

New Survey: Women Entrepreneurs Dream Big, But Building a Business Is Harder Than Expected

- Half of U.S. women entrepreneurs started a business for the freedom of being their own boss.
- According to research commissioned by bunq, nearly half underestimated the time and financial resources it would require.
- Nearly three-quarters already use AI or consider it helpful to their business.

New York, August 11, 2026 — Women entrepreneurs overwhelmingly start businesses in pursuit of greater freedom, but many underestimate the time and financial commitment required to make that ambition a reality, according to new research from bunq, the world's first GenAI-powered bank and a neobank focused on supporting entrepreneurs.

The survey found that 51% of U.S. women entrepreneurs were motivated by the freedom of being their own boss, while 17% started a business to bring an idea to life. Despite the challenges, 82% say they would make the same decision again.

Nearly half said they underestimated how much time entrepreneurship would require, and almost as many underestimated the financing they would need. Asked about the toughest part of getting started, women were more likely than men to cite getting the business up and running, followed by securing financing and finding customers.

Most women entrepreneurs are finding some place for AI in their businesses. Nearly three-quarters either use it or consider it helpful, while 28% say they do not use it at all. Research and marketing are the areas where women are most comfortable relying on AI, while financial administration ranks last.

"Entrepreneurs are curious by nature, so it's no surprise they're among the first to experiment with AI to make their lives easier." said **Joe Wilson, Chief Evangelist at bunq**. "The real win is when AI quietly takes the admin off their plate, so they get their time back to focus on their business story, not their paperwork . Technology should fit around the life you want to build, not the other way around, and for a lot of women that freedom is the whole reason they started"

For most, the experience has been worth it. Nearly eight in ten say entrepreneurship has had a positive impact on their mental health, while more than two-thirds report a positive effect on their finances. Asked about the best part of owning a business, 55% pointed to the freedom of being their own boss.

Survey methodology

The survey was conducted among 506 U.S. women entrepreneurs in July 2026.

About bunq

bunq, Europe's second-largest neobank, has built the first user-centric bank. By developing a product rooted in its users' wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest. As the world's first GenAI-powered bank, bunq offers its users safe, secure and simple 24/7 financial support—user-centricity at scale.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its Mexican banking license, with more global expansion to follow. Learn more: www.bunq.com

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