

From AI to AX: Empathy Demand in the next generation of AI- powered services

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Human Signals

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The better the question.
The better the answer.
The better the world works.

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Human Signals

Powering Transformation with Insight and Empathy

EY Studio+ creates transformative experiences that move people and shape markets. Our solutions work at the intersection of creative design and commercial insight, powered by cutting edge technology – to drive real business value in a captivating way. We reimagine customer centricity and shape new possibilities at scale, drawing on EY's full spectrum of services, sector insights and diverse ecosystem partners.

Welcome to the latest edition of Human Signals

To begin, we pose a provocative question. Would you trust AI to make the most important decisions in your life?

It's reasonable to feel a strong response to this question. Many people will naturally believe they need a human expert to listen, provide perspective, and help steer them through their most critical moments and decisions. But as artificial intelligence (AI) becomes woven throughout the services that shape the *quality* of our lives – our money, healthcare, education, transport, energy and beyond – how might this technology change how we approach decisions? How will we develop confidence, and trust, in AI's ability to help us make better decisions?

Many organizations that provide the crucial services underpinning our prosperity are rapidly seeking to understand how AI technology can automate and redefine the delivery of service experiences. However, the context that regulated organizations work within is complex, often entangled with deep human emotion. Replacing human service delivery with AI is not just about efficiency, but critically, about responsibility, and customers willingness to accept, and trust, a new path forward.

At EY Studio+, we work closely with financial institutions, regulators, and fintech innovators. Every day we explore, understand, and design a world to deliver better financial outcomes for all. As such, we are excited about the potential for generative AI technology to radically shift how financial services are delivered. We believe it has the potential to deliver deeper insights, personalization, rapid issue resolution, and support people to feel more confident with their money. We also understand that for many, dealing with money is complex and stressful. Challenging moments such as job loss, managing debt or bereavement, not only require services to be delivered effectively with advanced AI technology, but with a deep understanding of human emotion and empathy.

Many remain skeptical. While AI-driven personalization is widely used today, just 41% are comfortable with companies using their personal data and/or past behavior to make tailored recommendations.¹ How can financial service organizations continue to innovate and harness the power of AI, while overcoming customers' reticence, concern and fear, and ensure their experience is not only positive, but empowering and different?

1. EY, 2025. How a license to lead can transform human potential in an AI world. [Online]. Available at: https://www.ey.com/en_uk/insights/ai/how-a-license-to-lead-can-transform-human-potential-in-an-ai-world

Preface

AI to AX: Empathy demand in the next generation of AI-powered services



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Responsibly winning the Imitation Game

In a post-Turing Test world, where generative AI wins the “Imitation Game,” customers will be increasingly asked to adopt more intelligent and immersive interfaces. Digital journeys will evolve to become conversational and seamless as AI agents with human-like capabilities work across systems and services, resolving requests and solving complex problems on our behalf. This will ask customers to not just interact with AI but build a new type of relationship with it, one where they trust AI to help them make better choices and decisions. Today, “therapy and companionship” is the top use of AI, with “organize my life” and “find purpose” coming in second and third.² How might we positively capture this momentum to improve customers’ financial lives?

In this edition of Human Signals, our research and design practice explore how we develop a deeper understanding of biases in digital and human service interaction. We explore how we might co-create new, conversational interaction models that work for customers, aid adoption, and through testing and refinement, mature AI Experience (AX) standards to make it easier for people to use these services to meet their most complex, and important, needs.

When used responsibly, AI technology may help people make good decisions about what matters most – both for themselves and the people most important to them.

AI is already revolutionizing how we experience services across a full landscape of critical, emotionally powered needs. Invisible, conversational interfaces are emerging and maturing as we speak. Interaction models are moving the human-machine interface into new territories of experience design, conversational usability guidelines, and agentic brand standards. A mass adoption of generative AI has begun, changing consumer, indeed human, behavior along the way.

2. BACP, 2025. The big issue: What every therapist needs to know about AI. [Online]. Available at: <https://www.bacp.co.uk/bacp-journals/therapy-today/2025/articles-july-august/the-big-issue/>

A completely new surface

The structured information architecture and digitally fixed, transaction-based models of Web and Mobile App solutions are giving way to a dynamic, discursive journey-based experience. This shift is already raising questions about the adequacy of existing hardware and software to support these evolving patterns, potentially necessitating “a *completely new surface*” that goes beyond today’s smartphone.³

Today, the experience of consumers using digital channels to address complex, personal, and important needs has convinced many they are better off speaking to a human agent to get their issues resolved. When confronted with chatbots the experience has been lacking. The standard required to help customers navigate a complex need has not been met. In a recent study by ServiceNow nearly 70% of UK consumers say AI chatbots failed to meet their expectations.⁴ It is one thing to “check my balance” on a Mobile App, but another to work through a scenario such as “my partner has passed away and I need to figure out what to do” or “I have lost my job and I can’t afford my mortgage” or “I have received a challenging health diagnosis, and I need to understand my options.”

Existing research highlights that the preference for human-to-human interaction is learned. Indeed, as this research will show, many consumers welcome an intelligent interface that could help resolve an issue, if their requirements around trust, transparency, and control, among others, are met.

Many experiences in financial services, healthcare, and government, despite two decades of digital transformation, are more effective at completing transactions rather than completing complex service needs. Currently, most customers believe they achieve better outcomes with human agents. Yet even human channels can frustrate customers, as cost-saving measures in digital transformation have eroded service quality over time.

From use cases to need states

Robust conversational AI services hold promise for helping customers navigate complex needs effectively and efficiently. While brands implementing these services focus on driving efficiency, these solutions may also address inclusivity, accessibility, and affordability. This shift enables providers to deliver services previously too costly to offer through direct human interaction, particularly in financial advice and healthcare.

3. Financial Times, 2025. OpenAI to buy Jony Ive’s io for \$6.4bn in hardware push. [Online]. Available at: <https://www.ft.com/content/8ac40343-2fd1-4035-9664-47c77017d0d3>

4. UXCXA, 2025. UK consumers demand empathy from AI in customer service. [Online]. Available at: <https://cxa.co.uk/top-story/uk-consumers-demand-empathy-from-ai-in-customer-service>

Currently, organizations prioritize “use cases” to enhance automation and efficiency in the “middle” and “back office.” While “front office” use cases are explored, concerns about a “first mover” disadvantage linger, especially in regulated sectors. A recent article in the Financial Times discussed how insurers are launching cover for losses caused by AI chatbot errors, with policies that will “pay out costs such as legal fees and court damages if AI tools underperform.”⁵

However, ‘use cases’ can carry inherent biases, perceived as expert-validated units of change with clear benefits. This perception leads to a focus on feasibility rather than behavior change.

Technical proofs of concept are seen as sufficient for securing funding and resources and to scale into production. While in contrast, human-centered design activities are often perceived of as “nice-to-have” or potentially characterized as de-accelerating development or over-complicating what is perceived to be obvious.

Additional barriers for organizations moving to the “front office” will be concerns about regulatory and governance risks that may emerge as they deploy generative AI solutions that engage customers directly. Concerns may be especially high in instances where the service experience is complex, such as falling behind on mortgage payments, bereavements, applying for benefits, or managing a complex health outcome.

Regulatory guidelines and standards are still evolving, and geopolitical changes are leading to a fragmented landscape. A clear focus on customer outcomes, third-party IT dependencies, and demonstrating strong governance and risk management will be critical. We believe that collaboration with regulatory bodies is essential, exemplified recently by the FCA's AI Lab, which fosters cooperation between regulators and financial services organizations to promote growth and financial well-being.⁶

Key Insight: Empathy Demand

We believe that successful AI conversational solutions will be powered by a deeper understanding of consumer empathy demand. What we mean here is the ability of the service experience to not only understand the need state of the consumer at any given moment, the task they are trying to complete, but also be able to address the emotional context and emotional character of the task.

5. Financial Times, 2025. Insurers launch cover for losses caused by AI chatbot errors. [Online]. Available at: <https://www.ft.com/content/1d35759f-f2a9-46c4-904b-4a78ccc027df>

6. Financial Conduct Authority, 2025. AI Labs. [Online]. Available at: <https://www.fca.org.uk/firms/innovation/ai-lab>

A recent ServiceNow study brings this to life, highlighting how British consumers expect AI chatbots to engage on a human level and understand the emotional context behind the tasks they are trying to complete. According to the study, 70% of consumers expect humans to perceive and respond to their emotions, but only 42% believe AI chatbots can.⁷ Bridging this Empathy Gap is critical in establishing greater trust in AI services to solve our complex, important, and therefore emotionally charged, tasks confidently and in a way that feels natural.

