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The Sogolytics CX Rankings: U.S. Banking 2026

Benchmarking CX at America's Largest Banks



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01

Understanding Bank Loyalty in 2026

Context on changing expectations and the role of experience in loyalty

What actually makes customers stay loyal to their bank today?

Banking has changed dramatically over the past decade. Mobile apps now handle everyday transactions, customers expect instant service across channels, and switching banks is easier than ever before. In this environment, **customer experience has become one of the most important competitive advantages for banks.**

But which experiences matter most?

And which banks are delivering them best?

To answer these questions, **Sogolytics surveyed 1,018 U.S. consumers** about their everyday banking experiences with the nation's largest banks: **Bank of America, Citibank, JPMorgan Chase, Wells Fargo, and U.S. Bank.**

The results reveal how customers rate their banks across key experience drivers including **ease, speed, reliability, digital tools, branch service, trust, and overall satisfaction.** The study also explores whether these experiences translate into **loyalty, recommendation, and switching behavior.**

The findings offer a closer look at **what today's banking customers value most and where banks still have opportunities to improve.**



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About the Study

Who was surveyed, which banks were included, and how data was collected

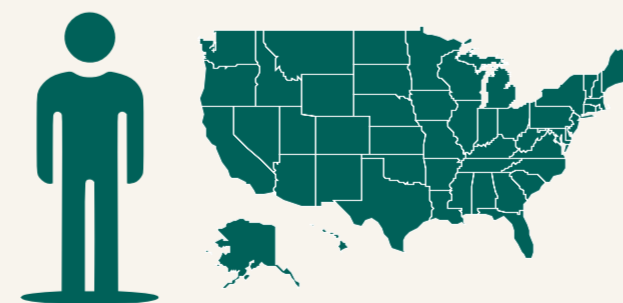
This report is based on a survey conducted by **Sogolytics** among **1,018 U.S. consumers** who identified one of the [five largest banks](#) as their **primary bank for everyday banking needs**. The study examines how customers evaluate their banking experience across both **digital and in-branch interactions**.

Participants were asked to rate key aspects of their banking experience, including **ease of completing tasks, speed, customer effort, trust, and overall satisfaction**. The survey also explored **loyalty behaviors**, such as willingness to recommend their bank and likelihood of switching if another institution offered a better experience.

The banks included in this study are **Bank of America, Citibank, JPMorgan Chase, Wells Fargo, and U.S. Bank**.

The sample includes **a balanced gender distribution (52% female, 48% male)** and respondents across all major age groups, ranging from **18 to 24 through 65 and older**, providing a broad view of consumer banking experiences.

The findings provide a snapshot of **how consumers experience everyday banking in the United States today**, highlighting both strengths and areas where banks can further improve the customer experience.



1,018 U.S.
consumers



52% female
48% male



18 to 24 through
65 and older

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The State of Everyday Banking

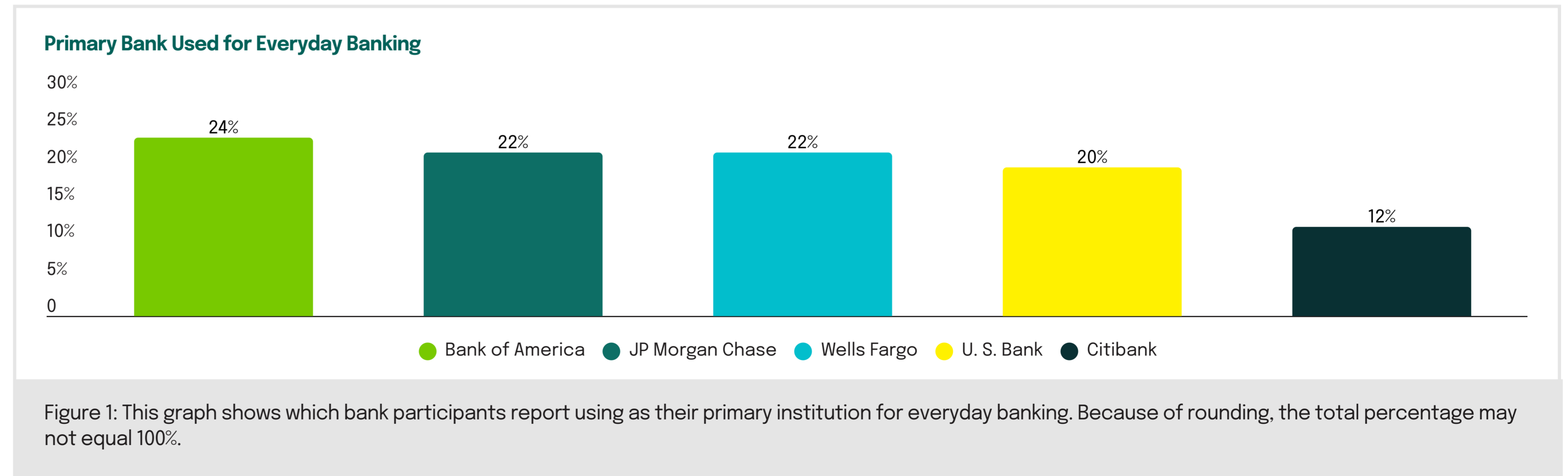
Which banks Americans use and how customers typically bank across channels

■ Primary Bank Distribution

Which banks do Americans use for everyday banking?

Customer distribution across the five banks in this study is relatively balanced. **Bank of America leads with 24% of respondents**, followed closely by **JPMorgan Chase and Wells Fargo at 22% each**. **U.S. Bank represents 20% of primary banking relationships**, while **Citibank accounts for 12%**.

The relatively even distribution suggests that the competitive landscape among major U.S. banks remains fragmented. No single institution dominates everyday banking relationships among consumers in this sample.



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■ Do younger and older customers prefer different banks?

Yes. Clear generational patterns appear in the data.

Younger consumers show strong representation at Bank of America and U.S. Bank.

Among respondents aged 18–24, 36% report U.S. Bank as their primary bank, the highest share of any institution in this group.

Primary Bank Used for Everyday Banking by Age Group

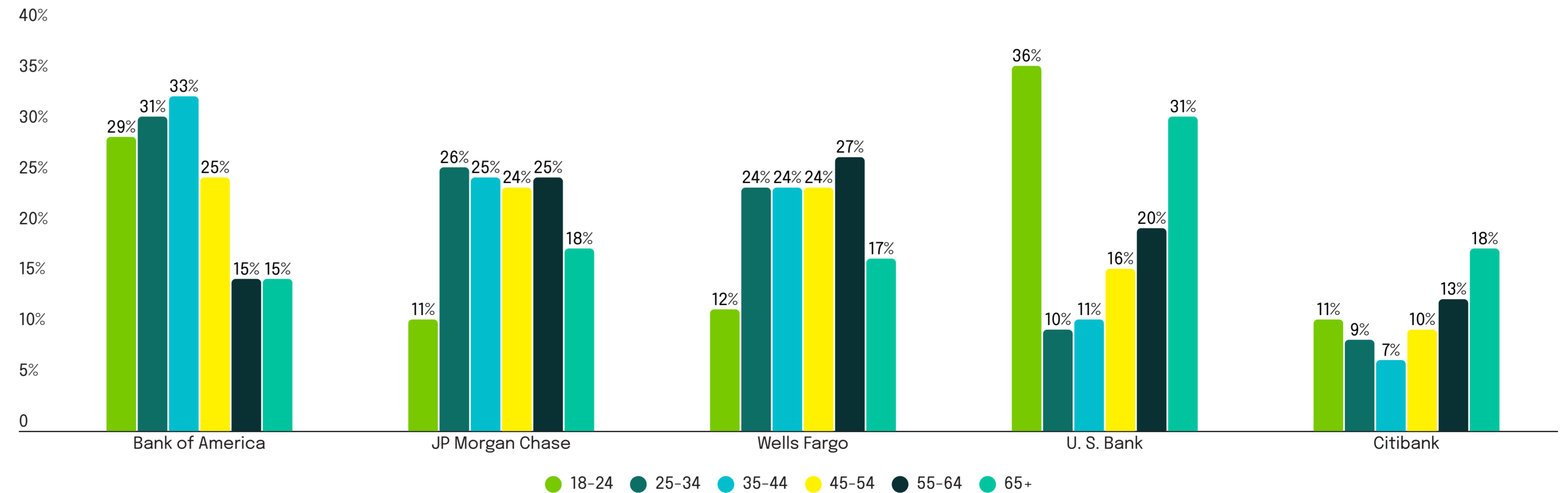


Figure 2: This graph shows how the primary bank used for everyday banking varies across different age groups. Because of rounding, the total percentage may not equal 100%.

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Among **25–34 year-olds**, **Bank of America leads with 31%**, followed by **JPMorgan Chase at 26%**.

Mid-career consumers distribute more evenly across banks.

Respondents aged **35–54** show similar representation across Bank of America, JPMorgan Chase, and Wells Fargo.

Older customers lean toward different institutions.

Among respondents **65 and older**, **U.S. Bank again leads with 31%**, while **Citibank reaches its highest share at 18%**.

These patterns suggest that banks may attract different demographic segments, which can influence expectations around digital tools, service quality, and overall experience.

■ How Do Consumers Typically Bank?

Are most customers banking digitally?

Yes. Half of consumers now bank mostly through digital channels.

50% say they primarily bank digitally, rarely visiting branches. **35% report using a mix of digital and branch services.** Only **15% say they mostly bank in person at branches.**

How Consumers Typically Bank

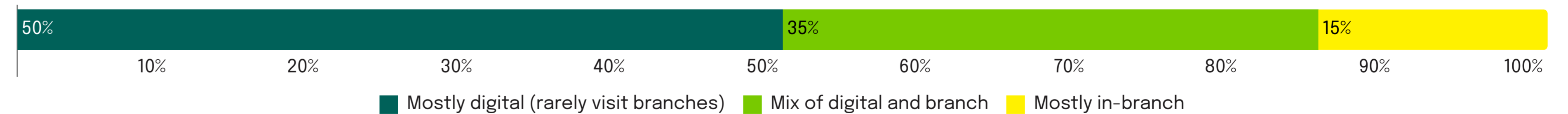


Figure 3: This graph shows how participants typically interact with their bank for everyday banking activities.

This confirms that digital channels now dominate everyday banking interactions, though physical branches still play a role for many customers.

