AI IN RISK

The Rise of Agentic Commerce

What the new decision layer means for businesses

experian

In partnership with FORRESTER

Welcome to Experian's 2026 agentic commerce report

As we stand on the brink of what may be the most transformative technology in history, it's worth recognising the scale of this moment. For the first time, autonomous AI agents can complete complex, multi-step tasks that were once the exclusive domain of humans.

AI has rapidly evolved from models that generate information to agents that understand context, make decisions, and take action. The implications are profound. Agentic AI will reshape how we shop, book travel, compare insurance, apply for credit, and interact with businesses across almost every aspect of daily life.

For this year's research, we partnered with Forrester Consulting to explore consumer attitudes towards both Large Language Models (LLMs) and AI agents. We examined perceptions of using AI for decision support – from financial guidance to loan comparisons – as well as consumers' willingness to trust AI agents to complete tasks on their behalf, and the factors that influence that trust.

For businesses, AI agents are beginning to transform credit and fraud operations by automating complex workflows across the customer lifecycle. While the technology is now ready for enterprise use, large-scale adoption remains in its early stages. As enterprises evaluate and deploy these capabilities, investment in governance, risk management and operational oversight remains an important part of scaling adoption responsibly.

Realising the full value of agentic AI will require more than adding agents to existing processes. Organisations must redesign workflows and operating models to harness autonomous AI effectively and responsibly.

Experian's decades of AI expertise, combined with our unmatched data assets, position us to help organisations adopt agentic AI with trust and confidence, unlocking its potential while managing risk.

We trust you will find the research valuable and invite you to contact us to discuss how we can help your organisation navigate the transition to an agentic future.

MARIANA PINHEIRO
CEO Experian EMEA & APAC

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WHAT'S COVERED IN THIS YEAR'S REPORT

Together with our research partner, Forrester Consulting, we designed this year's research with two main goals: to determine the extent to which consumers are using LLMs, such as ChatGPT, Gemini, and Claude, to search for and compare financial products. And secondly, to gauge consumer attitudes towards delegating AI agents to assist them with a range of tasks, from loan applications to online shopping and booking travel.

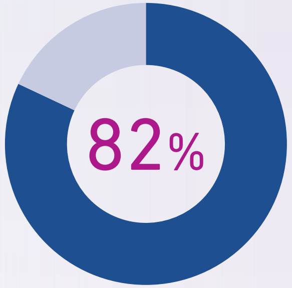
To do this, we surveyed over 6,000 consumers across 13 countries in EMEA and APAC: **Australia, China, Denmark, Germany, India, Italy, Malaysia, New Zealand, Norway, Singapore, South Africa, Spain and Turkey.**

We defined AI agents for our respondents as specialised LLMs that can independently perceive information, reason through problems by understanding context and then take action across multiple steps. Although this type of agentic AI is still in the early stages of adoption, we set out to better understand how ready consumers are for agents and, importantly, what is needed to build trust and acceptance in using them.

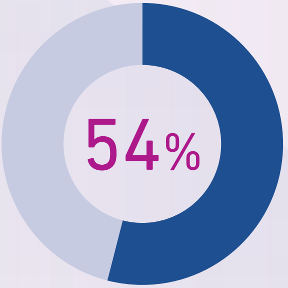
Our respondents needed to have some degree of financial and digital literacy and be active credit users. To achieve this, we only included people who have applied for some form of credit in the past year and did so either fully online or mostly online, with some in-person steps.

For a detailed breakdown of the demographics, please refer to the final section.

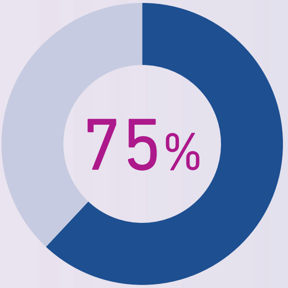
Snapshot of key findings



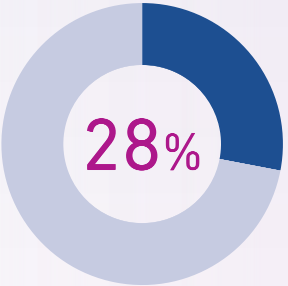
trust LLMs to compare loans across different providers



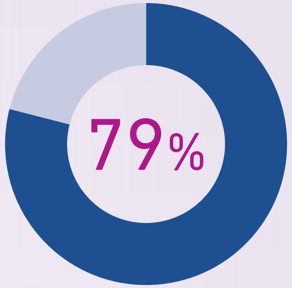
are comfortable with an AI agent applying for a loan or credit card on their behalf



would feel more comfortable using an LLM that is provided by or connected to a financial provider they already trust



would be comfortable giving an AI agent conditional or full autonomy for a loan or credit card application



would feel more confident in their purchase decisions knowing that AI has searched for the best offers

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Agentic AI readiness: Where are consumers now?

4% OPTIMISERS

Efficiency seekers; results focused

Willing to delegate when controls are in place

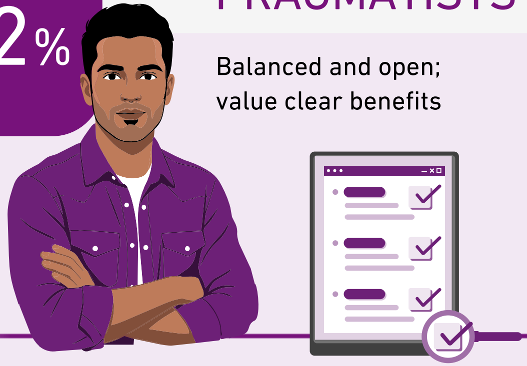
WHAT MATTERS MOST

- More likely to give conditional or full autonomy
- Agents are credible decision support layer
- Show strong trust signals

Seek tools that execute with precision and fit seamlessly into their daily lives

42% PRAGMATISTS

Balanced and open; value clear benefits



Open to AI support for the right tasks with guardrails and transparency

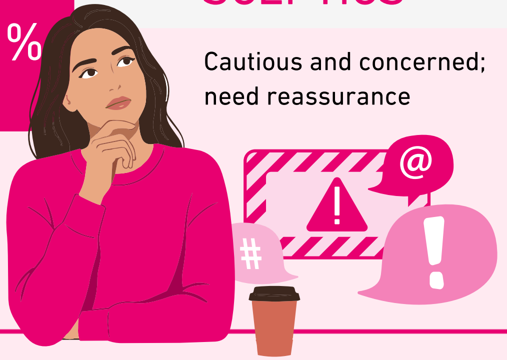
WHAT MATTERS MOST

- Open to agent support but are selective
- Balance convenience and productivity against need for oversight
- See clear potential but risk-aware

Need confidence that AI is reliable, secure and aligned to their needs

54% SCEPTICS

Cautious and concerned; need reassurance



Prefer human control and minimal delegation until trust and value are proven

WHAT MATTERS MOST

- Lower trust in agents taking independent actions
- More likely to reject agents spending on their behalf
- Concerns about risk outweigh current perceived benefits

Need clear evidence, safeguards, and the ability to stay in control

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Consumers remain optimistic despite financial pressure

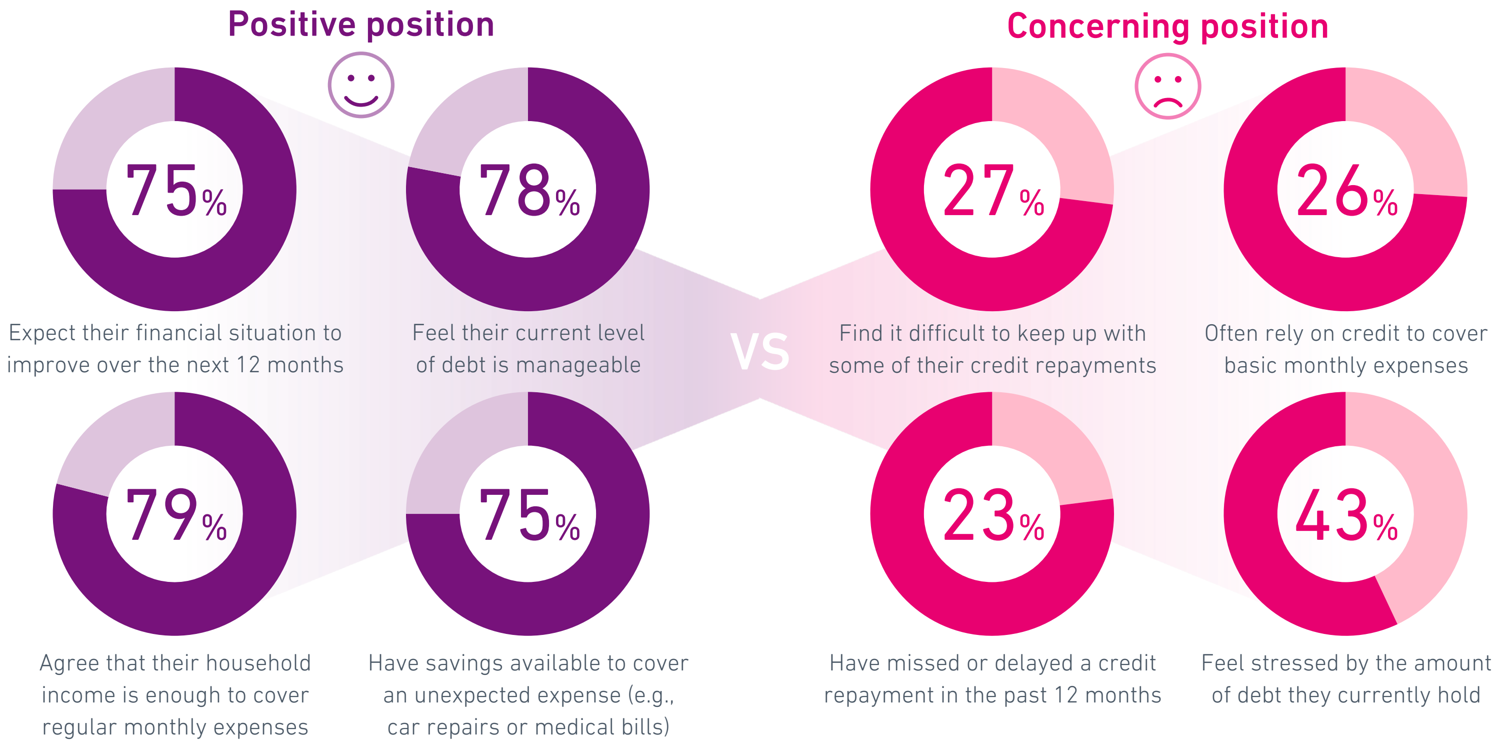
Despite the severity of recent geopolitical challenges, the research shows that consumers are generally financially stable and have a positive outlook for the year ahead.

