

# Banking on Banks 2025

A decade of  
transformation in  
financial services

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# Foreword

## Over the past decade, Europe's financial services sector has experienced one of the most dynamic periods of change.

The widespread adoption of digital banking, rapid technological innovation and a significant shift in consumer behavior, has redefined how financial institutions operate and how individuals manage their money.

Yet this transformation has not occurred in isolation. From the aftershocks of financial crises to the far-reaching effects of a global pandemic, these pressures have resulted in greater and longer-lasting financial insecurity for many across the continent and influenced attitudes toward savings, credit, and financial management.

At the same time, technological progress – driven by artificial intelligence (AI), automation, and the rise of always-on services – has unlocked new ways for consumers to engage with their finances, while also raising important questions about service quality, accessibility, and values.

In this first report from CRIF's two-part research series, we explore the key developments of the last 10 years through a dual lens: that of consumers across five major European markets, and of senior financial professionals serving those same regions. This combination of perspectives provides unique insight on an industry that has undergone massive change.

What emerges tells us much about the shifts we've seen in the last decade. Consumers are empowered with more control and choice, yet are more financially vulnerable. Professionals see opportunity in this change, but face continuous pressure to adapt.



**Consumers are empowered with more control and choice, yet are more financially vulnerable. Professionals see opportunity in this change, but face continuous pressure to adapt**

Areas like sustainability and ethical practices – once emerging trends – are now essential pillars of consumer trust, though many in the industry fear that progress is being eroded. With these principles increasingly crucial to customers, financial institutions face the challenge of maintaining this focus, not just as a regulatory or reputational necessity, but as a strategic one too.

CRIF's second Banking on Banks report, due to be published later in the year, will focus on these issues, examining the trends that are expected to shape European financial services in the decade ahead.

However, as Europe navigates increasing competition from emerging global financial centers, now is a critical opportunity for reflection on the last decade. The sector must continue to evolve, not only by embracing innovation, but also by ensuring the principles that consumers have come to expect continue to be upheld in the years ahead.

**Sara Costantini**

Regional Director for the UK and Ireland, CRIF

# Introduction

## A decade of change

**Europe's financial services sector has undergone profound transformations over the past decade.**

Online and mobile banking has become increasingly popular, leading to a shift in how customers interact with financial providers,<sup>1</sup> alongside other major changes in consumer behavior, technological advancements, and industry practices.

To understand this impact, this year, CRIF's research is presented in two parts. This first report focuses on the most impactful changes observed over the last decade, while the second, to be published later this year, will explore what the future potentially holds for the financial services industry.

This report analyzes the views of 6,000 consumers across Italy, Germany, France, Poland and the UK to better understand how they manage their finances, and whether this has changed in the last decade. It also explores the views of senior financial professionals working in the UK, and those serving European markets. This dual perspective allows us to compare and contrast insights, while better understanding how financial services have evolved.

The findings reveal that during this period, millions of Europeans have faced, and continue to face, financial struggles. This has had a profound impact on people's attitudes to their finances. Professionals agree that the sector has changed dramatically, driven by shifting customer attitudes and needs, as well as rapid digitalization.

Advancements in areas like AI and mobile banking, and the rise of digital-first services have reshaped how consumers are managing their money. However, despite many professionals highlighting the benefits of these innovations, consumers are increasingly split, with many voicing concerns about a perceived trade-off between the benefits created by this technological progress and the loss of a more personal and customer-centric service.



**Many now worry that momentum around ESG initiatives is beginning to fade, particularly as economic and political pressures mount**

Additionally, areas of importance for consumers are being rolled back, most notably around the sustainability, ethical practices and transparency of providers – something that has become central to customer decision-making. Despite professionals acknowledging the important role it plays in attracting and retaining customers, many now worry that momentum around ESG (Environmental, Social, and Governance) initiatives is beginning to fade, particularly as economic and political pressures mount.

Lastly, the financial power of the UK and Europe is also increasingly coming under question as global competition intensifies. The rise of emerging financial hubs in the Middle East and Asia is shifting the landscape. As these regions continue to gain momentum, the future of Europe's financial leadership is under scrutiny.

This report explores the critical issues affecting the financial services sector, offering a fuller picture of the factors that have shaped its evolution, as well as the challenges and opportunities going forward.

<sup>1</sup> Banking in Europe: EBF Facts & Figures 2024 | The European Banking Federation

# Chapter One:

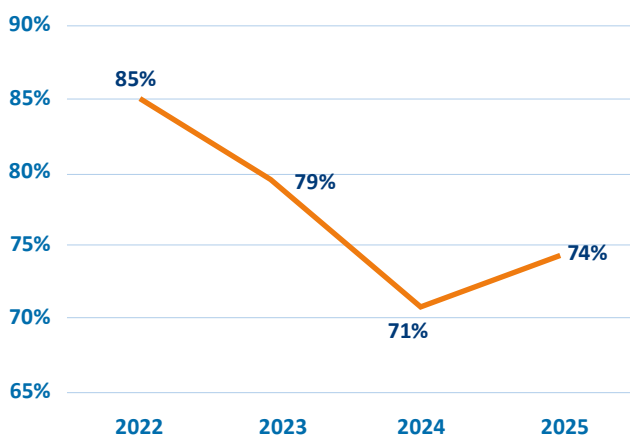
## An era of financial uncertainty

### Across Europe, financial worry has been a defining experience for millions of people in recent years.

Although the sharpest effects of the early 2020s have eased slightly, the reality for many households remains one of financial uncertainty.