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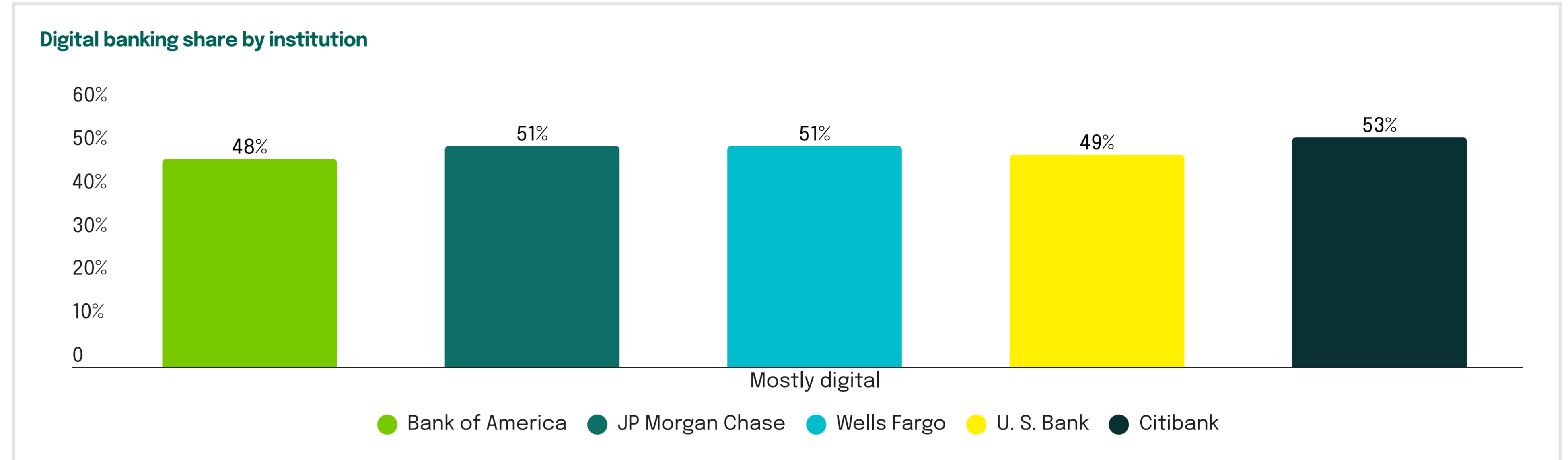
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■ Do customers at different banks bank differently?

Not dramatically. Banking behavior looks **remarkably similar across institutions.**

At every bank in this study, roughly **half of customers report banking mostly digitally.**



Hybrid banking remains common as well. Around **one third of customers across banks report using both digital and branch services.**

Branch first banking is now the minority behavior at every institution, ranging from **12% to 18% depending on the bank.**

■ How does banking behavior vary by age?

Digital banking dominates across all age groups, but the balance between digital and branch use changes with age.

Younger consumers are the most digitally oriented. **51% of respondents aged 18 to 24 report banking mostly through digital channels,** and only **9% primarily rely on branches.** Hybrid banking is also common among younger adults, with many combining digital tools with occasional branch visits.

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How Consumers Typically Bank by Age Group

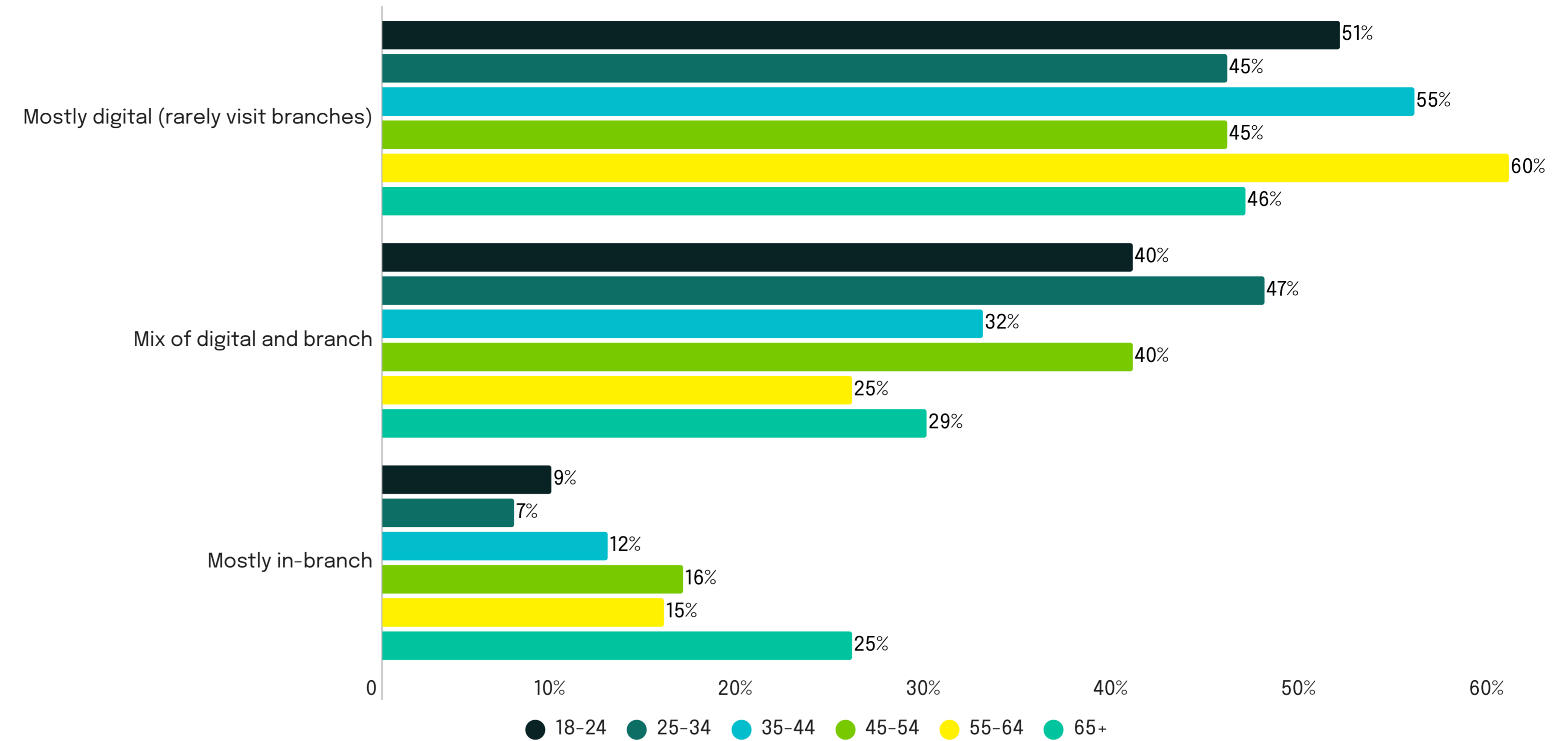


Figure 4: This graph shows how participants typically interact with their bank for everyday banking activities across different age groups. The results are segmented by age to illustrate how banking behavior varies across generations. Because of rounding, the total percentage may not equal 100%.

As customers get older, reliance on branches increases. Among respondents **65 and older, 25% report mostly banking in branch**, the highest share of any age group. Even so, digital banking remains widespread, with **46% of this group still reporting mostly digital banking**.

Overall, while digital channels dominate across generations, **branch usage steadily increases with age**, suggesting banks must continue supporting both digital convenience and in person service.

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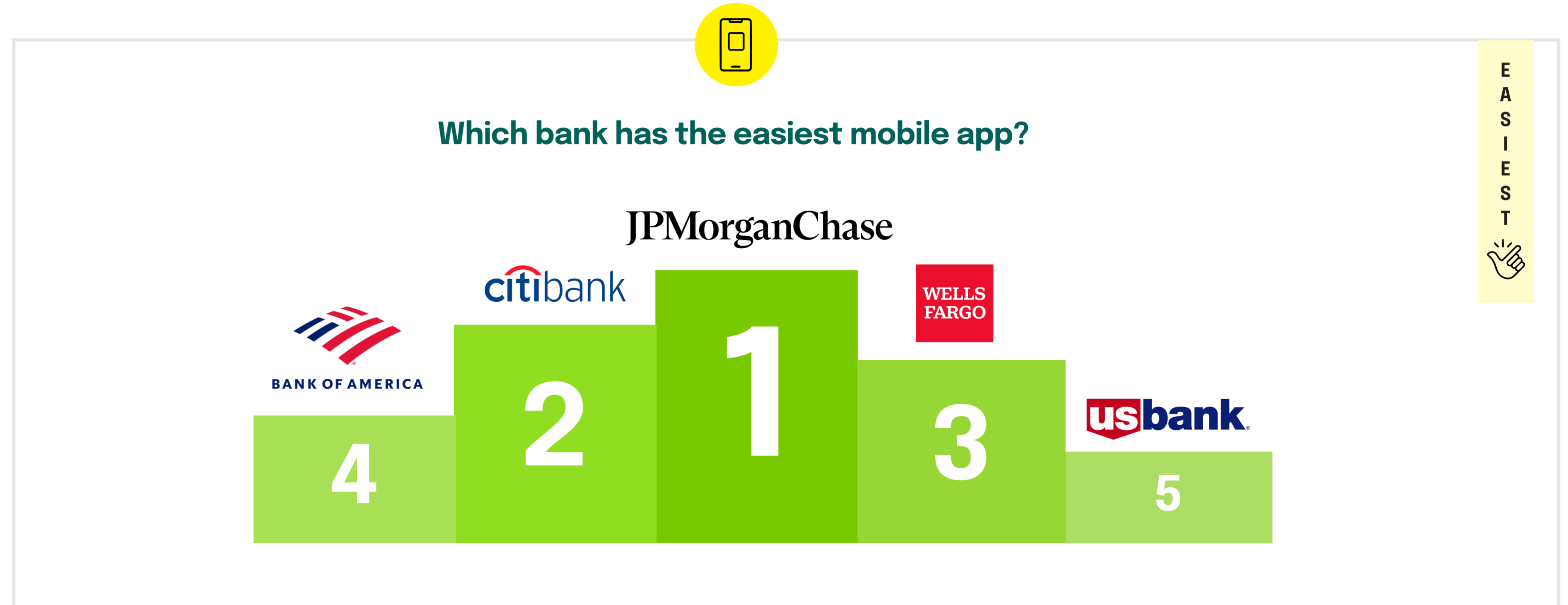
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Ease of Everyday Banking

How easy customers find completing tasks across digital and physical channels

Everyday banking tasks are generally easy to complete across channels. In this study, **all four channels receive strong usability ratings**. Differences between banks become clearer when the results are compared by channel.



Mobile apps are the primary banking tool for many consumers, making usability critical.

