Personal banking service quality – Great Britain

Independent service quality survey results

Personal current accounts

Published August 2020

As part of a regulatory requirement, an independent survey was conducted to ask approximately 1,000 customers of each of the 19 **largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

These results are from an independent survey carried out between July 2019 and June 2020 by Ipsos MORI as part of a regulatory requirement, and we have published this information at the request of the providers and the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family. The results show the proportion of customers, among those who took part in the survey, of each provider who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Bank of Scotland, Barclays, Clydesdale Bank, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, Tesco Bank, The Co-operative Bank, TSB, Virgin Money*, Yorkshire Bank.

Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

19,141 people were surveyed in total.

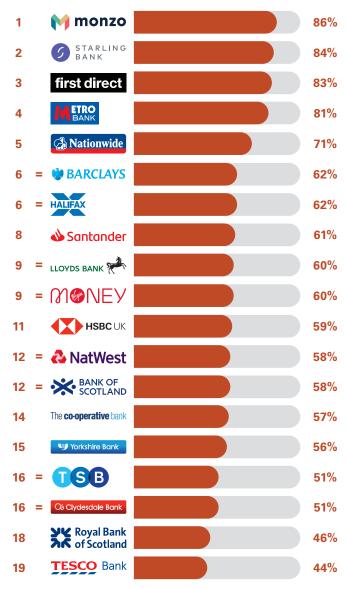
Results are updated every six months, in August and February.

*Interviews with customers of B are reported as Virgin Money.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

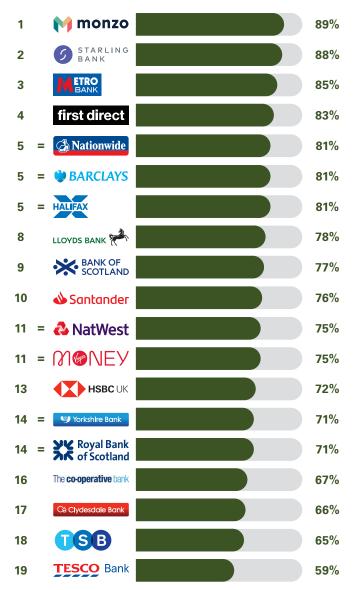
Ranking



Online and mobile banking services

We asked customers how likely they would be to recommend their provider's online and mobile banking services to friends and family.

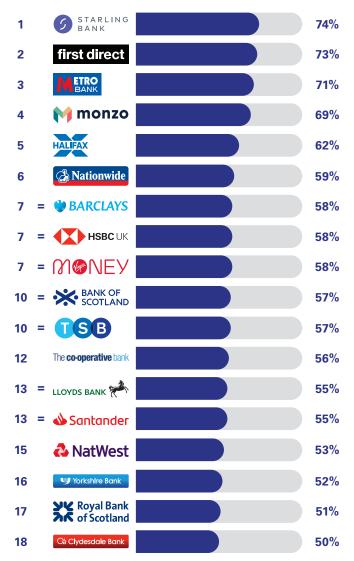
Ranking



Overdraft services

We asked customers how likely they would be to recommend their provider's overdraft services to friends and family.

Ranking



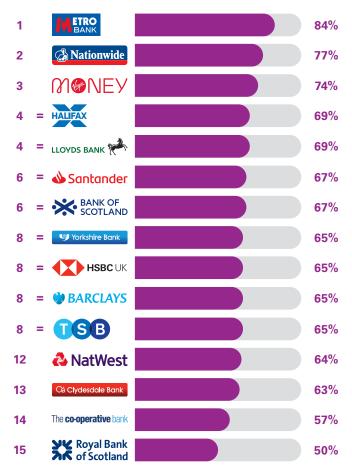
These providers offer overdraft services but the results for this service are not displayed as fewer than 100 of their customers provided an eligible score.

TESCO Bank

Services in branches

We asked customers how likely they would be to recommend their provider's branch services to friends and family.

Ranking



first direct, Monzo, Starling Bank and Tesco Bank do not operate a branch network.

first direct	
M	monzo
Ø	S T A R L I N G B A N K
TESCO Bank	