Today, consumers often equate human interaction with empathy. However, in time they may receive more consistent, patient, and non-judgmental support from AI systems. Humans can have bad days, implicit biases, insufficient training, or limited time. AI however can provide unwavering attention, emotional consistency and a clear memory of every preference and interaction.

Empathy isn't just about being human – it's about understanding, responding appropriately, and providing helpful guidance without judgment.

In this edition of Human Signals, we want to understand the role of Empathy Demand in the service journey. We seek to understand when customers may be comfortable allowing an AI agent to assist them in making an informed decision, and when they feel only a human agent can offer the support they need. When the emotional stakes are high, what are the implications as we design, test, learn and evolve AI experiences to bridge that gap?

The business case for AI is based on behavior change

A factor often overlooked is the extent to which the business and social benefit realized by AI will rely heavily on consumer behavior change.

The behavioral dynamics at play are counter intuitive and often are only revealed through applied research and human-centered Service Design. For example, a recent study reveals that lower levels of AI literacy correlate to a greater willingness to use AI. This may suggest that adoption curves could accelerate, but that we have work to do to ensure consumers are well equipped to use these technologies safely. In a recent EY study, AI literacy levels among Gen Z, are not as high as one may have expected. In fact, those who rated themselves as “*very knowledgeable*” scored poorly on writing prompts.⁸ AI literacy needs to move out of the professional echo chamber and into the world of human behavior. How will people come to meaningfully adopt these new AI-powered service experiences?

7. Service Now, 2025. Consumer voice report 2025: AI and the future of customer relationships. [Online]. Available at: <https://www.servicenow.com/lpwf/consumer-voice-report-2025.html>

8. EY, 2024. How can we upskill Gen Z as fast as we train AI?. [Online]. Available at: https://www.ey.com/en_gl/about-us/corporate-responsibility/how-can-we-upskill-gen-z-as-fast-as-we-train-ai


How will we evolve conversational experiences through human-centered design powered by customer research and insight, to reach an optimal customer and business value, and a better outcome for society overall?

How will we not only design AI services, but design and mature the standard for the future AX?

Getting from AI to AX

This edition of Human Signals looks to develop a shared, partial mapping of how people sitting outside the business and technology echo chamber think about AI and how they feel about using new interfaces for complex needs in emotionally charged moments. We are committed to developing a future AX standard that focuses on helping people make great choices and decisions on the services that matter most, assisted by deeply knowledgeable AI experiences they can trust.



A young man and woman are smiling and looking at a tablet together. The woman is on the left, and the man is on the right. They are both looking at the tablet with interest and joy. The background is a blurred office or home setting.

Section 1

The leadership perspective: Themes and insights

To begin, we held a series of discussions with clients, colleagues, and sector leaders, all of whom are exploring the implications and implementation of AI tools within financial services. Our conversations sought to understand the current consumer context, examine ongoing work in this field, and consider perspectives on the potential of generative AI in customer service and its effects on customer experience.

These discussions identified challenges, objectives, and opportunities for generative AI within a regulated environment, highlighting three key areas.

Consumer behavior is changing

There is a responsibility to act

We are witnessing a shift in consumer behavior. 70% of the UK population engages with AI in their daily life, adopting and using tools such as ChatGPT.⁹ This creates a responsibility for industry to act before habits become too ingrained and people seek out financial advice and action from unregulated or unsafe sources. In the past, due to regulatory constraints, the industry has been slow to respond to changing behavior. The opportunity to transform how customers engage with their finances in a human-centered way is now.

Transparency drives trust

Established financial institutions enjoy enduring trust due to regulatory oversight, proven track record, robust security measures, and long-standing customer relationships. This trust provides a solid foundation to develop and launch generative AI interfaces as banks have earned the credibility to successfully manage some of people's most sensitive and important information. However, it will be essential for banks to be fully transparent and openly disclose any customer interactions with AI to maintain this trust.

An opportunity to empower

Today's opportunity sits with helping customers during research and planning stages, using generative AI to sift through complex data and provide customers with clear, digestible information and actionable direction. Market leaders in AI urge banks to begin by building more narrow, low-risk applications, and expand from there. In time, the challenge will come from navigating more complex scenarios and conversational and Agentic AI expansions. Those already innovating within regulation to serve customers will take the lead.

“

We've got to find a way of doing something now that's narrow enough to be allowed but wide enough to have some utility for a consumer — versus say, going and asking ChatGPT, because I think everyone's doing it anyway.

CEO and Co-Founder, Customer Engagement, Financial Services

“

Trust is absolutely massive here and the banks have a huge march on their competition. You'd rather trust [high street bank] to build an agentic system for you to purely interact with than you would do a new competitor.

EY UK&I, AI and Technology Transformation Leader

“

Where is the tipping point for people being emotionally open to using GenAI? Summaries? Absolutely. Decision-making logic and anything requiring intensive calculations? Absolutely not. It's not at the stage where it reasons.

Head of Europe, International Financial Policy, Financial Services

9. EY, 2025. How a license to lead can transform human potential in an AI world. [Online]. Available at: www.ey.com/en_uk/insights/ai/how-a-license-to-lead-can-transform-human-potential-in-an-ai-world

Preconceptions must be challenged

Human delivery ≠ best delivery

We're all familiar with the phrase, "I want to speak to a person." This reflects a need to be heard, and expectations that service professionals have the knowledge and flexibility to solve our problems. However, we also know humans are fallible, cost cutting has led to service erosion, and there is no guarantee that human agents will have the expertise needed at any given moment. We sit at a moment where "best delivery" can be entirely redefined.

Negative chatbot bias

Experiences of conversational interfaces have been disappointing to date, shaped by underwhelming chatbots and their inability to deal with anything more than hygiene factors. Developing a more advanced chatbot will not overcome the ingrained biases people hold. To build buy-in and use of new conversational AI tools, banks must re-imagine their experience and break down consumers' well-trained biases.

Significant opportunities are already emerging

The benefit of a neutral space

Generative AI can offer objectivity and detachment in emotionally charged situations. In such cases, when addressing people's fears, worries, and needs, the environment of generative AI can provide a neutral space, potentially providing relief from concerns about being judged. It will be essential to understand which service moments generate such fears of judgment to inform the development of effective solutions.

“

Customers will have a bias for human-to-human interaction when dealing with a complex interaction. As we design these services, we'll need to think about how we overcome this bias and train customers to use it effectively.

EY UK&I, Customer Experience Leader, Financial Services

“

I think customers feel quite disenfranchised by the capability of chatbots. They've been around for so many years and are still deemed so inappropriate for dealing with anything more than hygiene.

Group Director and Chief Customer Officer, Retail Banking, Financial Services

“

I used to look at my pension and think, I really haven't saved enough, and I didn't really want to talk to anyone about it. So, the opportunity to instead talk to a machine, means you could have a non-judgmental conversation.

EY UK&I, AI Strategy and Transformation Leader, Financial Services

Enhancing inclusion and accessibility

Generative AI presents the opportunity to create more accessible services and personalized experiences that cater to users' needs. Conversational AI interfaces through voice or text can be customized for individual requirements and preferences.

This approach can also address varying levels of financial literacy, simplifying the process for individuals to navigate services and locate the information they require.

Reducing complexity to improve financial literacy

In the UK, 33% of all adults (over 23 million people) currently have poor financial literacy.¹⁰ Money decisions are dependent on people's financial understanding and literacy, something that continues to lag in the UK. As a result, there is a significant opportunity for generative AI to simplify complex information and make it more digestible and for consumers.

But also, generative AI can create new ways for each person to understand their own context. From generating summaries of financial products, to providing clarity on complex financial concepts and making personal plans based on their actual spending, consumers can make far more informed decisions.

“

[AI] is going to be a huge boon for accessibility. The current approach with screen readers kind of works, but it's not great. Whereas if you can add on a proper conversational interface that can drive understanding of that product or that website, then that's great for accessibility.

Chief Technology Officer, Data and Payments, Financial Services

Our clients, colleagues and stakeholders tell us that as the financial services landscape rapidly evolves, the integration of generative AI in a customer-facing capacity presents a transformative opportunity.