JPMorganChase

JPMorgan Chase ranks highest for mobile app ease, with **87% of customers saying tasks are easy or very easy to complete.**

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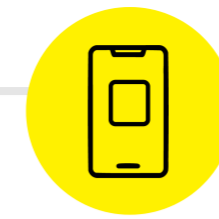
10 | Overall Satisfaction

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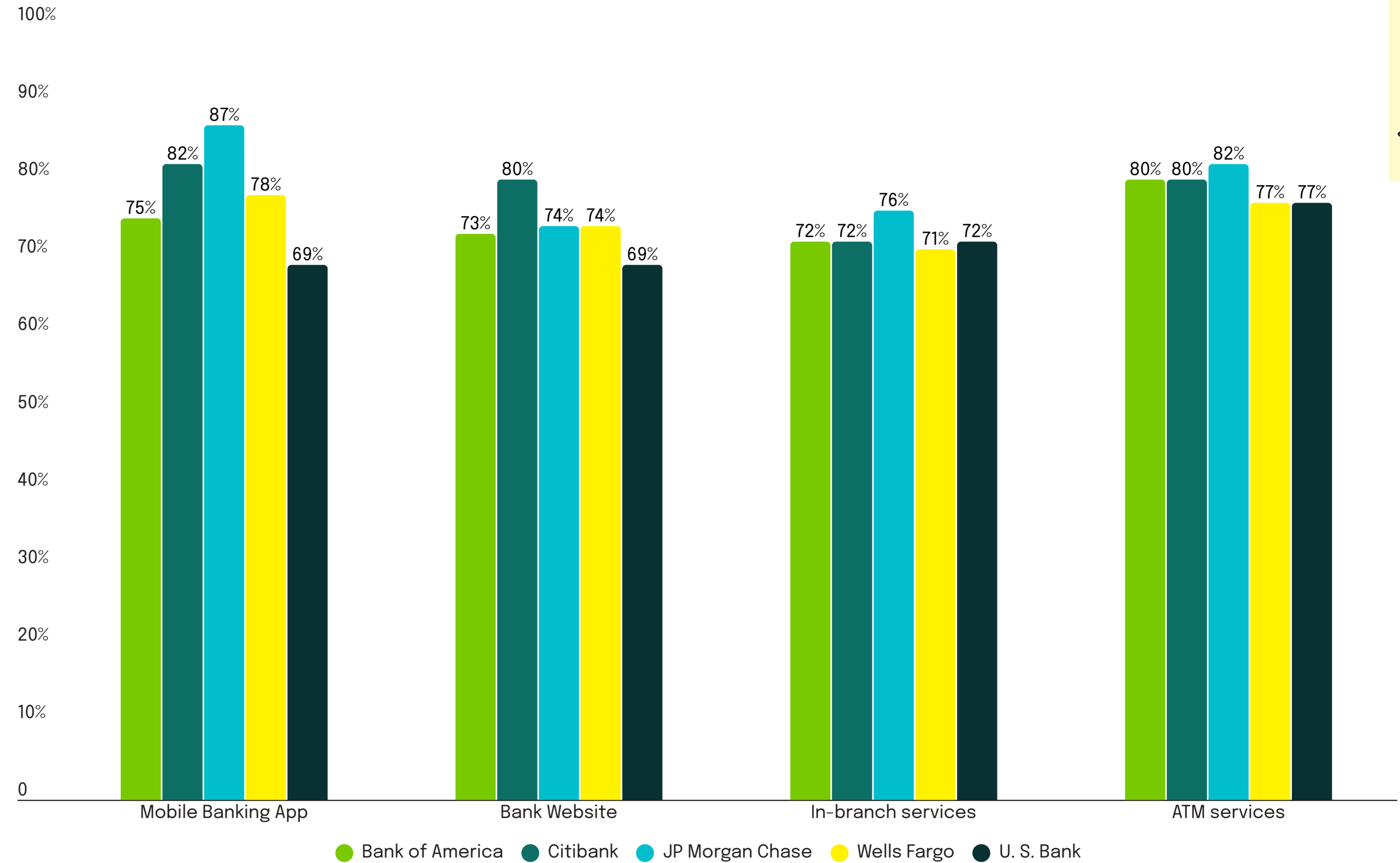
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Ease of Completing Everyday Banking Tasks in the Mobile App



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Figure 5: This graph shows how easy customers find it to complete everyday banking tasks using their bank's mobile app. Participants were asked to rate the ease of completing tasks on a five-point scale ranging from very difficult to very easy. The results shown represent the combined percentage of respondents who selected 'Easy' or 'Very Easy'.

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Which bank has the easiest website?



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While mobile apps dominate everyday banking, websites remain an important channel for many tasks.



Citibank ranks highest for website ease, with 80% of customers reporting that tasks are easy to complete.

Ease of Completing Everyday Banking Tasks on the Bank Website

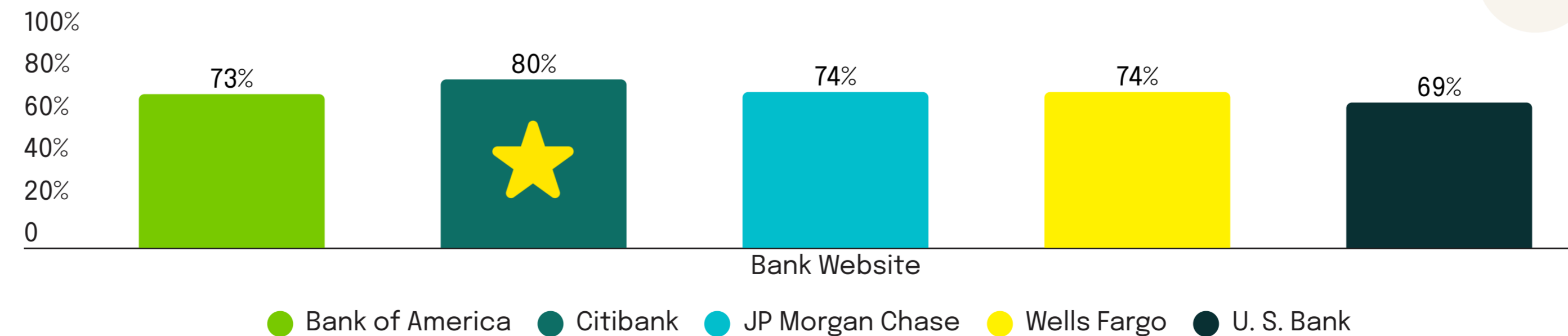


Figure 6: This graph shows how easy customers find it to complete everyday banking tasks using their bank's website. Participants were asked to rate the ease of completing tasks on a five-point scale ranging from very difficult to very easy. The results shown represent the combined percentage of respondents who selected 'Easy' or 'Very Easy'.

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Which bank makes branch banking easiest?



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Despite the shift to digital channels, branch visits remain important for complex transactions.

JPMorganChase

JPMorgan Chase ranks highest for ease of in-branch banking, with 76% of customers reporting a smooth experience.

Ease of Completing Everyday Banking Tasks in Branch

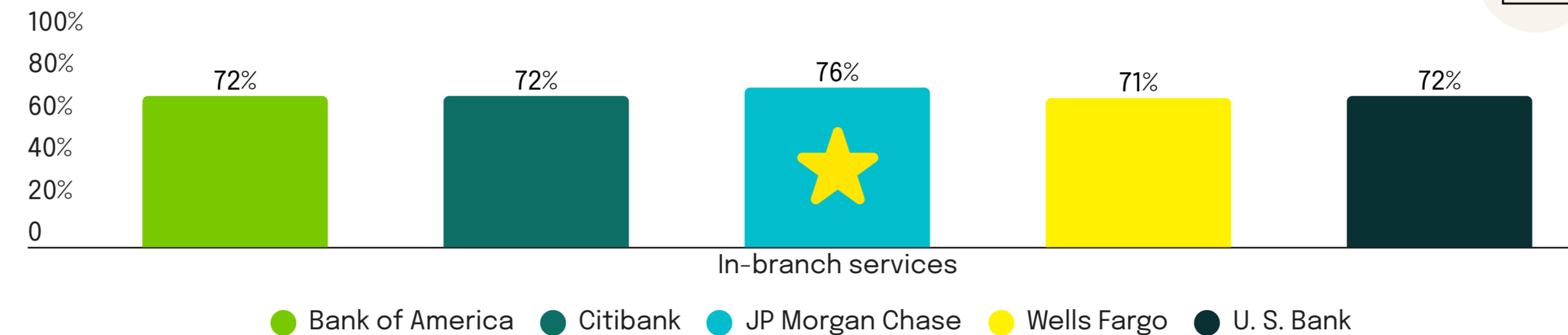


Figure 7: This graph shows how easy customers find it to complete everyday banking tasks during in-branch visits. Participants were asked to rate the ease of completing tasks on a five-point scale ranging from very difficult to very easy. The results shown represent the combined percentage of respondents who selected 'Easy' or 'Very Easy'.

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Which bank has the easiest ATM experience?



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ATMs remain a frequently used channel, particularly for withdrawals and quick transactions.

JPMorganChase

JPMorgan Chase again leads the category, with 82% of customers reporting an easy ATM experience.

Ease of Completing Everyday Banking Tasks at ATMs

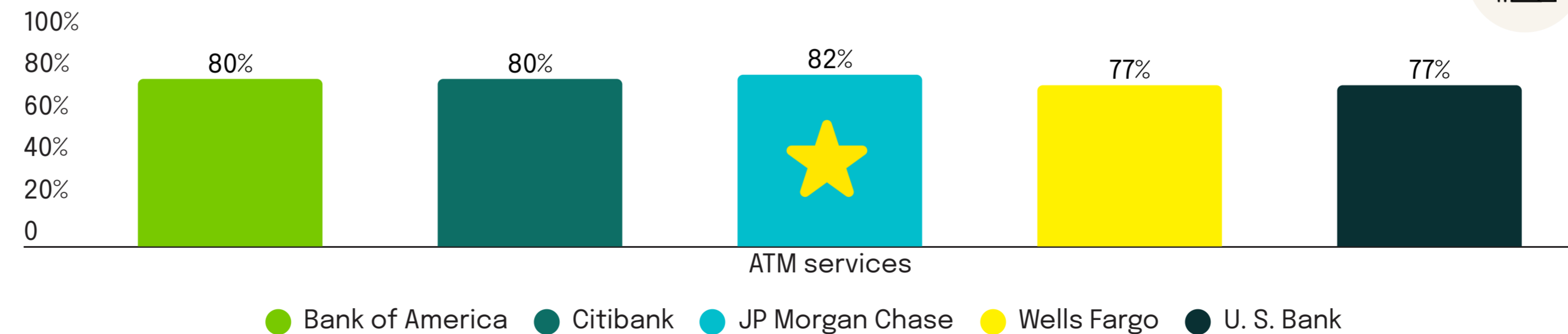


Figure 8: This graph shows how easy customers find it to complete everyday banking tasks using ATM services. Participants were asked to rate the ease of completing tasks on a five-point scale ranging from very difficult to very easy. The results shown represent the combined percentage of respondents who selected 'Easy' or 'Very Easy'.

