntax of the system and adapt their behavior to the machine. Interaction was technical, sequential, and mostly reserved for trained users or professionals working on mainframes and early personal computers.

The second wave began in the mid-1980s and expanded through the 1990s with the graphical user interface (GUI), popularised by systems such as Macintosh and Windows.

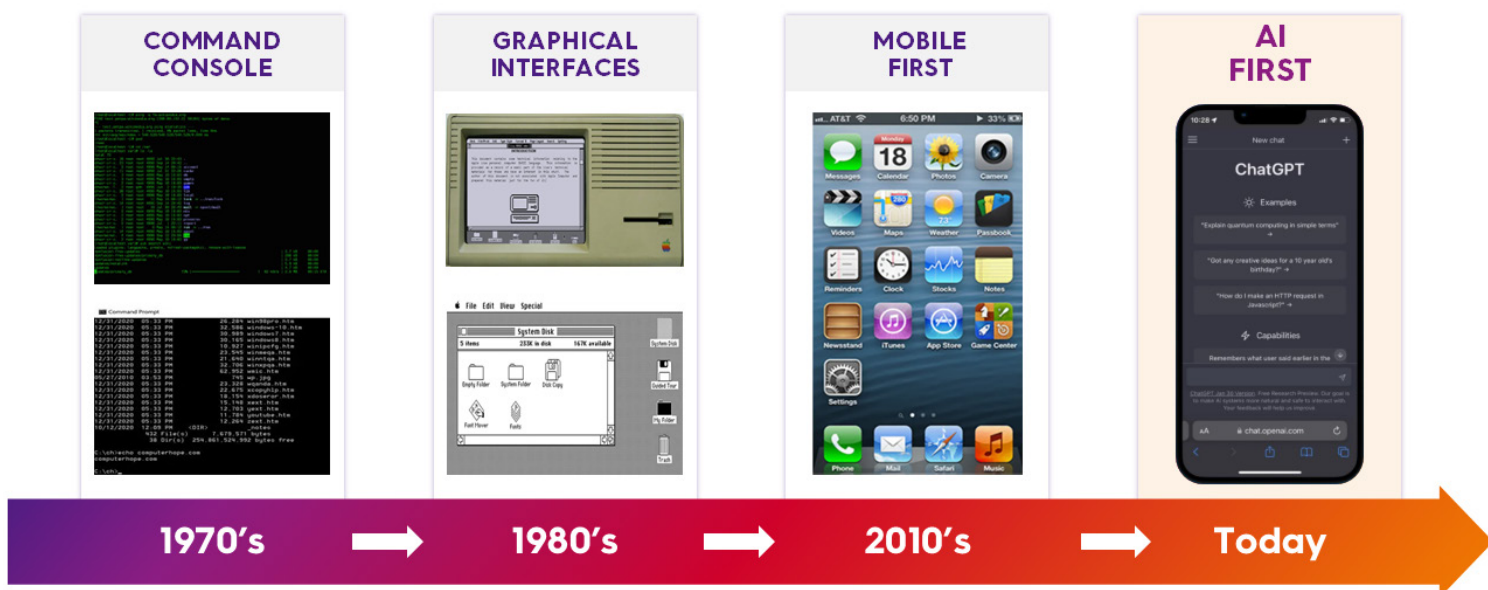
With windows, icons, menus, and pointers, computing became accessible to a much wider audience. Interaction became visual and more intuitive, but it still relied on navigating predefined structures designed for the system.

The third wave started in the late 2000s with the launch of the iPhone in 2007 and the rapid adoption of mobile apps in the 2010s. Some called this third wave, the age of the Mobile First experiences.

Touch interfaces made interactions faster and more natural, and services became available everywhere, at any moment. In banking, this wave turned smartphones into the primary customer channel.

However, despite this major improvement in usability, the underlying logic remained navigation-driven: users still had to browse screens, follow menus, and execute predefined journeys.

Today, several new entrants are proposing a fourth wave of digital user interfaces centered on AI agents, leveraging the rise of generative AI and conversational systems. In the same way as the third wave came to be known as “Mobile First”, more and more market players are using the term “AI First” for this new generation of interfaces.