In 2025, a significant 74% of Europeans say they are concerned about their financial situation over the next 12 months. While that number shows a reasonable decline from 85% in 2022 and 79% in 2023, it is a small increase from 2024, when 71% expressed concern about the year ahead. It is clear that financial confidence among European consumers remains precarious.

### Percentage of Europeans concerned about their finances (2022-2025)



These conditions continue to impact people's spending, with more being allocated to cover everyday outgoings. Household bills remain the top expense for Europeans, with 64% of people reporting increased spending in this area, followed by fuel costs at 48%. While these are understandable, perhaps more notably, insurance has jumped into third place, with 40% of Europeans now spending more on it than they did five years ago. This rise reflects increasing premiums but also suggests a growing awareness of risk in an unpredictable world.



**40%**  
now spend more on  
insurance than they did  
five years ago

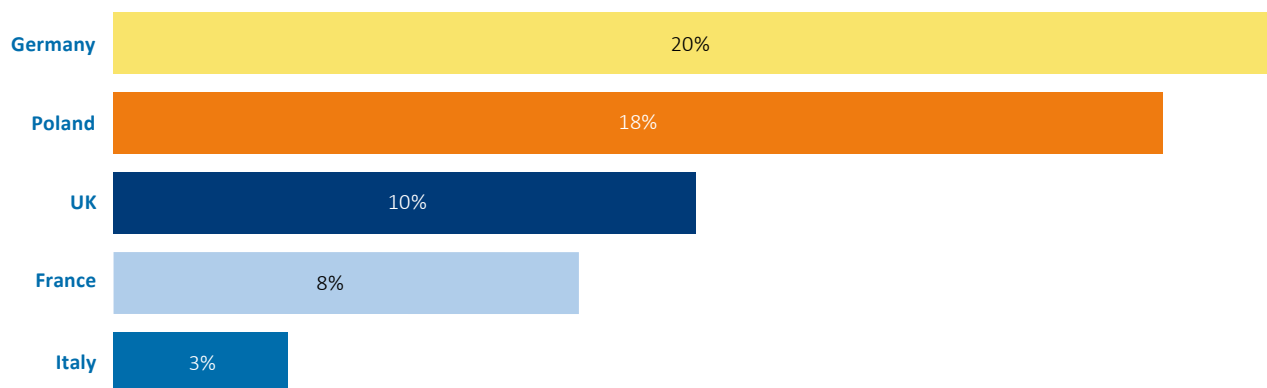
The financial challenges of previous years are impacting perceptions of living standards in the year ahead. A quarter of Europeans (24%) now believe their standard of living will worsen. This sentiment is particularly strong in Germany, where 28% hold this view, closely followed by Poland (27%). By contrast, 20% in Italy feel this way, highlighting the regional variations in public sentiment, with central and eastern European countries showing more acute signs of concern.

Access to credit has emerged as another pressure point. Over the past 12 months, 38% have taken out a new line of credit, including loans, mortgages, credit cards, payday loans, peer-to-peer and Buy Now Pay Later (BNPL) products. Specifically, one in five (21%) Europeans have taken out a new credit card, while one in 10 (11%) have used BNPL services.

These figures suggest not only a reliance on credit, but also a shift to newer forms of lending in markets where populations have historically been less predisposed to credit and debt.

At the same time, barriers to accessing credit are becoming more pronounced. Since January 2024, 9% of Europeans say they have been denied lending, with the figure reaching 12% in both Germany and Poland. This trend is consistent across genders, with 9% of men and 8% of women reporting being turned down. The only area in which there is a major variation between genders is in relation to those who have never taken out credit, with women being significantly more likely than men to have never applied (32% vs 24%).

## Percentage of European consumers who have used Buy Now Pay Later Services in the last 12 months



## Percentage of men and women who have never applied for credit

♀ **32%** vs ♂ **24%**

Despite the similarities between genders, there is more differentiation with age. Nearly 13% of those aged 18–34 and 11% of those aged 35–54 were refused credit last year, compared to just 4% of those aged 55 and above. Looking at lifetime experiences, the generational gap is even clearer. Three in ten (29%) young Europeans (18–34) and a quarter (25%) of those in middle age (35–54) have been denied lending at some point in their lives, compared to just 12% of those aged 55 and over.

This discrepancy reflects both increased borrowing requirements among younger generations and stricter lending criteria in a more risk-averse financial environment.

