

Customer Satisfaction Survey (CSS) 2025

Malaysian Retail Banking Industry

Industry Overview and Key Findings

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Statement on Context and Responsible Interpretation

This Customer Satisfaction Survey provides industry-wide insights based on a standardised research framework applied across participating banks. While this approach enables consistency and comparability at an aggregate level, it is important to recognise that Malaysian banks operate under distinct business models, target customer segments, strategic priorities, and market positioning.

As such, the findings in this report should not be seen as definitive judgments of how banks perform. Instead, they provide context and direction about customer experiences within each bank's operating environment.

Readers should consider the complete picture, factoring in each bank's goals, scale, and customer base. The findings are meant to provide context on customer experiences, not to serve as rankings.

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How This Report Should Be Read

This report reflects customer perceptions captured at a specific point in time, based on survey research that is robust but still subject to inherent limitations associated with sampling, methodology, and respondent mix.

The differences in results across banks may reflect the variations of target segments, product focus, delivery models, or strategic intent, rather than overall superiority or underperformance. Strong outcomes in certain areas may therefore indicate strategic alignment with specific customer groups, while lower scores in others may reflect deliberate positioning choices.

Readers are advised to not draw direct or absolute comparisons across banks, but instead to interpret the findings alongside each institution's market context, value proposition, and customer strategy.

1.0 Executive Summary

The Malaysian Retail Banking Industry Customer Satisfaction Survey (CSS) 2025, is based on 9,500 interviews which provides a statistically robust view of customer experiences within Malaysia's retail banking industry. Results remain strong, with an NPS of +43, CSAT of 87%, and Experience Strength scores well above regional benchmarks, which reflected in a Performance Index of 115 and a Preference Index of 110, compared to the Asia banking benchmark of 89 and 82, respectively.

All of the pillars of the Customer Service Charter (CSC) performed well, particularly in terms of product range, staff professionalism, and channel accessibility. However, improvements are needed in terms of turnaround times and contact centre responsiveness.

Key opportunities include strengthening digital reliability, improving personalisation, and streamlining processes. Overall, the industry demonstrates maturity and consistency across bank sizes, with clear potential to deepen customer engagement and emotional connection going forward.

2.0 Introduction

The CSS is an initiative driven by Malaysian banks and banking associations, namely the Association of Banks in Malaysia (ABM) and the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM). The initiative began in 2017 with support from Bank Negara Malaysia (BNM).

Conducted biennially, the CSS is aligned with BNM's Financial Sector Blueprint 2011–2020, which emphasises strengthening fair and responsible practices among financial service providers. In line with these goals, the CSC – introduced in 2011 and revised in 2017 – sets out the minimum industry-wide service standards to promote consistency, transparency, and customer trust. Adherence to the CSC ensures that customers receive predictable service levels, clear turnaround times, accessible product information and accountable service experiences, reinforcing the principles underpinning the CSS initiative.

The CSC is built upon four (4) key pillars that shapes the service delivery commitments of banks:

1. **Know Your Customer** – Understand customers' profiles to offer products and services that meet customers' needs and preferences.
2. **Timely and Efficient Service** – Deliver seamless general banking services within the stipulated turnaround time.
3. **Transparent and Personable Service** – Transparent dealings with customers by competent and knowledgeable staff.
4. **Banking Made Accessible** – Offer accessible banking through multiple channels.

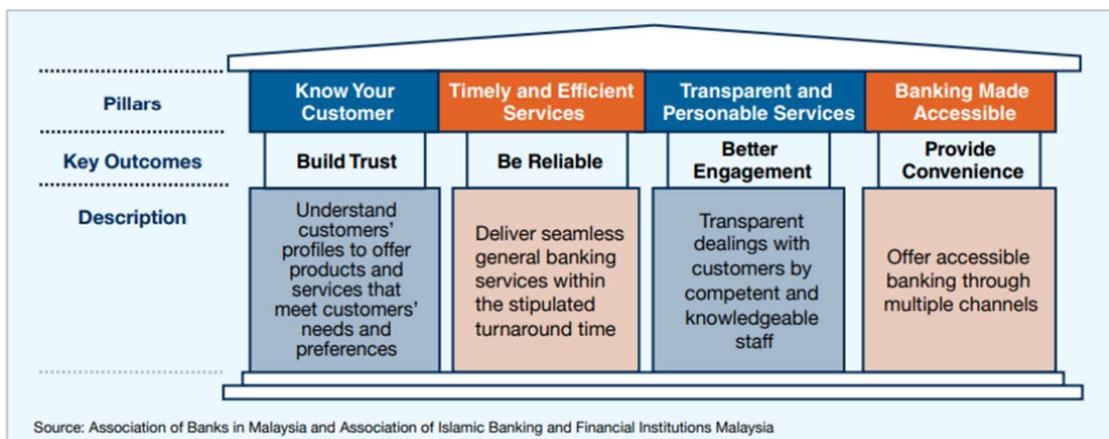


Figure 1 : Description of CSC Pillars

Framing the CSS within the CSC structure provides a coherent foundation for understanding the industry's service commitments.