Three-quarters of respondents (75%) expect their financial position to improve over the next 12 months, and 78% feel their current level of debt is manageable. This suggests that the majority of consumers are weathering elevated inflation and interest rates.

However, there is still underlying vulnerability, with half (50%) of our respondents living paycheck to paycheck, 27% reporting difficulty in keeping up with some of their credit repayments, and a similar percentage (26%) often relying on credit to cover basic monthly expenses.

For financial services providers, this emphasises the importance of delivering more proactive and personalised support services to help ensure consumers stay in control and identify potential risks before they become a problem. As we will cover later on, this proactive protection and risk management is an area consumers believe has high potential for AI.

OVERALL CONSUMER FINANCIAL HEALTH IS POSITIVE



Credit appetite for the year ahead

More than half **(58%)** of consumers would consider taking out additional credit in the year ahead, although current interest rates are acting as a deterrent. As a result, just over two-thirds **(67%)** would take on new credit only to meet essential needs, rather than for discretionary spending.

In a competitive credit market, nearly three-quarters **(74%)** are willing to switch lenders for better rates. As LLMs simplify loan comparisons and agents monitor and alert customers to better deals, switching could become more automated and frequent – resulting in increased refinancing and balance transfers.

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

AI is becoming the default decision support layer

Consumer use of LLMs has moved well beyond curiosity – they increasingly rely on them to research, compare, and navigate decisions across different tasks.

More than four out of five (82%) would trust these tools to compare loans across different providers, and 72% would trust them to provide comprehensive results for loan options.

Consumers are also using general-purpose LLMs across a range of credit-related tasks, including understanding financial terms, managing budgets, comparing credit cards, loans, and insurance, and understanding credit scores. In addition to financial advice, consumers are using LLMs to find shopping discounts, travel deals, and to compare mobile phone/data offers.

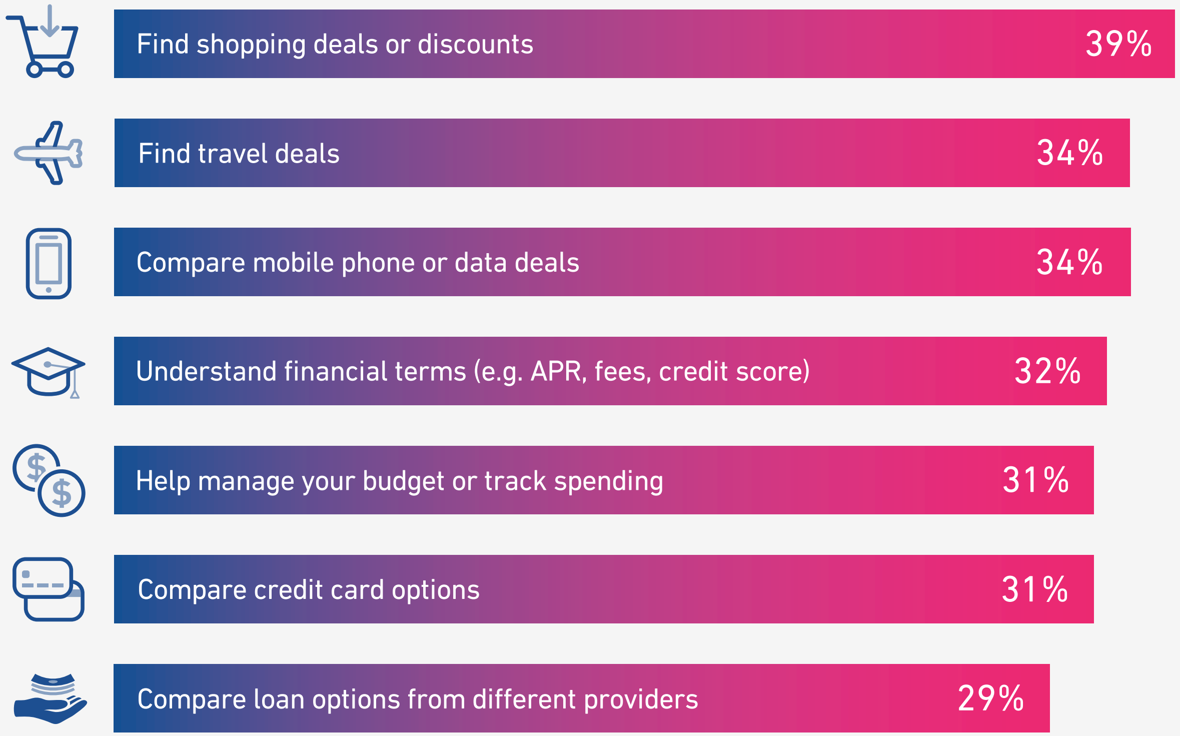
As the adoption and active use of LLMs continue to skyrocket, there is no doubt that consumer confidence will increase across a wide array of tasks.

75%

would feel more comfortable using an LLM that is connected to a financial provider they already trust

TOP LLM USE CASES

"Yes, I have used a general-purpose LLM for the following during the past year"



This is important to lenders and merchants as it clearly shows that LLMs have become a new interpretation layer between consumers and financial providers. And that they are actively shaping how people search, compare, and understand credit options and products. **There is still a gap between actual usage of LLMs and trust in their outputs, although considering that trust exceeds use, this is likely to close rapidly in the coming months.**

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

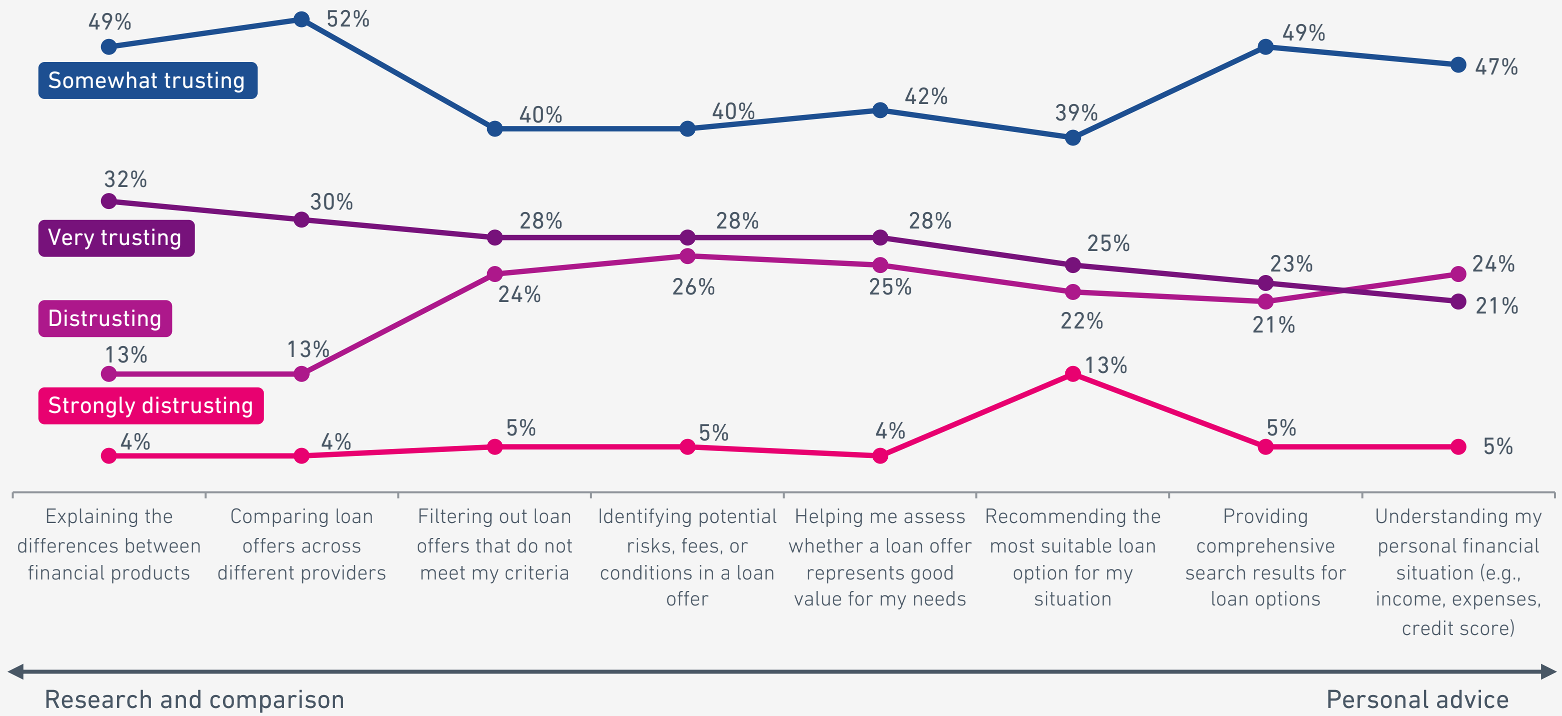
Consumers trust LLM capabilities, but not yet its decisions