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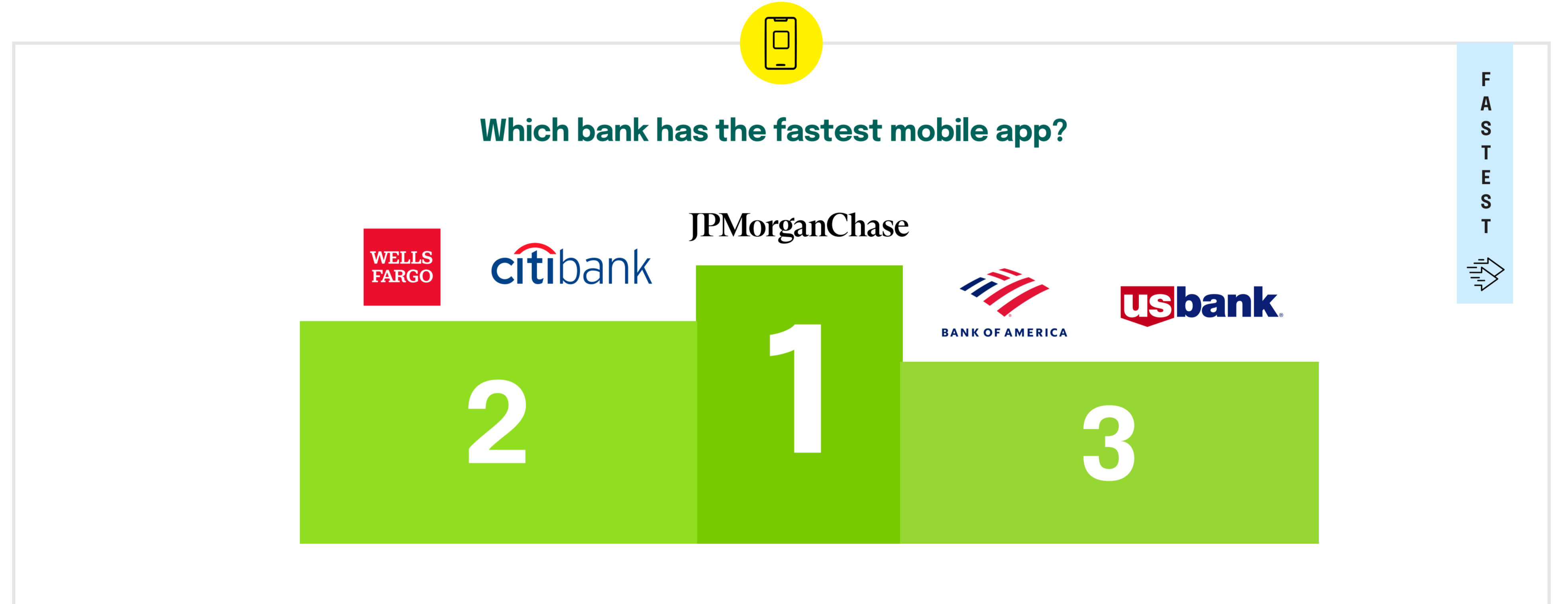
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Speed of Everyday Banking

How quickly customers can complete tasks across key banking channels

Speed is another key driver of customer experience in banking. Overall, customers report that most banking tasks feel relatively quick to complete. Differences become more noticeable when comparing how each bank performs across individual channels.



Mobile apps are the most frequently used banking channel, making speed a critical part of the experience.

JPMorganChase

JPMorgan Chase ranks highest for mobile app speed, with 82% of customers saying everyday banking tasks feel fast or very fast in the app.

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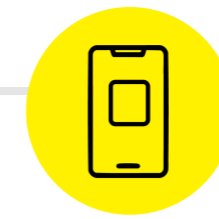
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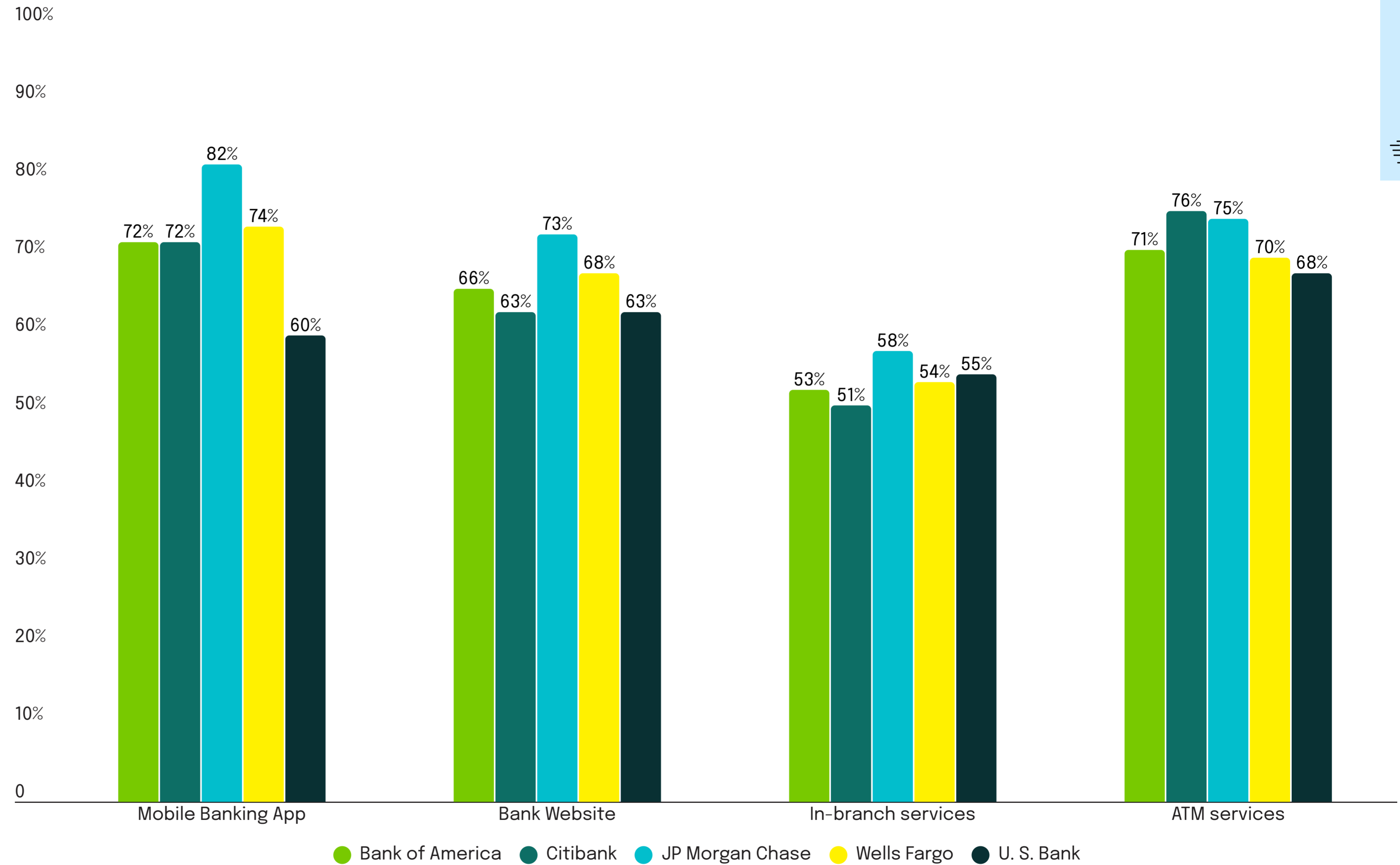
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Speed of Completing Everyday Banking Tasks in the Mobile App



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Figure 9: This graph shows how fast customers feel it is to complete everyday banking tasks using their bank's mobile app. Participants were asked to rate the speed of completing tasks on a five-point scale ranging from very slow to very fast. The results shown represent the combined percentage of respondents who selected 'Fast' or 'Very Fast'.

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Which bank has the fastest website?



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Websites remain an important channel for account management, payments, and other banking tasks.

JPMorganChase

JPMorgan Chase again ranks highest for website speed, with 73% of customers reporting that tasks feel fast or very fast.

Speed of Completing Everyday Banking Tasks on the Bank Website

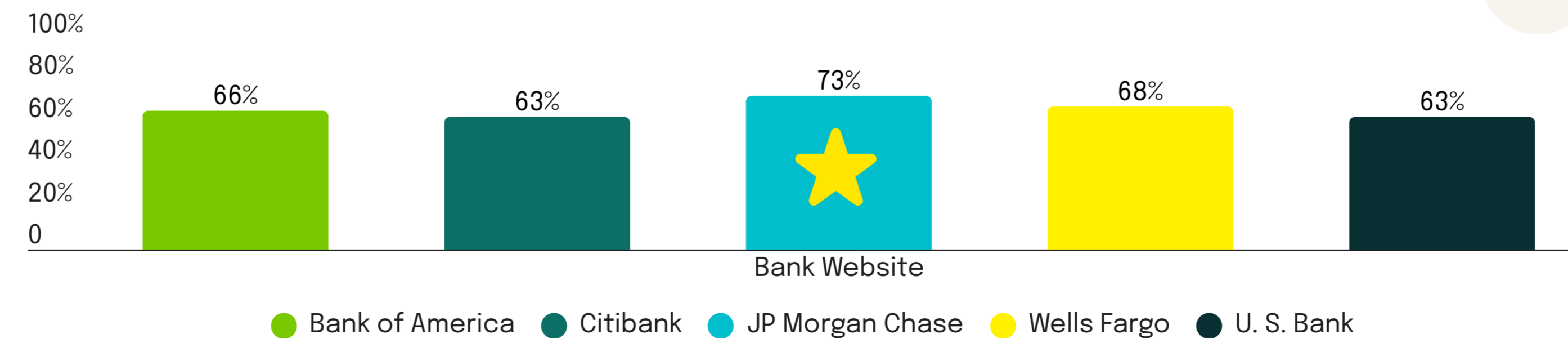


Figure 10: This graph shows how fast customers feel it is to complete everyday banking tasks using their bank's website. Participants were asked to rate the speed of completing tasks on a five-point scale. The results shown represent the combined percentage of respondents who selected 'Fast' or 'Very Fast'.

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Which bank has the fastest in-branch experience?



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While branch visits are less frequent than digital interactions, speed remains important during in-person banking.

JPMorganChase

JPMorgan Chase ranks highest for in-person banking speed, with 58% of customers reporting that their most recent branch interaction felt fast.

Speed of Completing Everyday Banking Tasks in Branch

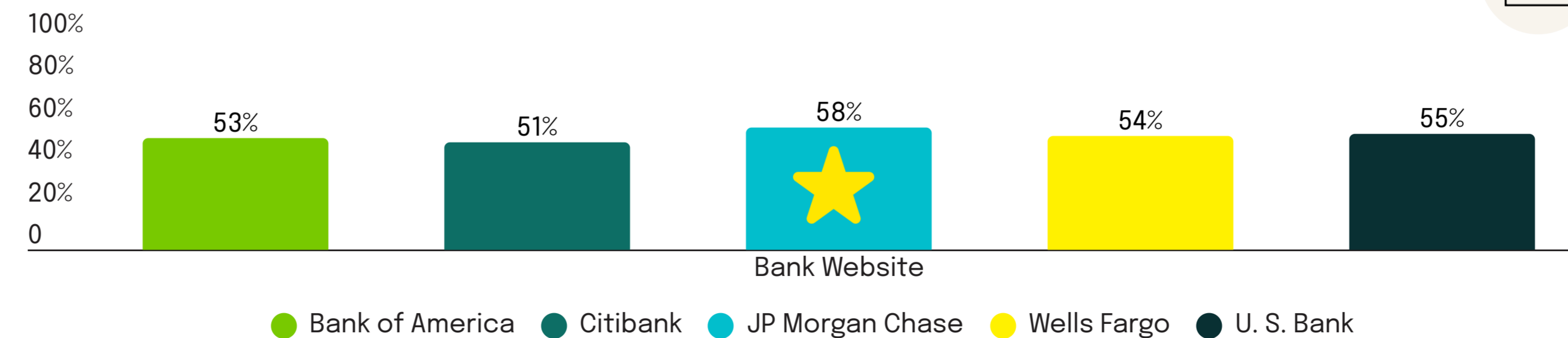


Figure 11: This graph shows how fast customers feel it is to complete everyday banking tasks during in-branch visits. Participants were asked to rate the speed of completing tasks on a five-point scale. The results shown represent the combined percentage of respondents who selected 'Fast' or 'Very Fast'.