To harness its full potential, financial institutions must embrace a culture of experimentation. A clear regulatory framework is essential as a guiding light that fosters creativity within the lines of regulation. By balancing innovation with oversight, we can unlock a future where generative AI not only enhances customer experiences but builds trust and security in an increasingly digital world.

10. FT Advisor, 2024. Nearly 24mn UK adults have poor financial literacy. [Online]. Available at: <https://www.ftadviser.com/your-industry/2024/07/03/nearly-24mn-uk-adults-have-poor-financial-literacy/>



We notice you have a high balance in your current account. Would you like me to open a savings pot for you?

Section 2

Welcome to the future

The center of gravity for every Human Signals report is the voice of people from across the UK who share their lives, stories, and perspectives. However, exploring emerging generative AI technology is a challenging research task.

When researching what AI might mean during the hard corners of life – such as retirement planning, bereavement, financial vulnerability – asking people how they might feel using a future-state tool can easily gather inaccurate, and potentially wrong, data. Humans are notoriously poor at predicting what they want and need, and how technology will help them fulfil these goals.

Hi I'm Livia

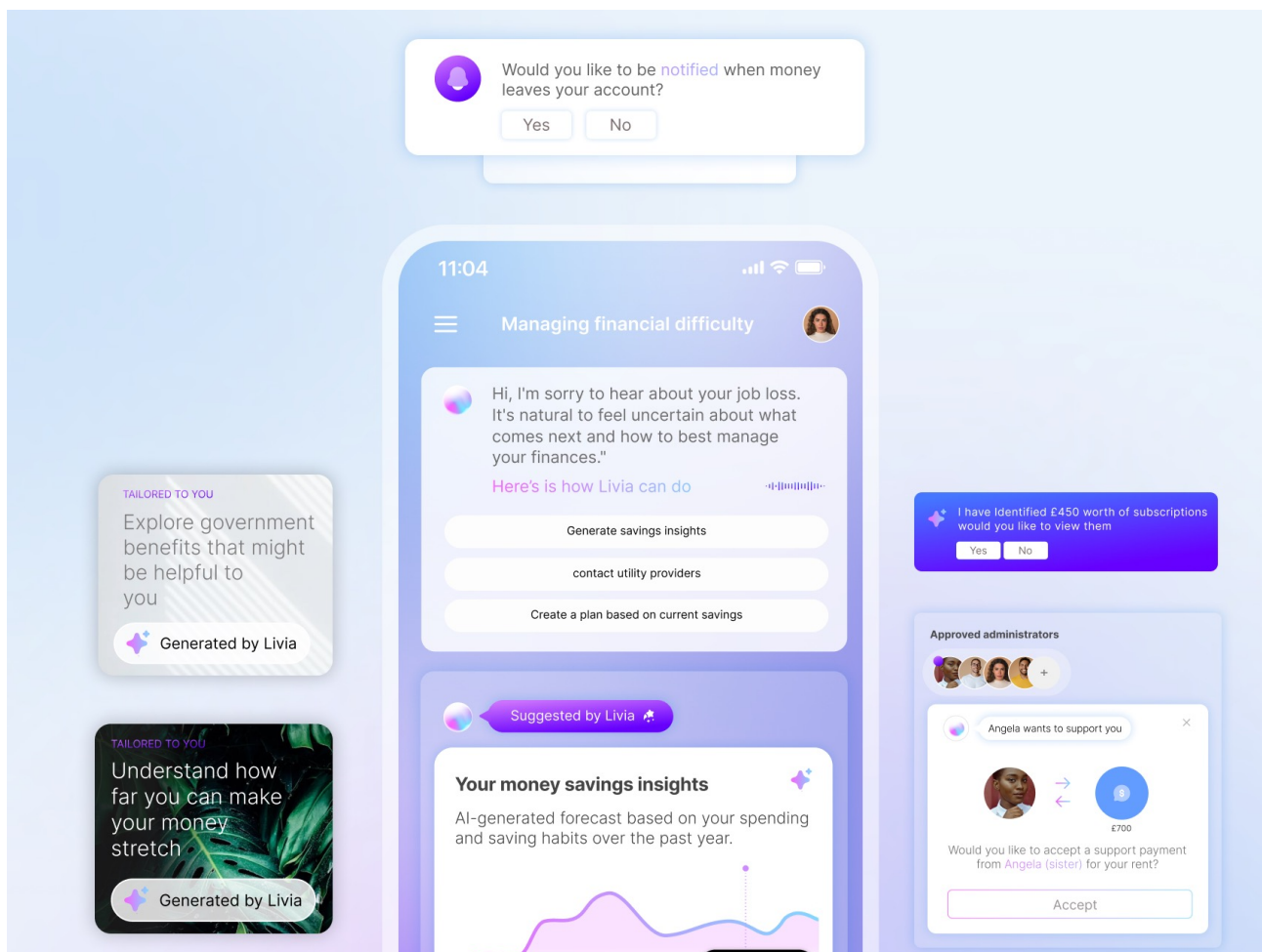
How can i help?....



So, we built an AX prototype...

Designed by the EY Studio+ product and experience design team, this speculative AX prototype is a conversational AI agent for managing moments when money, life, and complexity intersect. Positioned as a future service provided by participants' banks, the prototype helped us explore aspects of the banking experience, uncovering attitudes towards generative AI in financial services. Our research and insight team used the prototype as interview stimulus, a tool to discuss and probe the emotional and ethical terrain of engaging AI in high-stakes money moments.

Once participants were immersed in the prototype, we introduced challenging scenarios they had recently experienced, exploring their generative AI acceptance in situations like financial difficulty, bereavement, and complaints. Our research revealed insights into the opportunities and concerns of generative AI, outlining a potential path forward.



Examples of user interfaces developed for the prototype. Please note that we created a conceptual AX prototype we named Livia to be used for research purposes only. It is a brand and solution agnostic concept.

See the Appendix for a full list of the prototype concepts used in research exploring different high emotion, high complexity scenarios and interaction journeys.



Section 3

The customer perspective: Themes and insights

Traditionally, when people interact with their bank, it is to obtain value, such as access a product or service, or resolve failure and fix a problem. When the risk of failure looms and emotions are high, it is natural for people to demand human resolution. This stems from the belief that only humans possess the skills, knowledge, empathy, and adaptability necessary to resolve critical problems.

However, the long-term impact of efficiency and cost-cutting measures on service quality means that often customers do not encounter human customer service agents with the required knowledge, expertise or authority to solve their problem. Or they find themselves redirected to low-cost digital channels for self-service.

The reality of service erosion, combined with the development of generative AI, presents an opportunity to transform the customer experience.

Will customers accept generative AI in complex, high emotion moments?