Overall, consumers trust what LLMs can do, but they do not yet fully trust the decisions it makes. Consumers clearly recognise the strong functional value of LLMs, with over two-thirds trusting them to understand their needs, compare financial products, and provide accurate and impartial information. This confirms that they are already perceived as a credible decision-support tool.

However, this trust remains conditional rather than absolute. Despite trusting the capabilities of LLMs, consumers remain concerned about errors and how their data is used, with 76% worried that responses from these tools may contain errors or misleading information. Respondents indicated they would have greater trust in LLMs if trusted financial institutions embed them or when providers design them specifically for financial services – showing that established brands still anchor credibility more than the technology itself.

Consumers are much more trusting of LLMs provided by their main bank **(83% very/somewhat trusting)** or a global payment network **(81%)** than they are of a FinTech lender/digital bank **(70%)** or preferred social media provider **(61%)**

"HOW TRUSTING WOULD YOU FEEL USING A GENERAL-PURPOSE LLM TOOL TO SUPPORT WITH THE FOLLOWING CREDIT-RELATED TASKS?"



Consumers have already changed the way they access financial information. In the past, lenders had more control of this journey through their branch consultants, websites and marketing. But now LLMs offer an instant way to fully understand credit products and compare offers as consumers increasingly interact directly with an LLM, rather than with a website or consultant. Businesses that are slow to adapt to this new information layer and shift in influence may well see a decline in revenue as businesses that have optimised for LLM discovery take a larger market share.

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Consumers see strong, multi-dimensional benefits from AI agents

Agentic commerce is predicted to grow rapidly in the next few years, with some analysts suggesting the global market could reach $5 trillion by 2030.

In this section, we look at a range of potential AI agent use cases to explore how comfortable consumers are with allowing an agent to search and complete actions on their behalf, how much they would allow their agent to spend, and what level of delegation they would allow. We then investigate the biggest benefits that agents could provide.

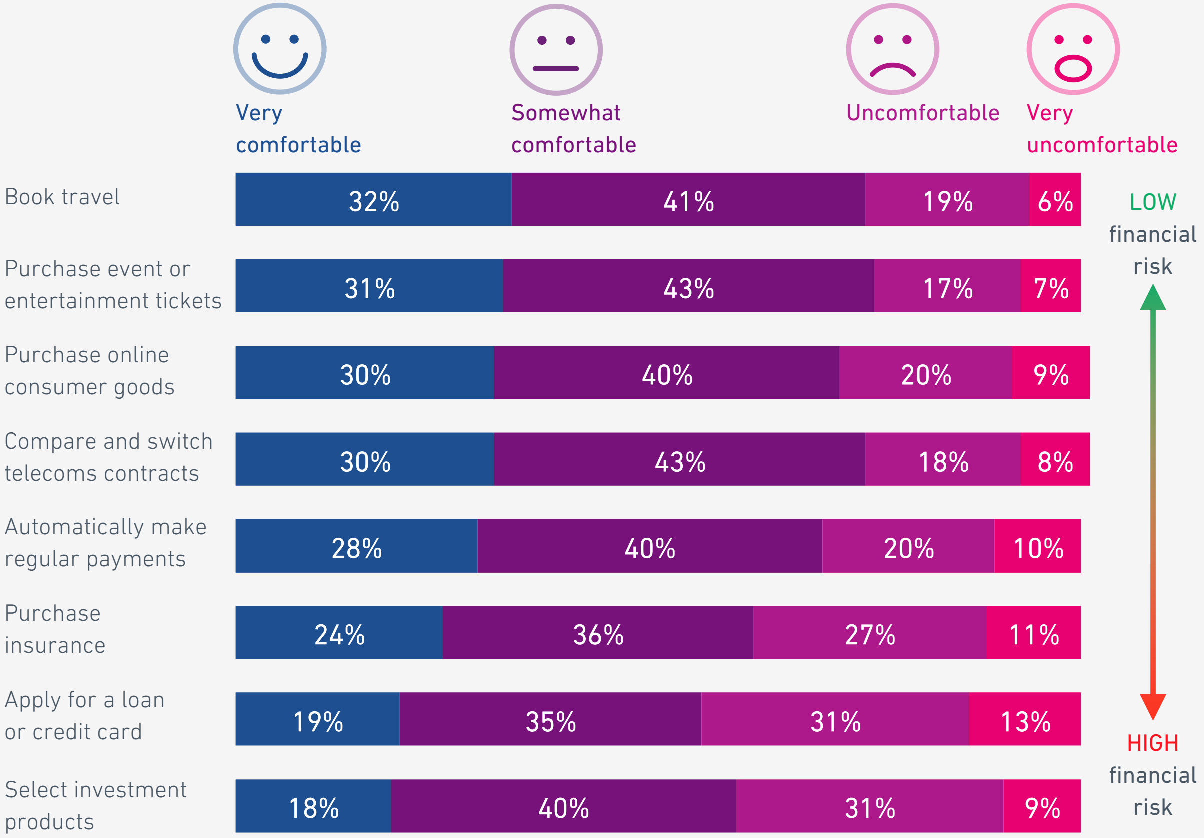
As financial risk increases, the willingness to delegate decreases

Across all of our sample use cases, more than half of consumers are comfortable allowing an agent to interact on their behalf. Considering that agent trust and security guardrails are still being developed, it is astonishing to see how comfortable consumers already are with this concept.

81%

agree that an AI agent could help save time by handling research and purchasing

"HOW COMFORTABLE WOULD YOU BE ALLOWING AN AI AGENT TO SEARCH FOR AND COMPLETE THE FOLLOWING ACTIVITIES ON YOUR BEHALF?"



Numbers may not total 100% due to rounding

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Consumers are more comfortable with lower spend levels as trust remains immature

Overall, roughly 80-85% of respondents are comfortable providing an agent with at least $50 or more, with only 15-20% not willing to authorise an agent to spend any amount of money on their behalf. This highlights the enormous potential of building the trust infrastructure that allows AI agents to safely spend money on behalf of their owners. The appetite is there, but consumers remain very cautious.

"FOR EACH OF THESE ACTIVITIES WHAT IS THE MAXIMUM VALUE YOU WOULD FEEL COMFORTABLE ALLOWING AN AI AGENT TO SPEND OR COMMIT ON YOUR BEHALF?"