New AI First interfaces capture user's intent

AI First intends to mark a structural change to user interfaces.

Up until now, users learned how systems worked, navigated menus, followed predefined journeys. Mobile phones and smartphones made those journeys faster but they remained navigation-driven.

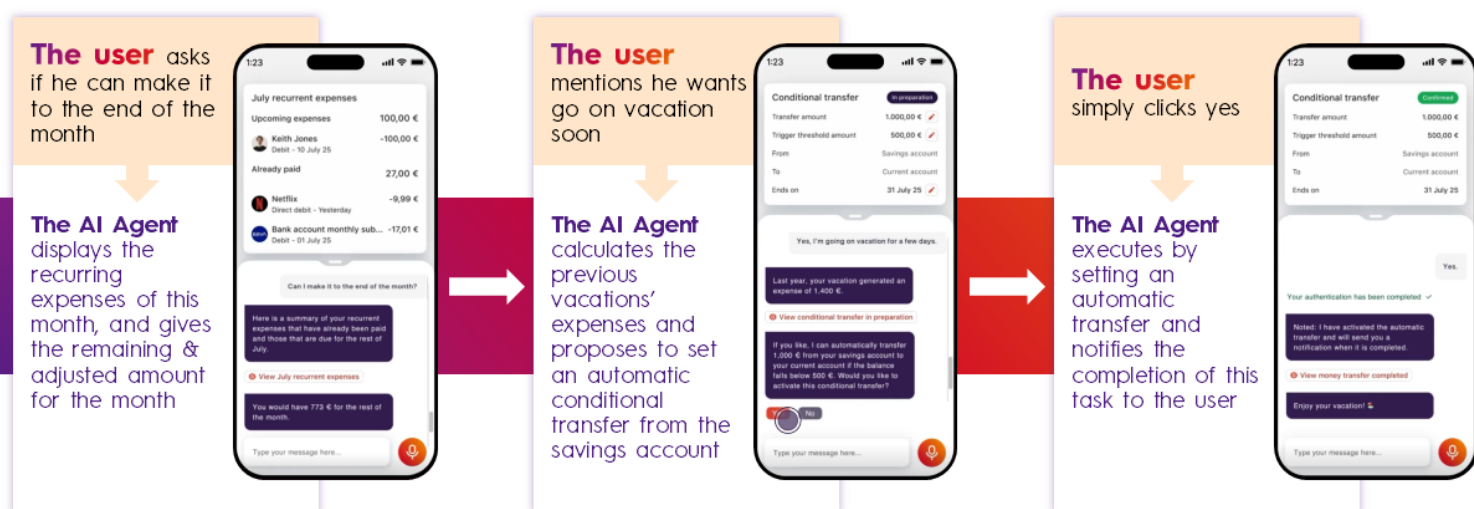
With AI First, user interaction stop being organised around screens, and start being organised around intent. Instead of asking users to search, click and assemble information, an AI First system understands context, anticipates needs and proposes the right insight at the right moment.

This is not about adding AI features on top of existing interfaces, but about redesigning the experience from the inside out, so that AI becomes the primary interaction layer.

But in banking, insurance and other regulated industries, this shift immediately raises a critical tension: when AI moves closer to the customer (by explaining, recommending, guiding), trust becomes the central design constraint.

That is why Sopra Steria launched a dedicated AI First user research program, to deeply understand how users envisage AI First, what they actually expect, where they see value, and where they draw clear red lines. Our objective was to capture real behaviors, trust conditions, and potential rejection points before large-scale deployment.

Through this study, we sought to help financial services institutions navigate this new AI First possibility. Our goal is to help institutions innovate responsibly, ie. design AI-driven experiences that simplify, guide and anticipate while preserving control, transparency and confidence.



Scope & methodology of our user research

The interviews were conducted across five European countries (France, Germany, Spain, Norway, and the Netherlands) with 35 participants: 12 in France, 6 in Germany, 5 in Spain, 8 in Norway, and 4 in the Netherlands. Participants were aged between 18 and over 65. All were users of mobile banking, most of them being heavy users. Their usage of artificial intelligence technologies was more diverse.

