

19 December 2025

The EBA monitors **market developments and financial innovation** (1) to support the adoption of new technologies in the banking and payment sectors, while ensuring effective risk management. This approach contributes to the competitiveness of the EU financial sector.

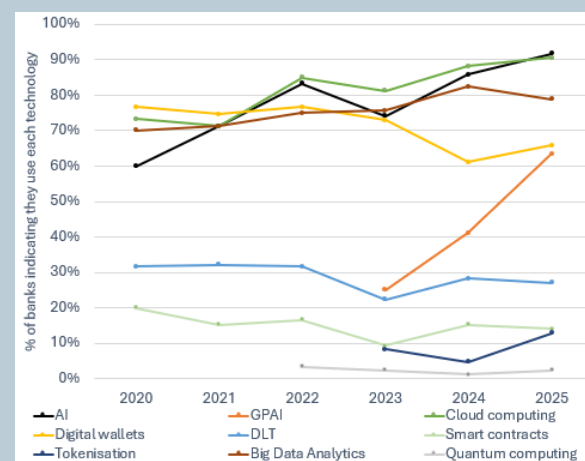
EU banks and payment institutions are increasingly using technologies to make their services faster and easier to access. For example, consumers can use **digital wallets** to manage payments and **tokenised assets** are becoming more common as a means of investment.

The way banks operate is also changing thanks to **Artificial Intelligence, cloud computing, digital interfaces, and online platforms**. Regular EBA surveys show widespread adoption of these technologies and growing interest in **quantum computing** applications.

The EBA fosters common supervisory expectations for innovative technologies and business models. This helps to unblock opportunities and facilitate the sound management of risks, such as those related to fraud and third party dependencies for technology solutions. In this respect, prompt compliance with the **Digital Operational Resilience Act (DORA)** is essential for maintaining secure and robust IT systems.

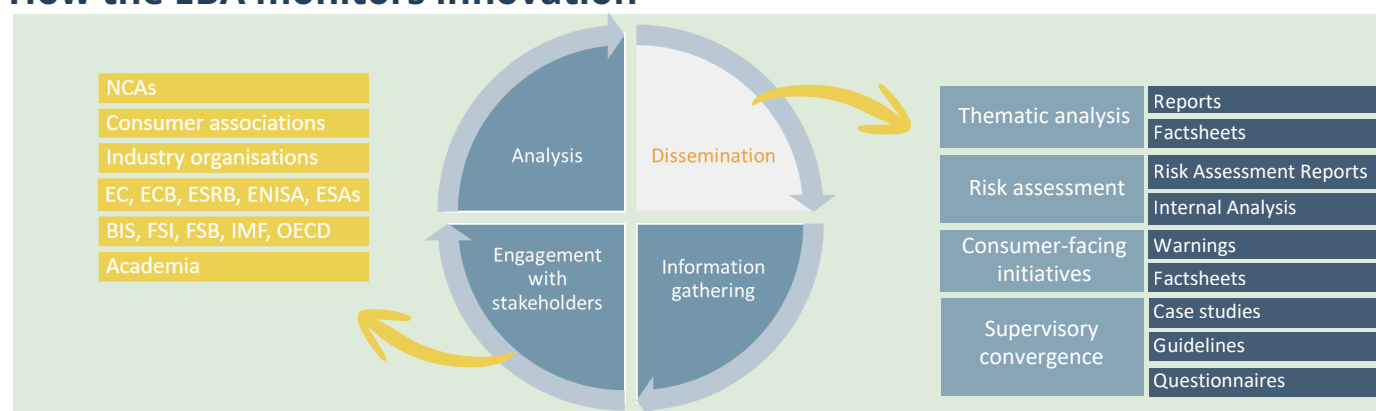
The EBA's innovation monitoring function also encompasses developing educational material and warnings for **consumers** (e.g. on **crypto-assets and providers** and **scams and fraud involving crypto and AI**) and **advice for the co-legislators**, as appropriate. This work is conducted in close cooperation with national competent authorities, consumer associations, industry organisations, and other European and international bodies.

Figure: Proportion of EU banks using different technologies



Source: EBA RAQ (2020-2025)

How the EBA monitors innovation



Check out the EBA's factsheets on key findings from 2025 monitoring activities:

- ✓ AI Act: banking sector
- ✓ AI applications



- ✓ BigTechs
- ✓ Crypto



- ✓ Decentralised Finance
- ✓ White labelling



Get in touch!
Let us know about emerging innovative applications, and related potential regulatory or supervisory impediments.

1. Regulation (EU) No 1093/2010. Article 9(2)

2. EC: European Commission, ECB: European Central Bank, ESRB: European Systemic Risk Board, ENISA: European Union Agency for Cybersecurity, ESAs: European Supervisory Authorities, BIS: Bank for International Settlements, FSI: Financial Stability Institute, FSB: Financial Stability Board, IMF: International Monetary Fund, OECD: Organisation for Economic Co-operation and Development.