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Which bank has the fastest ATM experience?



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ATMs remain a widely used channel for withdrawals and quick transactions.



Citibank ranks highest for ATM speed, with 76% of customers reporting that ATM transactions feel fast or very fast.

Speed of Completing Everyday Banking Tasks at ATMs

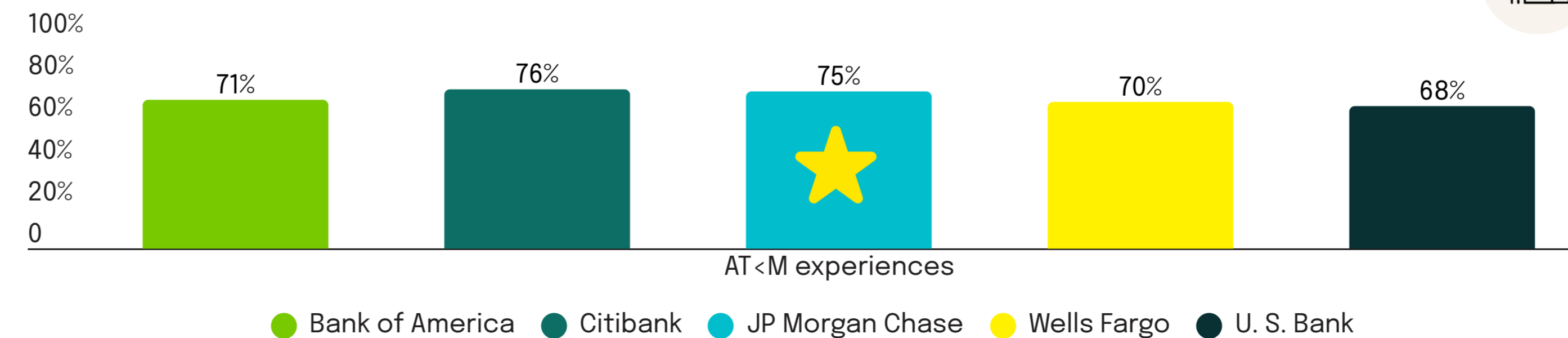


Figure 12: This graph shows how fast customers feel it is to complete everyday banking tasks using ATM services. Participants were asked to rate the speed of completing tasks on a five-point scale. The results shown represent the combined percentage of respondents who selected 'Fast' or 'Very Fast'.

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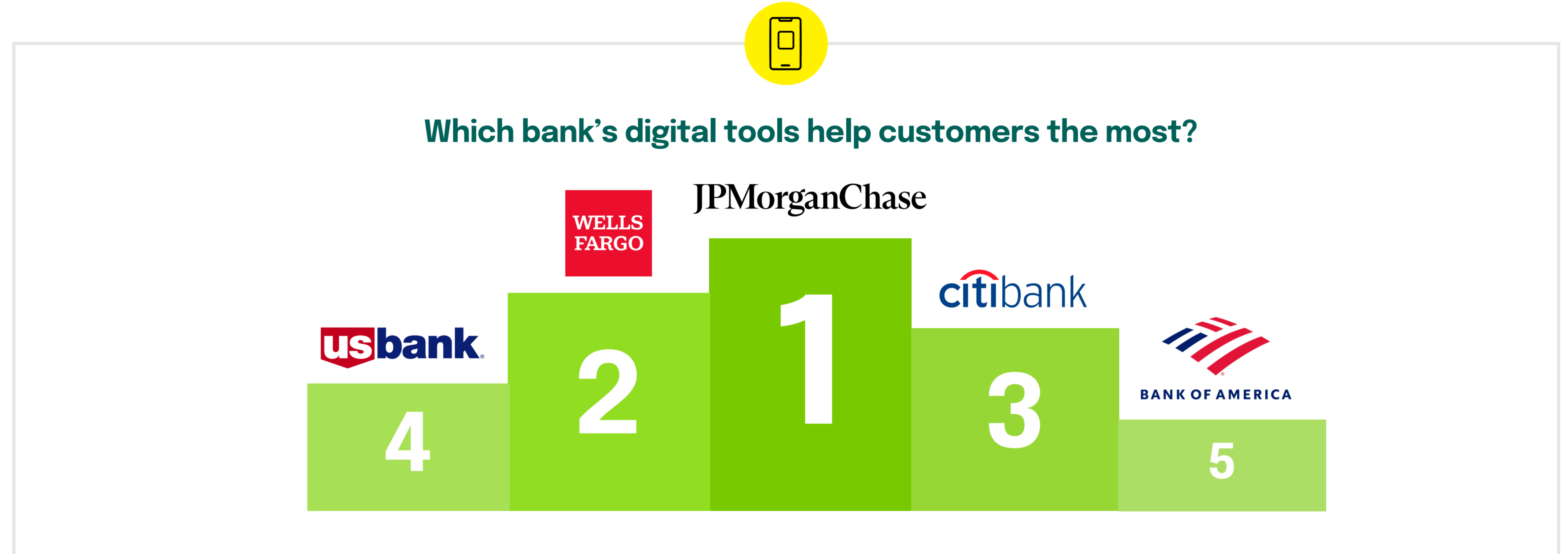
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Digital Self Service Experience

How helpful digital tools, automation, and support features are for customers

Digital banking tools increasingly allow customers to complete tasks without needing help from staff or support channels. For many customers, the effectiveness of these tools determines how seamless everyday banking feels.



Customers were asked how much their bank's digital experience helps them complete tasks without needing assistance. The results highlight differences in how effectively banks enable self-service.

JPMorganChase

JPMorgan Chase ranks highest, with 59% of customers saying the bank's digital tools help a great deal when completing everyday tasks. Wells Fargo and Citibank also perform strongly in this category.

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How Much the Bank's Digital Experience Helps Customers Complete Tasks

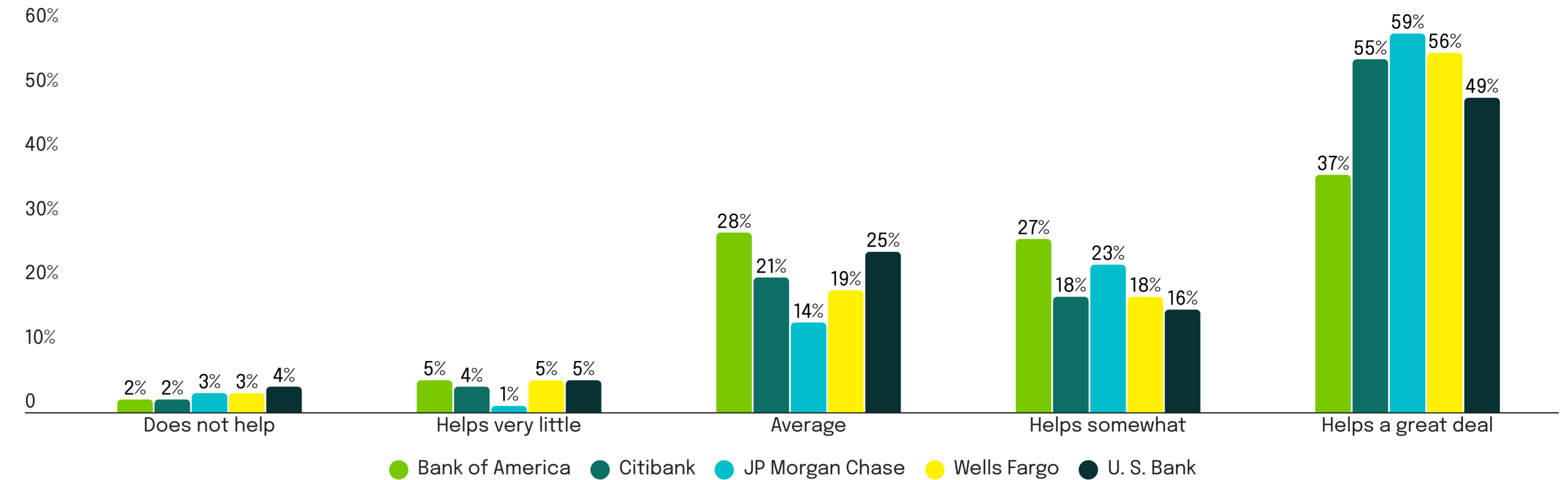


Figure 13: This graph shows how much customers feel their bank's digital experience, including mobile apps and websites, helps them complete everyday banking tasks without needing assistance. Participants were asked to rate the level of help provided on a five-point scale ranging from 'Does Not Help' to 'Helps a Great Deal'.

■ Do automated banking features actually help customers?

Banks increasingly rely on automated tools such as alerts, in-app guidance, and recommendations to support customers. Overall, these tools perform well, with most customers reporting that automated features support their banking needs.

JPMorgan Chase ranks highest in this category, with 41% of customers saying automated features support their needs very well. Wells Fargo and Bank of America also perform strongly, while U.S. Bank shows slightly lower ratings for advanced digital support.

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How Well Automated or Self-Service Features Support Banking Needs

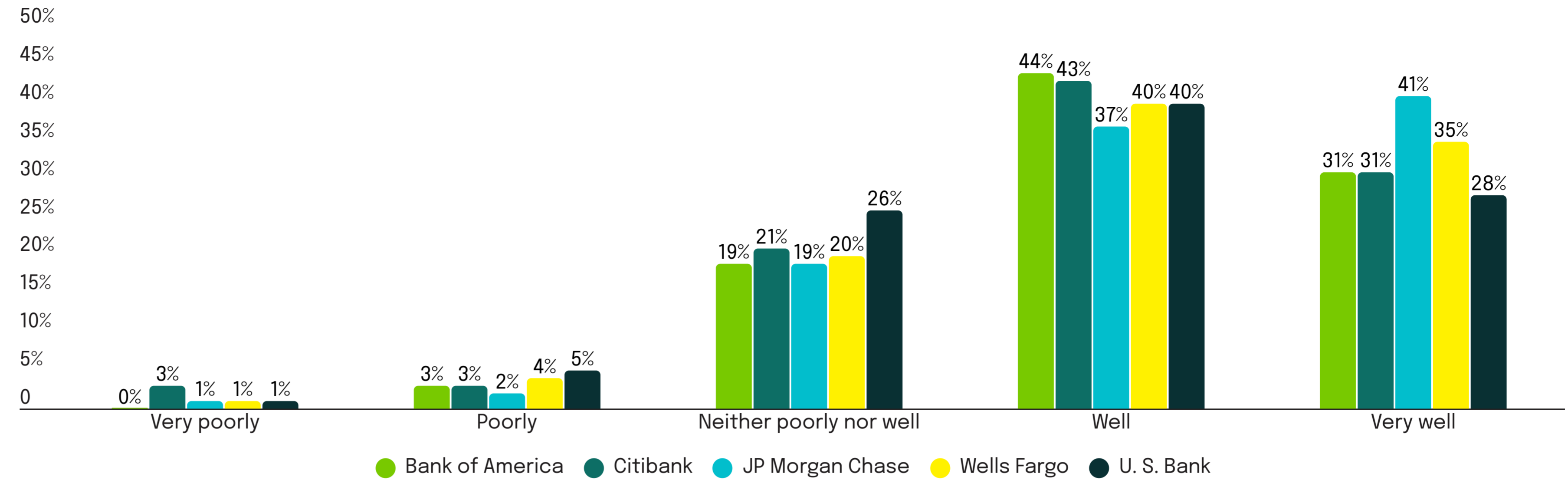


Figure 14: This graph shows how well customers feel automated or self-service features support their banking needs. Participants were asked to rate how well tools such as alerts, in app guidance, or recommendations support their banking activities on a five-point scale ranging from 'Very Poorly' to 'Very Well'.