Each participant took part in an individual interview lasting approximately 75 minutes, conducted online using a semi-structured interview guide of around thirty questions. The discussions were organised in three stages: analysis of current banking app usage, exploration of the participants' relationship with artificial intelligence, and reactions to a video prototype of a potential AI First interface illustrating different usage scenarios.

This qualitative approach aimed to identify usage patterns and recurring expectations rather than produce statistically representative results. Despite the limited sample size, the interviews revealed consistent trends in the way users perceive the potential role of AI in banking interfaces.

A pan-European user research initiative across 5 countries



3 main insights derived from this user research

While cultural contexts and levels of digital maturity differ across countries, several structural insights emerge for banks & insurers seeking to integrate these new interfaces into their applications.

These insights can be grouped around three main observations: the already high level of maturity of mobile banking usage, strong but clearly framed expectations toward artificial intelligence, and the conditions required for AI First interfaces to be widely accepted.

1. A highly mature context: mobile banking is used frequently and existing apps are considered efficient

In all countries studied, smartphones have become the primary point of contact with the bank. All participants use a mobile banking application, and around 70% report checking their app daily, mainly to verify their balance, monitor spending, track incoming and outgoing transactions, or perform simple operations.

"I check my banking app almost every day, sometimes just to make sure everything looks normal."



Mobile banking is now part of a habit of continuous financial monitoring. Users expect not only to complete transactions quickly, but also to maintain a clear and ongoing view of their financial situation.

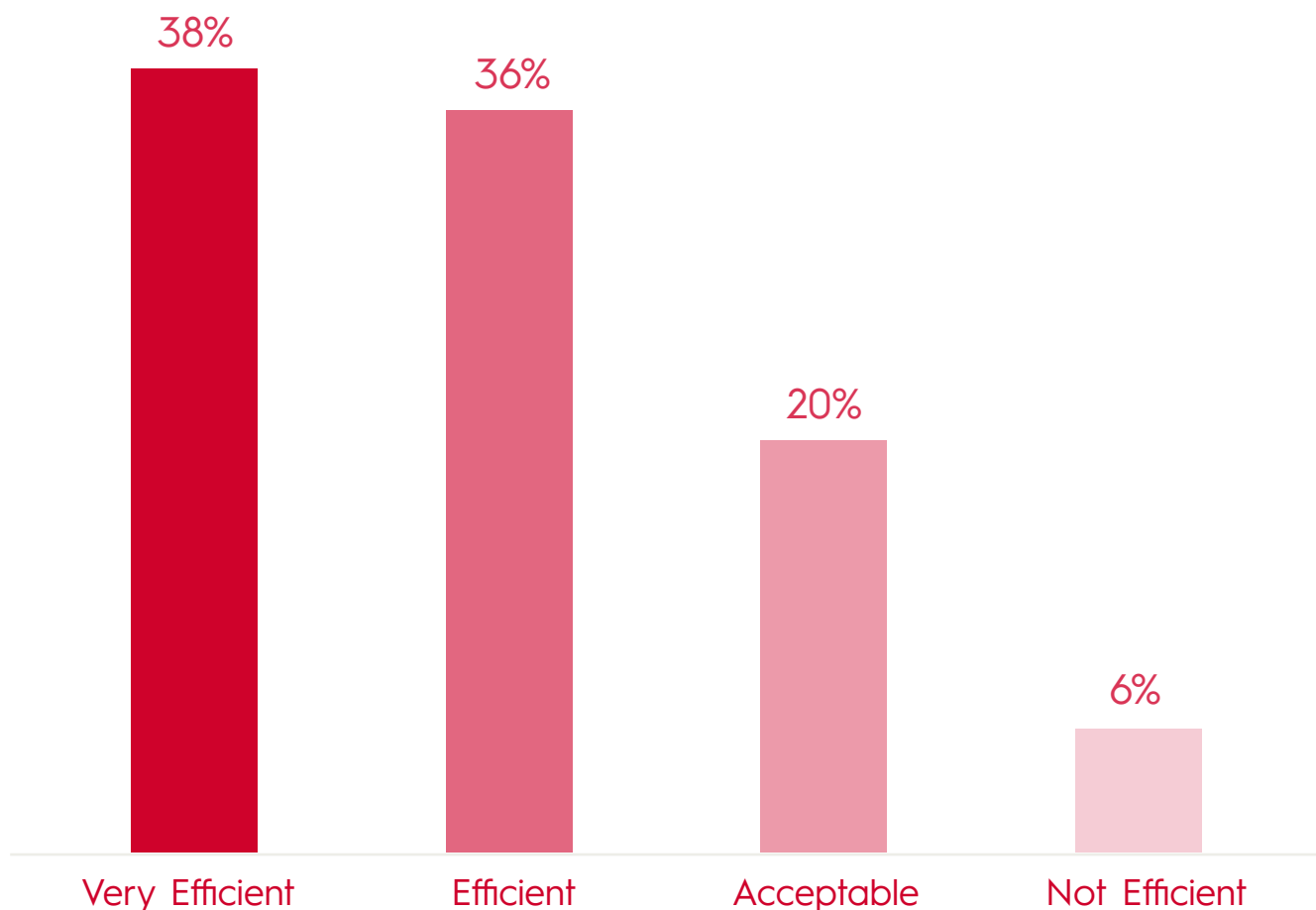
Also, current banking applications are generally perceived as effective. Nearly three-quarters of participants consider their current banking app to be simple and reliable, and more than 60% believe that everyday operations can be completed in just a few seconds.