Altogether, one in five (20%) Europeans have been turned down for credit at some point in their lives. To address these challenges, financial institutions have increasingly turned to innovations like open banking and enriched, integrated credit data. These advancements provide a more holistic view of individuals' financial behavior, allowing fairer, more accurate lending decisions without increasing institutional risk.

As Europe looks to the future, rebuilding the financial resilience of consumers will depend not just on economic policy, but also on smarter, more inclusive financial services that meet the specific needs of individuals.

## A financial shift: economic pressures push Germans to credit



**Germans have traditionally been conservative with their personal finances, favoring savings and cash over credit or loans, in contrast to countries like the UK.<sup>2</sup>**

However, in the last year 52% have taken out a new line of credit, including 29% who have taken out a new credit card, and 20% who now use Buy Now Pay Later (BNPL) services – nearly double the European average (11%).

This shift reflects rising financial pressures as Germany faces economic challenges, including the energy crisis, inflation, and increasing housing costs. Real wages have fallen, and many are turning to credit to maintain their standard of living.

This potentially signals a shift in long-standing cultural norms around money. Germany's move towards credit usage underscores the broader global cost-of-living crisis, showing that the populations of even strong economies are not immune to growing financial pressures.

<sup>2</sup> Household debt, loans and debt securities | IMF

# Chapter Two:

## Financial services in Europe – growing or waning?

**While the landscape is ever-changing, the UK and Europe continue to play major roles in the global financial system.**

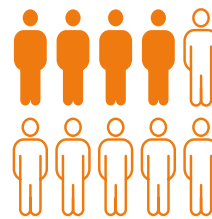
While cities like New York and Hong Kong are often regarded as powerful, global financial markets, London has long been considered the heart of Europe's financial hub. In fact, London stands as the only city in the European area that can rival the financial prowess seen elsewhere in countries like the US. Yet despite London's long standing history as a financial leader, perceptions about its role in the global market – according to those who work in it – are mixed.

In recent years, there has been a noticeable shift in the way financial professionals view the UK's standing. While over half (55%) of senior professionals in the UK still regard it as a global leader in finance, a noteworthy four in 10 (39%) feel that its dominance has weakened in recent years.

This decline in confidence can be attributed to a variety of factors, chief among them being the ongoing effects of Brexit (42%). The departure of the UK from the EU has introduced new complexities and regulatory challenges, resulting in a loss of certain advantages previously enjoyed. Moreover, many professionals cite stagnation and staff reductions (both 35%), as well as poor investment in fintech (31%) as key contributors to this perceived decline.

This pessimism is compounded by the rapid rise of other global financial hubs, particularly in the Middle East and Asia. Cities like Dubai, Tokyo, and Hong Kong are increasingly becoming formidable competitors to established hubs, attracting both financial firms and talent.

When asked to rank cities as global financial centers, UK-based financial professionals unsurprisingly place New York at the top, with London in second place. However, within Europe, other cities like Zurich, Frankfurt, and Paris remain far behind the rapidly growing financial centers in Asia and the Middle East. Zurich ranks eighth, Frankfurt ninth, and Paris tenth.



## 4 out of 10

**industry professionals say the UK's financial dominance has weakened**

This raises numerous questions about the future influence of the UK's financial services sector. To maintain its competitive edge, the industry in the UK must address this perceived stagnation.