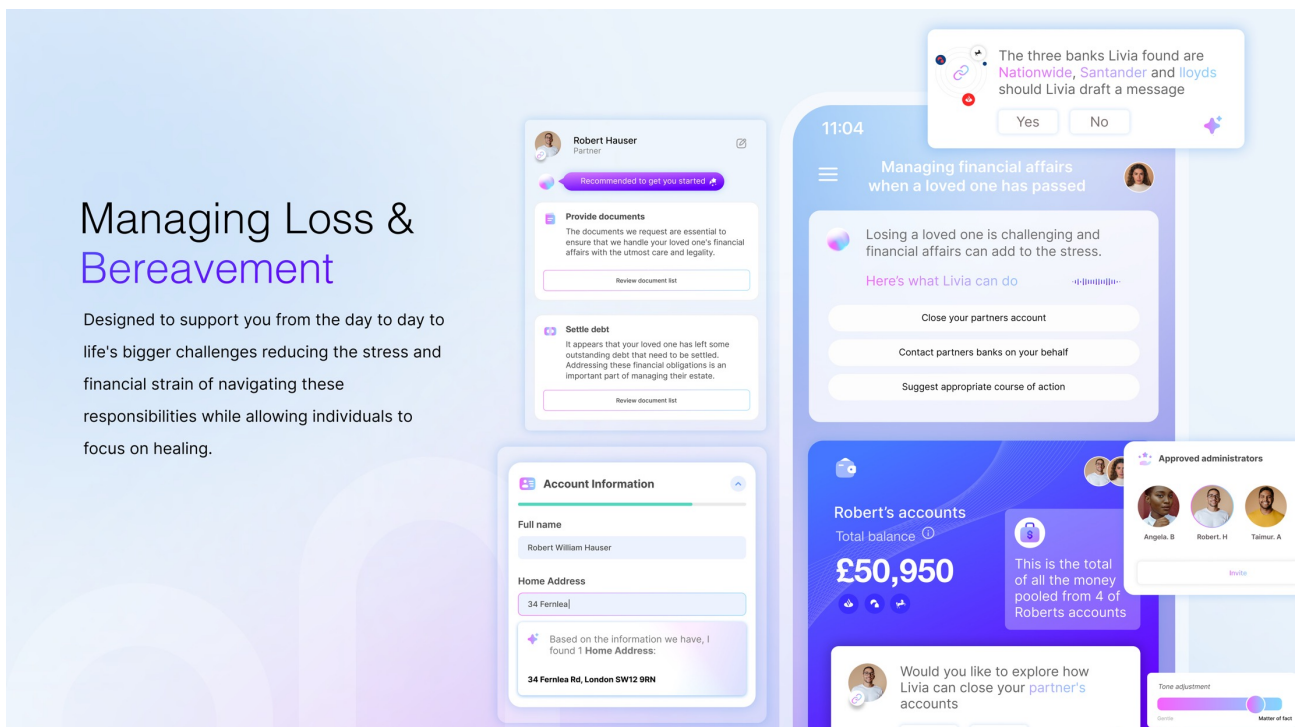
Introducing Empathy Demand

In exploring this question, we uncovered something new. Empathy Demand.

People shared that they want to be understood by their bank. This goes beyond receiving service (service demand), or having their problem resolved (failure demand). When someone is in financial distress, when they feel shame about debt, or panic about retirement, they don't just need efficiency. They need to feel heard. And this demand for empathetic recognition is no longer reserved for human-to-human exchange.

Empathy Demand is the desire by customers to feel recognized, respected, and responded to at an appropriate emotional level, specific to their unique circumstance, and influenced by the technological context of the interaction.

As an exploratory tool, the prototype demonstrated that generative AI has the potential to offer solutions that not only address practical customer needs but also provide emotionally appropriate, non-judgmental support. The following consumer learnings explore the ways in which generative AI can assist customers without compromising empathy demand. In fact, in some scenarios it can amplify it. Additionally, we learn how it has the potential to address emotional nuance, ensure trust and privacy, mitigate biases, and retain human empathy in decision-making.



Example prototype scenario stimuli card tested with participants (managing loss and bereavement)

Help without judgement

Initial hypotheses that customers desire human empathy during all high emotion moments were incorrect. Through the prototype, our understanding of Empathy Demand has demonstrated that some circumstances may be better served without human-to-human interaction. This is due to:

- **Shame:** Interacting within an AI's neutral space allows customers to overcome negative feelings associated with asking for help, such as awkwardness, shame and embarrassment, or fear of judgement
- **Anxiety:** A conversational, non-human interaction in emotionally charged moments can defuse situations through clear next steps and resolutions
- **Privacy:** The reluctance to disclose personal information to a human stranger is removed, particularly as users assumed the prototype already "knew" about them, accessing their historical data held by the bank
- **Safety:** People perceived the prototype as being a provisional intermediary in a safe space rather than final decision maker resulted in reduced fear of punishment or other consequences from sharing or disclosing circumstances
- **Availability:** the prototype offers 24/7 access to personalized guidance at the precise point of need, especially at night when worries might loom larger

While certain situations and core emotional states will always require direct human intervention, it's valuable to recognize how the objectivity and neutrality of generative AI can be a benefit.

“

I suppose I hadn't really thought about AI helping with banking before. Kind of a new concept because I think it does feel so personal. It's embarrassing, it's awkward, it's shameful and I don't want to necessarily indulge that detail with someone. It seems like [AI] would actually be helpful in making it accessible and I'd use it.

Participant 1, female, 26

“

My partner and I will be going through something that I do not feel comfortable talking to a stranger in a bank about. I need funds to pay for this and that will actually be really useful to access AI for.

Participant 2, female, 42

“

I used it [existing GenAI service] late at night, I found it less intimidating than speaking to someone, you could ask questions and not feel stupid.

Participant 33, female, 29

Provide a practical checklist, not an emotional check-in

Reflecting on times of stress and high emotion, our participants valued how the prototype provided practical, straightforward steps and small incremental actions that could be taken, such as highlighting which documents needed to be shared with the bank during the bereavement journey.

The prototypes factual tone of voice was considered helpful. Our participants highlighted they were not looking to a financial companion for emotional support, to process emotions, or grieve in the case of bereavement.

Empathy demand teaches us that appropriate emotional support can also take the form of providing rational advice, breaking down complexity and overwhelm in high emotion events into smaller, achievable pieces of action.

Empathy, with consent

When conversational AI technology takes an empathetic and compassionate tone of voice by default, there is a risk of it being perceived as insincere, over-familiar and patronizing. Participants stressed that a shift in tone of voice from the technology should be initiated by them.

Offering customers an ability to adjust the prototypes tone of voice was welcomed, giving the choice of changing the interaction from neutral and matter of fact, to greater emotional warmth. This provides a soft way of ensuring the customer is in control of the experience.

“

I believe in information being succinct and not clouded by emotion. In a situation like this [complaint handling] what I need are all the facts. Here's the information that is being given to us, here's my outcome response suggestion. That takes away a human element, and at this point I believe that is a useful feature.

Participant 10, female, 35

“

I don't need to be told how I am feeling, I just want the facts and the guidance. Being able to adjust for this [AI] tone would be useful.

Participant 26, female, 56

“

I would want to have a conversation with the AI agent, to understand what would happen if I was in a tricky financial situation. I would ask for recommendations, with the agent drafting my responses for the bank, but also guiding me through what is best and most affordable for me. That's that sort of interaction I would expect. It's advisory, it's empathetic, it's there to benefit me.

Participant 21, male, 59

Anger is the emotional exception

An important exception to using generative AI in moments of heightened emotion emerged; instances of anger. Anger fuels a desire to be heard, to be taken seriously and acknowledged. Getting in the way of this risks fueling negative emotions, rather than defusing.

Understanding this dynamic is crucial and will have implications for generative AI and customer service. Should anger become a dominant emotion primarily resolved by human agents, it will be critical that employees become skilled in resolution and diffusion.

Fraud is the contextual exception

The contextual exception to using generative AI in moments of heightened emotion is when experiencing fraud. In these moments there are a combination of emotions in play – panic, fear and distress. The urgency of the situation and need for a rapid resolution drives the need for human connection, reassurance and regaining control of the situation.

Make it hyper-personal

Through exploring the prototype, our participants expressed surprise in how banks might serve them in the future. Today, customers don't expect personal insight from their banks. While there are plenty of calculators and budget tools available, these aren't woven into the complexity of our financial data and personal lives. By the prototype facilitating deeper knowledge of their position, it became a constructive and supportive experience, not transactional one. For participants, this felt like a radical shift.

“

There are the moments when we don't always think clearly, by frustration, our intelligence is decreased or something. It's not the time when we can approach something calmly. This probably would help us, but we just want to have it sorted. The human has got an advantage of understanding your problem.

Participant 22, male, 37

“

Last year my card was fraudulently used online, and I didn't want to use the chat service. I wanted to talk to somebody on the phone. I wanted to hear their voice. Just because your money is access to so many things.

Participant 7, female, 33

“

I would like my platforms connected. I would especially like it connected to my health data — your health is your wealth and finance and health go hand in hand. I wouldn't, however, like it connected to my social media.

Participant 8, male, 40

Fears and concerns exist around generative AI today

Through interaction with the prototype, customers were able to articulate how nuanced and carefully calibrated empathy demand must be to address their needs in high-emotion contexts. However, woven throughout the discussions, customers consistently voiced several critical, practical, and pragmatic concerns related to generative AI technology.

Many are excited about the potential impact of generative AI on their financial wellbeing, but they balance that enthusiasm with real concern about privacy, data security, and third-party use.

The contrast between enthusiasm and fear highlights the importance of designing future financial services that also clearly communicate the practical realities of AI. The following consumer learnings explore three key concerns that must be addressed for advanced generative AI to be fully accepted and adopted by customers.



Navigating trust and privacy

The prototype created new questions in participants' minds about the security of their data and implications on their data privacy. There was an openness and to using generative AI provided by longstanding financial institutions and traditional banks, given their established reputation for data security and privacy.