In highly digitalised markets such as Norway, the Netherlands, or Spain, this level of efficiency is already seen as the standard.

“Everything I need is already in the app. I don’t want something more complicated, just something smarter.”

These levels of maturity and high customer satisfaction significantly raise expectations: an AI First interface will only be adopted if it delivers clear and immediate benefits. If artificial intelligence adds steps, slows down the process, or makes a previously simple journey more complex, it is likely to be perceived as a constraint rather than an improvement.

How are current banking apps perceived through our panel?



2. Strong interest in AI, but focused on analysis and assistance rather than automation

Across the five countries, AI features are valued when they help users better understand their personal finances.

More than 80% of participants expressed interest in analytical features, such as spending summaries, automatic categorisation, budget alerts, balance projections, or financial simulations.

Artificial intelligence is perceived as very useful when it helps transform complex financial data into information that is easy to interpret. It is expected to act as a decision-support tool, saving time and reducing the effort required to understand one's financial situation.

"I don't need the bank to do things for me, but I want it to help me understand my situation."



However, this expectation comes with a clear limitation: users want to remain in control of their decisions.

More than 85% of participants expressed concerns about systems capable of executing financial actions automatically, especially when it involves payments, transfers, or decisions that directly affect their money.

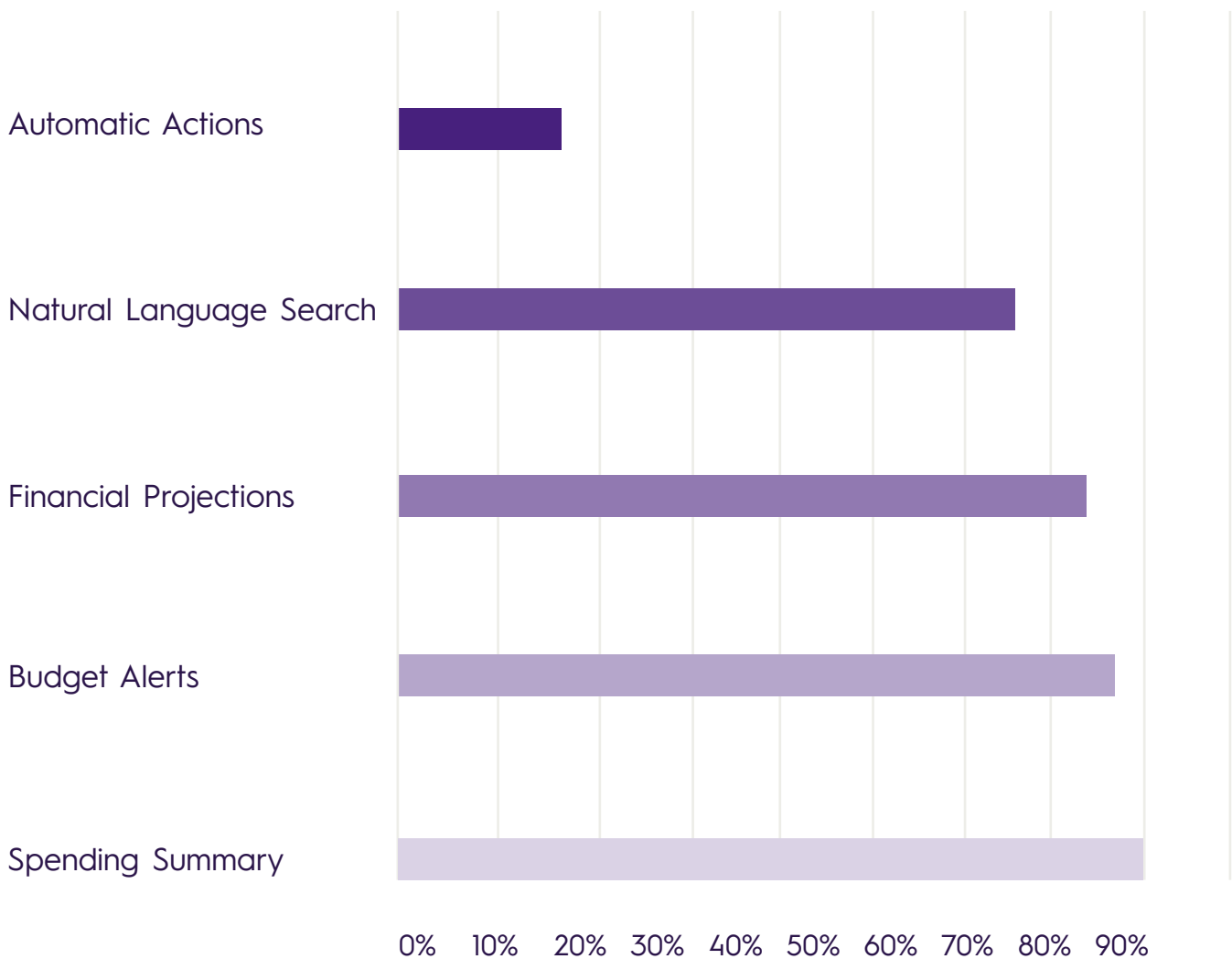
“In the end, it always has to be me deciding. It’s my money.”

AI is widely accepted when it acts as a copilot, but resistance appears as soon as it starts behaving like an autonomous player. The ability to review, confirm, and retain control is seen as a fundamental condition.

In this context, transparency also becomes a key factor of trust.

More than 70% of participants stated that they want to understand why a recommendation is made and how the system works. An AI perceived as opaque or unpredictable can quickly create distrust, even when the bank itself benefits from a high level of institutional trust.

What features respondents are interested in



3. Conditional adoption: users are interested in AI for banking, but are not yet ready for fully AI First interfaces

A final important insight concerns how users concretely imagine AI First interfaces.

Across all five countries, participants showed clear interest in the possibilities offered by artificial intelligence in banking. However, the interviews also revealed that users are not yet ready to move toward fully AI First interfaces where conversation would replace traditional navigation.

“AI should be there when I need it, not the only way to use the bank.”



In the vast majority of cases, participants do not want traditional banking interfaces to disappear. More than 75% describe AI as an additional layer of assistance rather than a completely new interface.

Artificial intelligence is therefore perceived today primarily as a smart assistant inside the mobile banking app, rather than as a new interface that becomes the default way of interacting with the bank.

“Maybe in the future it could work, but today I still want to see the screens.”

