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/ CONNECTED INTELLIGENCE

Money, Trust, and **Human Fallback**

What Americans expect from financial institutions as decisions become more automated.

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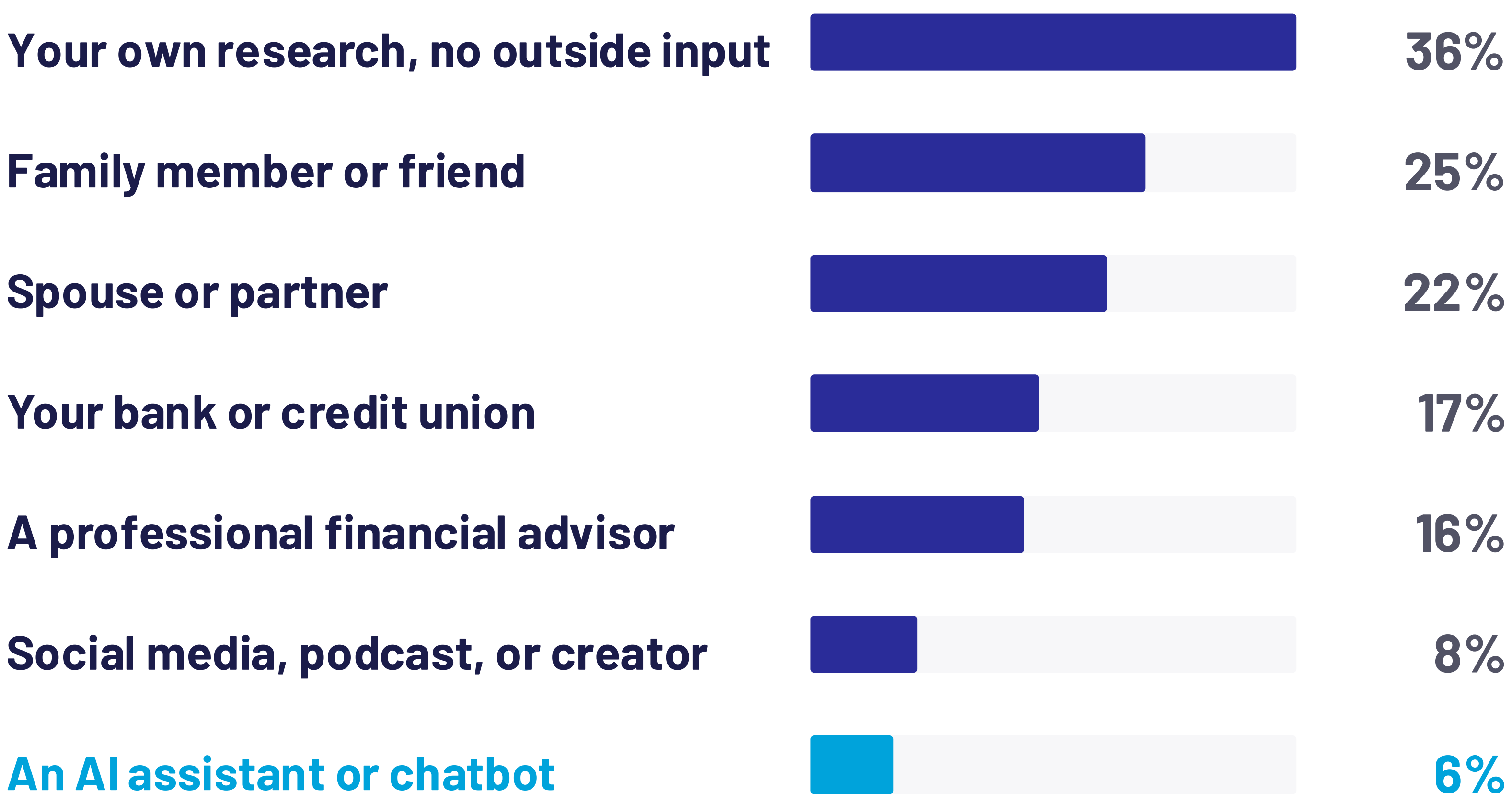
01

Money decisions are getting more and more personal

How Americans decide who to listen to, who to rely on, and who they blame when money is lost

SOURCE OF ADVICE ON THE LAST MAJOR FINANCIAL DECISION

Multiple selections allowed



/ The new financial influence landscape

The self-directed researcher is the largest segment in American personal finance.

The biggest source of finance advice isn't a bank, advisor, online creator, or even AI. It's ourselves.