However, questions remained about exactly who will be using their data, how it is being processed and where it is going. Recognizing their data has value, questions emerged around the value exchange and whether the trade-off will be fair.

Third party concerns, real and perceived

Our research explored using generative AI to assist customers during high-stress situations, such as contacting utility providers about affordability plans when facing financial difficulties. While people are generally comfortable with trusted institutions such as traditional banks using their data for personalized guidance, they strongly opposed sharing this information with third parties due to privacy concerns.

Additionally, it raised concerns regarding how third parties might perceive customers themselves. Consumers expressed fears that using generative AI to complete tasks on their behalf might suggest to others that they were not taking a situation seriously.

“

Data protection and data privacy is something banks are pretty locked up about already. I would shudder to think that banks would be using public GenAI platforms. I would assume that if they have their own, they would train it based upon all the data they already have.

Participant 4, male, 63

“

I'm more cynical about the sharing and using of data, but if it's data that is already shared with your bank, and they're helping you with the information they have, to make the right choices, that would be beneficial.

Participant 21, male, 59

“

No, I would not want [sharing circumstances with a utility provider]. I would want suggestions of what I could do — saying that ‘there's a third party that can slash your expenses’, as opposed to ‘we're go — to share your data with somebody’.

Participant 9, male, 34

Losing autonomy in an increasingly automated world

Consumers expressed their worries about losing control or autonomy as AI becomes prevalent, a fear of over-relying on systems that can erode human agency. In expressing this, they reveal that every word counts. Describing the prototype as *"always on"* elicited concerns of being tracked, while *"always available"* suggested immediacy of support.

Concerns are heightened by the feeling of being tracked, especially in finances, with some viewing it as intrusive or akin to surveillance. This unease extends to fear about where AI advancements might lead humanity, especially for those who see these changes as harmful.

“

It's there 24/7. I'll have a few beers today and the AI might say, hang on a minute, you had a few last night. You've had your week's, you've had your month's, allocation of units. You can't have anymore. And I'd be like, what?

Participant 6, male, 51

“

I'm skeptical when it comes to my finances and my security. Giving control over that to something that's artificial is scary. You look at what's happening in the world and ask what path are we heading down — if you don't comply to certain things will you be restricted?

Participant 23, male, 53

Consumers already have AX preferences

To compliment our qualitative research with customers, we conducted a short online survey with a nationally representative sample of 2,000 UK consumers, ensuring our responses are reflective of the UK population. Key questions asked included:

Q1. How open would you be to using conversational AI tools to complete tasks on your behalf?

- Overall, across all tasks **60% of people expressed a level of openness towards using conversational AI tools**. Younger generations were more open to using conversational AI in all types of high-stakes moments, compared to older generations, suggesting the generation growing up with these tools today will have greater levels of comfort in using these in the future.
- **70% of Gen Z and Millennials were open to using conversational AI to apply for financial products**, compared to 40% of state pension age and beyond. Given we are in a transition period, those living through the introduction of these tools have a greater level of receptiveness.
- **75% of Gen Z and Millennials open to using conversational AI to access financial advice**, compared to 40% of state pension age and beyond.

Q2. How does the idea of interacting with conversational AI tools in high stakes moments make you feel?

- Most consumers have concerns about using conversational AI in high stakes moments when they may feel anxious, unsure, or powerless. However, concerns are more pronounced in older demographics, with **66% of older age groups expressing concern** compared to **39% of Gen Z and Millennials**. Conversational AI is still in its infancy; as it becomes more established and we develop more positive relationships with generative AI-powered tools, we anticipate negative feelings to decline and positivity to grow.

Q3. Understanding how conversational AI tool need to present itself and the kind of relationship consumers want to build with them.

- Overall, **most consumers (58%) would prefer to engage with a shapeless conversational AI form**, rather than a humanlike form (42%). This is more pronounced in Gen Z and Millennials (61%) compared to those at state pension age (52%).
- And our favorite insight, **67% of consumers want a conversational AI to be factual and direct**, compared to 33% wanting an emotionally conversational AI, which aligns with what we heard in our qualitative research, i.e., give me a checklist, not an emotional check-in.

Section 4

Practical design principles for AX

To answer our question for this edition of Human Signals – In moments of high emotion and high complexity, will people accept AI? – we believe that yes, generative AI service experiences can be accepted when they utilize the full power of customer data and emerging technology, and deliver on *empathy demand*.

Ultimately, exploring the prototype raises a critical question. With the opportunity to rip up the traditional design rule book, how should providing customer service via conversational AI look, feel, and work?

We suggest that the motivation behind why agentic AI tools will be accepted – and embraced – is because they provide an opportunity for banks to service the whole person. Customers we interviewed were thrilled by the potential offered by the prototype, a reflection on the digital transactions and fixed service delivery normally offered from their bank being pushed into a brave new frontier.

Nine design principles to help you shape future conversational and agentic AX in Financial Services

We have distilled our research into a set of nine principles that provide a crucial steer on how to design financial service-oriented conversational and agentic AI technologies. These principles boil down to what people want, need, and expect from their banks in the context of highly emotion and highly complex interactions with AI.

Focus on need states, not use cases

01

Manage intimidation by reducing complexity

02

Offer proof

03

Design for when people need people, and also when they don't

04

Overcome the overwhelm

05

Be explicit about control

06

Ensure transparency, be honest with intentions and prove lack of bias

07

Inclusivity and accessibility are critical

08

Genderless and amorphous-looking AI aligns with neutrality and comfort

09

AX Design Themes

Address Empathy Demand

Designing for empathy demand requires a radical shift in how organizations understand and design for underlying customer need. The time of “human delivery = better delivery” has passed. By designing AI that can recognize, respond to, and respect emotional context, businesses can create an increasingly sophisticated experience that meets customers where they are. Not pretend or mimicked empathy, but appropriate acknowledgement.

- 01** Focus on need states, not use cases
- 02** Manage intimidation by reducing complexity
- 03** Offer proof
- 04** Design for when people need people, and, when they don't

Consider the adoption curve

Successful technology adoption hinges on understanding that customers will embrace new tools on their terms, at their own time. To encourage uptake, help customers unlearn past biases, build confidence through small wins, and ensure they feel in control of their interactions from start to finish.

- 05** Overcome the underwhelm
- 06** Be explicit about control
- 07** Ensure transparency, be honest with intentions and prove lack of bias

Determine your organization's PoV

The conversational experience counts. Consumers have well-established confidence in banks and financial services firms, long-trusted to hold their money and manage intimate personal data. This is a strong position to build from and will be an important factor in both designing your brand's unique experience and driving acceptance of the tool at the same time.

- 08** Inclusivity and accessibility are critical
- 09** Genderless and amorphous-looking AI aligns with neutrality and comfort

01

Address Empathy Demand | Design Principle 1

Focus on need states, not use cases

During high emotion, high complexity moments, customers come to their bank with significant emotional and functional needs to resolve.

The contemporary emphasis on designing for a “use case” too often focuses on the task to be completed, rather than the desired emotional outcome. Leading AX will design for empathy demand by capturing the why of a need state rather than the how of a use case.

AX design prompts to get you started:

- What is the customer trying to solve or feel secure about?
- What stress or aspiration is driving this moment?
- What is our customer’s mindset in this moment?
- How does emotion impact what customers are doing and trying to achieve?
- How might we reassess our use cases against the emotional need state that is likely at play during this time?

02

Address Empathy Demand | Design Principle 2

Manage intimidation by reducing complexity

In moments of high emotion, prioritize clarity. With many customers lacking adequate financial literacy, tense and high-pressure moments may cause further confusion and frustration.

Design AI tools to provide information in a digestible way, surfacing the right information at the right time to reduce cognitive load and avoid overwhelming the customer. By doing so, you help restore a sense of control and confidence, fostering trust and positive outcomes even in challenging moments.

AX design prompts to get you started:

- How might we gauge a customer's financial literacy and confidence to provide the right information at the right time?
- If a conversational interface means that not everything needs to be shown at once, what is the correct hierarchy of information and flow?
- What formats of information (text, image, graph, video) are most helpful for each customer, in each situation?

03

Address Empathy Demand | Design Principle 3

Offer proof

Conversation and memory can be fleeting. Providing a record of conversation with AI (e.g., written transcript, audio playback, video capture) ensures a customer feels heard and has something tangible to refer to if needed. This helps reduce risk of misunderstanding, giving comfort and control in a situation that may be overwhelming.