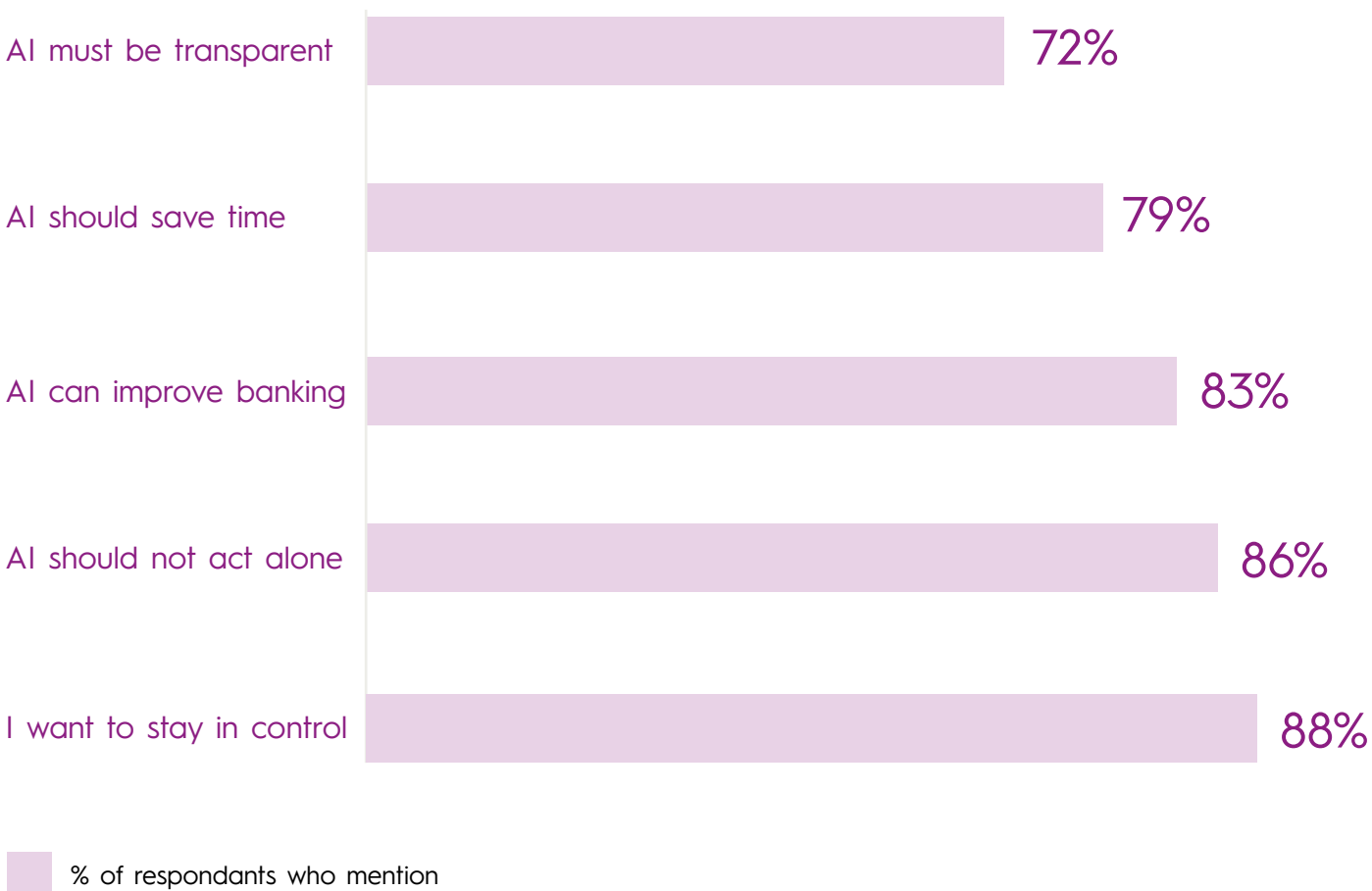
Where current apps are already fast and efficient, a conversational interface will only be adopted if it provides real added value, for instance for complex situations or when deeper analysis is needed. At this stage, the most relevant AI services will therefore be those that complement existing journeys rather than replace them.

“I prefer having the normal interface, with AI as an option.”

The interviews also revealed concerns regarding certain interaction modes, particularly voice. About 70% of participants expressed doubts about using voice commands for financial operations, due to concerns about privacy, potential errors, and the need for precision.

Voice interaction may be useful in some contexts, especially for accessibility or information search, but it is generally not considered as the most appropriate channel for sensitive financial actions.