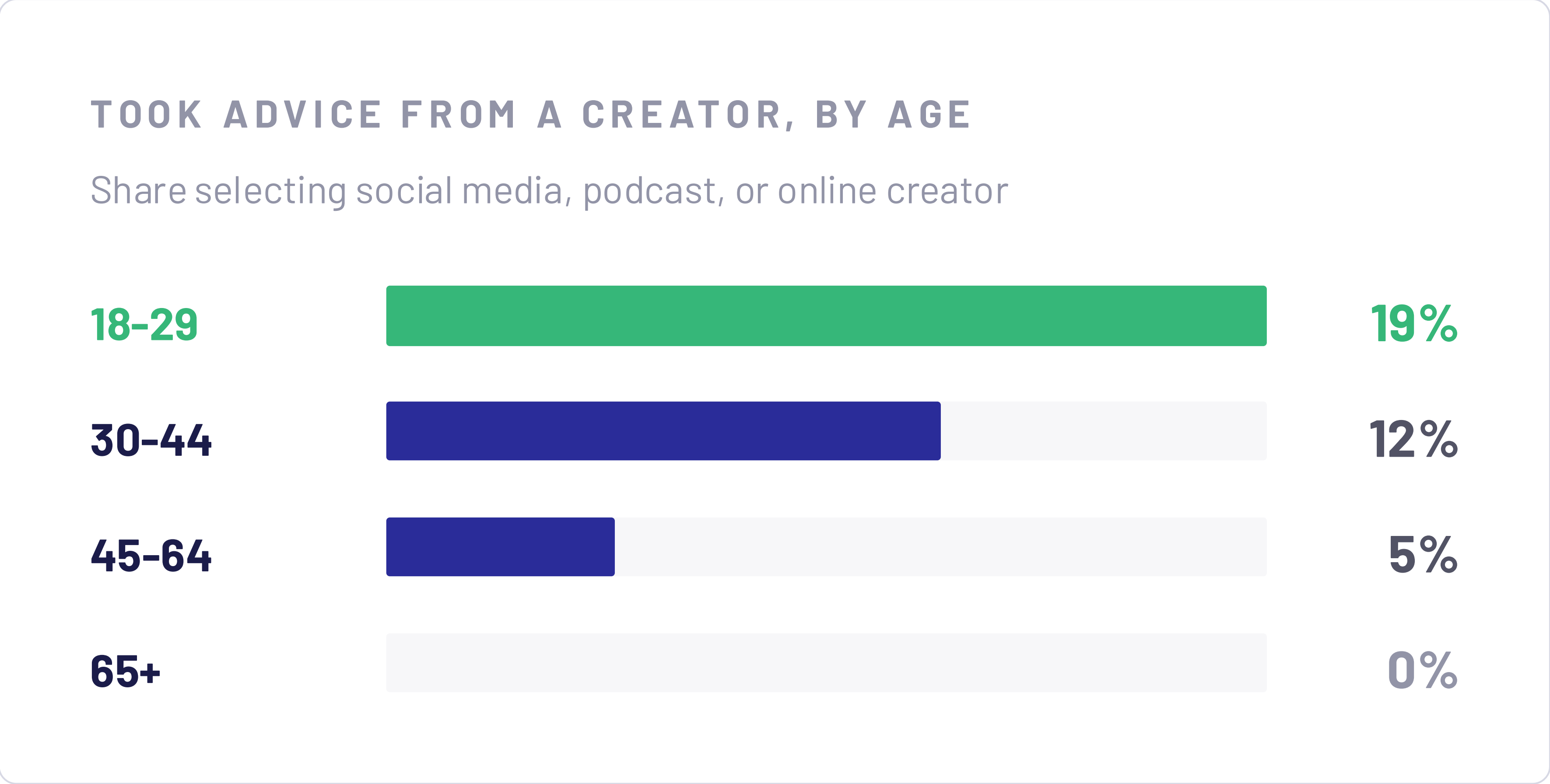
Americans are building their own financial information ecosystems. Personal research leads at 36%, followed by friends and family, while banks and professional advisors reach fewer than one in five. Creators and AI are still emerging sources of advice that might come into play within the personal research process.

/ The creator economy

The 8% is an average hiding a generational split.

Among younger adults, 19% say a social media, podcast, or online creator informed the last major financial decision they acted on. Among those 65 and older, effectively none did.

The skew is not only age. Men are nearly twice as likely as women to have taken advice in that format, and Republicans more likely than Democrats. That shift makes sense in a broader cultural context: men and Republicans already spend significant time with podcasts, YouTube, and other long-form and social media, making these channels a natural extension of how they research and make financial decisions.



BY GENDER

10% Men

6% Women

BY PARTY

11% Republicans

7% Democrats

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Someone loses $2,000 to a fraudulent transaction on their banking app.