The CSS 2025 insights come at a time of stable financial sector performance,^{1 2} rising digital adoption, and heightened expectations for convenience, speed, and security,³ making the alignment with CSC standards more critical than ever.

3.0 Key Objectives

This study is conducted to:

- Support the financial sector in promoting fair and responsible practices, particularly on the quality and transparency of customer service as outlined in the CSC.
- Provide a standardised benchmark assessment for Malaysian banks to generate meaningful insights and feedback.
- Empower customers to make informed decisions on banking products and services that meet their needs.

4.0 Methodology Overview

The CSS 2025 is based on 9,500 interviews conducted with active banking users nationwide. This delivers exceptional statistical reliability at both total industry and individual bank levels. The study achieved a margin of error of $\pm 1\%$ for the overall industry and $\pm 4.4\%$ for individual banks, with 95% confidence level. This means that if the survey were repeated multiple times, 95 out of 100 results would fall within these ranges, making the findings highly accurate and dependable. To ensure fair comparisons, a minimum of 500 respondents per bank were included. All respondents were active users who interacted with a bank in the last six (6) months, above the age of 18, and were decision-makers or joint decision-makers for banking products and/or services.

While the study provides highly reliable data, differences within the stated margin of error are not considered statistically significant and should be interpreted with appropriate caution.

¹ [Malaysia's banking sector ends 2025 on solid footing with steady loan growth and stable profits despite global trade tensions | Malay Mail](#)

² [Moody's predicts stable banking and 5% GDP growth for Malaysia in 2025](#)

³ [Malaysia's digital banking sector paves way for 2025 growth, positive crypto outlook](#)

4.1 Methodology, Customer Segmentation and Sample Representation

The CSS 2025 employed a mixed interview approach of 84% online surveys and 16% offline self-completion via street intercepts to ensure fair and inclusive representation across Malaysia's diverse banking population. This mixed method is necessary because some banks, particularly those with lower online incidence, require offline outreach to achieve adequate and balanced sample coverage.

The CSS 2025 used the same questionnaire and validation process for both online and offline approaches. This ensured that all banks were assessed on a comparable footing while the full spectrum of customer behaviours, including those who are less digitally active were captured. The final dataset provided dependable insights, comprising 9,500 responses in total, with each of the 19 participating banks contributing 500 responses.

The segmentation of customers further strengthened the analytical rigour of the study by distinguishing between the mass, emerging affluent, affluent and high net worth groups (as illustrated in Figure 3). These segments have different banking needs and interaction patterns, and segmenting them allowed the study to surface more precise, actionable insights rather than allowing the experiences of larger segments to obscure the nuances of smaller, yet strategically important customer groups.

Together, the mixed-method approach and structured segmentation ensured that industry-level results achieved a strong $\pm 1\%$ margin of error, while bank-level comparisons remained statistically reliable at $\pm 4.4\%$, supporting robust, defensible conclusions for the industry.