■ How satisfied are customers with digital help and support?

Digital banking tools do not eliminate the need for assistance. Customers may still need help when navigating features, resolving issues, or completing more complex tasks within apps or websites.

Overall satisfaction with digital help is strong across banks. **JPMorgan Chase ranks highest, with 64% of customers saying they are very satisfied with the help they received while using digital banking tools.**

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Customer Satisfaction with Help Received Through Digital Banking

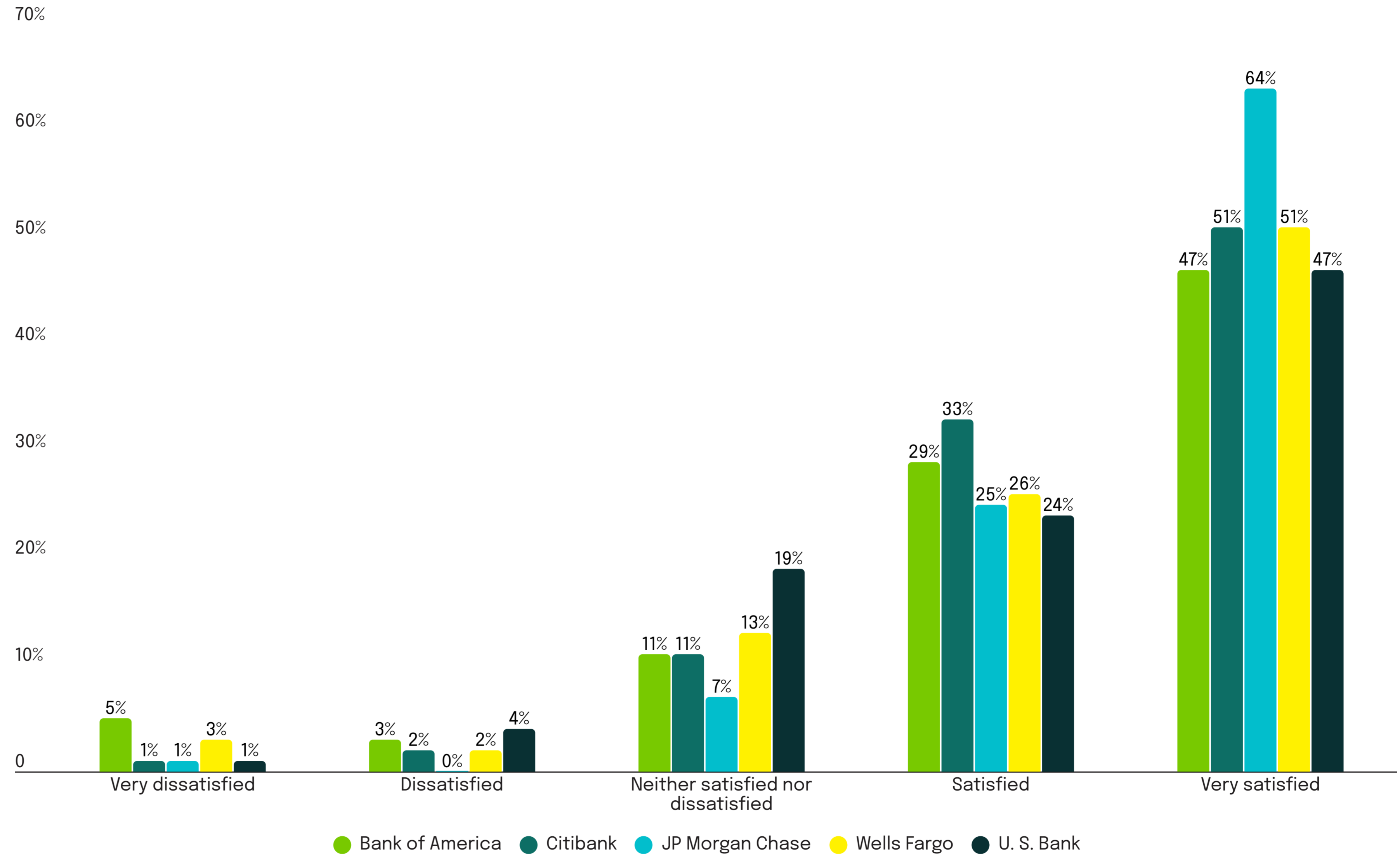


Figure 15: This graph shows how satisfied customers are with the help they received while using their bank's mobile app or website. Participants were asked to rate their satisfaction on a five-point scale.

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Branch Experience

Efficiency of branch visits and satisfaction with in-branch interactions

While digital banking dominates everyday transactions, branches still play an important role when customers need assistance, resolve issues, or complete more complex tasks. Customers who visit branches generally report efficient experiences across banks.

■ How efficient are branch visits?

Branch efficiency scores are strong across the banks evaluated. A majority of customers report that their most recent visit was efficient or very efficient.

Differences between banks are relatively modest, though some institutions receive slightly higher shares of top ratings. **JPMorgan Chase records the highest share of “very efficient” branch visits at 55%**, followed by **U.S. Bank at 48% and Bank of America at 47%**.

Efficiency of Most Recent in Branch Banking Experience

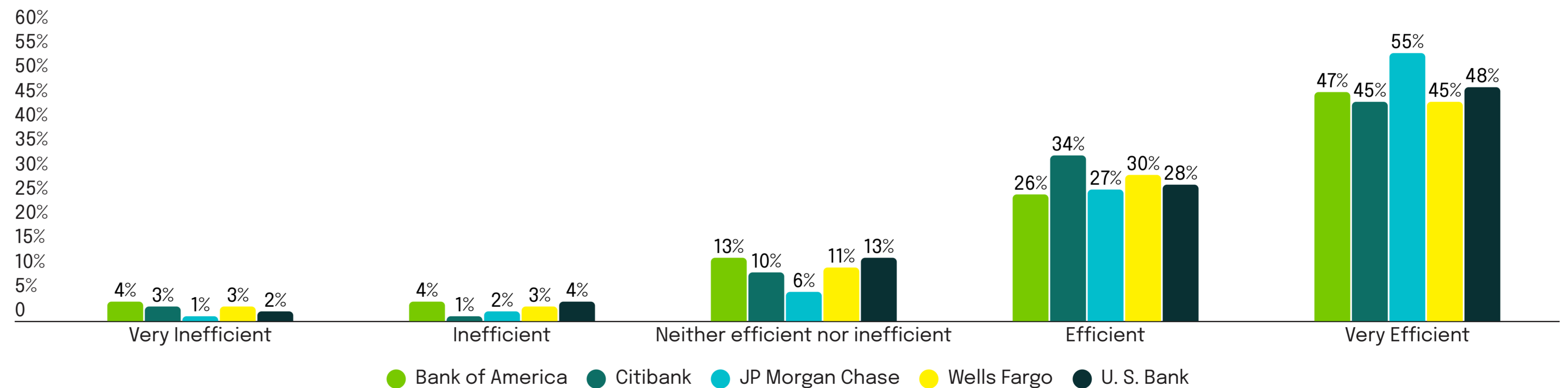


Figure 16: This graph shows how customers rate the efficiency of their most recent in-branch banking visit. Participants were asked to rate the experience on a five-point scale

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Customer Satisfaction with Help Received from Branch Staff

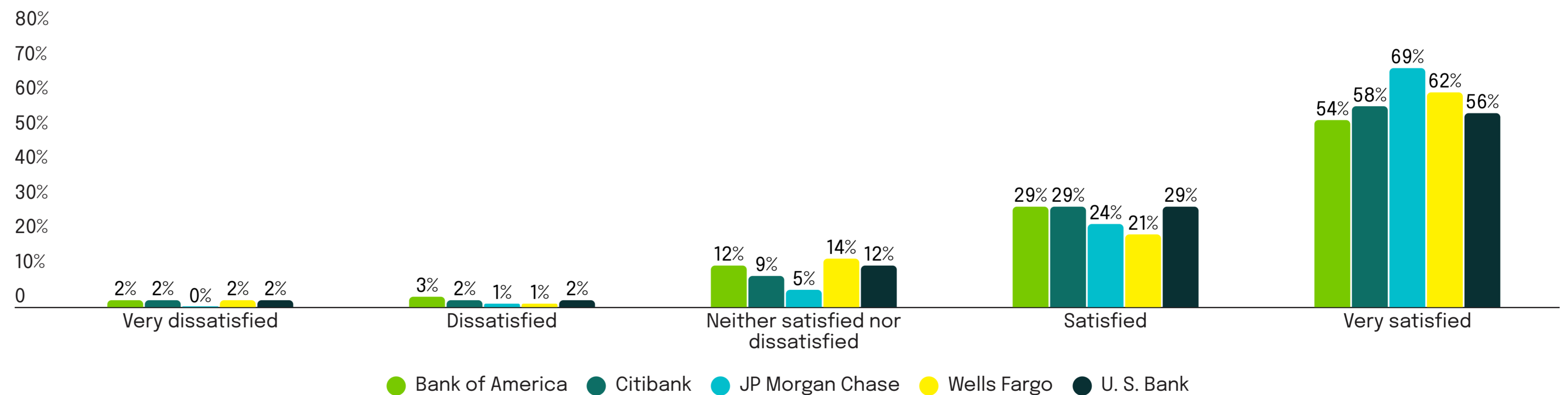


Figure 17: This graph shows how satisfied customers are with the help they received from staff during their most recent in-branch banking experience. Participants were asked to rate their satisfaction on a five-point scale

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Effort Required to Bank

1. How much effort customers feel is required to complete banking tasks

Even when services are easy and fast, customers still evaluate how much effort it takes to complete everyday banking tasks. Lower effort experiences reduce friction and help customers accomplish their goals more quickly.

■ How much effort does banking require?