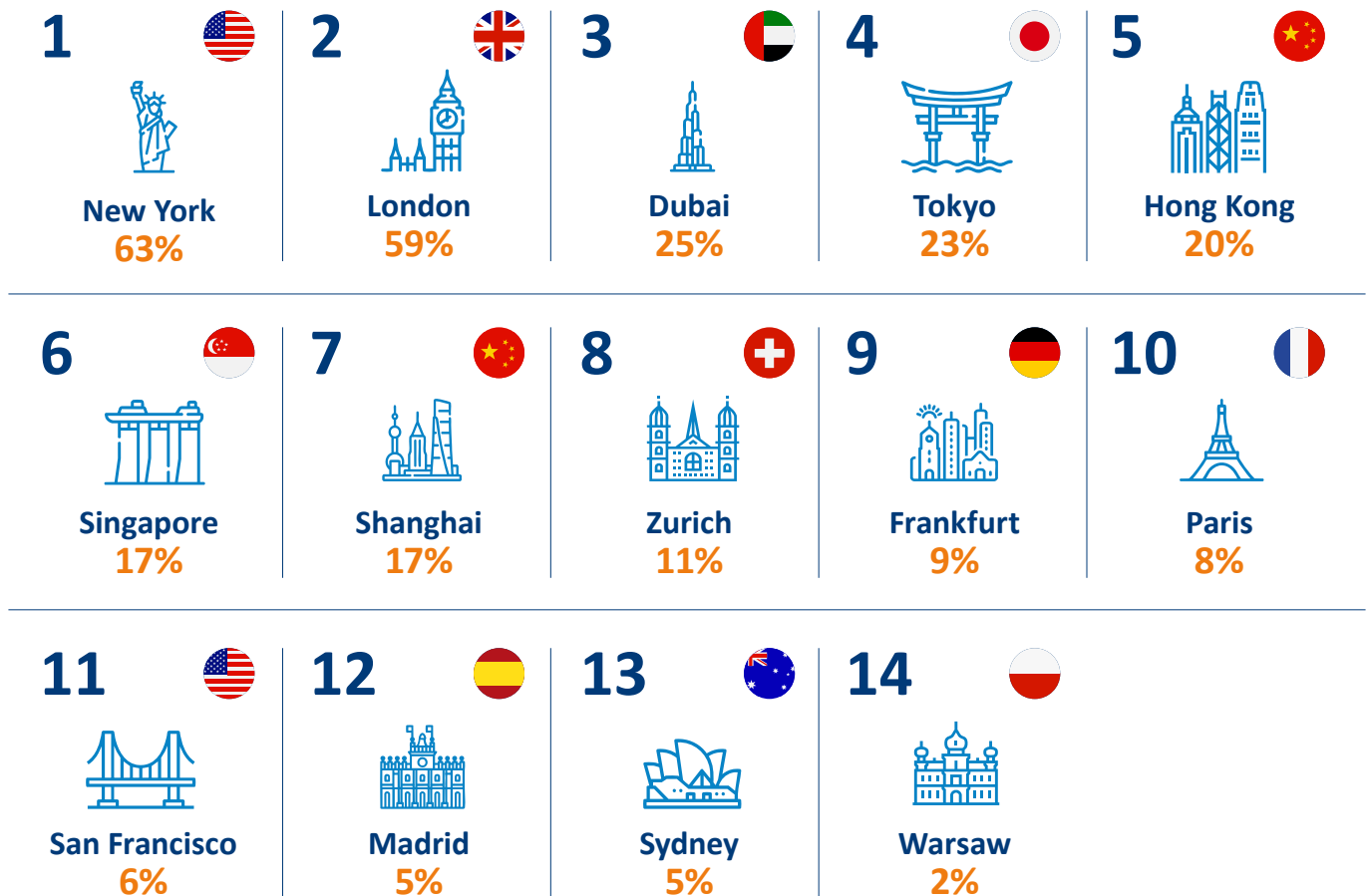
Consideration should be given to boosting investment in fintech and further modernization of financial infrastructure. As the global financial landscape becomes more digital and interconnected, the importance of adapting to new technologies cannot be overstated. Financial professionals are increasingly looking to the next wave of innovation to propel the sector forward, and without it, the UK risks falling further behind.



**As the global financial landscape becomes more digital and interconnected, the importance of adapting to new technologies cannot be overstated**

Across Europe, the situation is similar. Financial services sectors in cities like Zurich and Frankfurt are grappling with similar pressures, emphasizing the need for investment in technology, talent, and infrastructure. Innovation is critical not just for staying relevant but for maintaining competitiveness on a global scale.

### Top global financial centers, according to UK financial professionals



# Chapter Three:

## The biggest financial changes for consumers and industry professionals

### One of the most significant and obvious financial shifts in Europe has been the move toward digital banking.

A significant 43% of industry professionals in the UK cite online banking as one of the most impactful changes over the last 10 years, closely followed by mobile banking (42%), AI and machine learning (37%) and contactless and digital payments (both 30%).

These innovations have not only reshaped how financial institutions deliver services, but also consumers' preferences in how they manage their finances. CRIF's 2022 research found one in six consumers (17%) would switch providers if it meant all aspects of their finances could be managed through an app or online platform.<sup>3</sup> In 2023, CRIF's research found nearly four in 10 (38%) Europeans intended to manage their finances online more as a result of the cost-of-living crisis.<sup>4</sup>

Since then, European consumers have only continued to embrace these innovations, with two-thirds (66%) now inclined to manage all aspects of their finances online. This convenience is reflected in consumer sentiment, as 67% of Europeans say that the ability to access all their financial services – including insurance – online has made managing their money easier. This rises to 71% in France and 76% in Poland.

The benefits of these digital advances are clear, with three-quarters (74%) of consumers saying they have benefited from faster services like instant payments over the last five years. Similarly, the speed of decision-making regarding financial products has increased, with 60% of consumers saying they have benefited from faster decisions on loans, credit cards, and other financial products.

#### Top 3 biggest changes in financial services over the last 10 years



- 43% online banking
- 42% mobile banking
- 37% use of AI and machine learning

Additionally, the ability to apply for financial products online – without having to speak to someone in person – has made overall services more accessible for many. Six in 10 (58%) consumers see the ability to apply for products or services without the need for direct contact with staff as a benefit, enhancing convenience.

Other significant changes in the landscape include provider choice. Around six in 10 (57%) Europeans say they now benefit from a broader selection of providers, with specific innovations like open banking, which allows third-party providers to access customer financial data (with consent), playing a major role in increasing competition. More than half (56%) of consumers recognize the benefits open banking has brought, while a quarter (23%) of professionals cite it as having a major impact on the UK finance sector.

