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Same uncertainty, different reactions - why relationships still win

The 2026 EPSI study of the banking industry shows that customer satisfaction remains resilient overall, even as economic and geopolitical uncertainty continues to shape the European market. In uncertain times, relationships matter. Customer sentiment is under pressure in parts of the Nordics, while the UK and the Netherlands show greater resilience.

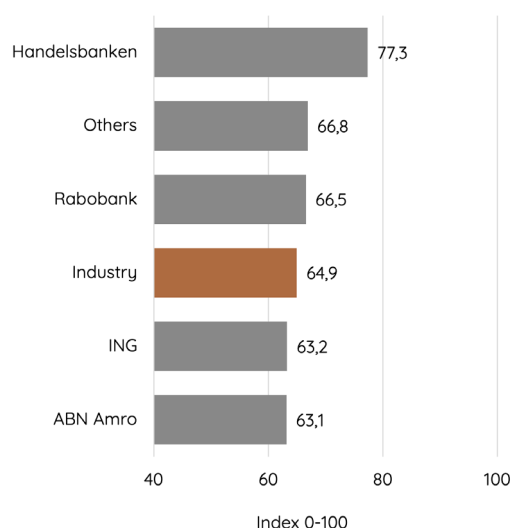
There is no single European trend to point to. Satisfaction is improving in some markets and weakening or stagnating in others, reflecting how differently local economies and banking sectors are responding to the wider uncertainty. External conditions clearly matter, but they do not explain everything: local context, and how individual banks choose to respond to it, continues to make the decisive difference between improving and declining satisfaction scores.

Trust remains fundamental to the banking relationship, but reliability alone is no longer enough to secure high satisfaction. Customers increasingly reward banks that are present, proactive and relevant to their individual needs – a pattern that is visible across both personal and corporate banking segments, and one that is becoming more pronounced as expectations rise.

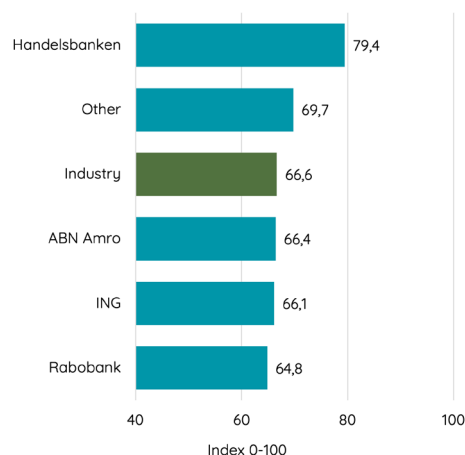
Digital convenience is now expected as standard across the industry; customers simply assume that digital channels will work smoothly. What increasingly differentiates the leading banks is human engagement – relationship-driven advisory and tailored service that generic digital interactions cannot replicate. Banks that combine digital efficiency with a genuine human touch are best positioned to build lasting customer loyalty.

The EPSI survey in the Netherlands covers the three main banking groups – Rabobank, ABN Amro,

Corporate (0-100)



Private (0-100)



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and ING. All other providers classified by their customers as their main bank are grouped into the separate category, "Other banks". Handelsbanken is reported separately due to its customer sample size being large enough to qualify for standalone scores.

Handelsbanken illustrates this dynamic clearly: despite broader pressure on customer sentiment in parts of the Nordics, the bank continues to achieve

some of the highest satisfaction levels in both retail and corporate banking, thanks to its strong local presence and bespoke service. This approach resonates particularly with customer segments that value trust, personal relationships, and tailored banking experiences over standardized digital interactions, underscoring that in uncertain times, relationships make the difference.

According to the EPSI index model, the satisfaction score ranges from 0 to 100. A score above 75 indicates a very strong customer relationship with very satisfied customer. A score below 60 indicates customer dissatisfaction.