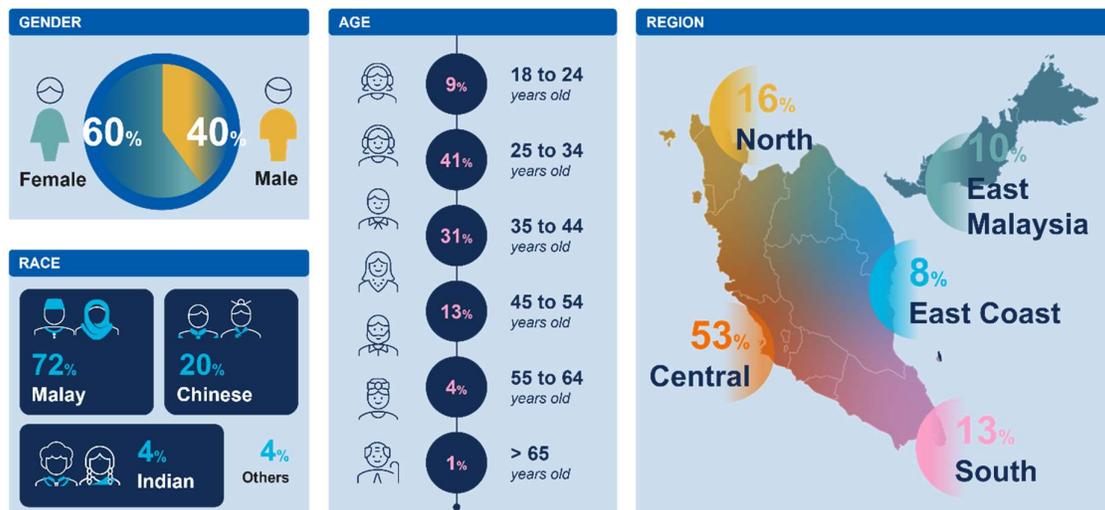


Figure 2 : Respondent Profile for CSS 2025

SEGMENT DEFINITION

RESPONDENT SEGMENTS	MONTHLY PERSONAL INCOME RANGE (MPI)	ASSET UNDER MANAGEMENT (AUM)
Mass	UP TO RM 10,000	UP TO RM 49,999
Emerging Affluent	RM 10,001 TO RM 20,000	RM 50,000 TO RM 249,999
Affluent	RM 20,001 TO RM 50,000	RM 250,000 TO RM 1,499,999
High Net Worth	RM 50,001 AND ABOVE	RM 1,500,000 AND ABOVE

Figure 3 : Customer Segment Matrix

**Note: If the AUM and MPI places a respondent in different segments, the higher segment is applied.*

SEGMENT	# OF RESPONSES	%	MOE
TOTAL	9,500	100%	1%
Mass	3,876	41%	1.57%
Emerging Affluent	3,897	41%	1.57%
Affluent	1339	14%	2.68%
High Net Worth	389	4%	4.97%

Figure 4 : Sample Size of Each Customer Segment

Bank Size Classification:

Banks are grouped by size to ensure that performance comparisons are interpreted fairly and in context. Large, medium and small banks operate with different customer bases, branch networks, product portfolios and resource capacities, all of which naturally shape the experiences they deliver. Clustering banks by size allows the study to distinguish structural differences from true performance differences, making the insights clearer, more balanced, and more actionable for all stakeholders.

**Note: This classification was provided by each bank on their own accord. Refer to the Figure 5 for full classification and conventional/Islamic indicators.*

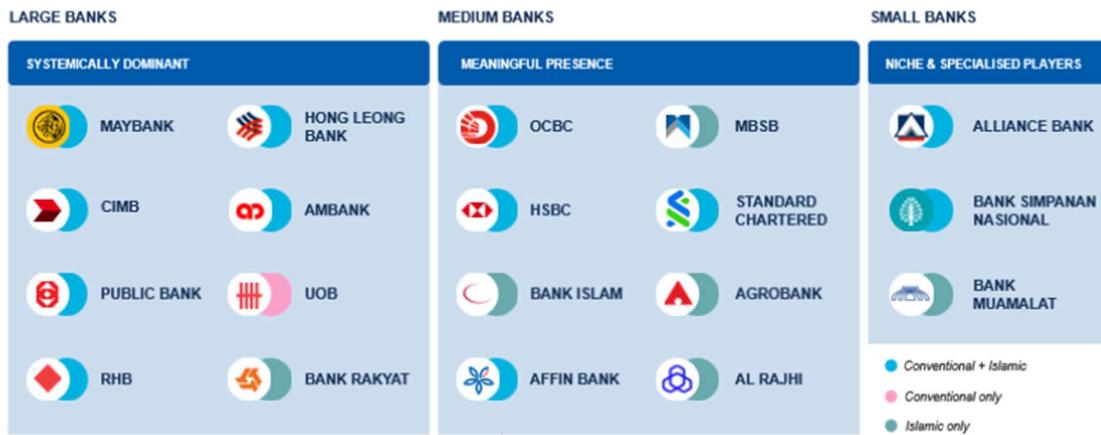


Figure 5 : Bank Size Classification

4.2 Key Metrics Covered in CSS 2025

The study evaluates four (4) core metrics that provide banks with a benchmarked view of customer needs, expectations, and improvement pathways:

- **Net Promoter Score (NPS):**⁴ Measures customer loyalty and advocacy. (See calculation below)
- **Customer Satisfaction (CSAT):**⁵ Assesses satisfaction at overall, product, and channel levels using a five (5)-point scale. (See calculation below)
- **Customer Service Charter (CSC):** Scores reflect the average satisfaction across product and channel attributes aligned to the four (4) CSC pillars.
- **Experience Strength:**⁶ Kantar’s proprietary index (-50 to 150) which analyses performance (reliability, ease, value) and preference (brand choice over alternatives). Higher scores indicate deeper, more resilient customer relationships.

NPS Calculation:
 % Promoters – % Detractors, ranging from -100 to +100. Higher scores indicate stronger loyalty.

CSAT Calculation:
 (Top 2-box responses ÷ Total responses) × 100. Higher scores indicate stronger satisfaction.

⁴ **NPS:** Responses ranged from 0 to 10 where: Promoters (9–10) = Most likely to recommend; Passives (7–8) = Neutral, unlikely to promote. Detractors (0–6) = May discourage others.