Another important development in the last five years has been the growing consumer demand for ethical and environmentally conscious products and services. Half (49%) of Europeans believe they have benefited from access to financial products that are more ethical and environmentally friendly, such as sustainable investments or green bonds. This shift reflects broader societal trends towards sustainability and ethical consumerism, and the influence it exerts over financial services.

<sup>3</sup> Banking on Banks 2022 Report. How the cost of living is changing demand for financial services in Europe | CRIF

<sup>4</sup> Banking on Banks 2023 Report. Why banks and lenders must look beyond the cost of living crisis to meet the changing needs of Europeans | CRIF

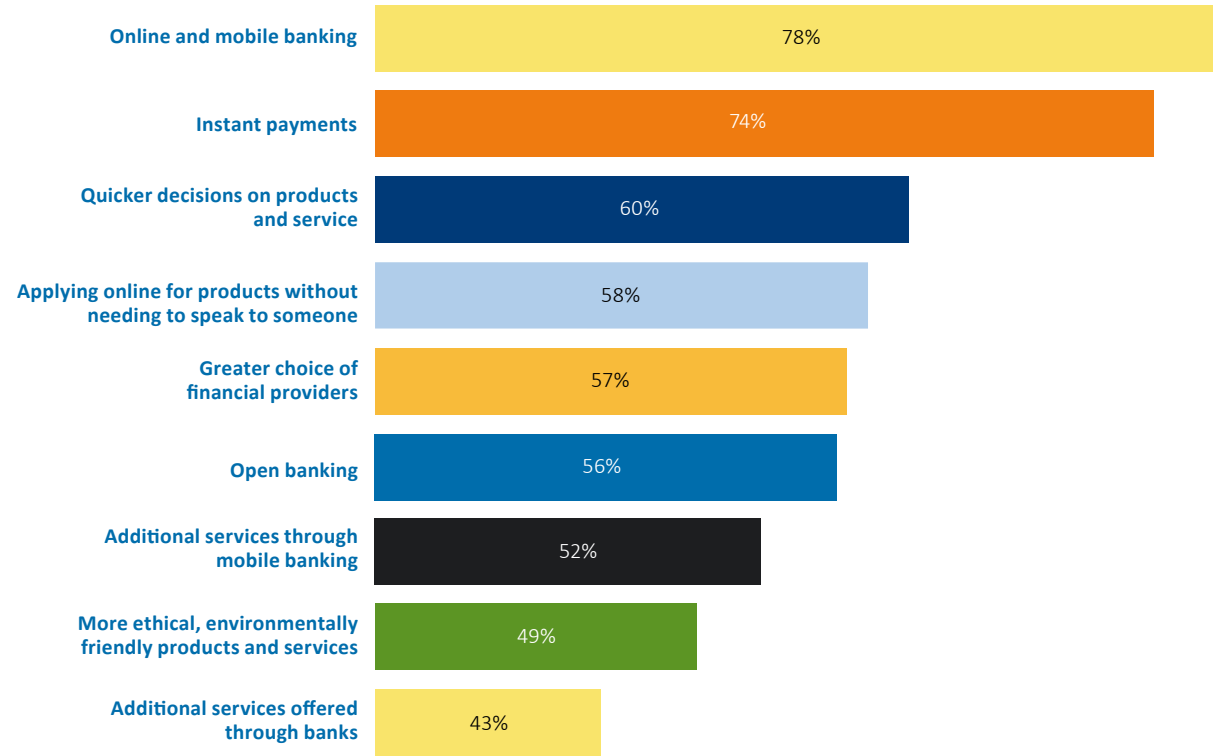
Overall, the shift towards digital, mobile-first financial services has fundamentally altered both the consumer experience and the financial services industry more broadly. In response, a quarter (23%) of professionals cite changing consumer preferences as one of the biggest challenges facing institutions operating in Europe.

With consumers increasingly prioritizing speed, convenience, and ethical considerations, financial institutions are having to adapt quickly to stay competitive.



**66%**  
are now inclined to  
manage all aspects of  
their finances online

**European consumers: the most beneficial changes to financial services in the last five years**



# Chapter Four:

## Do financial professional and consumer viewpoints tally up?

As has been established, the financial services sector has undergone significant changes in the past decade, driven largely by digitalization, the rise of new technology like AI, and shifting consumer preferences for how they manage their finances.

Industry professionals serving the UK and European markets largely view these transformations in a positive light. Three-quarters (75%) believe that increased digitalization and AI technology have benefited the financial sector, bringing about faster, more efficient services. However, consumers don't always agree with this sentiment. While professionals perceive AI advancements positively, a quarter (25%) of consumers are still worried about the risks it poses.

