



# MONEY ON YOUR MIND REPORT 2026



INSIGHTS FROM OVER  
2,700 AUSTRALIANS

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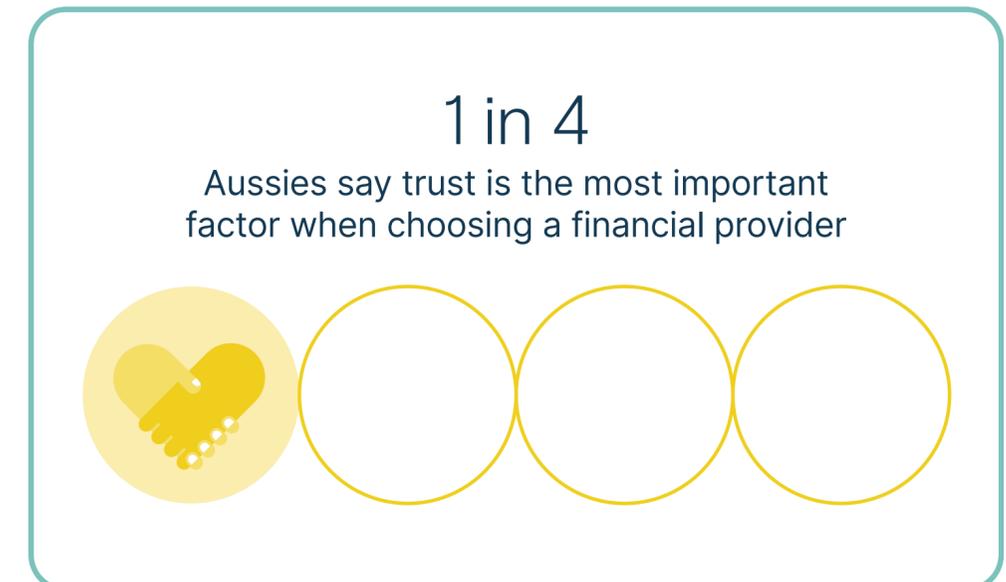
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# A bit about this report

At the end of 2025, Wisr surveyed over 2,700 consumers and brokers to find out how they think about money. We dug into their financial confidence, the tools they use, the barriers they face, and what they believe will help them make financial progress in 2026.

Here's what we learned!

## KEY FINDINGS



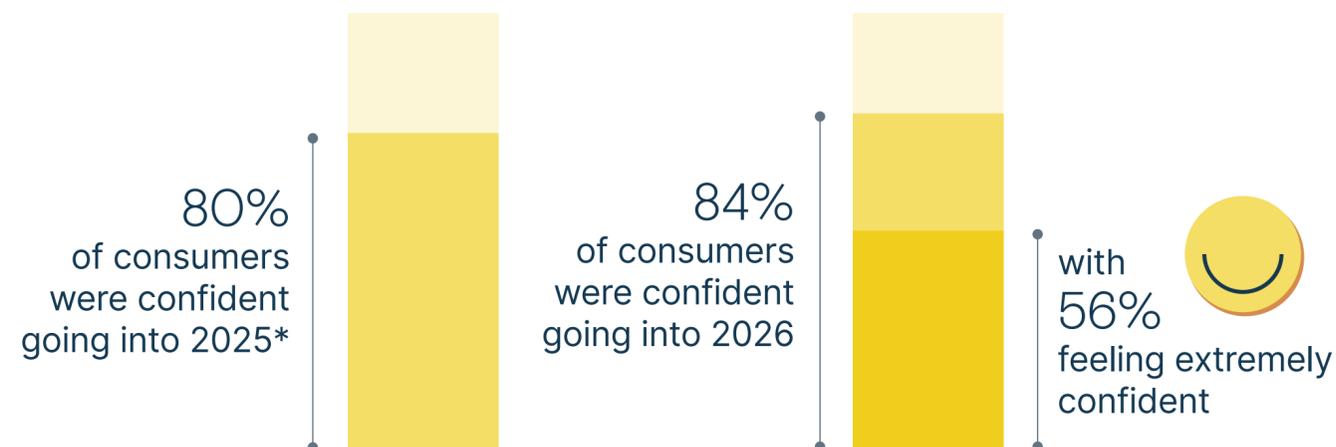
# 1 It's not me, it's the macroeconomic condition

In 2025, Aussies clearly identified the rising cost of living as their biggest financial barrier. Many felt they were doing the right things financially, but that their income hadn't kept up with their expenses.

