

Independent service quality survey

Detailed methodology – personal current accounts

(Updated August 2025)

This section provides more detailed information on the methodology that has been applied to this survey for personal current accounts (PCAs).

Background

In November 2014, the Competition and Markets Authority (CMA) board made a reference for a market investigation into the supply of retail banking services to personal current account customers and to small and medium-sized enterprises (SMEs) in the United Kingdom (the market investigation).

In August 2016 the CMA published its report on the market investigation, entitled '*Retail Banking market investigation: Final report*' (the Final Report) and in February 2017 the CMA published '*The Retail Banking Market Investigation Order 2017*' (the CMA Order).

Under Part 3 of the above Order, an independent survey is required to be conducted to ask customers of the largest personal current account providers in Great Britain and in Northern Ireland if they would recommend their provider to friends and family. The results represent the views of customers who took part in the survey. See lists of participating providers below.

Sampling

The survey is based on a random probability sample of each brand's customers. Ipsos is supplied with a breakdown of each providers' qualifying customer base by age band, region and gender so Ipsos can check that samples for each provider are representative of each provider's total qualifying customer base.

Data collection and volumes

Data collection is by computer assisted telephone interviewing (CATI).

The annual survey aims to achieve 1,000 respondents per provider for Great Britain and 500 per provider for Northern Ireland. Quota controls are set to ensure that for each provider the achieved sample is representative by age, gender and region.

The questionnaire & results

The questionnaire asks respondents how likely they are to recommend their current account provider for each of the following:

- Overall service
- Branch services
- Online and mobile services
- Overdraft services

For each recommendation question results are in the form of the percentage saying that they were "extremely likely" or "very likely" to recommend the provider, among those who took part in the survey. Percentages are calculated by excluding those who answered "don't

know”, and also excluding those who had not used a branch in the last 3 months, online/mobile banking in the last 3 months or an overdraft in the last 12 months (from the relevant questions).

Where providers score equally in terms of the percentages based on whole numbers these will be shown as scoring equally, but in order to create a position in a list they will be positioned according to their percentage calculated by using two or more decimal points.

Publication of results

The first set of service quality indicators was published by all providers on 15 August 2018, being at least six weeks after all the data, incorporating results from September 2017 (at the latest) to June 2018, was collected.

The service quality indicators are now being updated on the first Working Day after 14 February and 14 August each year based on data collected on a rolling basis over the 12 months from, respectively:

- the beginning of January to the end of December of the previous calendar year; and
- the beginning of July to the end of June incorporating six months of results from the previous calendar year and six months from the prevailing calendar year.

Providers participating in the survey in Great Britain

Bank of Scotland, Barclays, Chase, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, The Co-operative Bank, TSB, Virgin Money.

Providers participating in the survey in Northern Ireland

AIB, Bank of Ireland UK, Barclays, Chase, Danske Bank, Halifax, HSBC UK, Monzo, Nationwide, Santander, Starling Bank, Ulster Bank.

Eligibility criteria for participating providers:

Subject to Articles 4.2 and 4.3 of the CMA Order, Part 3 of the Order applies in relation to the:

- GB PCA market to Brands with more than 150,000 Active PCAs in GB;
- NI PCA market to Brands with more than 20,000 Active PCAs in NI

Further information

Further information on the CMA Order may be found here

<https://www.gov.uk/government/publications/retail-banking-market-investigation-order-2017>

Exclusions

The following cases are intended to be excluded from the sample provided by providers:

- Those who have requested not to be contacted for research purposes
- Customers aged under 16
- In the case of GB providers, customers resident outside of England, Scotland or Wales
- In the case of NI providers, customers resident outside NI or the Republic of Ireland
- Customers associated with an account or accounts that are under third party control or Power of Attorney
- Private banking customers
- Accounts with no customer-initiated or automated transactions (excluding notification of interest or fees/charges) in the last 12 months
- No telephone number (mobile or landline)
- Deceased
- Accounts with a sort code related to an offshore branch
- Stopped accounts; covering scenarios such as formal demand for repayment of a debt or where legal/formal dispute proceedings are underway.