	No authorisation to spend or commit	$50	$100	$250	$500	$1000	No limit, provided controls in place
Book travel	16%	16%	23%	18%	13%	8%	6%
Purchase event or entertainment tickets	14%	24%	26%	17%	10%	5%	5%
Purchase online consumer goods	15%	21%	25%	17%	11%	6%	5%
Compare and switch telecoms contracts	16%	26%	23%	15%	10%	5%	5%
Automatically make regular payments	16%	23%	23%	17%	11%	5%	6%
Purchase insurance	19%	18%	22%	17%	12%	7%	6%
Apply for a loan or credit card	21%	18%	19%	16%	12%	8%	7%
Select investment products	18%	19%	22%	16%	12%	8%	7%

LOW financial risk

HIGH financial risk

Numbers may not total 100% due to rounding

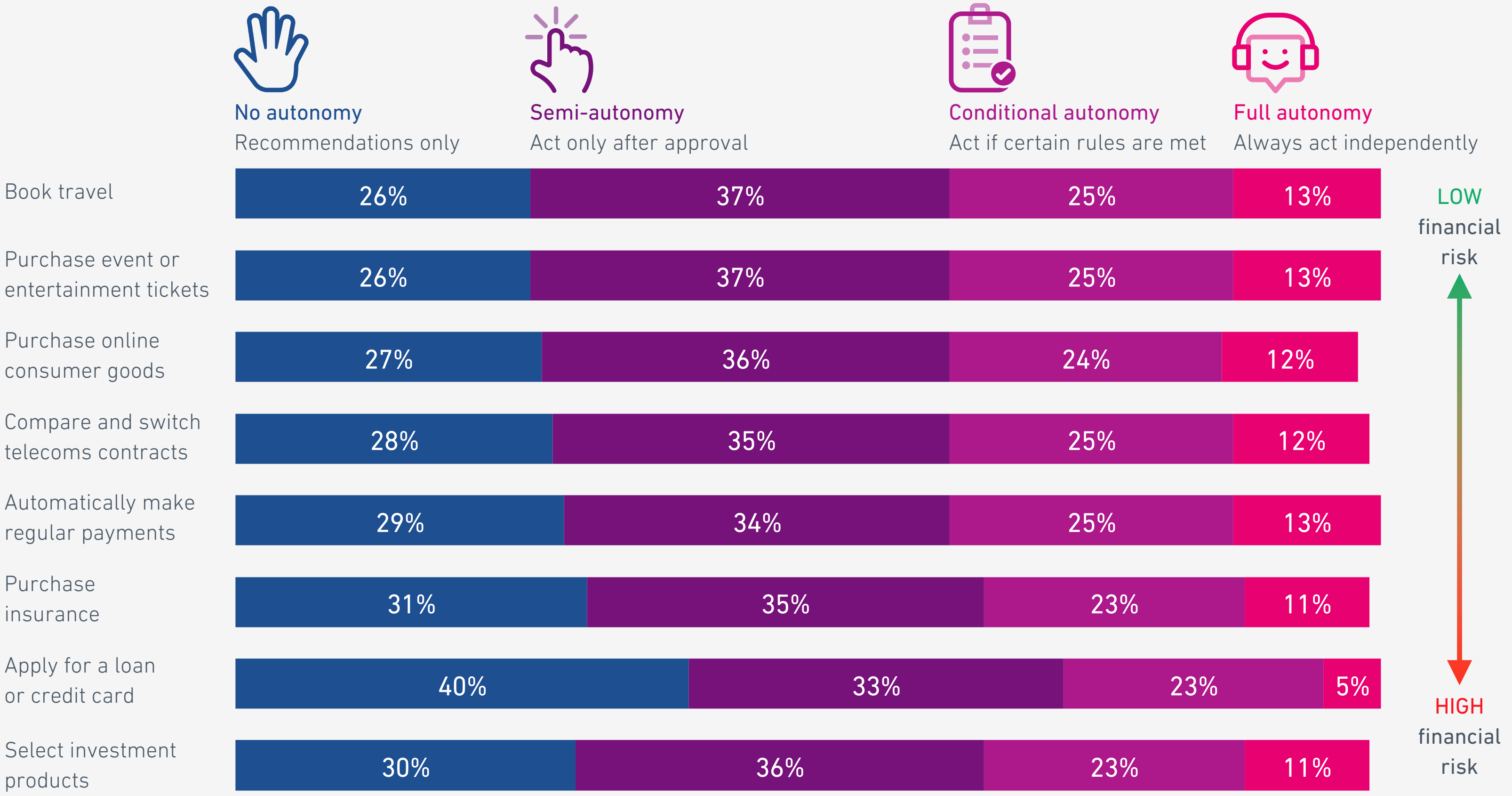
Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

More than a third of consumers are already comfortable with conditional or full autonomy of decisions

Levels of delegation are fairly consistent across all our sample use cases. Around a quarter of consumers would not grant their agent any level of autonomy, with that figure increasing for more consequential tasks such as investing or applying for a loan.

Just over a third would be happy to grant their agent semi-autonomy, which means they would allow it to carry out actions – as long as each one is approved. And more than a third are already comfortable with conditional autonomy, where agents can take action within a set of rules, or full agent autonomy, with licence to act independently. This is a relatively high proportion, given that the technology is still in the early stages of maturity. This is significant because it suggests **consumers are already willing to place meaningful trust in AI agents,** laying the foundations for faster adoption as the technology matures.

"FOR EACH OF THESE ACTIVITIES WHAT LEVEL OF AUTONOMY WOULD YOU BE WILLING TO GIVE AN AI AGENT?"



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Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Consumers are drawn to comparisons, cost savings, and improved support

One of the main benefits agents can provide is centred around support for comparing products and services, with the hope that this leads to cost savings. When you consider the rapid growth in the volume and variety of products and services now available online, the ability of agents to compare options is attractive to time-poor consumers. In financial services, this comparison of options can be quite complex, with consumers stating that agents can help them avoid missing important details, such as hidden fees or contract terms.

There is significant potential for agents to offer personalisation to users, and consumers see value across a number of use cases. The top areas were helping to detect unusual payment patterns, proactive alerting to support better financial management, expense tracking, and agent support within optimisation to take advantage of better deals as they come to market.

62%

of consumers would feel comfortable sharing personal information to get more personalised feedback

BIGGEST ADVANTAGES OF USING AN AGENT FOR PURCHASES/APPLICATIONS

Strongly agree + agree

MOST IMPORTANT AGENT CAPABILITIES WHEN CONSIDERING PERSONALISATION

Very important + important

Biggest advantages	Strongly agree + agree	Rank	Very important + important	Most important capabilities
Help me compare far more options than I could manually	85%	#1	83%	Detecting unusual charges across your payment methods that may indicate fraud and notifying you immediately
Save me money by finding the best prices or rates	84%	#2	81%	Proactively alerting you when you are at risk of missing a payment or going into overdraft and suggesting ways to avoid fees
Help me avoid missing important details such as hidden fees or contract terms	83%	#3	80%	Keeping track of your monthly expenses and monitoring new offers to help you switch to better deals
Save me time by handling research and purchasing	81%	#4	79%	Understanding your long-term financial goals to help you find the best returns on investments
Make my life simpler and reduce decision fatigue	81%	#5	79%	Understanding your income, existing commitments and affordability to recommend the best mortgage or loan offers for your situation
Monitor contracts and automatically alert me to better deals	81%	#6	78%	Understanding your financial situation, including monthly income and expenses, by integrating with your bank accounts and finance apps

4, 5, 6 ordered based on highest proportion of 'strongly agree'

Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Manipulation and data security are the top risks associated with using agents

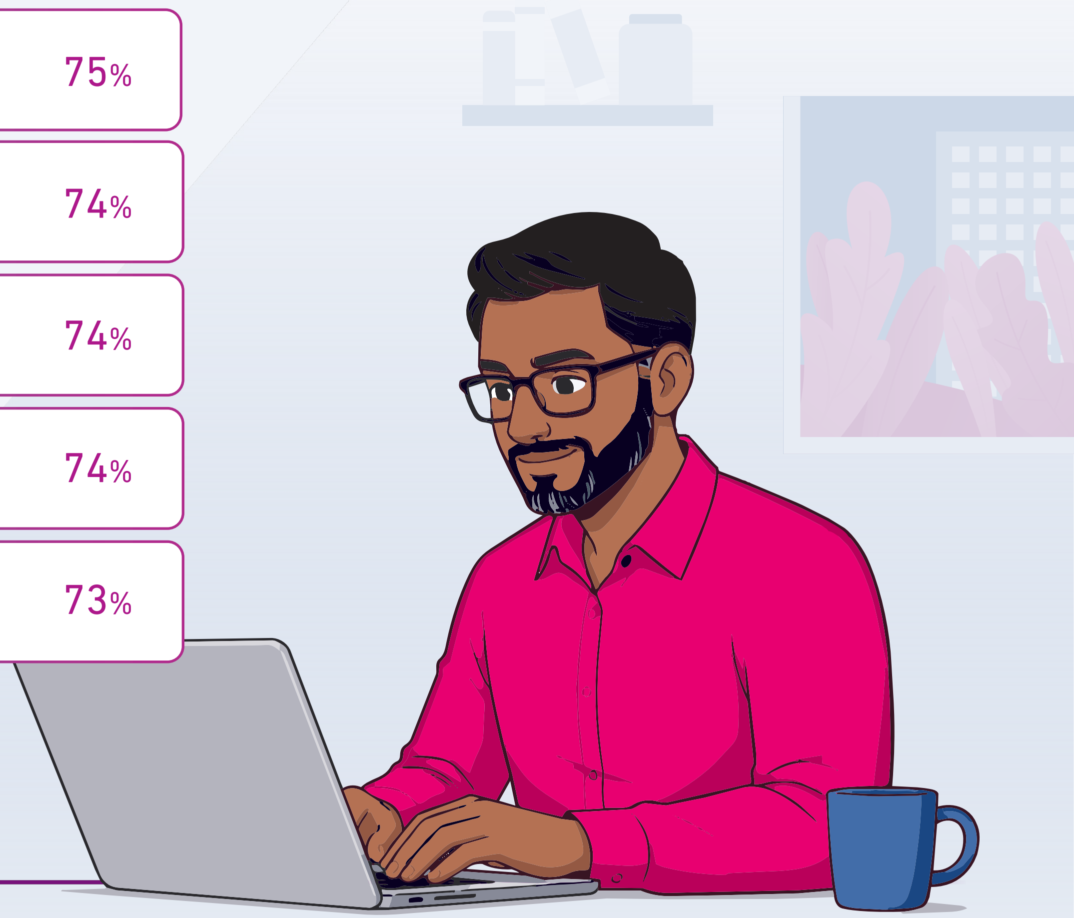
Our respondents are most concerned about their agents being deceived by fake merchants and the risk of having their agents hijacked by criminals. Additional concerns relate to data privacy and to worries that an agent could use incorrect information to make decisions.