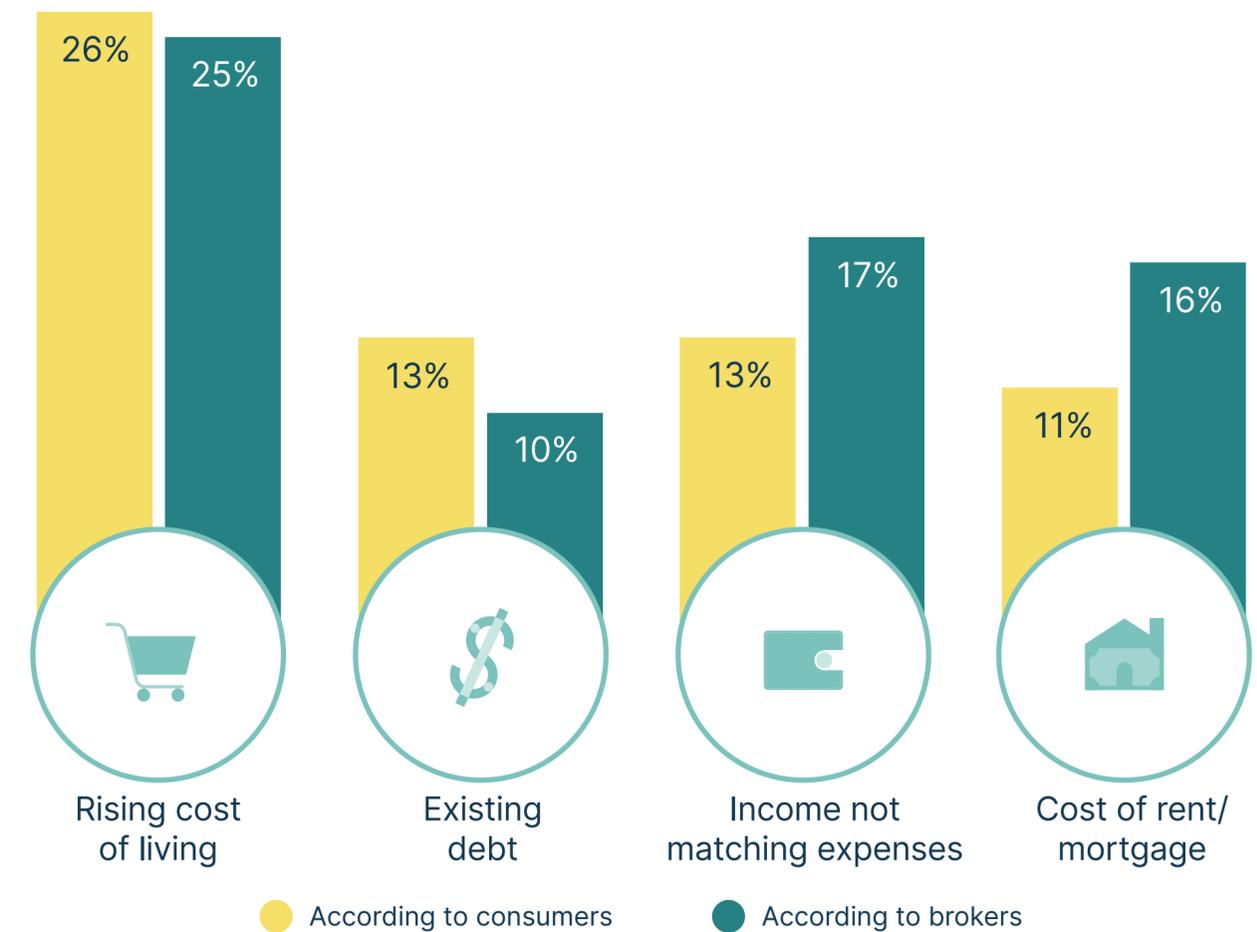
In this section, we explore how Aussies' financial confidence stacks up against economic conditions and their spending habits.