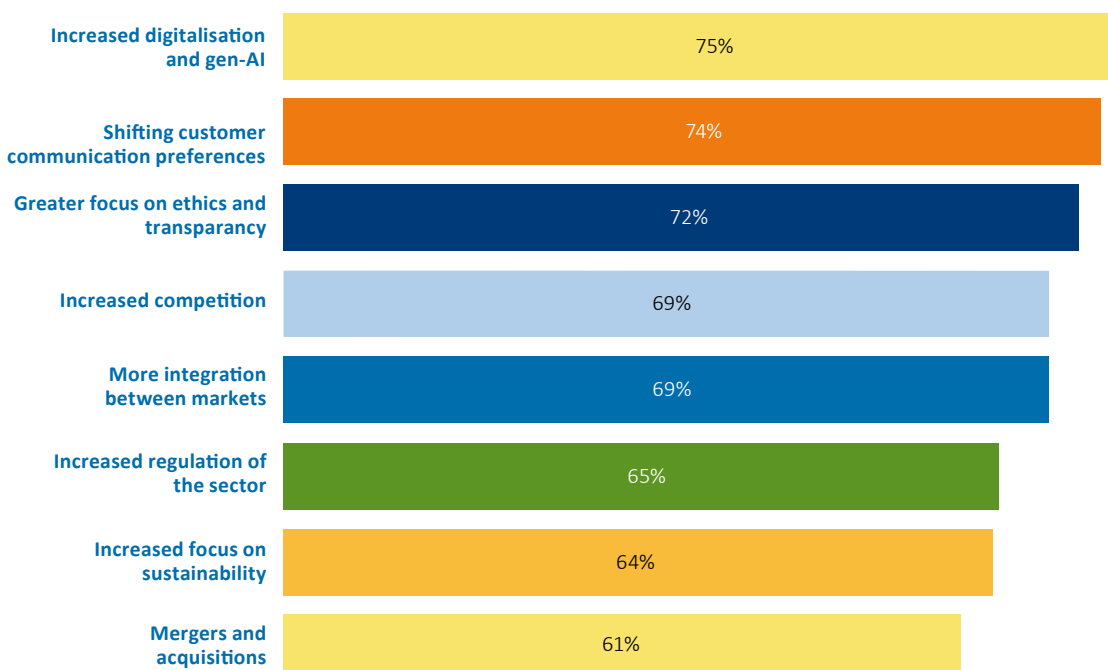


# 53%

feel banks and insurers now prioritize customer service less

Elsewhere, the growing focus on ethical practices has been highlighted by many financial professionals, with 72% speaking positively of the increased emphasis on this within the sector in the last 10 years. However, the reactions to regulation and sustainability efforts have been more mixed, with 65% of professionals acknowledging the positive impact of regulation, but 20% feeling it has had a negative influence.

### Financial professionals: changes over the past 10 years that have had the most positive impact on the sector



Similarly, sustainability efforts received praise from 64% of professionals, but 14% consider it to have had a negative impact on the financial sector.

While the shift towards online services has undoubtedly changed the financial landscape, many consumers are grappling with the challenges it has created. For example, 42% of Europeans say they now find it harder to navigate financial websites and apps. The rise of chatbots and self-service options, although efficient for providers, has led many to believe that the quality of customer service has deteriorated; more than half (53%) of consumers say banks and insurers now prioritize customer service less.

Another challenge that has emerged is delays in financial product decisions. Around a third (36%) of consumers report experiencing delays when applying for financial products, which contrasts with the assumed speed and convenience inherent in digital services. The UK, however, fares slightly better, with only a quarter (26%) of consumers reporting delays in product decisions.

The closure of local bank branches is another area of concern. Six in 10 (61%) Europeans say that closures have made it harder for them to speak to a real person when they need support. This sentiment is highest in Italy, where 64% of consumers share this concern. Interestingly, this frustration spans across age groups, with 60% of younger European consumers (18-34) and 62% of older consumers (55+) expressing similar dissatisfaction.



# 6 in 10

**Europeans say that bank closures have made it harder for them to speak to a real person when they need support**

Moreover, rising concerns over financial fraud have become an unavoidable issue. Two-thirds (68%) of Europeans, including a significant 77% of those in Poland, now worry more about scams and fraud than five years ago. Financial professionals have similar worries, with four in ten (42%) citing increased customer fraud risks as the biggest concern facing providers operating in or serving Europe.

These discrepancies between those working in the sector and customer views on the impact of these changes highlight the complex balancing act faced by financial services providers. While digitalization has undoubtedly brought convenience, efficiency, and innovation, it has also introduced new challenges in terms of customer service, accessibility, and security.

## Top 3 concerns for consumers



- 68% increased risk of fraud
- 61% bank branch closures
- 53% less focus on customer service

## Top 3 concerns for financial professionals



- 48% threat of cyber attacks
- 42% increased customer fraud risk
- 38% rising costs for consumers and businesses

# Chapter Five:

## Sustainability and ethics at a crossroads?

### The financial services sector in Europe has experienced dramatic changes in the last decade across technology, competition, and customer preference.

Wider societal changes around values related to ethics and sustainability have had a major impact on the sector as well.