The follow-up report in this series will focus exclusively on fraud prevention within the agent environment – follow Experian on LinkedIn to make sure you don't miss it.

TOP POTENTIAL RISKS OF AN AI AGENT MAKING A PURCHASE OR APPLICATION ON YOUR BEHALF

Strongly agree + agree

#1	The AI agent could be manipulated with fake offers/merchants or impersonated by cybercriminals	75%
#2	My personal data could be accessed or misused	74%
#3	Using an AI agent may reduce my control over purchasing decisions	74%
#4	The AI agent could make decisions based on incorrect or outdated information	74%
#5	The AI agent may overlook important details like fees or cancellation terms	73%



Base: 6,247 credit-active, digitally literate consumers across 13 countries in EMEA/APAC
Source: Experian research conducted by Forrester Consulting, July 2026

Consumers have high expectations when it comes to trust

The adoption of agents is heavily dependent on the level of trust that consumers have in the infrastructure that enables them. The research makes it clear that a wide range of conditions are deemed important to consumers, with only a 6-percentage-point difference between the most and least important.

Identity, verification, liability

- Secure authentication before sensitive actions, using biometric or ID verification or fingerprint
- Clear legal liability if an AI agent makes an error that costs me money
- Secure and verifiable link between you and the agent using identity and fraud-prevention checks

Transparency and explainability

- A step-by-step breakdown of all the reasoning that the agent did to reach its decision
- Seeing information sources and data that the agent used to make its recommendation

Payment infrastructure

- Ability for the agent to use trusted, secure payment rails, such as a credit card or payment provider

Financial controls

- Setting up specific spending limits
- Agent purchases/applications protected by the same dispute and liability rules that apply to traditional payments
- Explicit approval of any decision that creates a financial commitment

Approval and reversibility

- Personally approve purchases/applications before the agent completes them
- The ability to override or cancel any decision my agent makes within a certain time frame

Data and privacy

- Ability to control what data the agent stores, how long it stores it, and how it uses it

It's clear that consumers understand the value agents can bring to their lives, and they already recognise the practical, financial benefits. They also expect agentic experiences to feel more personalised – with recommendations that reflect their needs and preferences. However, trust is hard-earned and easily lost. The research is clear that consumers demand robust controls, protections, and transparency to improve trust in AI agents.

ESTABLISHING FOUNDATIONAL TRUST

Experian Agent Trust is a first-of-its-kind framework that establishes a secure, verifiable link between consumers and their AI agents. Developed alongside leading technology partners including Visa, Cloudflare and Skyfire, it provides **Human-to-Agent Binding** that connects verified consumers, devices and AI agents by issuing a real-time trust token that validates identity and transaction risk.

Experian Agent Trust services are platform-agnostic and built to scale with the evolving agent ecosystem. By establishing a trusted connection between humans and AI agents, Experian is helping define the foundation for secure, scalable agentic commerce.

Find out more here

"Agentic commerce will not scale without trust. Knowing there is a verified person associated with an autonomous agent will be critical to building this trust."

KATHLEEN PETERS
CHIEF INNOVATION OFFICER
EXPERIAN

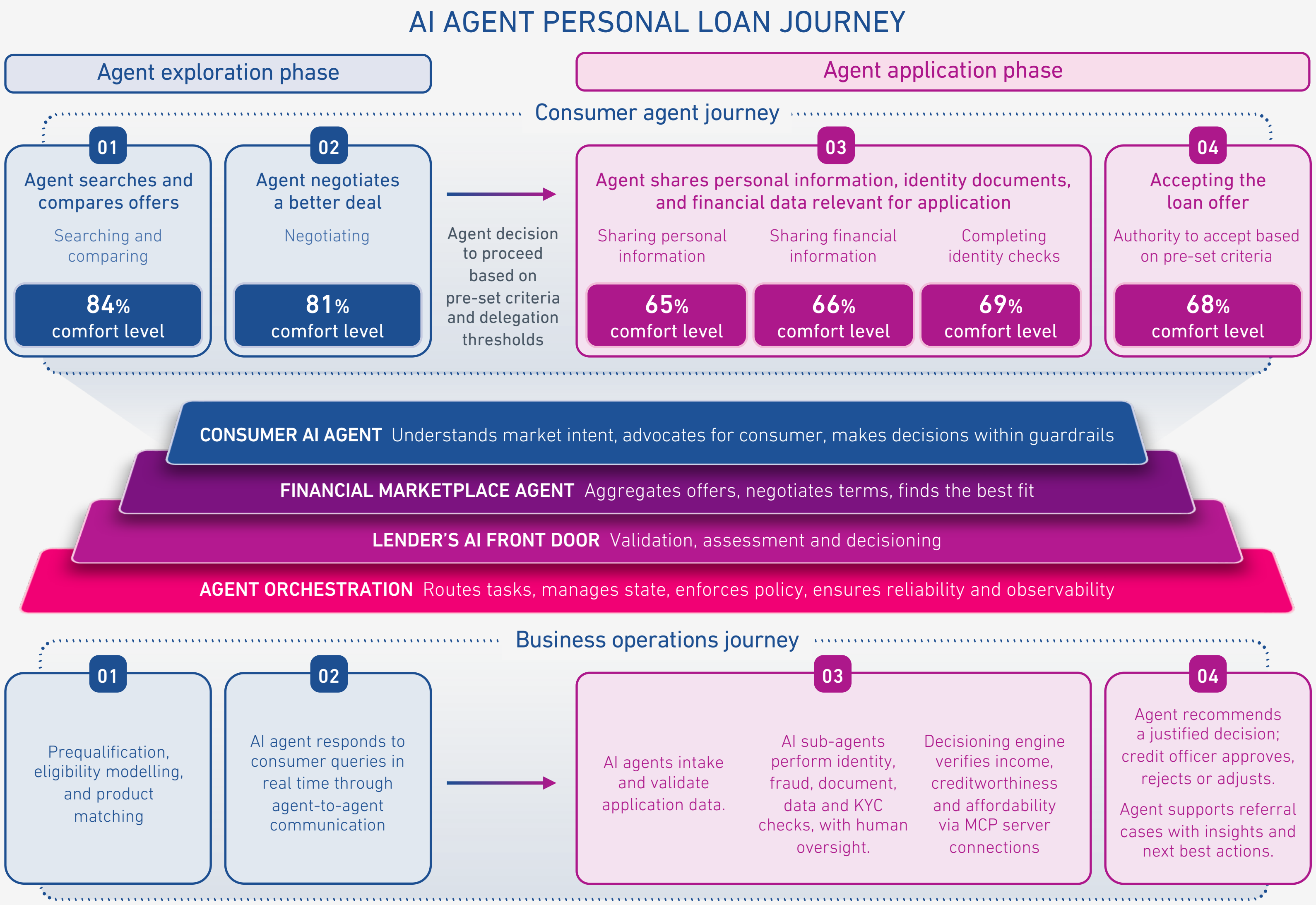
A personal loan journey in the age of agents

In this section, we look at a practical example of what an AI-assisted loan journey could look like – both from the consumer and business perspectives.

To do this, we asked our respondents how comfortable they would be with delegating an agent to carry out the different steps involved with a loan application.

On the consumer side, the borrower's AI agent can help search, compare, ask questions, gather information, share data and potentially accept an offer. Consumers are ready for AI agents to support the loan journey, but the further the agent moves from research into identity, data-sharing and commitment, the more trust infrastructure is required.

On the business side, lenders can use AI agents, along with supporting AI tools, to streamline operational support processes: verifying identity, assessing fraud risk, interpreting data, calculating affordability, applying credit strategy, and producing explainable decisions.



It's clear that many organisations are experimenting with agentic capabilities, but very few have successfully integrated multi-agent workflows into onboarding, credit risk assessment and fraud prevention. As Forrester suggests, **the technology is here, but enterprise readiness hasn't yet caught up.**

Experian's suite of AI tools can help lenders verify identity, detect fraud, ingest data, assess affordability, apply decisioning strategies, explain outcomes and monitor risk. The future loan journey will move beyond a consumer talking to a lender. It is increasingly likely to become a consumer agent interacting with lender-side AI systems, with trust, identity, consent and explainability sitting in the middle.