# Confidence, even when times are tough

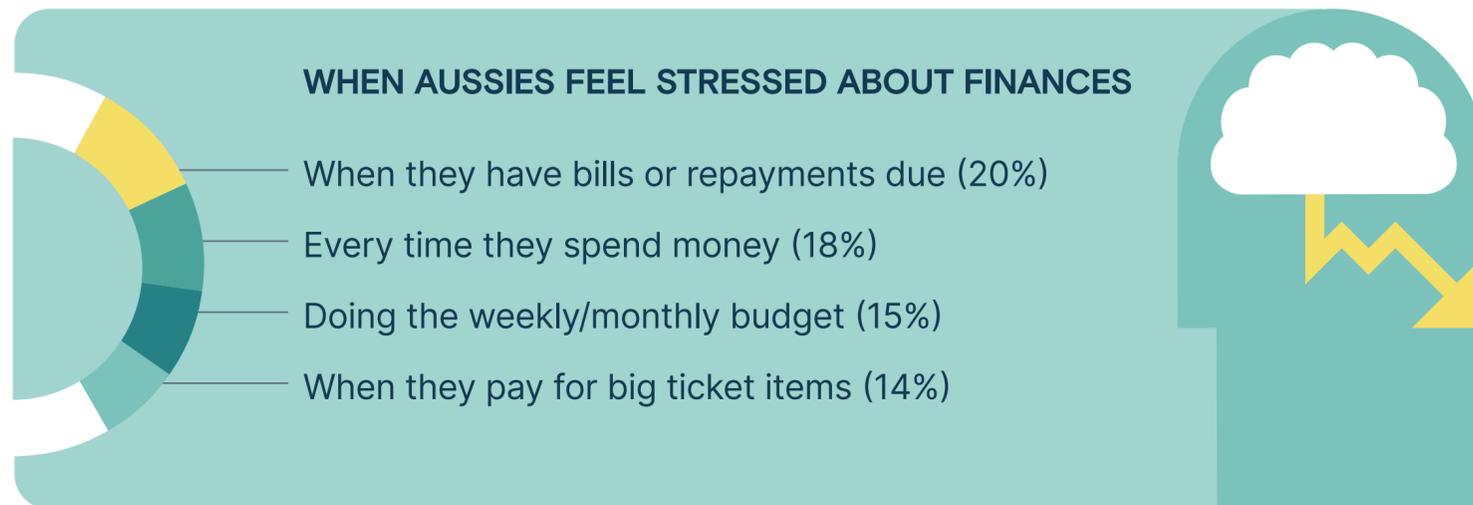
## CONSUMER FINANCIAL CONFIDENCE CONTINUES TO RISE



## TOP REASONS HOLDING AUSSIES BACK FROM MAKING FINANCIAL PROGRESS



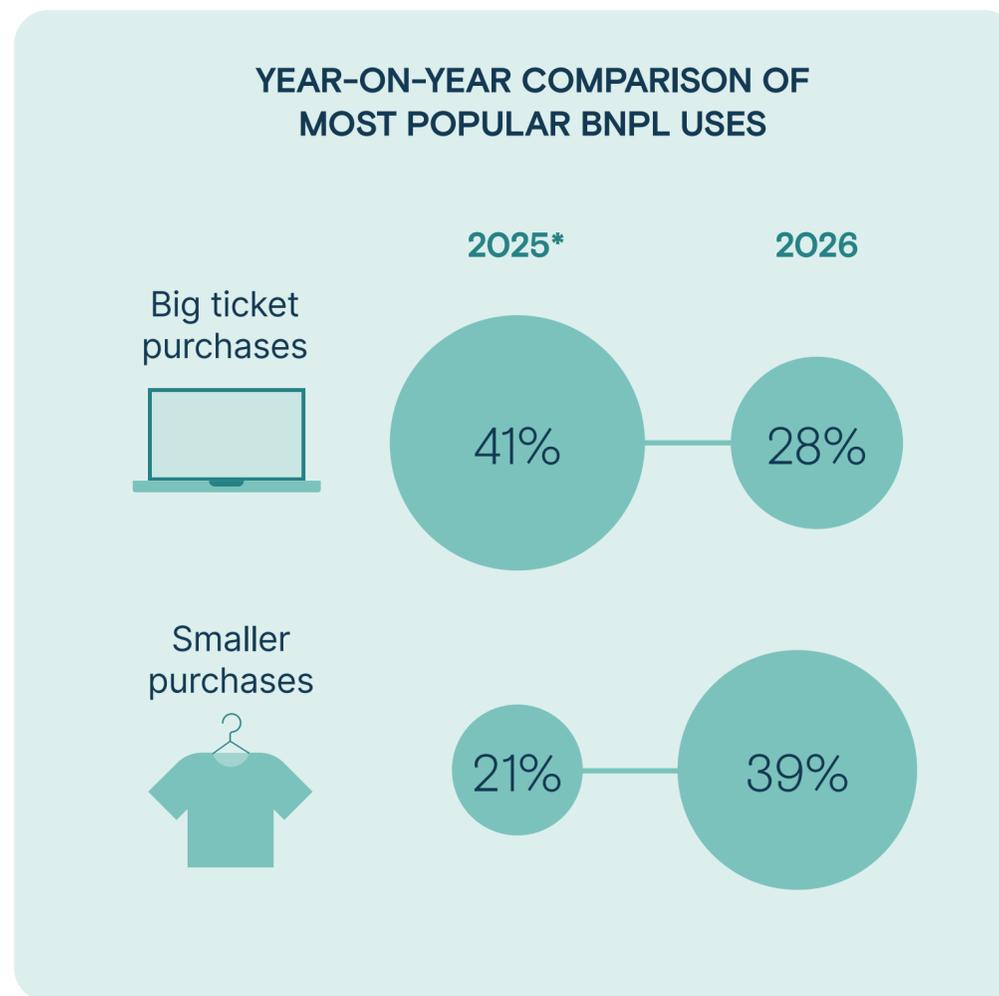
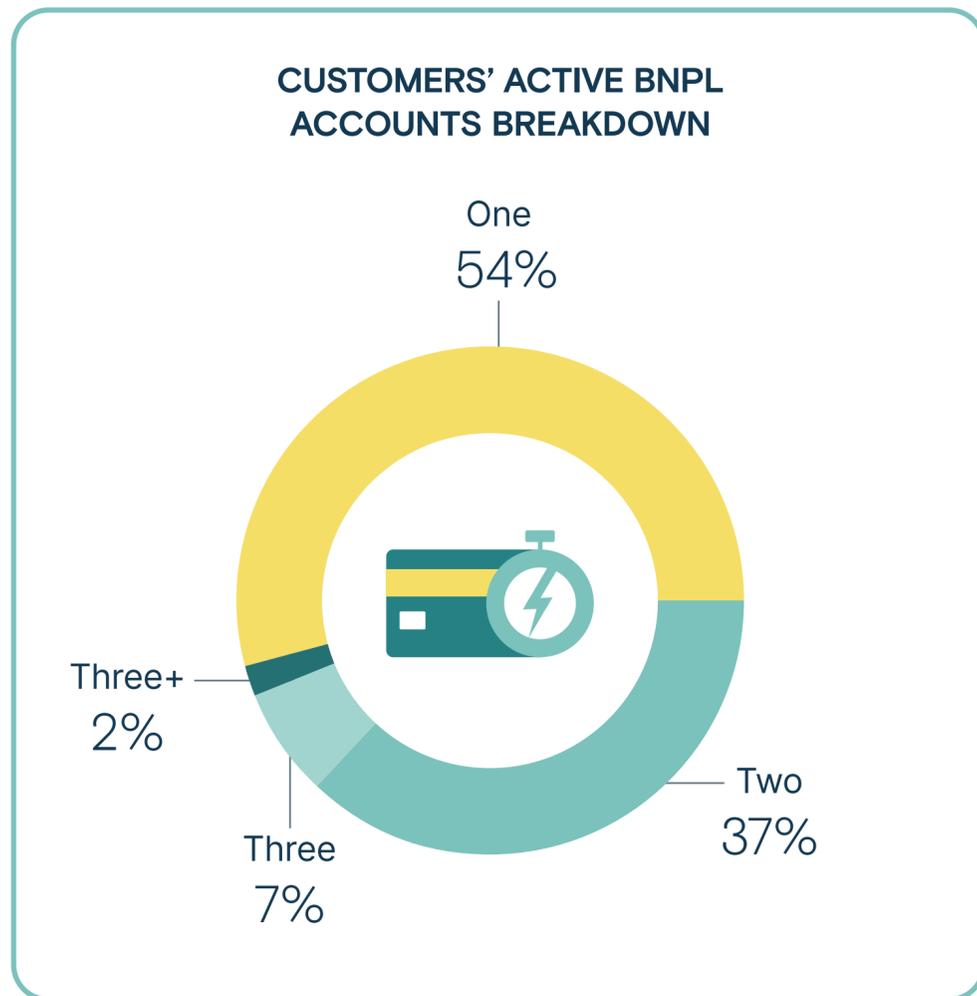
## WHEN AUSSIES FEEL STRESSED ABOUT FINANCES



\*Source: Wisr's 2025 Money On Your Mind Report

# Buying–Smaller–Still–Paying–Later

While 61% of Aussies say they don't have a Buy-Now-Pay-Later (BNPL) account, those who do are increasingly using BNPL for everyday purchases rather than the big-ticket items it was originally designed for.