⁵ **CSAT:** Responses ranged from 1 to 5 where: 1 = Very dissatisfied; 5 = Very satisfied. The top-2-box responses were taken as satisfied.

⁶ **EXPERIENCE STRENGTH:** Responses ranged from 1 to 5 for both Performance and Preference questions. The top 2-box responses were indexed against the industry.

Diagnostics to drive improvements

<p>NPS Net Promoter Score</p> <p>OBJECTIVE Identifies advocacy: the likelihood to promote brand.</p> <p>SCALE 11-Point Recommendation scale</p> <p>CALCULATION % of Promoters - % of Detractors</p>	<p>CSAT Customer Satisfaction</p> <p>OBJECTIVE Identifies a customer's satisfaction on an overall, product, and channel level</p> <p>SCALE 5- point Likert Scale</p> <p>CALCULATION Top-2-Box percentage</p>	<p>CSC Customer Service Charter</p> <p>OBJECTIVE Identify the performance across the industry and banks in adhering to the CSC pillars</p> <p>SCALE 5- point Likert Scale</p> <p>CALCULATION Top-2-Box percentage</p>	<p>IMPACT ANALYSIS Customer Relationship Analysis</p> <p>OBJECTIVE Identifies the overall strength of relationships with customers and how experiences are contributing to brand building</p> <p>SCALE 5- point Likert Scale</p> <p>CALCULATION Index score</p>
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Figure 6 : Key Metrics Covered in CSS 2025

5.0 Key Findings of the Malaysian Retail Banking Industry

5.1 Net Promoter Score (NPS) & Customer Satisfaction (CSAT)

Net Promoter Score (NPS)

The Malaysian Retail Banking Industry's NPS for 2025 stands at +43. This score places the industry well above other regional major service industries such as telecommunications and media, and just behind the 2024 Kantar Asia Banking Benchmark NPS of +49 (as illustrated in Figure 7).

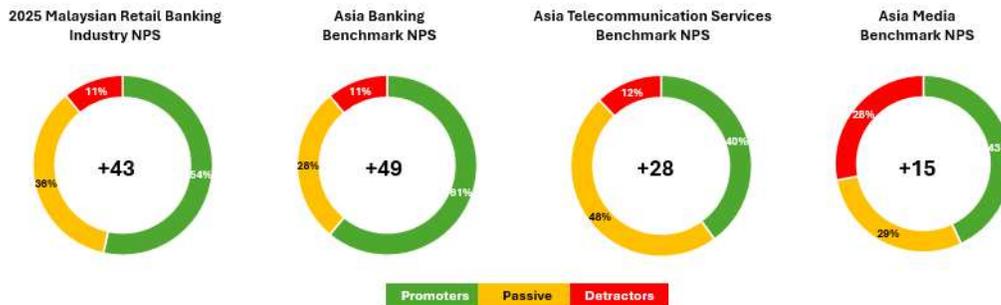


Figure 7 : NPS Benchmark comparison

While the 2025 NPS is strong, it reflects a notable decline from 2023 (+61). This drop can be attributed to several factors. First, earlier studies in 2019 and 2023 used a fully offline methodology, whereas in 2025 a mixed approach was adopted, which took place primarily online. Second, the post-COVID euphoria observed globally in 2023 and 2024 temporarily boosted satisfaction levels as customers emerged from lockdowns with heightened optimism. Lastly, evolving customer expectations have played a role. Digital banking apps, which were relatively new in 2023, are now standard. Furthermore, customers increasingly demand more sophisticated experiences, especially with the rise of fully digital banks. Despite these shifts,

the current score of +43 represents a very strong performance when benchmarked against other industries across Asia.

This strong performance signals that Malaysian banks are doing well in fostering customer advocacy and loyalty. The industry's NPS is primarily driven by top delight factors such as convenience, reliability, and staff professionalism, with digital banking channels – especially mobile apps – playing a pivotal role in enhancing satisfaction. Small banks, in particular, outperform large and medium banks by delivering highly personalised service and building trust through reliability and swift responses.