Most customers report relatively low effort when completing their banking needs. Across banks, the largest share of respondents say tasks require low effort, though some variation appears when comparing institutions.

Wells Fargo records the highest share of customers reporting low effort, while JPMorgan Chase and Citibank report similar results close behind.

Customer Effort Required to Complete Banking Tasks by Bank

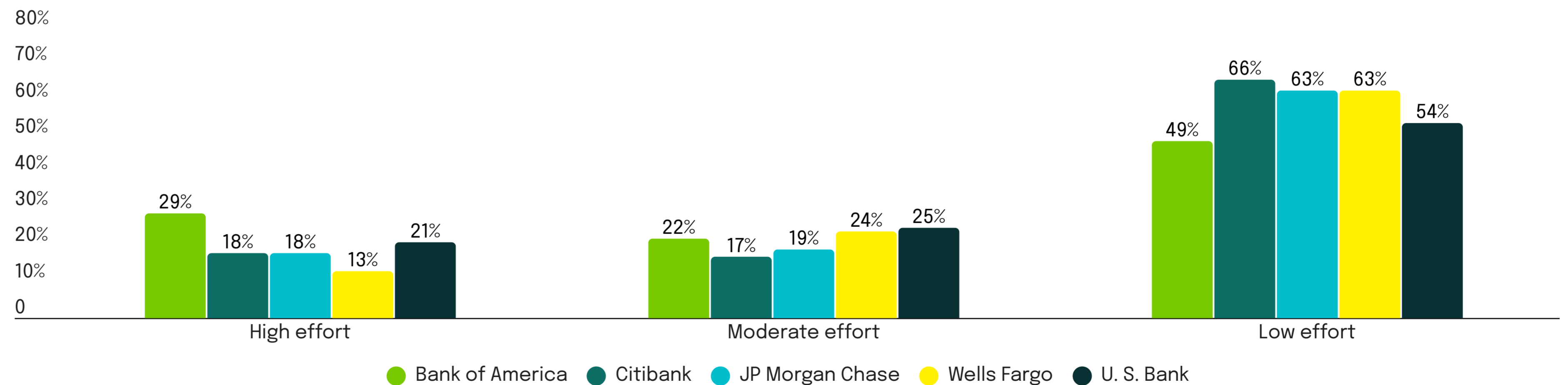


Figure 18: This graph shows how customers rate the effort required to complete their banking needs with their primary bank. Participants rated effort on a five-point scale. Responses are grouped into High Effort (Very High + High), Moderate Effort, and Low Effort (Low + Very Low).

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Trust and Confidence

Customer confidence in digital tools and trust in data protection

Trust is a key outcome of customer experience in banking. When digital tools work reliably and services are easy to use, customers are more likely to feel confident using their bank and believe their information is secure. Across the banks evaluated, trust levels are generally strong, though some variation appears across specific indicators.

■ Confidence in Digital Tools

Customers report high levels of confidence when using their bank's digital tools. Across banks, a large majority say they feel comfortable completing tasks through mobile apps or websites.

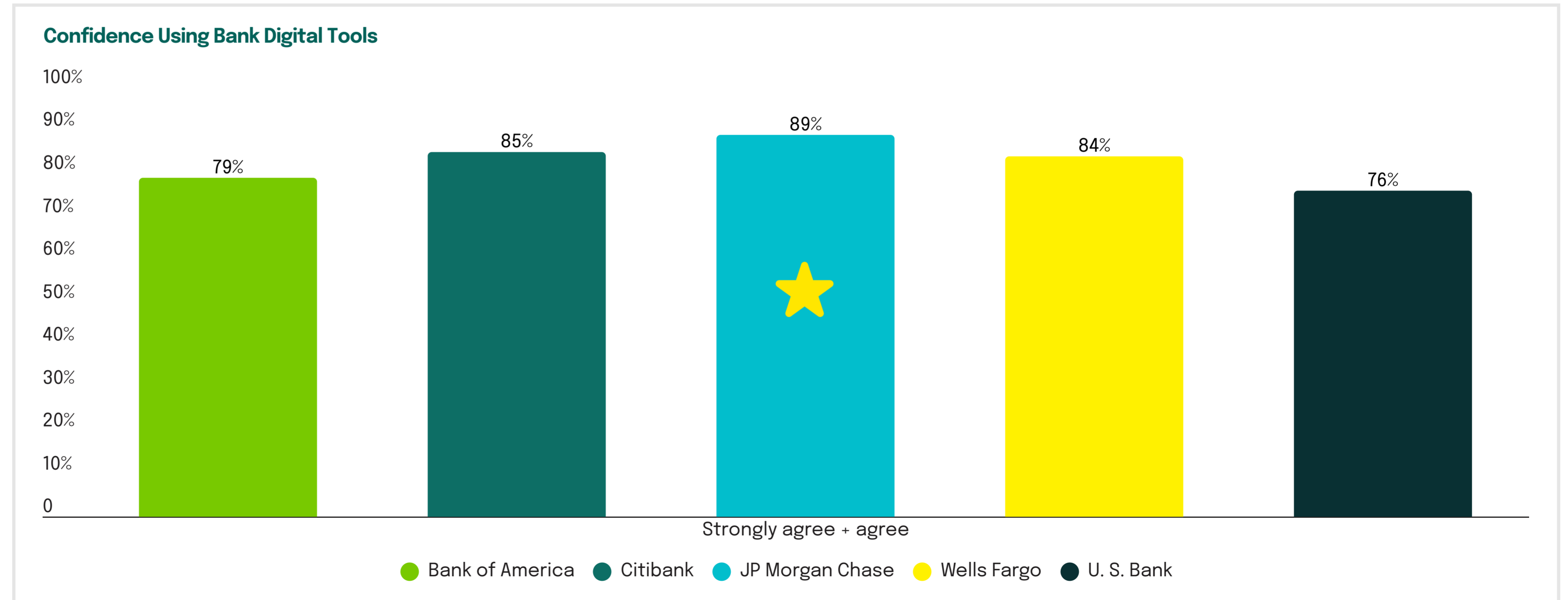


Figure 19: This graph shows the share of customers who feel confident using their bank's digital tools. Participants rated their agreement on a five-point scale. Results shown combine 'Agree' and 'Strongly Agree' responses.

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Trust in Data Protection

Customers generally trust their banks to protect their financial information and transactions. Results are strong across banks, with most customers expressing confidence in security practices.

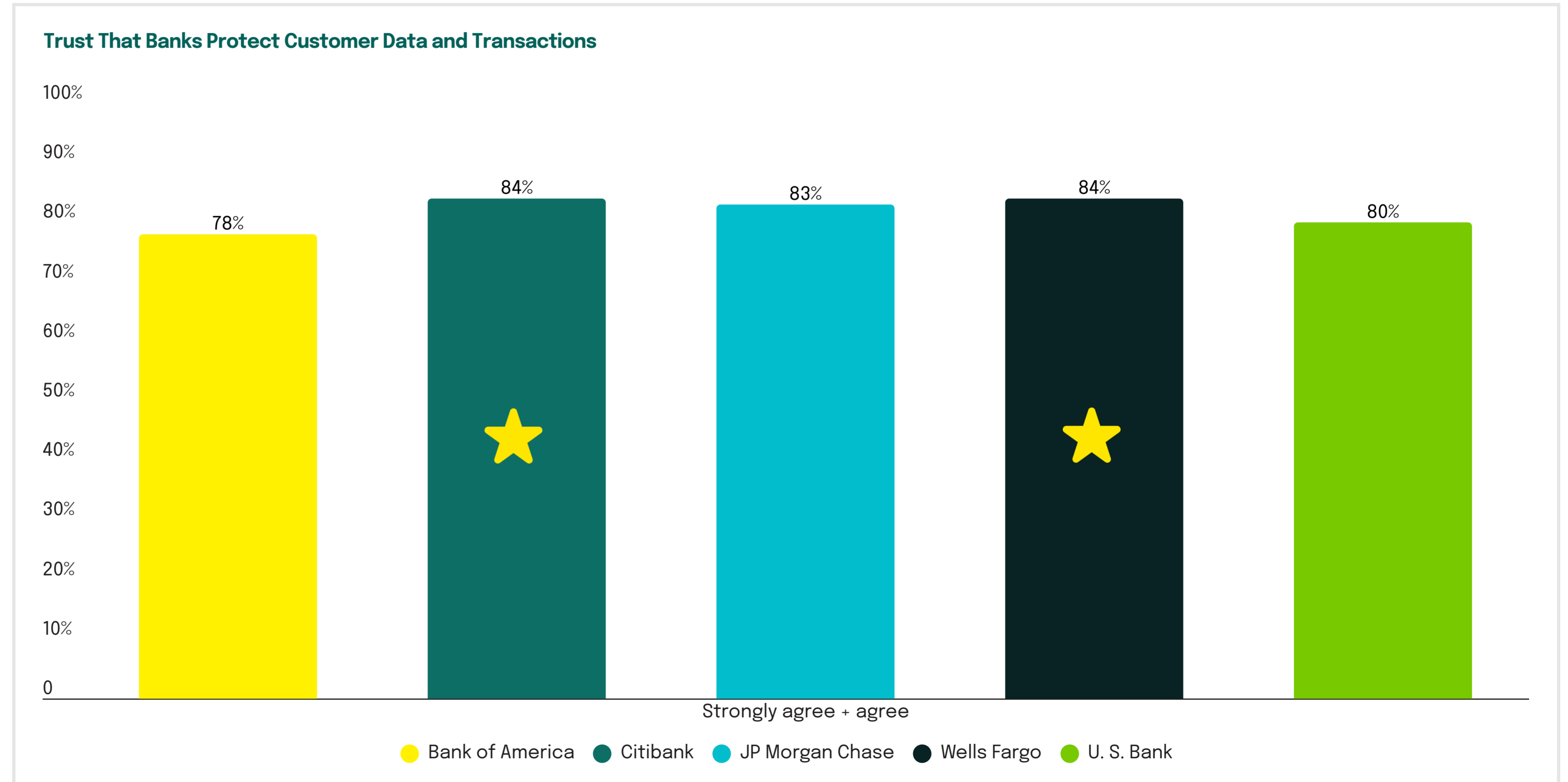


Figure 20: This graph shows the share of customers who trust their bank to protect personal data and transactions. Participants rated their agreement on a five-point scale. Results shown combine 'Agree' and 'Strongly Agree' responses.

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■ Acting in Customers' Best Interest

While most customers believe their bank acts in their best interest, responses are slightly more mixed compared with other trust indicators.