When you ask individuals who is most responsible, the largest group says the criminal. *The second largest says the bank.*

37%	31%	11%	8%	2%
Only the criminal who did it	**The bank**	**The app or technology provider**	**The person who was defrauded**	**Government regulators**

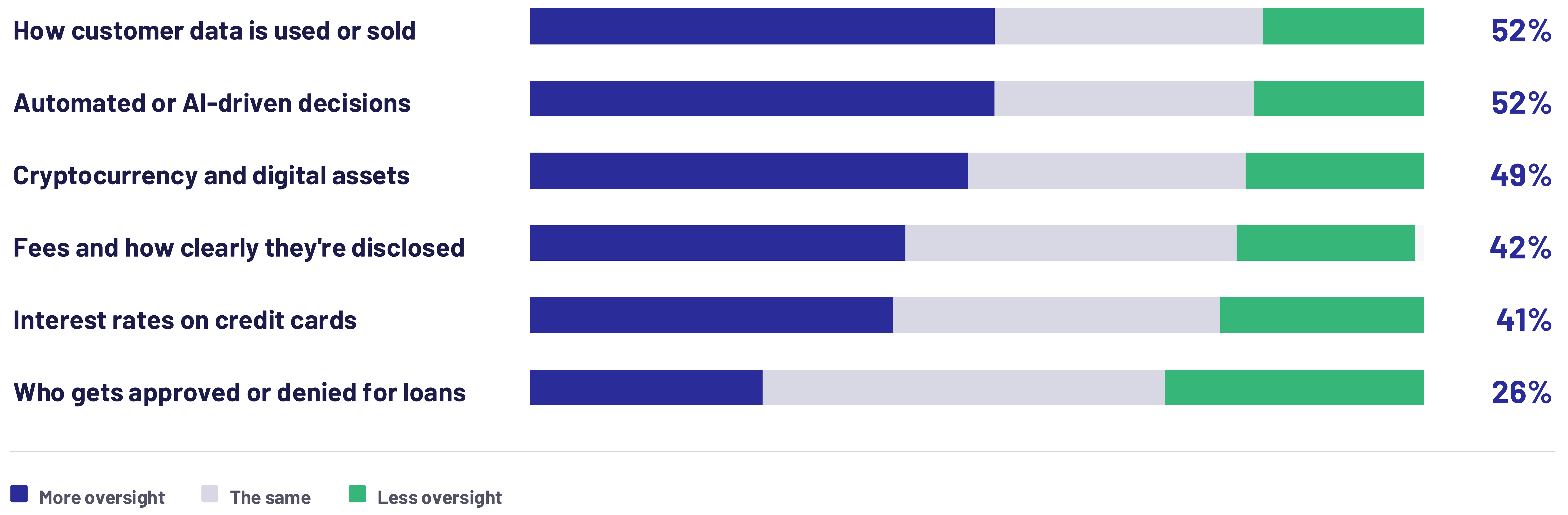
Add the bank and the technology provider and 42% point at the institution. In the era of new AI improvements and innovations, every decision a financial brand automates inherits that expectation.

02

The public wants guardrails around the least visible parts of finance.

Views on government oversight and access to the borrowing economy

The public wants more oversight around the least visible parts.



/ The inversion

Loan approvals are the only area where more oversight does not lead.

The single most consequential decision a bank makes about a person, and 29% want **less** oversight of it than we have today.

Underwriting is old, understood, and assumed to be governed. An automated model is new, opaque, and assumed to be governed by nobody.

WHO GETS APPROVED OR DENIED FOR LOANS

26%	29%	45%
More oversight	Less oversight	The same

Who wants more oversight? Men, Democrats, and people living in more urban environments show greater interest in increased oversight potentially reflecting a desire to ensure more equitable access.

63% would not accept a faster loan or claim decision made entirely by AI with no human appeal.

The two halves of that no are completely different customers.

39%

Wouldn't want AI involved at all

A refusal of the technology. Hard to move with product design.

25%

Want a person they can appeal to

A refusal of finality, not automation. Winnable.

13%

Yes, if it's meaningfully faster

Speed is a real currency for a narrow slice.

13%

Yes, but only for smaller amounts

Acceptance is capped by dollar value.

The public is not outrightly rejecting automation. It's rejecting decisions with no one to answer to. A second look and someone to call keep those who are skeptical moving forward without friction.

/ Where this goes

Three things follow if these numbers hold

1

Influence is fragmenting, but accountability is not

Americans may rely on their own research first, but when money is lost, responsibility still lands on the institution and its technology stack.

2

Oversight will focus on the least visible parts of finance

The strongest demand is around data use, automated decisions, and digital assets — the places where consumers feel the system is moving behind the curtain.

3

The financial product roadmap must include recourse routes

Faster decisions help only a narrow slice of Americans. For everyone else, the reassurance is simple: a clear path, a second look, and a person to call. Innovation can't take the human out of it fully.

Tunnl runs a national omnibus survey multiple times each month. This online survey of n=3,066 U.S. adults was fielded between July 31-August 4, 2026. Results are weighted to be representative of the national adult population. Some behavior questions allowed multiple selections which may not total to 100%. If you want to add your question to the next Tunnl Omnibus email hello@tunnldata.com.