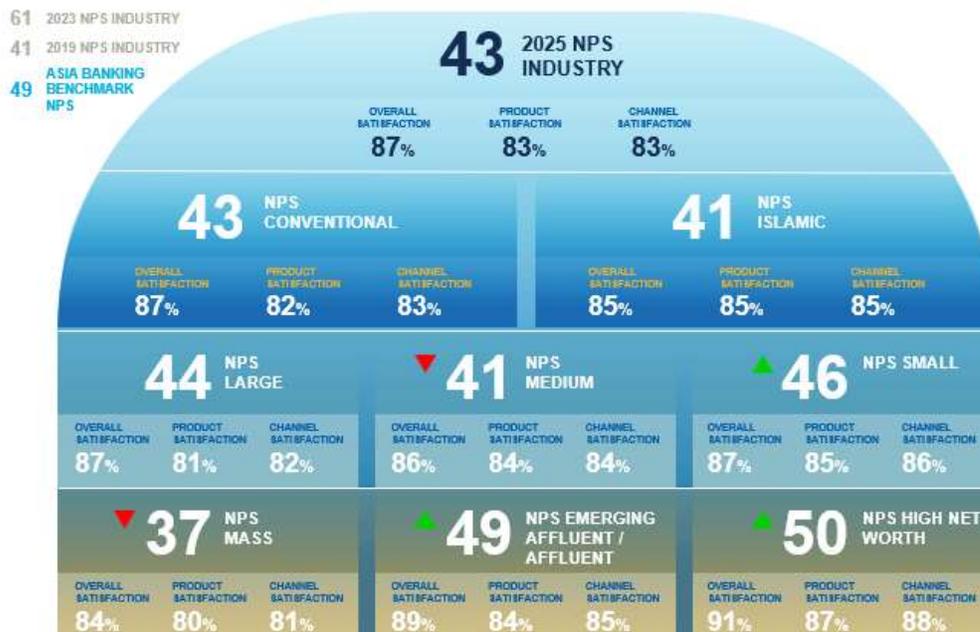


Figure 8 : NPS by Bank Type, Bank Size and Customer Segments

▲ ▼ Significantly higher/lower than 2025 industry NPS

***Results should be interpreted within each bank’s market context, target segments, and strategic positioning.**

While the overall NPS varied across banks, each institution demonstrated clear strengths within its target segments. This underscores that success is measured by how well banks serve their niche audiences rather than by a single industry-wide benchmark (further breakdown can be seen in Figure 11).

The emerging affluent, affluent and high net worth segments also reported higher NPS, benefiting from tailored advisory services, exclusive benefits, and seamless digital experience. However, the mass segment lagged behind, with lower NPS and weaker emotional connection, largely due to perceived inconvenience, platform instability, and slower turnaround times.

To further elevate industry NPS, banks must address these friction points by improving digital reliability, streamlining processes and ensuring that all basic services are delivered

efficiently. By focusing on these areas, the industry can strengthen its relationship with customers and therefore grow customer advocacy (see Figure 9 for top delight factors and friction factors across the industry).



Figure 9 : Top Delight Factors and Friction Factors for the Retail Banking Industry in 2025

Customer Satisfaction (CSAT)

The Malaysian banking industry’s overall CSAT score for 2025 stands strong at 87%, reflecting a high level of contentment among banking customers nationwide. This result is nearly identical to the 2024 Malaysian insurance and takaful industry CSAT, which was recorded at 88%, highlighting that banks are performing on par with another major financial services industry.



Figure 10 : 2025 Malaysian Banking Industry CSAT against 2024 Insurance & Takaful Industry CSAT

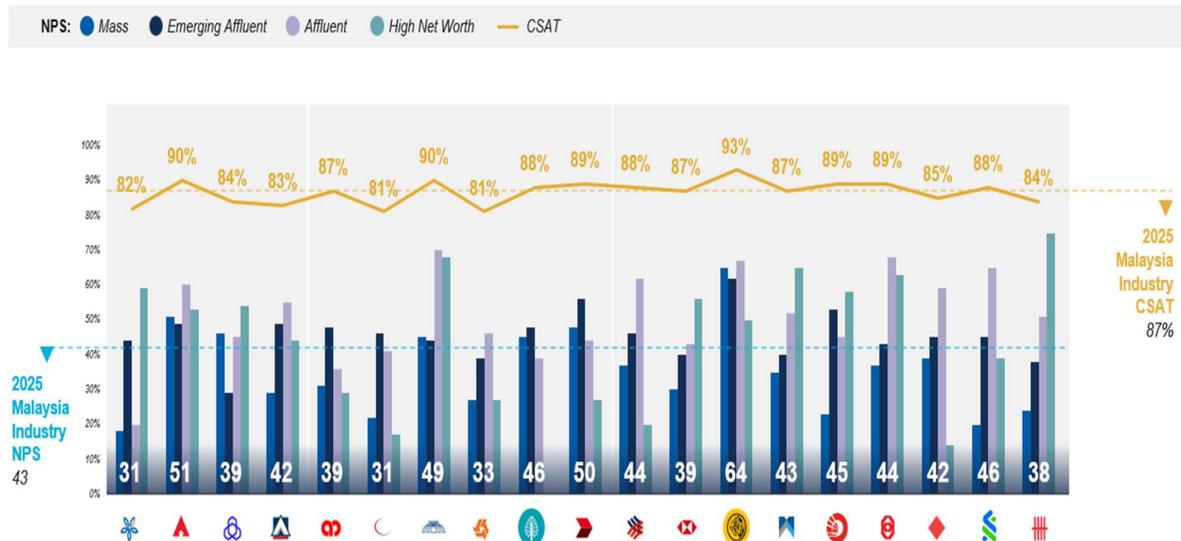


Figure 11 : Overall CSAT and NPS Scores by Banks, with NPS Further Broken Down by Customer Segments

***Results should be interpreted within each bank’s market context, target segments, and strategic positioning.**

The CSAT across bank sizes is consistent; both small and large banks report an overall CSAT of 87%, while medium banks are only marginally lower at 86%. This uniformity suggests that regardless of bank size, customers are experiencing similar high standards of service and satisfaction.