Additionally, recording commitments or resolutions fosters trust with the AI, and sets clear expectations, enhancing the customer's sense of being supported.

AX design prompts to get you started:

- How might capturing historical conversation logs deepen connection with our customers?
- How might conversation logs be an important experiential artifact and a valued part of the experience?

04

Address Empathy Demand | Design Principle 4

Design for when people need people, and also when they don't

Organizations with the most sophisticated empathy demand response will reflect the “authentic machine” – a strategic understanding that there is a time to let machines be machines, and humans be humans. Our research proves that a default human response may not be a customer’s preference every time.

Use conversational AI to remove fear of judgement and create feelings of safety, especially powerful in the context of shame, sadness or embarrassment. Delivering a neutral space can create an environment in which consumers can pose the questions they may be reticent ask another.

AX design prompts to get you started:

- When people need people, how can we deliver an even better human experience?
- How do we design and measure “best” delivery?
- How can we use the power of a neutral, bias-free space to improve customer outcomes?
- How well do we understand the emotional needs of our customers during specific high complexity moments?

05

Consider the adoption curve | Design Principle 5

Overcome the underwhelm

Consumer experiences with conversational interfaces have been disappointing to date, often shaped by underwhelming chatbots. Developing a more advanced chatbot will not overcome the ingrained biases people have developed towards this technology. We need to reimagine the experience.

Help customers unlearn previous negative experiences, showing generative AI's potential to be genuinely helpful. Build user confidence in new tools by starting small with quick wins that drive acceptability and utility (e.g., auto-fill forms) without overwhelming.

AX design prompts to get you started:

- What have been our biggest challenges with chatbots and how might that have impacted our customers perceptions of their interactions with us?
- What lessons do our customers specifically need to unlearn?
- How can conversational AI use past conversations and transcripts to deepen customer insight and fast-track resolutions?
- How might we know when our customers have become comfortable with a generative AI launch and we can release something new, and more advanced?

06

Consider the adoption curve | Design Principle 6

Be explicit about control

Ensure customers feel firmly in control of their AI interactions by offering a “speak to human” option at any time. The ability to connect to a human gives comfort, confirms that the help they need is on its way, and customers won’t be left alone to solve their problem.

Successful AI integration must strike a balance between automation and human interaction, ensuring customers feel acknowledged and valued throughout the experience on their own terms.

AX design prompts to get you started:

- How does our human-service delivery need to evolve to align with our AI-delivery?
- In an always-on agentic AI environment, how do we deliver always-available human support?
- How might we reimagine how human and AI support tools can work together to drive even more powerful outcomes?

07

Consider the adoption curve | Design Principle 7

Ensure transparency, be honest with intentions and prove lack of bias

Consumers express a desire to know “who” is behind the AI – who’s running it, who’s paying for it, and how it works. Further concerns about potential sharing of their data with third parties can trigger even deeper discomfort.

Use plain language to describe your AI technologies along with clear customer rights and opt out options. Ultimately consumers wish to believe that any generative AI technology has their best interests at heart.

AX design prompts to get you started:

- How do we inform the consumer about the why and the how of our AI services?
- What is the right balance to strike between detailed technology disclosures and ensuring consumers can remain on a happy path?

08

Determine your organization's PoV | Design Principle 8

Inclusivity and accessibility are critical

Generative AI creates opportunity for more inclusive and accessible services, offering a personalized experience that can adapt to the needs of those using it.

Go beyond screen readers; consider simultaneous translation, having flexibility in language to support differing levels of financial literacy and articulation, agentic AI can provide a conversational interface that reflects a human experience through use of voice or written word. Providing the consumer with their preferred interaction method of choice will be key.

AX design prompts to get you started:

- How broadly are we currently thinking about designing for accessibility and inclusivity? What are we missing and how can generative AI fill that gap?
- How might AI help us expand our ability to offer accessible services?
- What laws and regulations regarding accessible AI must always be considered in our design?

09

Determine your organization's PoV | Design Principle 9

Genderless and amorphous-looking AI aligns with neutrality and comfort

Design a unique conversational AI brand experience that pushes past gender norms and lifelike avatars. Genderless and amorphous visual representations of AI are more likely to align with neutrality and comfort. The colorful “blob” can feel more approachable and taps into mental models of what AI looks like. An avatar face can feel unfamiliar, or akin to a human façade, increasing skepticism. For some, this creates a sense of unease, describing the human-like persona as “creepy,” “weird,” or reminiscent of the “uncanny valley.”

Additionally, some consumers express a gendered AI persona (via look, name and/or sound of voice) can feel unnecessary, out of touch, and risks becoming a canvas for bias.

AX design prompts to get you started:

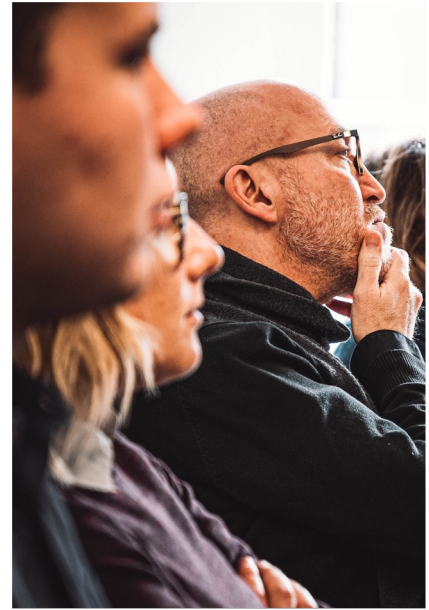
- How do we guard against biases that can be implicit in visual and audio gender representation?
- How do we represent and differentiate our brand in our AI personality in voice and visual design?
- How should our brand pillars should inform our AI design?
- How do we represent our AI Agent in a non-human form that establishes trust?

Section 5

Announcing our AX Accelerator Lab

EY Studio+ has launched an AX Accelerator Lab to help our clients bridge the Empathy Demand gap and design customer relationships with next generation AX. Together, in our Labs, we explore the future frontier of conversational interfaces. We will navigate changing consumer behavior and adoption of AI services and develop brand and interaction standards to go beyond designing journeys and conversations to designing relationships founded on trust, service and support. And perhaps most importantly, we do this by following co-creation principles with real customers, working with you and our research, service design and AI engineering teams.

We offer training and immersion in AX best practices and standards over two-to-four-day intensive co-creation workshops with real customers, to four-to-six-week AX Innovation Sprints where we enable next generation service experiences powered by advance technologies and developed with your teams, and your customers.



AX Accelerator Lab

The AX Accelerator Lab is dedicated to prototyping conversational interfaces that enhance customer interactions with AI. By engaging in collaborative workshops, we co-create solutions with customers to ensure their needs and preferences are at the forefront of AX design. Our offering includes intensive two-day Masterclasses in the form of workshops aimed at training participants on AX co-creation principles, exploring new tools, and engaging real customers. Immersive 4-6-week sprints go deep, culminating in the development of functioning prototypes for future experiences, co-created with real customers.

Beyond chat: Shift away from the dominant focus on exclusively chat-based paradigms which present a significant challenge for complex financial transactions and experiences that need to be tracked, documented, navigated and revisited over time.

From AI to AX: Explore and understand how generative AI and Agentic AI agents could be used to drive an enhanced experience for customers. Develop new measurement and research techniques to track and influence adoption and behavior change.

Customer behavior: Balance free-range chat-based interactions with well-established design patterns and interactions that customers both need and have come to expect.

Regulatory innovation: Mitigate risk and regulatory challenges around advice and ensure that complex financial information can be presented in a way that is trackable, easily understood, and navigable by customers and regulators

Relationship design: Ensure the right guard-rails are in place to facilitate a simple, dynamic experience for customers while minimizing risk for customers and business and delivering better outcomes for both.

These initiatives are designed to foster a deep understanding of customer behavior and emotional context, enabling us to craft AI services that resonate with users on a personal level. By bringing the EY Studio+ teams together with our data, technology and regulatory capabilities, we can challenge and inform services against the evolving regulatory back drop. Recent activities in our Lab have included exploring the future of mobile banking, the conversational bank of the future, financial well-being and coaching, as well as SME banking and home buying.