The rise of ESG considerations is something that banks, insurers and other providers cannot ignore, and with more than 2.7 billion tons of carbon emissions now attributable to the major banks of G7 countries – surpassing the combined emissions of Germany, France, the UK, and Italy – their own role in climate change is under significant scrutiny.<sup>5</sup>

Its importance is evident in the fact that nearly all (97%) financial professionals say that their organizations are engaged in at least one ESG-related activity, such as encouraging customers to go paperless (36%) or embedding diversity, equity, and inclusion (DEI) principles into the company's mission (35%).

Overall, the global impact of ESG principles has been profound. In the EU, ESG has become a core component of business practices, bolstered by strong regulatory frameworks. Under the previous US administration, there was a strong push to integrate ESG factors into decision-making, but with the current government deprioritizing this issue, momentum is arguably waning.

This shift has had a ripple effect on the financial services industry, with several major US banks having already reduced or altered their commitments to reaching Net Zero.<sup>6</sup> This retreat is not limited to the US, as financial institutions globally begin to follow suit.

As a result, more than half (56%) of financial professionals now believe that their leadership will place less emphasis on ESG in the future, and a similar proportion (54%) feel the same about DEI initiatives specifically. As businesses face mounting pressure to deliver financial results, many are worried that prioritizing sustainability may hurt their immediate performance. But crucially, most professionals say they still see ESG (69%) and DEI (68%) as key to attracting and retaining customers.

This viewpoint is reinforced by European consumers, who remain highly conscious of ethical and sustainable practices. Nearly half (47%) say they are more likely to use a bank or insurer that promotes DEI, with this trend especially strong among younger consumers (59% of 18-34-year-olds). CRIF's research from last year similarly found 48% of consumers would be more likely to use services from providers that actively work to protect the environment.<sup>7</sup>

However, there is growing concern among consumers around financial institutions backtracking on their ESG principles. Nearly half (45%) of consumers worry that firms will scale back their ethical initiatives, with concerns rising to 49% in France and Italy, and reaching 55% of 18-34-year-olds across markets.



## 56%

of professionals think financial leaders will place less importance on ESG principles

BUT



## 69%

say ESG principles remain key to attracting and retaining customers

<sup>5</sup> G7 banks' financed emissions exceed those of several member countries combined | Green Central Banking

<sup>6</sup> Six big US banks quit net zero alliance before Trump inauguration | The Guardian

<sup>7</sup> Banking on Banks 2024: ESG | CRIF






ESG progress has been significant, with European banks having led globally on overall efforts.<sup>8</sup> Along with technological advances and shifts in consumer preferences, it is one of the biggest changes for the financial services sector. Yet current political and financial pressures pose challenges for businesses in maintaining their commitments.

Financial institutions need to carefully navigate these new priorities, balancing short-term pressures with the growing demand for long-term ethical responsibility. Firms that neglect these evolving consumer expectations risk not only their reputation but also their relevance in a market that, despite political changes, continues to strongly value social responsibility.