To further elevate customer satisfaction, banks may need to focus on maintaining service reliability and addressing any emerging pain points, especially as customer needs and digital behaviours continue to evolve.

5.2 Channel Satisfaction

Overall Channel Satisfaction: 83%

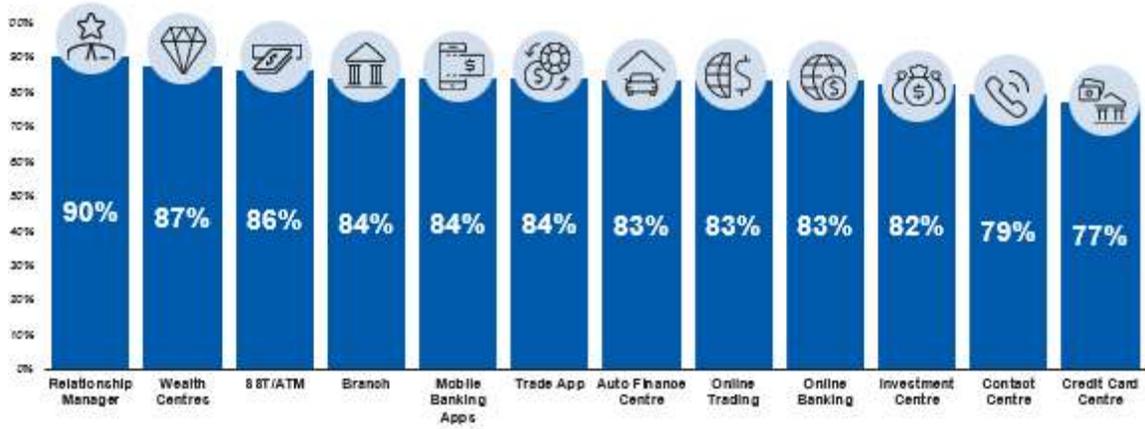


Figure 12 : 2025 Malaysian Banking Industry Channel Satisfaction Score

Malaysian banks continue to deliver strong customer experiences across all service channels, achieving an overall channel satisfaction score of 83%.

Mobile banking apps stood out as the most widely-used digital channel, praised for their convenience, accessibility, and user-friendly design. Customers appreciate the ease and speed of conducting transactions on this platform, though many are eager for even more innovative features.

Relationship managers and wealth centres also received high satisfaction, especially among affluent customers who value personalised advice.

While contact centres were recognised for the professionalism and helpfulness of their staff, there is still room for improvement, particularly in simplifying automated phone systems, reducing wait times, and speeding up issue resolution. By continuing to invest in digital innovation and refining service touchpoints, Malaysian banks will be on track to further enhance customer satisfaction and set new standards for excellence.

5.3 Product Satisfaction

Overall Product Satisfaction: 82%

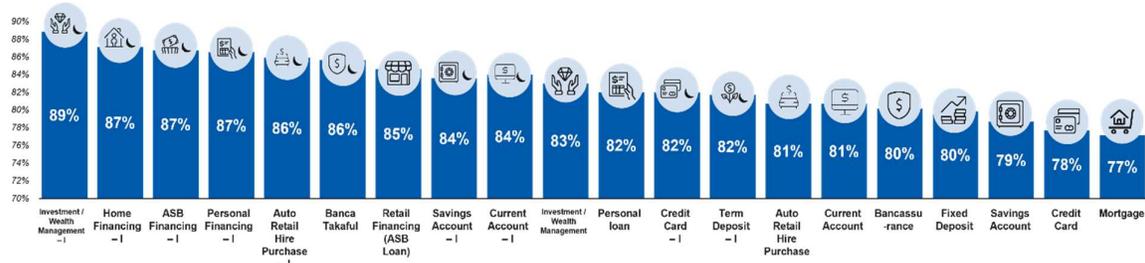


Figure 13 : 2025 Malaysian Banking Industry Product Satisfaction

Malaysian banks continue to impress with a strong overall product satisfaction score of 82%, reflecting customers’ appreciation for the wide range of products, staff professionalism, and helpfulness.