Through iterative testing and refinement, the AX Accelerator Lab aims to establish an end-to-end AX Service Experience Model that prioritizes trust, empathy, and usability. By bridging the gap between technology and human interaction, we strive to create AI solutions that not only meet complex service needs but also enhance overall customer satisfaction and well-being.

Our commitment to human-centered design ensures that the future of AI is shaped by the voices of those it serves, paving the way for more meaningful and impactful interactions.

To learn more about our AX Accelerator Lab, please reach out to Peter Neufeld.



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Appendix

Notes from the field



Notes from the field



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This has been a fascinating project to work on. When we set out to explore how people might respond to generative AI tools in financial services during moments of high emotion and high complexity, we knew we were walking into a complex design research challenge. How do you gather meaningful insights about a future experience that doesn't yet exist, especially one as sensitive and personal as financial decision-making during emotionally charged moments?

This led us into emotionally rich territory – major life changes, financial difficulties, or financial uncertainty. These go beyond transactional moments; they are deeply human ones. To explore this, we needed to look beyond current uses of AI chatbots or financial tools. We needed to go beyond what people are doing today to explore what they could do in the future, and more importantly, how it might feel. To do this, there were several challenges we needed to overcome:

Overcoming the speculative gap

People struggle to imagine a future technology experience in a meaningful way – so to address this we leaned into speculative design. We developed the prototype, a hypothetical service offered by participants' banks, to serve as a stimulus. Our research and insight team used the prototype to discuss and probe the emotional and ethical terrain of engaging AI in high-stakes moments enabling participants to explore their values, hopes and fears.

Responsible grounding in emotions

As researchers, we know that asking someone how they'd feel in a future moment of stress doesn't reliably evoke the correct feelings. To overcome this, we recruited participants with recent experience of specific challenging financial service scenarios and who were happy to discuss it within a research context. Through responsible questioning and exploration, participants reflected on past financial stressors. Then when they engaged with the prototype in a similar scenario, we could observe and explore authentic reactions to the use of generative AI.

Trust is layered

We discovered through the research that trust in generative AI isn't binary; it's contextual, conditional and complex. We explored the nuances of trust through structured conversation to dig into the details of when, why, and what kind of trust was present. This in turn generated insight into what people want, need, and expect from their banks, particularly in highly emotive and complex interactions with generative AI.

This project has been a timely reminder that people's relationships with emerging technologies are rarely fixed – they are negotiated in the moment, shaped by the stakes of the situation and their emotional needs. Ultimately, this study was less about proving the viability of generative AI in financial services and more about understanding what needs to be true for people to accept it in their lives.

Research methodology

This research project was conducted by members of the EY Studio+ team, completed in four complimentary phases, conducted from November 2024 - June 2025.

Qualitative research wave 1: The leadership perspective

- 12x 1:1 remote interviews
- 14+ hours of interviews with leaders and innovators
- Participants ranging across senior executives, EY subject matter resource, regulators and FinTech leaders
- We sought to examine ongoing work in this field and gathering professional perspectives on the potential of agentic AI

Qualitative research wave 2: The consumer perspective

- 33x 1:1 remote interviews
- 44+ hours of in-depth interviews
- Made up of a broad and inclusive profile of financial consumers from across the UK, aged 18-64
- Reflected a wide spectrum of financial confidence and openness to new tech.
- All participants had experienced at least one "high emotion, high complexity" financial service need in the past six months

Quantitative validation

As part of an Omnibus survey fielded to 2000+ consumers across the UK, the week of June 9, 2025, we posed three questions exploring:

- Openness to using AI tools to complete tasks on their behalf
- How does the idea of interacting with conversational AI tools in high stakes moments make them feel
- Understanding how conversational AI needs to present itself

Academic partnership

As part of the EY Studio+ partnership with the Royal College of Art, we invited a cohort of Service Design Masters students to use our research brief as a final year project. Over four months, we had a number of presentations and touchpoints including:

- Research design and mentorship
- Problem identification and workshops
- Final presentations with feedback

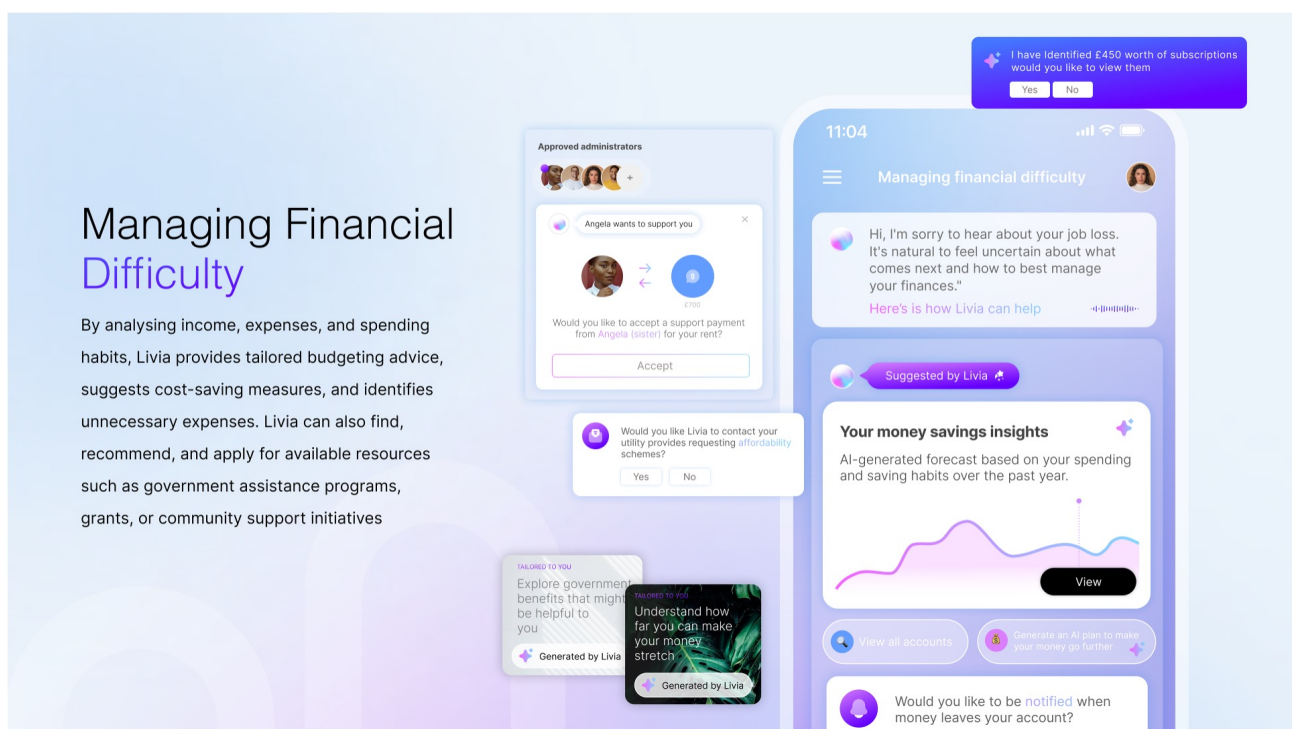
Key definitions

Generative AI: Generative AI (GenAI) is a type of artificial intelligence designed to create a wide range of new content (e.g. text, images, music, videos, code) by learning patterns from large datasets and then using that knowledge to produce new data, rather than just analyzing or responding to existing data.

Agentic GenAI: Agentic GenAI is a type of artificial intelligence that can act on its own. After receiving specific programming and goal instructions, agentic AI tools can make decisions and take actions to reach those goals and complete distinct tasks. It is also possible for agentic AI to possibly adapt or learn from experience to evolve its decision-making and actions in the future.

AX: Artificial Intelligence Experience (AX) refers to the overall quality, ease, and effectiveness of a person's interaction with AI-powered systems and interfaces. Just as Customer Experience (CX) focuses on the emotional and functional journey of a customer, AX captures how intuitive, trustworthy, and human-centric AI touchpoints feel, shaping user satisfaction, adoption, and trust in automated services.