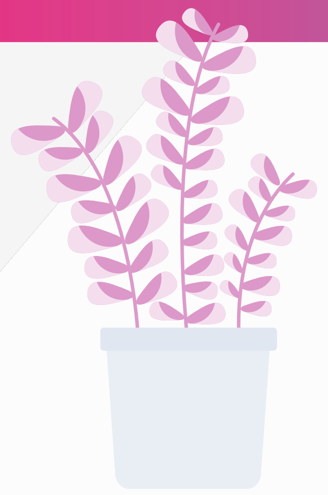
What this means is that agentic lending will move out of a single channel and become an ecosystem experience, where competitive advantage comes from orchestration – connecting data, identity, fraud, credit risk, affordability, decisioning, documents and consent into one trusted workflow. Today, most lenders manage a linear, human-supervised journey. In an agentic model, multiple AI agents – acting on behalf of the borrower, the lender, and potentially third parties like open banking providers or comparison platforms – are negotiating and exchanging data and decisions with each other, often in real time and without a human in the loop at each step (but will remain in certain steps).

The lender's competitive edge will be how well it can orchestrate these agents so that data flows cleanly, decisions stay explainable, and the customer experience doesn't fragment across the handoffs. A "trust layer" becomes the connective tissue – identity verification, consent management, agent authentication, and audit trails – that confirms every agent and every data exchange is legitimate, permissioned, and traceable.

The crux of agentic lending is that the trust layer becomes as important as the decision layer.

KEY TAKEAWAYS

- LLMs have already become a new decision layer between consumers and service providers. The opportunity for financial services providers is not simply to add an LLM to existing channels, but to build trusted, domain-specific models that help consumers compare options, understand risks and act with greater confidence.
- There is strong consumer appetite for using AI agents to do research and comparisons, but fewer are happy to delegate final decision approval. It is likely that agentic commerce will mature first in low-risk, high-convenience use cases before moving into regulated financial decisions, where trust, identity, consent, and accountability must be stronger.
- The future loan journey may involve a consumer-side agent interacting with lender-side AI for identity, fraud, affordability and decisioning. A critical component of this journey is the trust layer between them: consent, identity, fraud prevention, explainability, auditability and liability.



Country breakdown of agentic readiness

How consumer trust, delegation and AI adoption compare across countries.

Australia

Australians are fairly evenly split between agent sceptics and pragmatists, with the joint-second percentage of optimisers in the study. Almost a third would grant their agent semi-autonomy to apply for a loan. This suggests there is strong potential for agent adoption in Australia, with one of the largest early-adopter segments.

LLM TRUST SCORE

6.8/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

80%

"Help compare far more options than they could manually"

CREDIT HEALTH

74% My current level of debt is manageable

69% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

57% My household lives paycheck to paycheck

55% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

17%

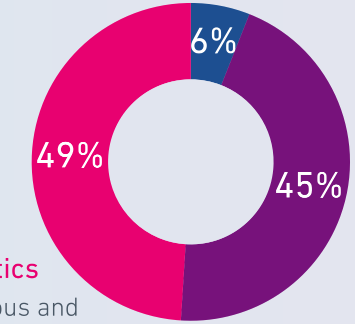
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

67%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers Efficiency seekers, results focused

Pragmatists Balanced and open, value clear benefits

Sceptics Cautious and concerned, need reassurance

AGENT DELEGATION READINESS

Applying for a loan or a credit card

42% **No autonomy** Recommendations only (no actions taken)

32% **Semi-autonomy** Can act only after approval

23% **Conditional autonomy** Can act if certain rules are met

3% **Full autonomy** Can always act independently

#1 CONCERN OF AGENT USE

80%

"Their personal data being accessed or misused"

Base: 481 credit-active, digitally literate Australian consumers
Source: Experian research conducted by Forrester Consulting, July 2026

China

China stands out as the most agent-ready country in the study, with by far the largest percentage of pragmatists and optimisers (more than double the average) and the smallest percentage of sceptics. More than a third of respondents would grant their agent conditional authority, and 10% full autonomy – the highest in the study. This suggests that Chinese consumers are relatively comfortable with agents acting on their behalf.

LLM TRUST SCORE

7.5/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

80%

"Make life simpler by reducing the number of options"

CREDIT HEALTH

74% My current level of debt is manageable

64% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

36% My household lives paycheck to paycheck

40% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

22%

feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

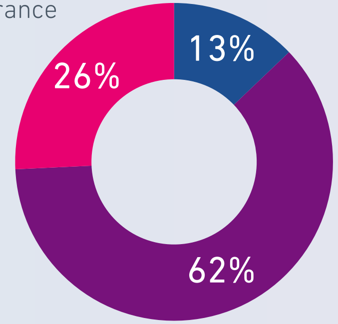
74%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS

Sceptics
Cautious and concerned, need reassurance

Optimisers
Efficiency seekers, results focused



Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

28% **No autonomy**
Recommendations only (no actions taken)

27% **Semi-autonomy**
Can act only after approval

35% **Conditional autonomy**
Can act if certain rules are met

10% **Full autonomy**
Can always act independently

#1 CONCERN OF AGENT USE

67%

"Agent manipulation with fake offers or impersonation by cybercriminals "

Base: 478 credit-active, digitally literate Chinese consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Denmark

Denmark has the second-largest percentage of both optimisers and pragmatists in the study and is also one of only three countries where pragmatists outnumber sceptics. This suggests agent adoption could be relatively strong, provided agent experiences are transparent and built with clear consumer safeguards.

LLM TRUST SCORE

6.7/10

trust the accuracy of the information provided by LLMs

AVERAGE
6.8

#1 EXPECTED BENEFIT OF AGENT USE

83%

"Help avoid missing important details, such as hidden fees or contract terms"

CREDIT HEALTH

82% My current level of debt is manageable

70% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

52% My household lives paycheck to paycheck

54% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

21%

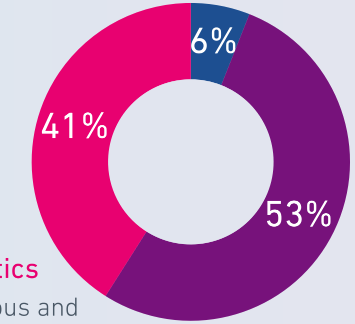
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

70%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers — Efficiency seekers, results focused

Sceptics — Cautious and concerned, need reassurance

Pragmatists — Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

39% No autonomy
Recommendations only (no actions taken)

32% Semi-autonomy
Can act only after approval

27% Conditional autonomy
Can act if certain rules are met

3% Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

78%

"Risk of their personal data being accessed or misused"

Base: 482 credit-active, digitally literate Danish consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Germany

Germany is more cautious than many markets, ranking second for the percentage of sceptics, with nearly two-thirds of respondents falling into this group. Trust in the accuracy of information provided by LLMs is also well below average. This suggests that agent adoption may be slower and more evidence-led, requiring clear proof of accuracy and reliability before delegation becomes mainstream.

LLM TRUST SCORE

6.2/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

80%

"Save money by finding the best prices or rates"

CREDIT HEALTH

74% My current level of debt is manageable

63% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

41% My household lives paycheck to paycheck

38% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

16%

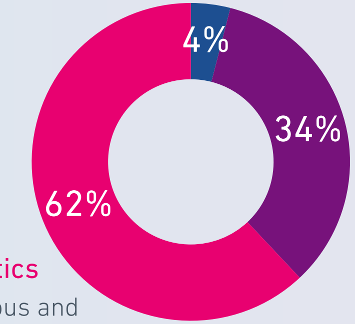
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

67%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers
Efficiency seekers, results focused

Sceptics
Cautious and concerned, need reassurance

Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

42% **No autonomy**
Recommendations only (no actions taken)

33% **Semi-autonomy**
Can act only after approval

21% **Conditional autonomy**
Can act if certain rules are met

4% **Full autonomy**
Can always act independently

#1 CONCERN OF AGENT USE

78%

"Agent manipulation with fake offers or impersonation by cybercriminals"

Base: 480 credit-active, digitally literate German consumers
Source: Experian research conducted by Forrester Consulting, July 2026

India

India shows one of the strongest combinations of trust and value perception in the study. It has the highest trust score for LLM accuracy, and close to a third of respondents would grant their agent semi-autonomy. Indian consumers are also among the most comfortable sharing financial data with an agent during an automated loan application. This suggests strong potential for agent-assisted financial journeys, particularly where AI helps consumers compare options and make faster decisions.

LLM TRUST SCORE

8.1/10

trust the accuracy of the information provided by LLMs

AVERAGE
6.8

#1 EXPECTED BENEFIT OF AGENT USE

94%

"Help compare far more options than they could manually"

CREDIT HEALTH

83%
My current level of debt is manageable

72%
I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

46%
My household lives paycheck to paycheck

35%
I feel stressed by the amount of debt I currently hold

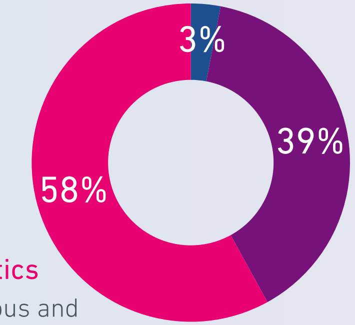
MAX AGENT SPEND

12%
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

74%
would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers
Efficiency seekers, results focused

Pragmatists
Balanced and open, value clear benefits

Sceptics
Cautious and concerned, need reassurance

AGENT DELEGATION READINESS

Applying for a loan or a credit card

36%
No autonomy
Recommendations only (no actions taken)

32%
Semi-autonomy
Can act only after approval

23%
Conditional autonomy
Can act if certain rules are met

9%
Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

72%

"Overlooking important details"

Base: 480 credit-active, digitally literate Indian consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Italy

Italy has the lowest trust score for LLM accuracy in the study, suggesting consumers are more cautious about relying on AI-generated information. At the same time, 87% say agents could help them compare far more options than they could manually, showing that the functional value of AI is still recognised. Italy represents an opportunity to build confidence in agents through transparent, explainable tools that demonstrate accuracy and allow consumers to stay fully in control.