**HOOT TIP**  
Wisr offers structured personal and asset finance loans with clear repayments, helping customers avoid the financial drift that can come with everyday BNPL use.



\*Source: Wisr's 2025 Money On Your Mind Report

# Progress is a process

Financial progress means something different to everyone - it may be saving up for the latest iPhone, buying a car or purchasing a property. In this section, we take a look at Aussies' key goals and the financial hurdles in their way.



# Aussies' money reality: goals and roadblocks

## TOP FINANCIAL GOALS

1 in 3 Aussies saw building their savings as their top financial goal



1 in 4 said it was clearing their debts

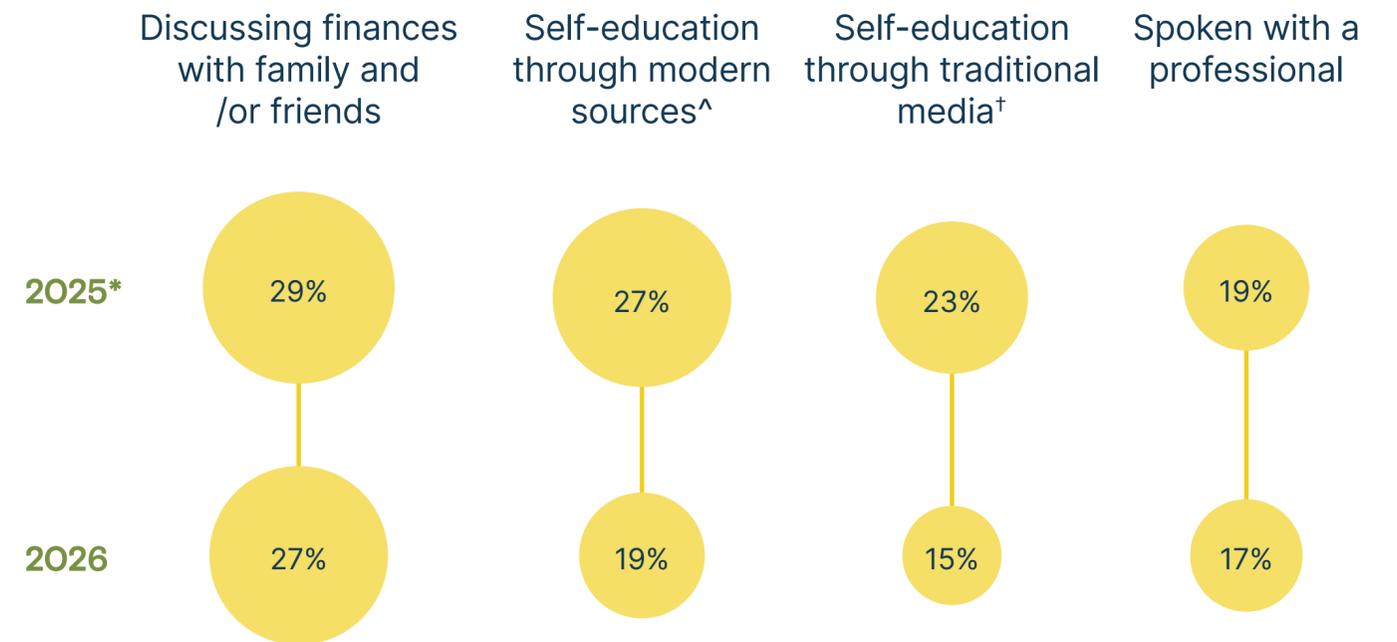


93%

of brokers believe Australians are looking to brokers to help them reach their personal and financial goals



## HOW AUSSIES SEEK FINANCIAL GUIDANCE



Going into 2026, 12% said that they hadn't done anything to move forward financially. Consumers were not as focused on seeking financial guidance as they had been in previous years.

## TOP 3 FINANCIAL ROADBLOCKS

- Making decisions without enough information (25%)
- Too many accounts to manage (22.5%)
- Lack of clear information (17%)

## TOP 3 GOALS THAT AUSSIES SAY ARE OUT OF REACH:

- ✘ Early retirement (19%)
- ✘ Home ownership (18%)
- ✘ Debt freedom (17%)

\* Source: Wisr's 2025 Money On Your Mind Report

<sup>^</sup> Modern sources examples include listening to personal finance podcasts, social media etc.

<sup>†</sup> Traditional media examples include reading finance related books, news articles and broadcast segments

# Time is money

There's only so many hours in a day! It's not always the economy stopping progress, but sometimes not having enough time to do it all.

## MOST TIME-CONSUMING MONEY TASKS FOR AUSSIES

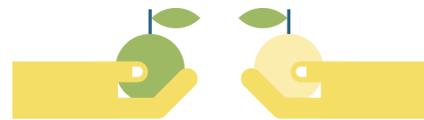
#1  
Paying bills



#2  
Managing multiple accounts



#3  
Comparing products



#4  
Tracking spending



#5  
Switching providers



#6  
Chasing refunds



## TOP DAY-TO-DAY FINANCIAL TASKS AUSSIES WISH WERE AUTOMATED

Bills

Budgeting

Tracking spending

Loan repayments

### HOOT TIP

Wisr helps customers build financial progress over time with tools like Round Up turning everyday spending into savings, and Credit Scores giving customers visibility into their credit health as they work towards bigger goals like saving more or reducing debt.