Prototype scenario card stimulus

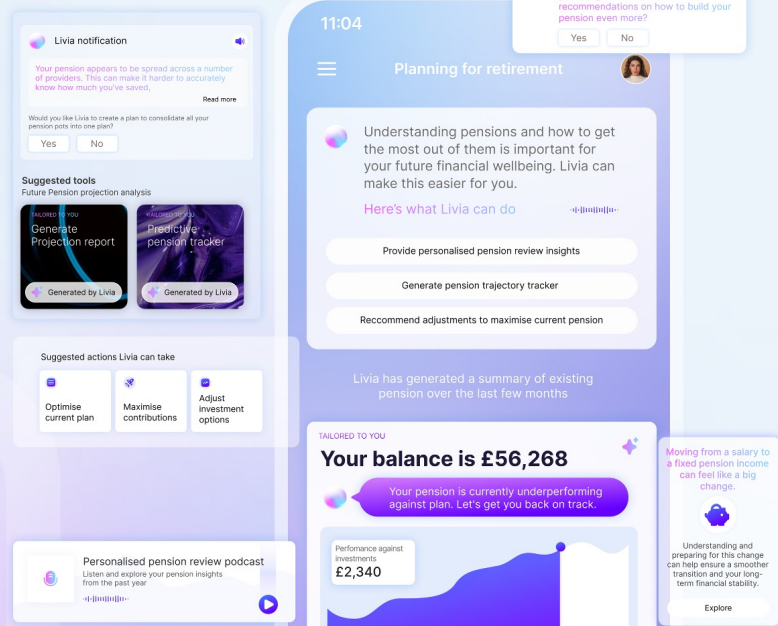


Scenario: Financial difficulty

After losing your job, you face a sudden shift in your financial situation. With ongoing financial responsibilities, you want to assess your position and understand your next step

Managing Retirement & Pension Planning

Designed to support you as you plan, build and grow your retirement and pension fund to help ensure the best financial outcome for you and your loved ones.

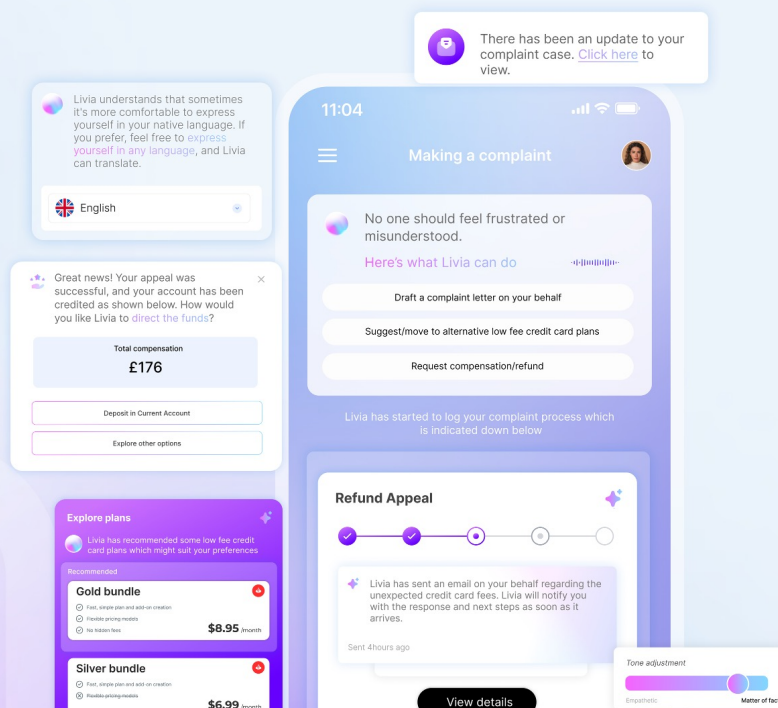


Scenario: Planning for retirement

You realize that it's time to think about your pension. While retirement can feel distant, you're thinking through if you're doing enough and what more you could be doing to prepare.

Managing Complaints & Resolutions

Designed to support you from the day to day to life's bigger challenges. In the event you're unhappy with your bank or financial services, Livia can support in finding a resolution through custom analysis, drafting complaint letters, or escalating appeals.

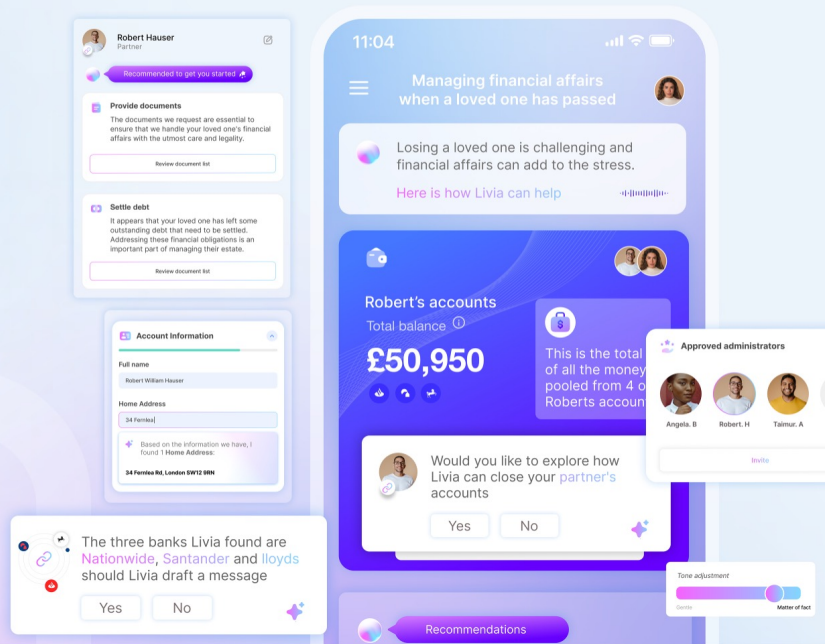


Scenario: Making a complaint

You've noticed unexpected fees on your bank account, leaving you frustrated and annoyed. You want to file a complaint to ensure your concerns are heard and the issue is resolved.

Managing Loss & Bereavement

Designed to support you from the day to day to life's bigger challenges reducing the stress and financial strain of navigating these responsibilities while allowing individuals to focus on healing.

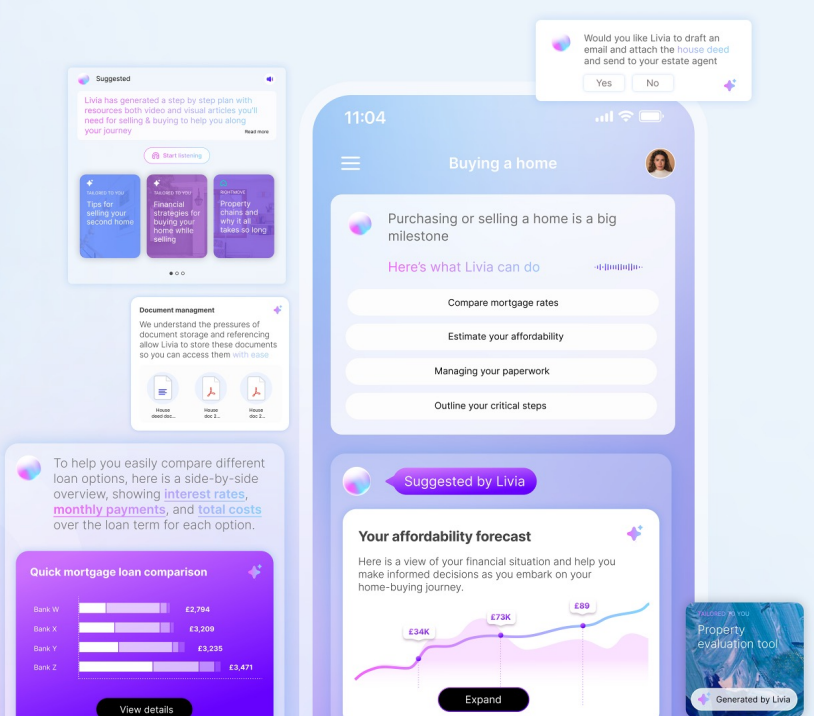


Scenario: Bereavement

After your partner's passing, you have stepped into the role of executor. This means handling the difficult task of closing their bank accounts and settling their affairs. It's a process that requires careful attention, and you are focused on navigating this step by step.

Your home, your journey.

Tailored guidance to navigate and maximize every step, from selling your home to buying your future one.



Scenario: Buying a home

You are currently looking to sell your current home and buy a new one which feels like double the workload. You need to understand what's involved and assess the financial implications.

Thank you

If you would like a briefing of this research or a discussion on how your teams can apply these insights, please contact Peter Neufeld at pneufeld@uk.ey.com.

Meet the Human Signals team



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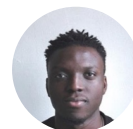
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