LLM TRUST SCORE

5.9/10

trust the accuracy of the information provided by LLMs

AVERAGE
6.8

#1 EXPECTED BENEFIT OF AGENT USE

87%

"Help compare far more options than they could manually"

CREDIT HEALTH

70%
My current level of debt is manageable

63%
I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

60%
My household lives paycheck to paycheck

32%
I feel stressed by the amount of debt I currently hold

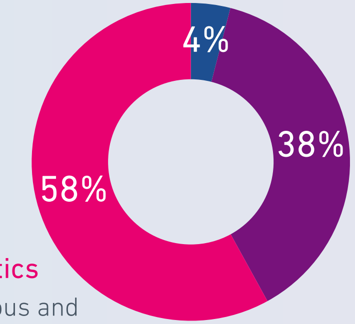
MAX AGENT SPEND

13%
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

61%
would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers
Efficiency seekers, results focused

Sceptics
Cautious and concerned, need reassurance

Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

41%
No autonomy
Recommendations only (no actions taken)

41%
Semi-autonomy
Can act only after approval

14%
Conditional autonomy
Can act if certain rules are met

3%
Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

73%

"Making decisions based on incorrect or outdated information"

Base: 476 credit-active, digitally literate Italian consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Malaysia

Malaysia presents a high-potential but trust-sensitive market. LLM trust is among the highest in the study, and consumers strongly recognise the value of agents, with 92% saying they could help save money by finding better prices or rates. However, a majority remain agent sceptics, and concern about fake offers or impersonation is the highest among the markets reviewed. This suggests Malaysian consumers are open to agents, but will require clear approvals and strong trust signals.

LLM TRUST SCORE

7.6/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

92%

"Save money by finding the best prices or rates"

CREDIT HEALTH

85% My current level of debt is manageable

75% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

56% My household lives paycheck to paycheck

47% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

18%

feel comfortable delegating **$250** of agentic purchases for online goods

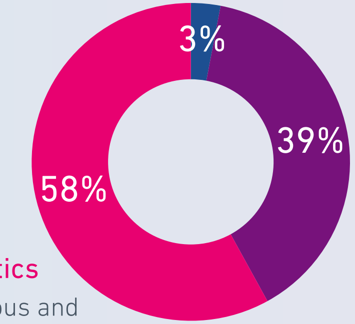
AGENT COMFORT

63%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS

Optimisers
Efficiency seekers, results focused



Sceptics
Cautious and concerned, need reassurance

Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

42% No autonomy
Recommendations only (no actions taken)

31% Semi-autonomy
Can act only after approval

21% Conditional autonomy
Can act if certain rules are met

5% Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

83%

"Agent manipulation with fake offers or impersonation by cybercriminals"

Base: 481 credit-active, digitally literate Malaysian consumers
Source: Experian research conducted by Forrester Consulting, July 2026

New Zealand

New Zealand is one of the few markets where pragmatists outnumber sceptics, suggesting openness to agent support when the benefits are clear. However, it also has a high share of consumers who would not grant an agent any autonomy for loan or credit card applications. This points to a market where consumers may welcome LLMs as a decision-support tool but remain cautious about handing over control to an agent. Adoption is likely to depend on approval-based models and clear reasoning.

LLM TRUST SCORE

6.2/10

trust the accuracy of the information provided by LLMs

AVERAGE
6.8

#1 EXPECTED BENEFIT OF AGENT USE

82%

"Help avoid missing important details, such as hidden fees or contract terms"

CREDIT HEALTH

75%
My current level of debt is manageable

68%
I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

51%
My household lives paycheck to paycheck

47%
I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

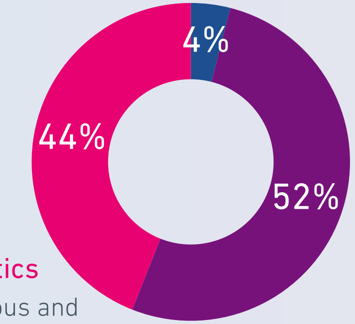
22%
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

60%
would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS

Optimisers
Efficiency seekers, results focused



Sceptics
Cautious and concerned, need reassurance

Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

44%
No autonomy
Recommendations only (no actions taken)

29%
Semi-autonomy
Can act only after approval

23%
Conditional autonomy
Can act if certain rules are met

4%
Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

77%

"Agent manipulation with fake offers or impersonation by cybercriminals"

Base: 482 credit-active, digitally literate New Zealand consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Norway

Norway is one of the most cautious markets in the study. It has one of the lowest optimiser segments, below-average trust in LLM accuracy, and the highest proportion of consumers who would not grant an agent autonomy when applying for a loan or credit card. The main concern is reduced control over purchasing decisions. Norway may require a slower, trust-first approach focused on recommendations, explanations and consumer approval rather than delegated action.

LLM TRUST SCORE

6.0/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

84%

"Help compare far more options than they could manually"

CREDIT HEALTH

79% My current level of debt is manageable

75% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

46% My household lives paycheck to paycheck

51% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

17%

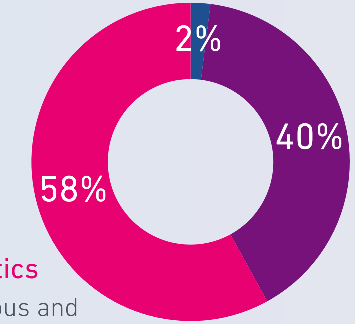
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

62%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers Efficiency seekers, results focused

Pragmatists Balanced and open, value clear benefits

Sceptics Cautious and concerned, need reassurance

AGENT DELEGATION READINESS

Applying for a loan or a credit card

49% No autonomy
Recommendations only (no actions taken)

30% Semi-autonomy
Can act only after approval

17% Conditional autonomy
Can act if certain rules are met

3% Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

78%

"Reducing control over purchasing decisions"

Base: 480 credit-active, digitally literate Norwegian consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Singapore

Singapore combines relatively high trust in LLM accuracy with cautious attitudes towards full agentic delegation. While it has one of the lowest optimiser segments, consumers clearly see value in agents helping them compare more options. This suggests Singapore may be receptive to agent decision support, especially when tools are transparent and connected to trusted financial ecosystems, but consumers may be slower to embrace more autonomous use cases.

LLM TRUST SCORE

7.1/10

trust the accuracy of the information provided by LLMs

AVERAGE
6.8

#1 EXPECTED BENEFIT OF AGENT USE

89%

"Help compare far more options than they could manually"

CREDIT HEALTH

80% My current level of debt is manageable

71% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

42% My household lives paycheck to paycheck

40% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

21%

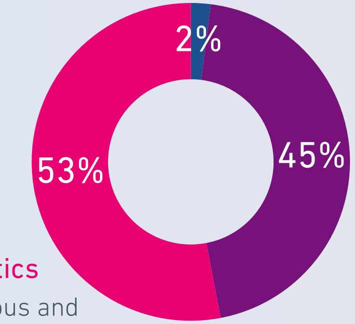
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

59%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers
Efficiency seekers, results focused

Sceptics
Cautious and concerned, need reassurance

Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

37% No autonomy
Recommendations only (no actions taken)

36% Semi-autonomy
Can act only after approval

22% Conditional autonomy
Can act if certain rules are met

5% Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

82%

"Fake offers or impersonation by cybercriminals"

Base: 482 credit-active, digitally literate Singaporean consumers
Source: Experian research conducted by Forrester Consulting, July 2026

South Africa

South Africa has a high proportion of agent sceptics, but the underlying demand for support is clear. Consumers strongly recognise the value of agents for comparing more options, and comfort with sharing financial data for an automated loan application is relatively high. The key concern is reduced control over purchasing decisions. This suggests the opportunity is not full autonomy, but agent-assisted comparison and decision support that keeps the consumer firmly in control.