“We’re continually improving Wisr’s loan process to make it easier and simpler. Automation is driving faster decisions, with funds dispersed in real time via the NPP. But most importantly, our team is always available to help with a human touch when needed.”

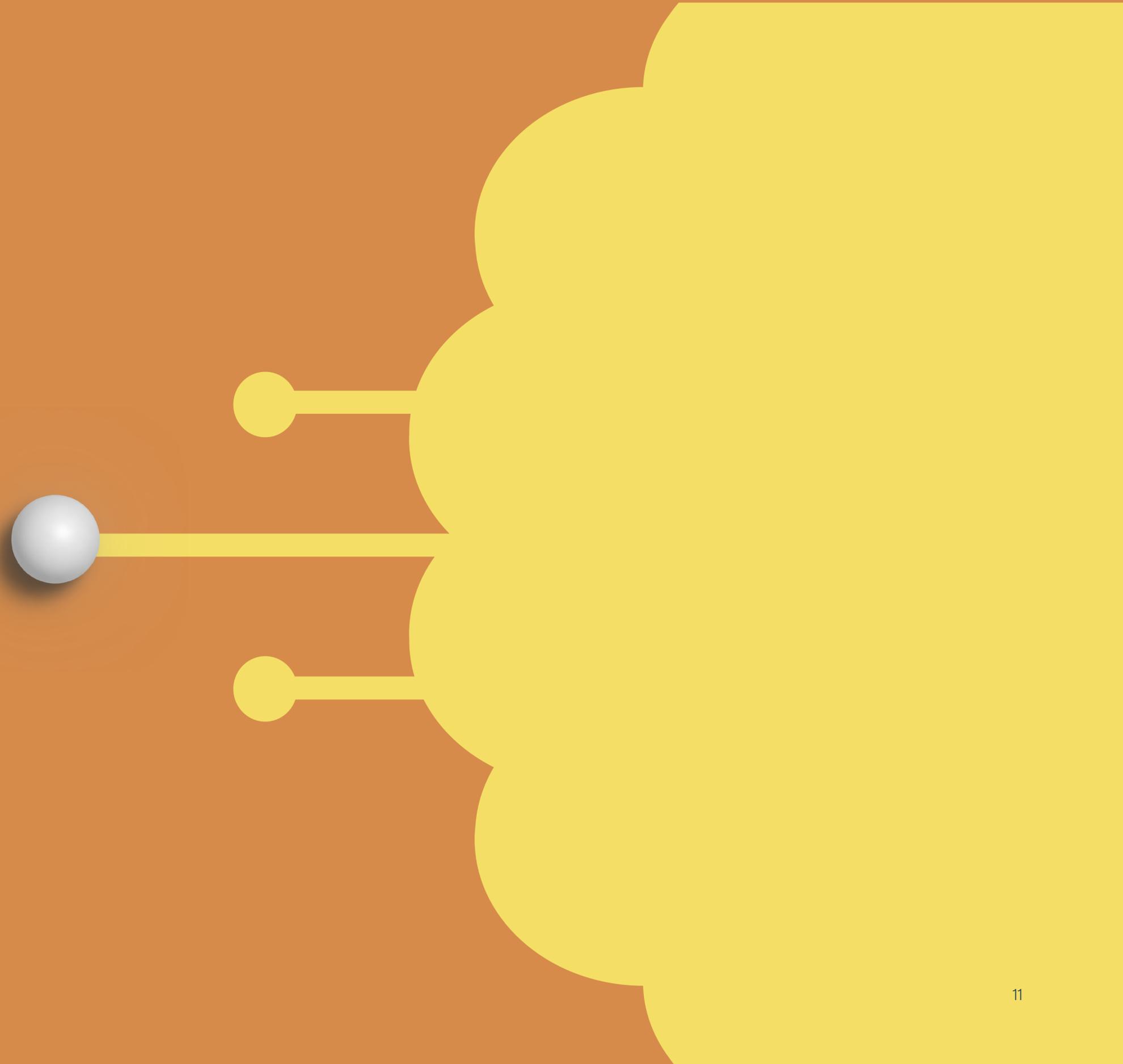


**SAM HARDING**  
Chief Operating Officer,  
Wisr

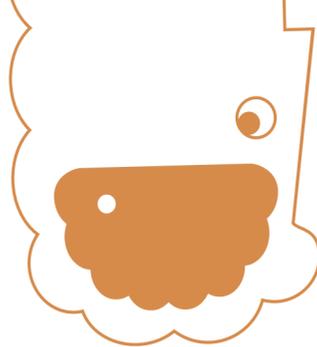
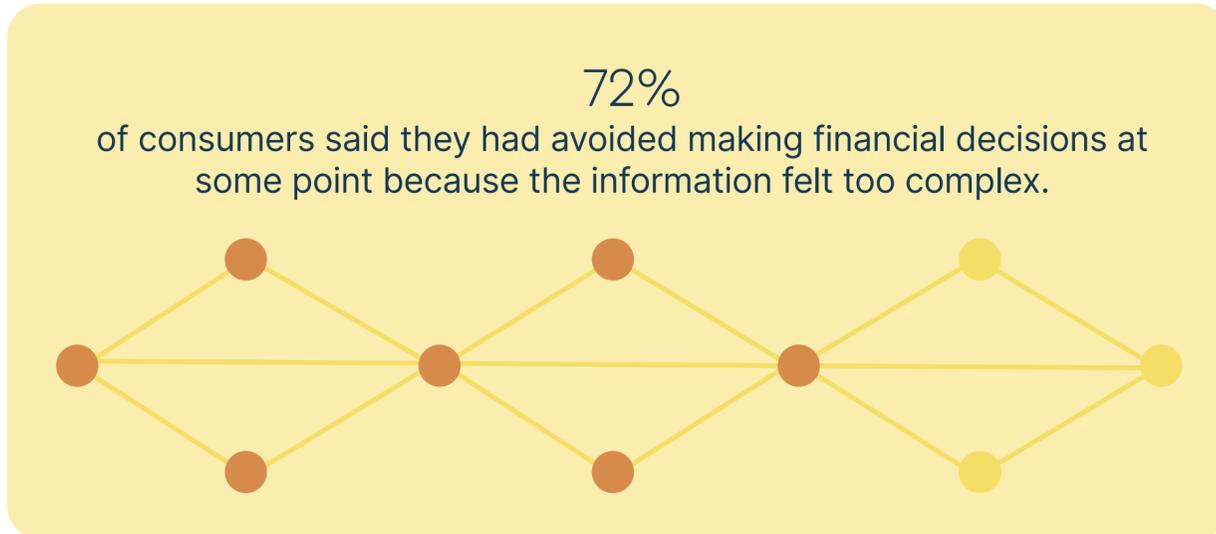
# Figuring out the fine print

Complexity, unclear information and an overwhelming number of choices are leaving many Aussies unsure of their next financial move.

We look into what is pushing Aussies to either seek clearer education and guidance, or default to familiar products and tools they already trust.