Islamic products in investment and wealth management lead the way in satisfaction due to its comprehensive offerings and attentive services. Conventional products also perform well, with retail financing (i.e. ASB loan) standing out for its attractive features and benefits.

Customers are increasingly looking for banks to go beyond expectations by offering even more competitive fees and rates, as well as faster turnaround times for product applications.

While satisfaction remains high across most products, there are opportunities to further enhance customer experiences. This includes areas such as credit cards and mortgages, where customers would welcome improvements in application speed and pricing competitiveness. With a strong foundation in place, Malaysian banks are well-positioned to continue innovating and delivering products that meet the evolving needs of their customers.

5.4 Experience Strength (Performance & Preference)

The 2025 Malaysian banking industry demonstrated strong experience strength, with a performance index of 115 and a preference index of 110, both well above the Asia banking benchmark, which stands at 89 for performance and 82 for preference.

This means that Malaysian banks are highly effective at delivering customers’ functional needs and expectations, but there is a noticeable gap between how well banks perform and the extent to which customers actually prefer the services or feel emotionally connected to their banks.

This gap suggests that while reliability and service delivery are strong, banks have further opportunity to build brand affinity, emotional relevance and distinctiveness in the eyes of their customers.

The consistency of high scores across bank types and sizes reflect a mature industry, while the highest scores among the affluent and high net worth segments indicate that premium offerings and personalisation are especially valued. In contrast, the mass segment, though still positive, reported slightly lower scores, highlighting the need for banks to deepen engagement and differentiation for this broad customer base. Overall, the industry’s experience strength outpaces regional benchmarks, but closing the gap between performance and preference will be key to fostering lasting loyalty and advocacy.



Figure 14 : 2025 Malaysian Banking Industry Experience Strength Scores

***Results should be interpreted within each bank’s market context, target segments, and strategic positioning.**

5.5 Key Takeaways: Convenience and Reliability Remain Top Drivers of Satisfaction

The Malaysian banking industry continues to perform strongly in customer experience, with an NPS of +43 that places it well above other major service industries and just behind the Asia banking benchmark.

Overall customer satisfaction remains high at 87%, on par with the insurance and takaful industry, and experience strength scores for both performance and preference outpace regional benchmarks.

These results are driven by the industry's focus on convenience, reliability, and digital innovation, with small banks and affluent segments leading in advocacy and satisfaction. However, there is a clear opportunity for banks to deepen emotional connection with customers and brand preference, as preference scores still trail performance scores. To sustain and grow this leadership, the industry must address persistent friction points especially for the mass segment, by improving digital reliability, streamlining processes and delivering more differentiated, customer-centric experiences.

6.0 Customer Service Charter (CSC) Pillars

CSC PILLARS	ATTRIBUTES	SCORE	FINDINGS FROM DIGITAL ANALYTICS
Know your customer 85%	Range of products and services that meet my needs / requirements	87%	Customers appreciate attractive banking products for loan, FD and credit card, strengthening Product and Value.
	Staff ability to recommend products that suit my needs	81%	Some customers express confusion about products, terms, or fees associated with their accounts
Timely and efficient service 81%	Time taken to be served (only for non-digital channels)	81%	Efficient and successful transactions improve Transaction Experience
	Turnaround time for product application	81%	
Transparent and personable service 85%	Staff friendliness, politeness, and professionalism	87%	Customers experience helpful and supportive staff, enhancing Service Support.
	Ease of understanding product information/features	84%	Poor customer service remains a main source of dissatisfaction among banking customers
	Staff ability to recommend products that suit my needs	81%	
Banking made accessible 83%	Accessibility of the service	85%	Customers enjoy a smooth digital banking experience, showing strong Digital Banking UX.
	Wide range of features / services available	82%	Customers experience frequent digital banking problems, such as issues with the app, login, or online banking services.
	Calls are answered by an agent in a reasonable time (Contact Centre only)	77%	

Figure 15 : CSC Pillar Scores by Attributes and Supplemented by Kantar's Digital Analytics Findings

Malaysian banks continue to excel in upholding the CSC, with all four (4) pillars performing strongly and reflecting the industry's commitment to high service standards (as illustrated in Figure 15).

Customers are especially satisfied with the range of products and services offered, the professionalism and friendliness of staff, and the accessibility of banking services across multiple channels. Notably, the "Know Your Customer" and "Transparent and Personable

Service” pillars both achieved impressive scores of 85%, highlighting the industry’s focus on understanding customer needs and delivering service with a personal touch.

At the same time, banks are listening closely to customer feedback and are actively working to further enhance the experience. Many customers are looking for quicker turnaround times for product applications and access to banking agents when reaching out to contact centres.

By continuing to innovate and streamline these processes, Malaysian banks are well-positioned to deliver even greater convenience and satisfaction, ensuring that every interaction, whether digital or in-person, meets the evolving expectations of today’s banking customers.