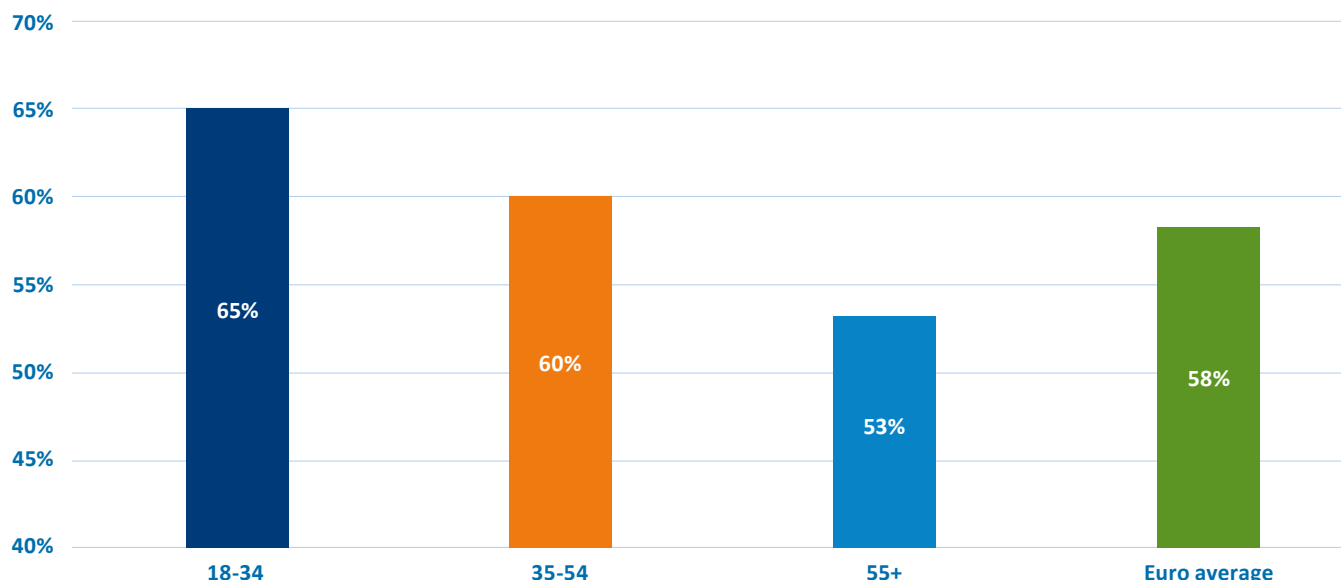


**Nearly half (45%) of consumers worry that firms will scale back their ethical initiatives**

### Percentage of consumers worried that financial providers will backtrack on diversity and ethical principles

 Italy	 France	 Germany	 Poland	 UK
49%	49%	45%	44%	41%

### Percentage of consumers who want to use a bank or provider that is ethical and transparent about how it is run (by age)



<sup>8</sup> European banks lead US and Asia-Pacific counterparts in overall ESG activity but need to do more on D&I agenda | EY

# Conclusion:

## Learning from the past

**Financial services in Europe have undergone a huge transformation in the last decade, for both those who work in the industry and consumers who use these services daily.**

Ongoing financial insecurity has become an increasingly normal concern for many consumers. As financial pressures mount, people are relying more on institutions to provide solutions that cater to their evolving needs. This trend has underscored the importance of financial services that not only offer convenience but also meet the increasingly diverse demands of customers.

Digital transformation has defined the last decade and has significantly reshaped the financial services landscape, bringing many benefits such as enhanced efficiency and speed, and greater access. However, as this report has made clear, this transformation must be balanced with a focus on accessibility and, most importantly, strong customer service. As financial providers continue their digital journeys, be it developing additional online services or embracing more digital tools, it is essential these innovations do not come at the expense of those who may be less tech-savvy or who require access to in-person interactions.

The UK and Europe are global financial hubs, but to maintain a competitive edge they must prioritize investment in innovation, talent, and emerging technologies. There are concerns from professionals that stagnation in certain areas, such as fintech, could hinder long-term progress. In this complex environment, staying ahead of global trends, while addressing both technological and human factors, will be key.



**The financial services industry in Europe must continue to embrace innovation, but also maintain a strong ethical foundation**

ESG, and within it DEI, have emerged over the last decade as significant differentiators in the financial sector, influencing consumer trust and loyalty. These principles are no longer mere trends but core values that are increasingly expected. But the risk of rolling back progress could result in reputational damage, loss of consumer confidence, and a decline in market share. Financial institutions must recognize that their commitment to sustainability, diversity, and inclusion is integral to customer acquisition and retention.

The financial services industry in Europe must continue to embrace innovation, but also maintain a strong ethical foundation – one that it has been building over many years. Providing personalized, flexible, and transparent solutions that meet customer needs, while continuing to drive the technological, ethical and social progress made in the last 10 years will be crucial in effectively navigating the challenges that lie ahead.

# About CRIF

## Your journey to success begins with CRIF. Together to the next level.

CRIF has a global presence across four continents, in over 37 countries. Its dedicated team of more than 6,600 professionals works towards bridging borders, uniting markets and cultivating a lasting global legacy while working towards greater sustainability and spreading the company's corporate principles of integrity, honesty and fairness. With an unwavering commitment, CRIF creates synergies that transcend geographical boundaries, fostering collaboration and leaving an indelible mark on the global landscape, offering innovative solutions that are always compliant with applicable laws.

### Integrating data, analytics and information can open up new business frontiers.

CRIF opens up the frontiers of information, data intelligence, platforms and innovative solutions, offering a complete range of financial services for all stakeholders, always guided by ESG-conscious corporate policies and in full compliance with regulations.

They incorporate credit risk, behavioral and business information, alongside alternative data sources offering an extensive range of decision-support solutions.

### Information

- Credit bureau & data pool
- Business information
- Marketing services
- ESG information
- Turn-key credit bureau platform
- Property information

### Intelligence

- Advanced & big data analytics
- Open banking suite
- Credit, risk & digital consulting
- ESG analytics & advisory
- Credit rating services

### Consumer Services

- Financial health and affordability
- Identity theft and cyber risk protection

### Outsourcing

- Business process optimization
- Credit collection
- Real estate valuation
- Real estate energy & sustainability

### Platform

- End-to-end credit management platform
- Onboarding & remote collaboration
- Identification & anti-fraud
- Customer journey as a service
- Customer engagement & business development

# 37

Country-based  
operations

# 85+

Subsidiary  
Companies

# 4

Continents

# 6,600+

Professionals

### Survey methodology

Opinium Research, on behalf of CRIF, surveyed 6,000 consumers across Europe (France, Germany, Italy, Poland and the United Kingdom) between 20<sup>th</sup> and 27<sup>th</sup> March 2025. Opinium also surveyed 200 financial services workers, middle managers and above, based in the UK (and including those also servicing markets in Europe) between 21<sup>st</sup> and 25<sup>th</sup> March 2025.