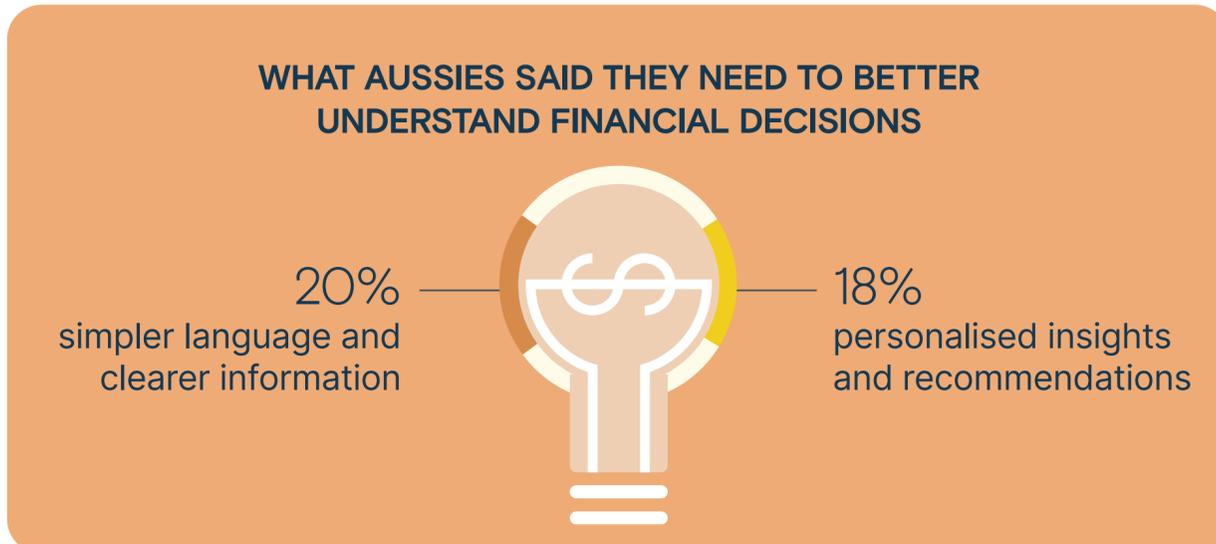


# Closing the financial knowledge gap for Aussies



“More financially viable access to financial advice [would make managing finances easier].”  
**Consumer survey respondent**

“Transparency and education around the products being financed has seen a large amount of clients in the know on what products allow them different features”  
**Broker survey respondent**

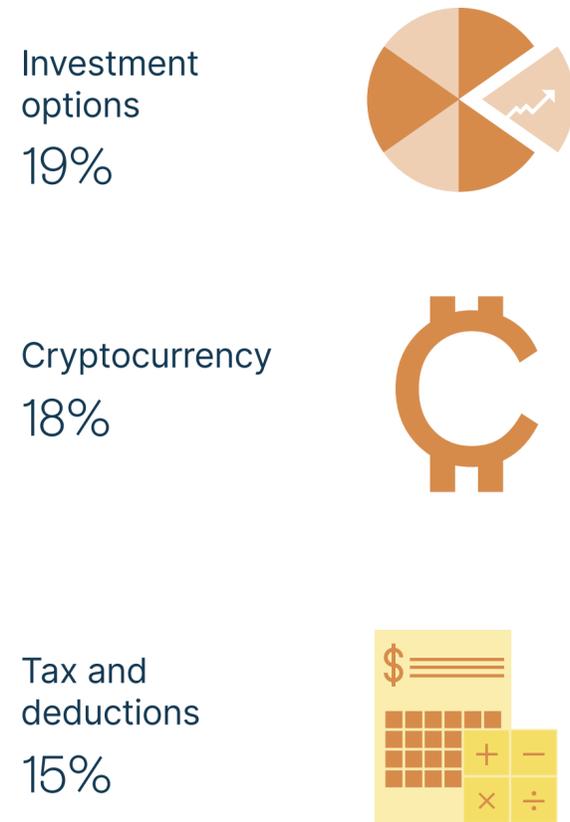


**HOOT TIP**  
Wisr simplifies lending with clearer language, fewer documents where possible, and shows transparent credit insights so customers know where they stand sooner and can make financial decisions with confidence.