LLM TRUST SCORE

6.9/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

91%

"Help compare far more options than they could manually"

CREDIT HEALTH

81% My current level of debt is manageable

64% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

50% My household lives paycheck to paycheck

33% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

17%

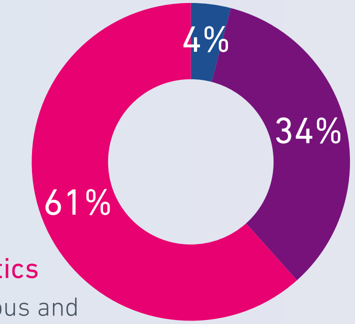
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

69%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers 4%
Efficiency seekers, results focused

Pragmatists 34%
Balanced and open, value clear benefits

Sceptics 61%
Cautious and concerned, need reassurance

AGENT DELEGATION READINESS

Applying for a loan or a credit card

40% **No autonomy**
Recommendations only (no actions taken)

32% **Semi-autonomy**
Can act only after approval

23% **Conditional autonomy**
Can act if certain rules are met

5% **Full autonomy**
Can always act independently

#1 CONCERN OF AGENT USE

73%

"Reducing control over purchasing decisions"

Base: 483 credit-active, digitally literate South African consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Spain

Spain is the most sceptical market in the study, with the highest proportion of agent sceptics and the lowest share of pragmatists and optimisers. However, consumers still recognise the value of agents, particularly for comparing more options than they could manually. This suggests adoption may be slower, but not absent. The strongest path forward is likely to be low-risk, transparent use cases that prove the value of agents without requiring consumers to delegate control too quickly.

LLM TRUST SCORE

6.6/10

trust the accuracy of the information provided by LLMs

AVERAGE 6.8

#1 EXPECTED BENEFIT OF AGENT USE

87%

"Help compare far more options than they could manually"

CREDIT HEALTH

76% My current level of debt is manageable

64% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

52% My household lives paycheck to paycheck

34% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

12%

feel comfortable delegating **$250** of agentic purchases for online goods

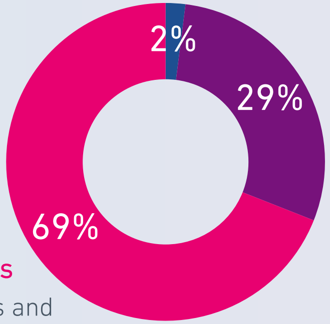
AGENT COMFORT

64%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS

Optimisers
Efficiency seekers, results focused



Sceptics
Cautious and concerned, need reassurance

Pragmatists
Balanced and open, value clear benefits

AGENT DELEGATION READINESS

Applying for a loan or a credit card

44% No autonomy
Recommendations only (no actions taken)

33% Semi-autonomy
Can act only after approval

20% Conditional autonomy
Can act if certain rules are met

3% Full autonomy
Can always act independently

#1 CONCERN OF AGENT USE

75%

"Risk of their personal data being accessed or misused"

Base: 482 credit-active, digitally literate Spanish consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Turkey

Turkey shows a cautious but interesting profile. Although sceptics make up a large share of respondents, consumers show relatively balanced willingness across semi-autonomous and conditional agent delegation. Their top concern is agent bias, particularly agents favouring certain brands or providers. This suggests that impartiality, transparency and visible source information will be especially important in building trust.

LLM TRUST SCORE

6.9/10

trust the accuracy of the information provided by LLMs

AVERAGE **6.8**

#1 EXPECTED BENEFIT OF AGENT USE

82%

"Help avoid missing important details, such as hidden fees or contract terms"

CREDIT HEALTH

77% My current level of debt is manageable

73% I currently have more than one form of credit commitment (e.g., mortgage, loan, credit card, BNPL)

59% My household lives paycheck to paycheck

55% I feel stressed by the amount of debt I currently hold

MAX AGENT SPEND

14%

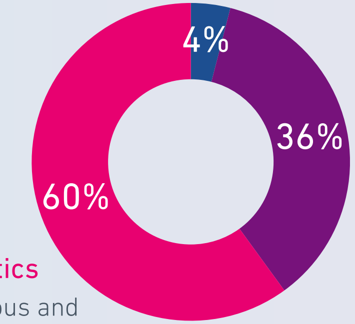
feel comfortable delegating **$250** of agentic purchases for online goods

AGENT COMFORT

67%

would be comfortable sharing financial data with an agent for automated loan applications

AGENT READINESS



Optimisers – Efficiency seekers, results focused

Pragmatists – Balanced and open, value clear benefits

Sceptics – Cautious and concerned, need reassurance

AGENT DELEGATION READINESS

Applying for a loan or a credit card

35% No autonomy – Recommendations only (no actions taken)

35% Semi-autonomy – Can act only after approval

26% Conditional autonomy – Can act if certain rules are met

3% Full autonomy – Can always act independently

#1 CONCERN OF AGENT USE

76%

"Favouring certain brands or providers"

Base: 480 credit-active, digitally literate Turkish consumers
Source: Experian research conducted by Forrester Consulting, July 2026

Demographics

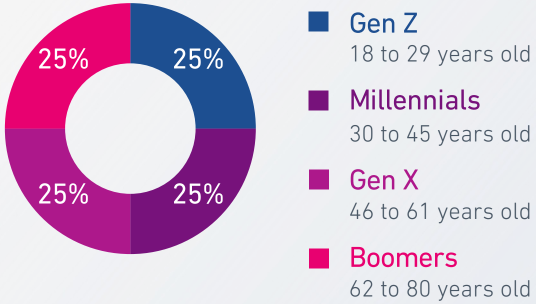
GEOGRAPHY

N=~480 each country

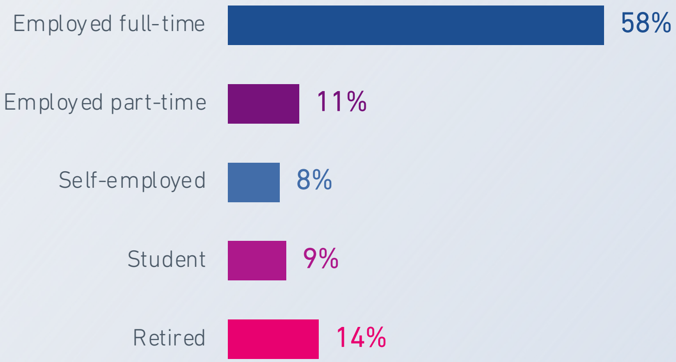
Denmark, Germany, Italy, Norway, South Africa, Spain, Turkey

Australia, China, India, Malaysia, New Zealand, Singapore

AGE/GENERATION

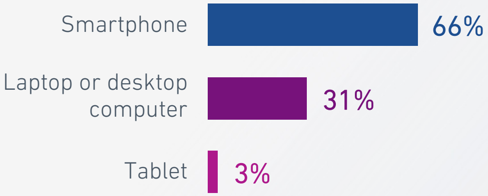


EMPLOYMENT STATUS

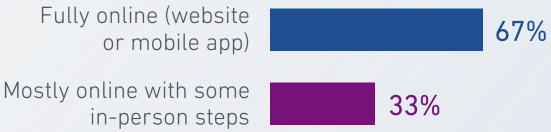


DIGITAL FINANCIAL MATURITY

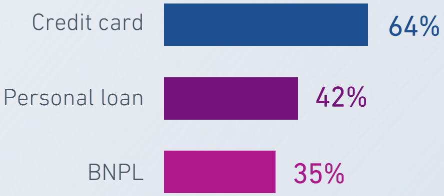
Which device do you primarily use to manage your finances?



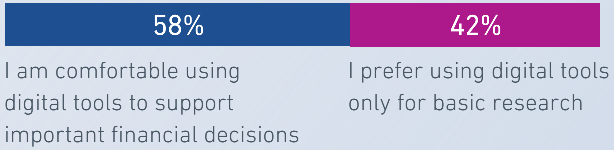
How did you submit your most recent credit application?



In the past 12 months, have you applied for any of the following online? (Top 3)



Use of digital tools for important financial decisions or basic research



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Experian is a global data and technology company, powering opportunities for people and businesses around the world.

We help to redefine lending practices, uncover and prevent fraud, simplify healthcare, deliver digital marketing solutions, and gain deeper insights into the automotive market, all using our unique combination of data, analytics and platforms. We also assist millions of people to realise their financial goals and help them to save time and money.

We operate across a range of markets, from financial services to healthcare, automotive, agrifinance, insurance, and many more industry segments.

We invest in talented people and new advanced technologies to unlock the power of data and to innovate. A FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 25,200 people across 33 countries. Our corporate headquarters are in Dublin, Ireland.

Learn more at experianplc.com

Discover More →

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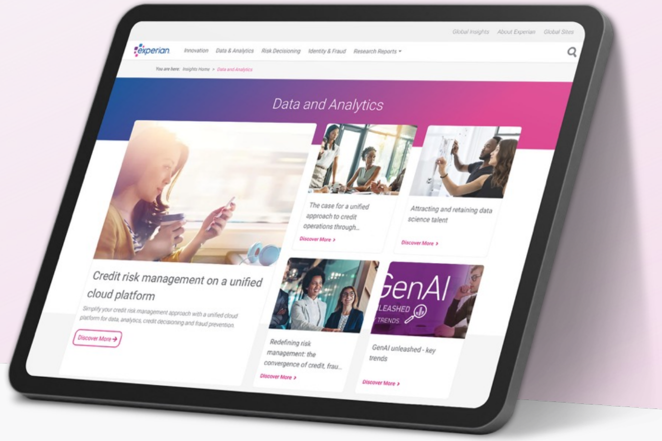

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