Respondents are open to AI First, but under conditions



All citations are drawn from anonymized interviews conducted during our user research

Main conclusions from our user research project

Although some differences appear across countries, the overall trends remain largely consistent across the 5 markets where we did our study.

At this stage, consumers may not be ready for a radical shift towards AI First interfaces where everything goes through an AI agent. But they show a genuine interest toward adding AI services within banking interfaces. In other words, at this stage, consumers seem to prefer AI augmented interfaces rather than AI First interfaces. Maybe, as AI First experiences become more widespread, this interest will grow.

Users want artificial intelligence to help them better understand their financial situation, reduce the effort required to analyse their expenses, and access relevant information more easily.

However, at this stage, they largely reject the idea of AI making financial decisions on their behalf or executing sensitive actions autonomously. AI in financial services appears less as a system of automation and more as an intelligent financial copilot, capable of assisting users in understanding and managing their finances while leaving them in control.



Country variations were found:

Highly digitalised markets such as Norway or the Netherlands show particularly high expectations in terms of performance and efficiency.

In Germany, expectations regarding transparency and user control are especially strong.

In Spain, users tend to be very pragmatic and evaluate AI mainly in terms of concrete usefulness and speed.

In France, our study involved a greater diversity of user profiles, which led to more dispersed expectations, depending on age group and level of technological familiarity.

Focus on what's next for insurers

Although this user research was conducted on banking interfaces, the insights can largely translate to the insurance industry. The underlying expectations expressed by users are not tied to banking products, but to how individuals want to interact with complex, regulated financial services. AI augmented experiences may be even more relevant for insurance than for banks, as insurance products have high information density, are generally complex, and are used at moments of stress or uncertainty. AI may be a good response to customers' strong need for trust, clarity, and control.

Users generally do not expect AI to fully decide for them in high-stakes financial situations, but rather to support understanding, anticipate needs and simplify complex information.

The key expectations identified in banking translate naturally to insurance:

Contextual explanation rather than generic information (e.g. "What does my policy really cover in this situation?").

Projection and simulation rather than execution (e.g. impact of a coverage change, claim consequences, premium evolution).

Human-in-the-loop control, especially when decisions have legal or financial consequences.

Designing AI augmented interfaces for financial services: how Sopra Steria supports banks and insurers in this transformation

The transition toward AI augmented interfaces represents more than a technological shift. It requires rethinking the way financial institutions design user journeys, structure information, orchestrate systems, and build trust into every interaction.

Designing AI augmented experiences therefore requires a combination of expertise in user experience, architecture, data, regulation, and change management.

At Sopra Steria, we support financial services institutions in this transition by combining strategy, design, and technology to create AI-driven experiences that are both innovative and trustworthy.



Through Sopra Steria Next, our consulting division, we help banks and insurers define their AI First vision, identify priority use cases, and align business, IT, and regulatory constraints. This includes user research, experience strategy, service design, and operating model transformation, ensuring that AI initiatives are grounded in real customer needs and business value.

With our combined expertise from Eggs and InProcess in experience design, innovation, and digital engineering, Sopra Steria supports the design and implementation of the next generation of user interfaces.

We design and prototype conversational and multimodal experiences, rethink service journeys, and define interaction models adapted to AI-driven systems, using user-centered design, rapid prototyping, and experimentation to validate concepts before large-scale deployment.

We then integrate these new experiences within complex IT environments, connecting AI interaction layers with core banking or insurance systems, orchestrating APIs and data, and embedding the levels of explainability, traceability, and governance required in regulated industries.



By combining these end-to-end capabilities, Sopra Steria enables banks and insurers to move toward AI augmented interfaces in a controlled and pragmatic way.

Our approach is based on three principles:

- Designing experiences around user intent rather than processes
- Embedding trust, transparency, and control by design
- Ensuring that innovation remains compatible with regulatory, budget and legacy constraints

AI augmented interfaces have the potential to redefine the relationship between financial institutions and their customers. When properly designed, they can transform digital channels from transactional tools into intelligent, continuous, and contextual interaction spaces for an augmented relation with the client.