# Dollars and decisions in daily life

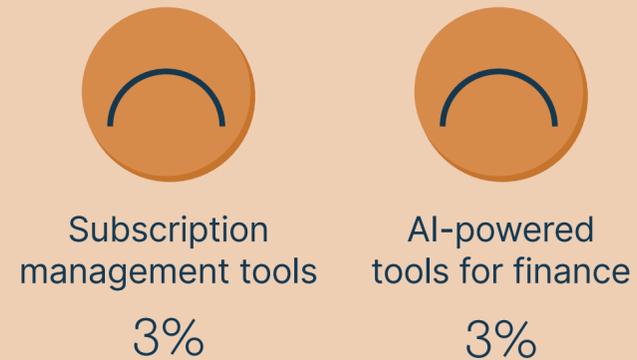
## MOST CONFUSING FINANCIAL TOPICS



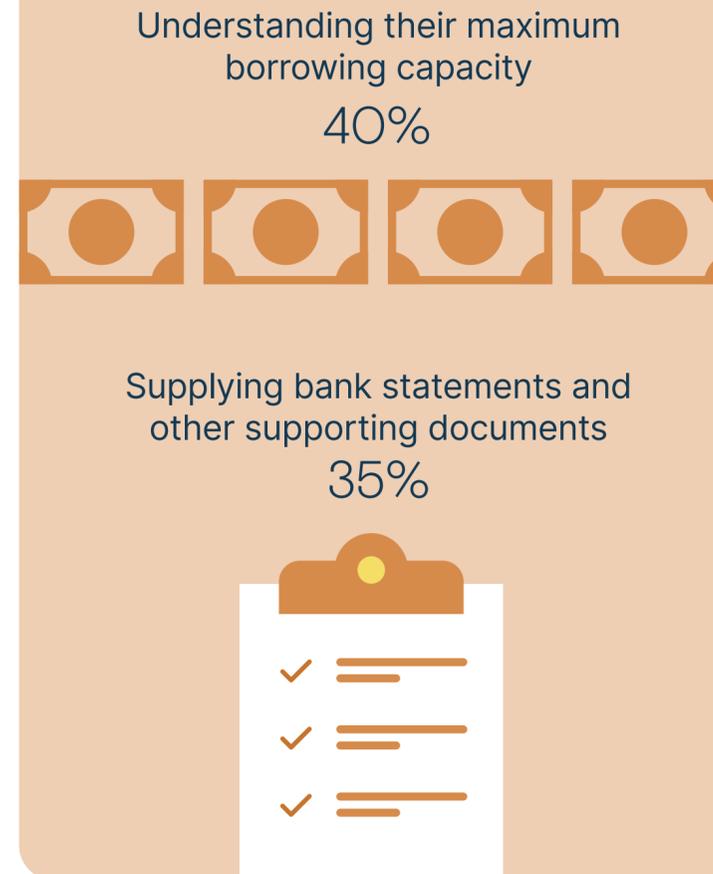
## MOST USEFUL MONEY TOOLS



## LEAST USEFUL MONEY TOOLS



## TOP PAIN POINTS FOR BROKER CUSTOMERS IN LOAN APPLICATION PROCESSES

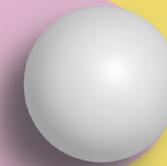


## AUSSIES' TOP FINANCIAL ACCOUNTS



# 4 Trust can't be bought

Aussies say choosing a financial institution is about more than just rates and fees. In this final section, we'll look at the trust Aussies have in financial institutions and the most important factors when selecting a lender.



# When choosing a financial institution, trust trumps fees

A quarter of Aussies surveyed (26%) said having trust in the financial institution was the most important factor when choosing a financial provider.



## AUSSIES ARE LOOKING FOR MORE THAN JUST THE CHEAPEST RATE

82% of consumers

85% of brokers

97% of brokers said speed and efficiency will continue to grow in importance for clients.



## HOW AUSSIES SELECT THEIR LOAN PROVIDER

Used a broker (61%)

### IT'S NOT WHAT YOU KNOW, BUT WHO YOU KNOW

61% of Aussies surveyed chose their loan provider because they were working with a broker.

Out of those, over half (53%) chose to work with a broker for their expertise.

Did their own research (22%)

Car loan through dealership (7%)

Was a Wisr App user and chose Wisr (6%)

Friend or family recommendation (4%)

## DATA SECURITY CONCERNS RISE AMONG CONSUMERS

2025\*

37% of those surveyed wouldn't trust their financial institution with their data\*\*

2026

57% of consumers wouldn't trust their financial institution to keep their data safe via AI

\*Source: Wisr's 2025 Money On Your Mind Report

\*\*AI was not explicitly mentioned in this survey question for the 2025 Money On Your Mind Report

“Beyond great rates, Australians want expert guidance. Our brokers play a critical role, helping clients understand their options, navigate the fine print, and make confident decisions knowing they’re getting the best possible outcome.”