7.0 Digital Behaviour & Search Trends

The Mobile Banking App is the most widely used channel across all customer segments, with fast transaction times, ease of use and round-the-clock availability being the key factors driving its adoption.

BY SEGMENT

TOTAL	MASS	EMERGING AFFLUENT	AFFLUENT	HIGH NET WORTH
1 Mobile Banking App 59%	1 Mobile Banking App 59%	1 Mobile Banking App 61%	1 Mobile Banking App 64%	1 Mobile Banking App 51%
2 Internet/Online Banking (Website) 40%	2 Internet/Online Banking (Website) 40%	2 Internet/Online Banking (Website) 39%	2 Internet/Online Banking (Website) 34%	2 Internet/Online Banking (Website) 37%
3 SST/ATM 28%	3 SST/ATM 28%	3 SST/ATM 24%	3 Branch 24%	3 Branch 23%
4 Branch 19%	4 Branch 19%	4 Branch 23%	4 SST/ATM 23%	4 SST/ATM 18%
5 Contact Centre 7%	5 Contact Centre 7%	5 Contact Centre 11%	5 Contact Centre 9%	5 Contact Centre 14%

Figure 16 : Top 5 Channels Used across Segments in Malaysia

Mass:

Mass customers are choosing digital channels mainly due to convenience. They highly prioritise speed and ease of use. Banks should focus on ensuring platform stability while also uncovering ways to reduce steps to complete transactions to further drive ease of use.

Emerging affluent:

Emerging affluent customers prioritise digital channels due to its strong convenience, especially in faster transaction time and ease of use. To build a better experience for this segment, banks must continue to innovate their user experience to further enhance and streamline the number of steps needed to complete transactions.

Affluent:

Affluent customers value convenience, especially 24/7 access and fast digital transactions. Application instability can disrupt this, so advance communication about potential issues helps manage expectations while banks aim for “zero downtime.”

High net worth:

High net worth customers value speed, simplicity, and premium experiences. Banks should deliver intuitive design, instant transfers, and seamless security to maintain trust without adding complexity. This segment also appreciates exclusive promotions, highlighting their preference for personalised rewards and experiences.

8.0 Key Opportunities & Recommendations

Malaysian banks are well-positioned to build on their strong customer experience foundation by focusing on several strategic opportunities. First, enhancing digital reliability remains essential. Continued investment in stable, user-friendly digital channels will further strengthen trust and satisfaction. Proactive communication and education around scam awareness and prevention should be prioritised, ensuring customers feel secure in an evolving digital landscape.

Personalisation is another key opportunity. Leveraging data to deliver tailored products, services, and communications will help deepen relationships across all customer segments. Banks can also differentiate themselves by offering segment-based solutions, such as financial literacy programs for the mass market and exclusive experiences for affluent and high net worth customers.

Operational excellence should remain a focus, with efforts to streamline turnaround times for product applications and ensure seamless, consistent experiences across all channels. Empowering staff to deliver more humanised services through proactive communication at key customer life stages or milestones while also ensuring prompt responses to customer issues and queries, can enhance overall customer loyalty.

Finally, dynamic pricing, innovative rewards, and gamified savings or investment solutions can drive customer engagement and satisfaction. By embracing these opportunities, Malaysian banks can continue to lead in customer experience and set new benchmarks for the industry.

9.0 Conclusion & Way Forward

The Malaysian banking industry stands out for its high customer satisfaction, strong NPS, and robust performance compared to regional and cross-industry benchmarks. Customers value the industry's convenience, digital innovation, and professional service, with mobile banking apps leading in usage and satisfaction.

To maintain this leadership, banks should focus on deepening customer relationships through greater personalisation, faster service turnaround, and continued digital reliability. By addressing these priorities, Malaysian banks are well-placed to set new standards for customer experience and loyalty in the region.

The findings in this report highlight the overall strength and maturity of the Malaysian banking industry, while also underscoring opportunities for continued improvement across different customer segments and service dimensions.

Importantly, the results reaffirm that excelling in customer experience is multi-dimensional and context-specific, shaped by how effective banks are in serving their intended customers rather than by a single, uniformed benchmark. Future progress will therefore be best driven by banks leveraging on these insights in ways that would align with their respective strategies and customer priorities.

10.0 About Us

Kantar is the world's leading marketing data and analytics business. We deliver the intelligence needed to power brand growth.

We provide the signals that help organisations act quickly and confidently. We empower brands to make effective marketing decisions based on predictive evidence. And we help them craft powerful growth strategies rooted in the connection between consumers, brands and enterprise value.

All this is powered by our uniquely robust human and synthetic data, our unrivalled IP, our AI-native platform and the team of global brand experts that bring this all together.

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