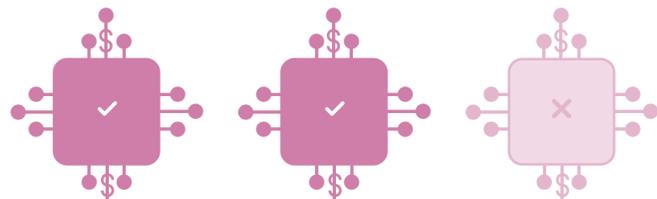


**NICOLE EVANS**  
Head of Broker,  
Wisr

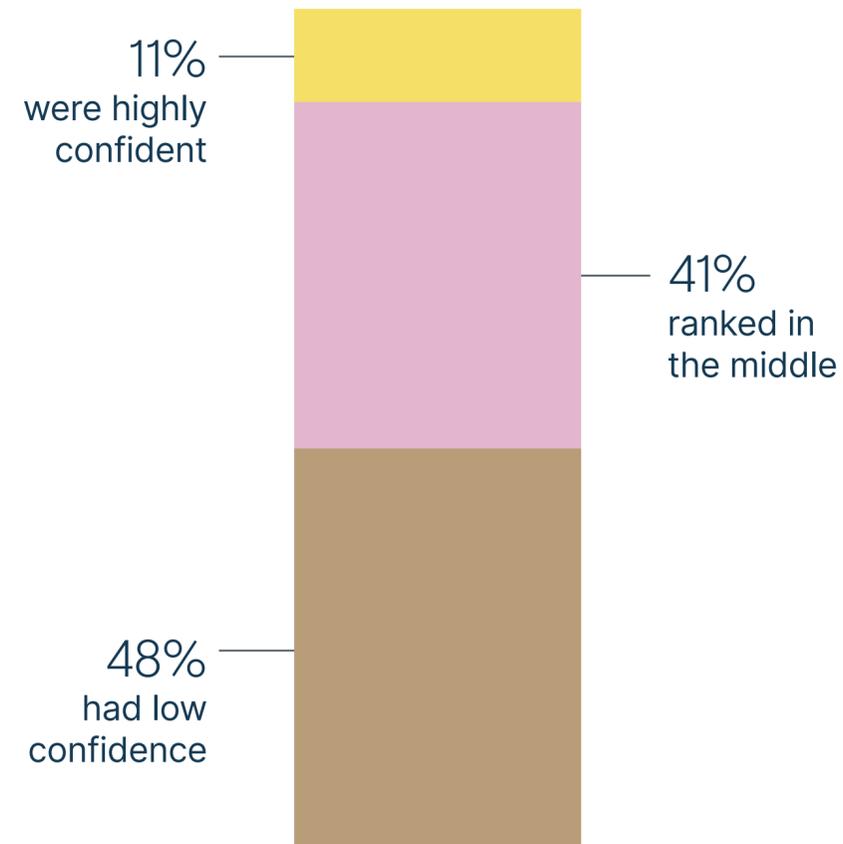
# Skepticism is bursting the AI bubble

AI may be key to progressing automation in many areas, but consumers remain sceptical about its use in financial services.

2 in 3  
brokers are currently  
leveraging AI

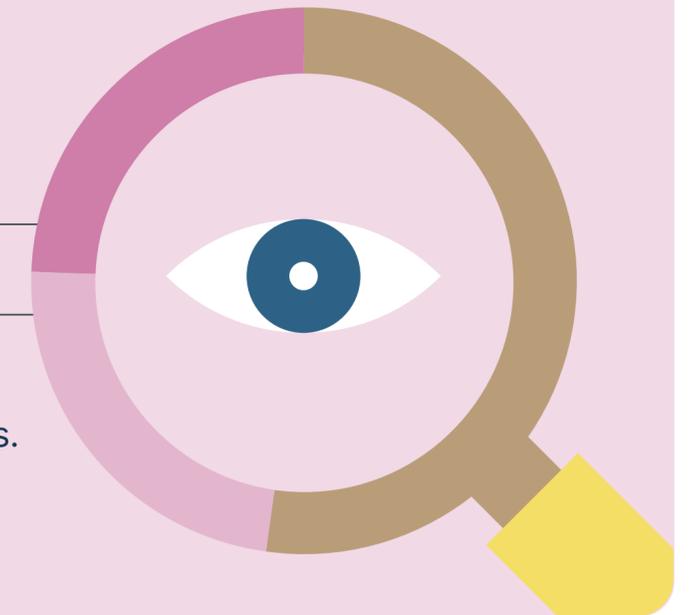


## CONSUMER CONFIDENCE IN AI FOR FINANCIAL ASSISTANCE



## HUMAN OVERSIGHT AND TRANSPARENCY DRIVE AI CONFIDENCE

Human oversight (23%) and transparency about how it works (22%) are the top factors that would help Aussies feel more confident leveraging AI for financial tools.



Just over 20% of brokers said AI was an emerging consumer trend to look out for in 2026



### HOOT TIP

Wisr uses AI to improve efficiency and provide smarter insights, but always with human oversight. Customers can speak to our support team whenever they need, so there's always a real person behind every decision.



“As AI evolves, finance will become faster and smarter – but real progress will come from balancing innovation with trust, human guidance, and clearer information. The future of finance is personalised, transparent, and built around moving people forward with confidence”

**JAMES GOODWIN**  
Chief Growth Officer,  
Wisr



# Methodology

The Money On Your Mind Report research, conducted by Wisr, is made up of survey data from 2,274 Australian consumers (consisting of both Wisr Loan customers and Wisr App users) and 499 Australian finance brokers currently accredited by Wisr. The data was collected between 3-31 December 2025.

The survey explored Australians' thoughts on personal finances, money habits, and how new technologies are shaping the future of finance.

## **About Wisr**

Wisr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions.

For more information, visit [www.wisr.com.au](http://www.wisr.com.au).

# Disclaimer

This report is for informational purposes only and does not constitute financial advice, nor should it be relied upon as such. The insights presented are based on survey data and reflect general trends rather than specific recommendations. Readers should seek independent professional advice tailored to their financial situation before making any decisions.

It does not constitute nor should it be treated as financial advice. We accept no liability for any loss suffered as a result of reliance on this report. We recommend that independent professional advice be sought.

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of you that  
wants to  
get Wisr

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financial wellness.



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aggregator to get the ball rolling.