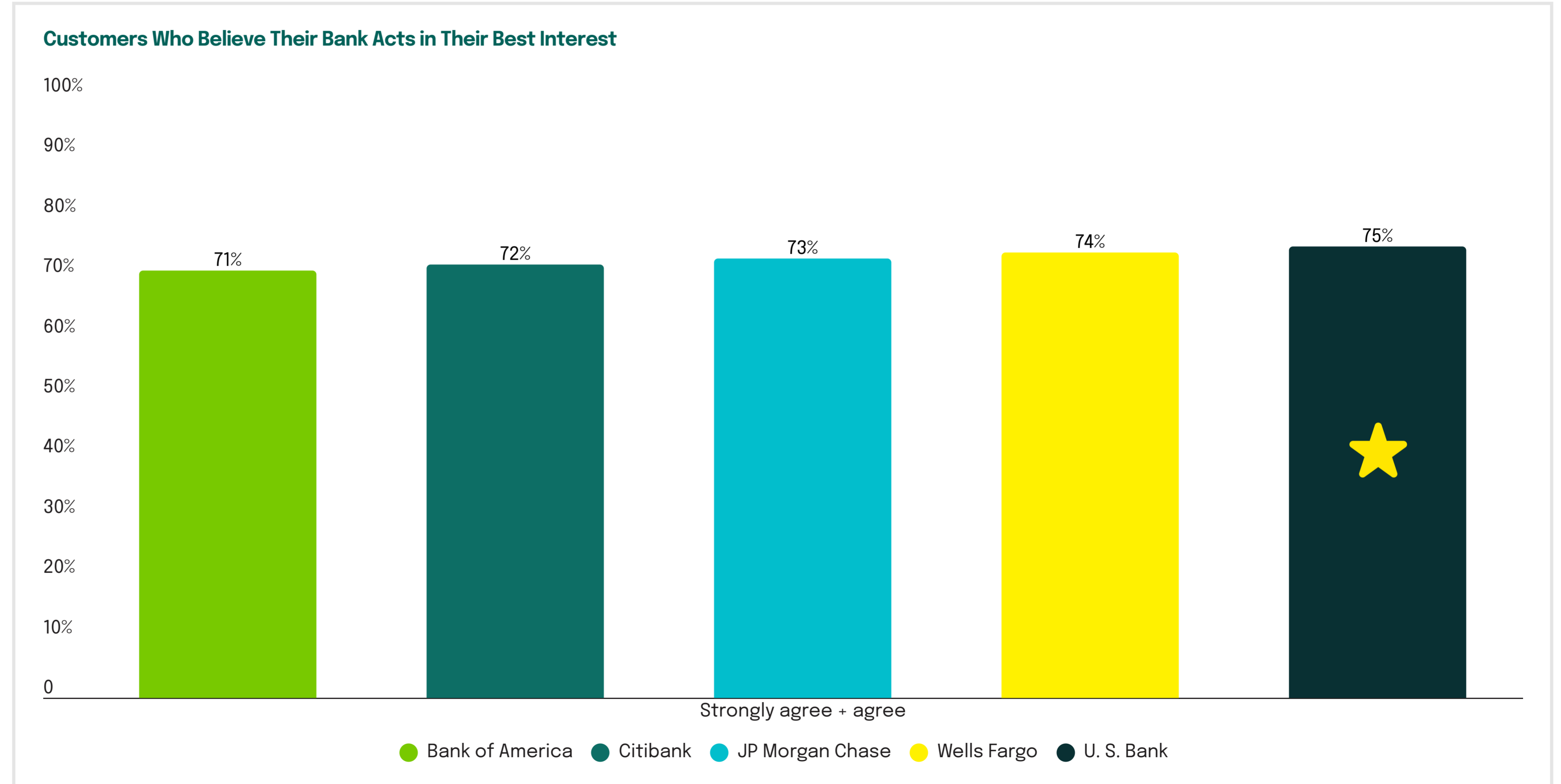


Figure 21: This graph shows the share of customers who believe their bank acts in their best interest. Participants rated their agreement on a five-point scale. Results shown combine 'Agree' and 'Strongly Agree' responses.

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Overall Satisfaction

How customers rate their overall experience with their primary bank

Overall satisfaction reflects the outcome of the customer experience. When banking services are easy to use, reliable, and efficient, customers are more likely to report positive experiences with their bank.

Across the banks evaluated, satisfaction levels are strong, with most customers saying they are satisfied or very satisfied with their overall experience. **JPMorgan Chase records the highest share of customers who say they are very satisfied with their banking experience.**

Overall Satisfaction with Primary Bank

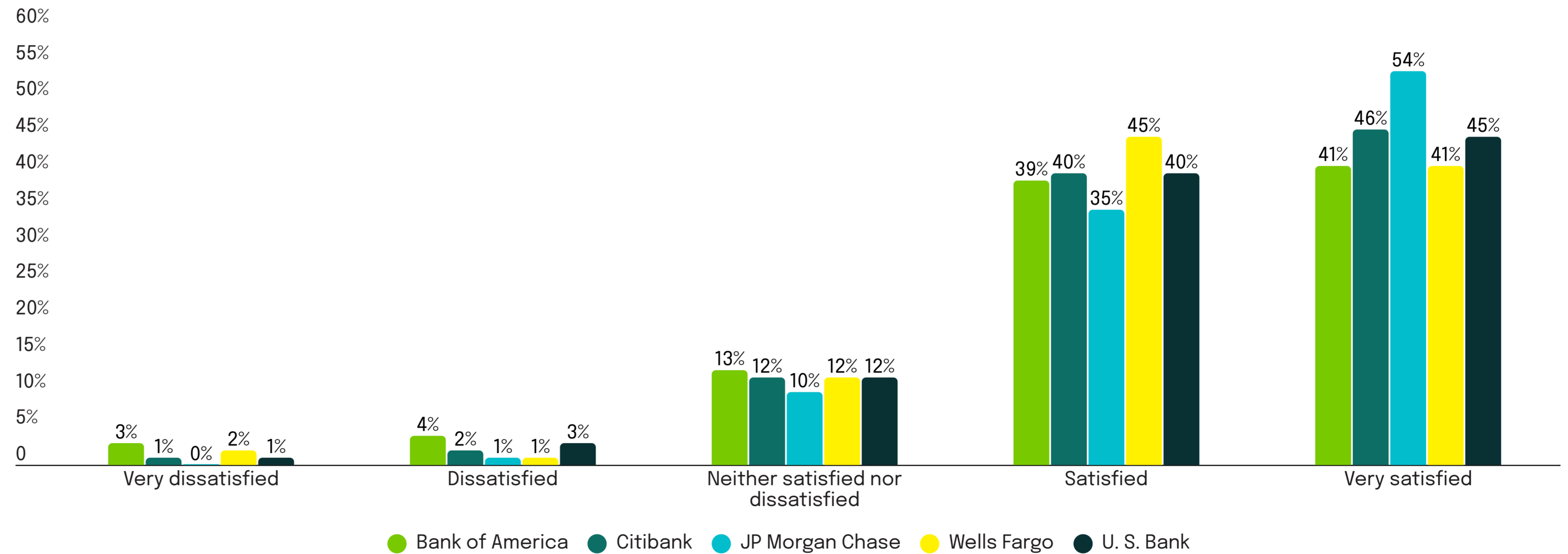


Figure 22: This graph shows how satisfied customers are with their overall experience at their primary bank. Participants rated their satisfaction on a five-point scale. The chart shows the distribution of responses across banks. Because of rounding, the total percentage may not equal 100%.

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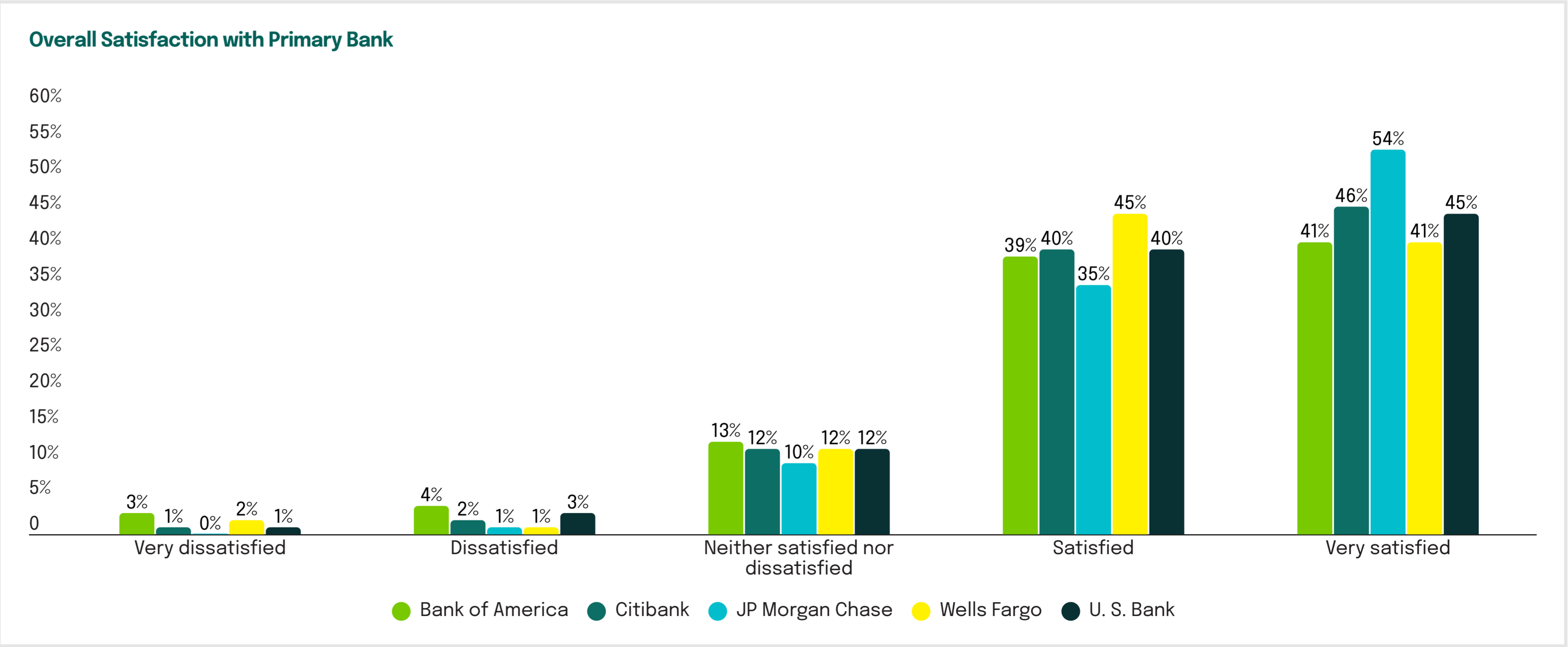


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Loyalty and Retention

Likelihood to recommend, stay, or switch based on experience

Customer loyalty reflects whether customers recommend their bank and whether they would switch if a better experience became available. These indicators help reveal how strong current banking relationships are and how vulnerable banks may be to competition.

■ Likelihood to Recommend

Most customers report a positive willingness to recommend their bank to others. Nearly half of respondents give recommendation scores of **9 or 10**, indicating strong advocacy among banking customers.

Recommendation levels vary slightly across banks. **JPMorgan Chase records the highest share of top scores, with 36% of customers giving a 10**, followed by **U.S. Bank at 34%** and **Wells Fargo at 31%**. **Citibank and Bank of America each see about 30% of customers selecting the highest recommendation score.**

Likelihood to Recommend Primary Bank

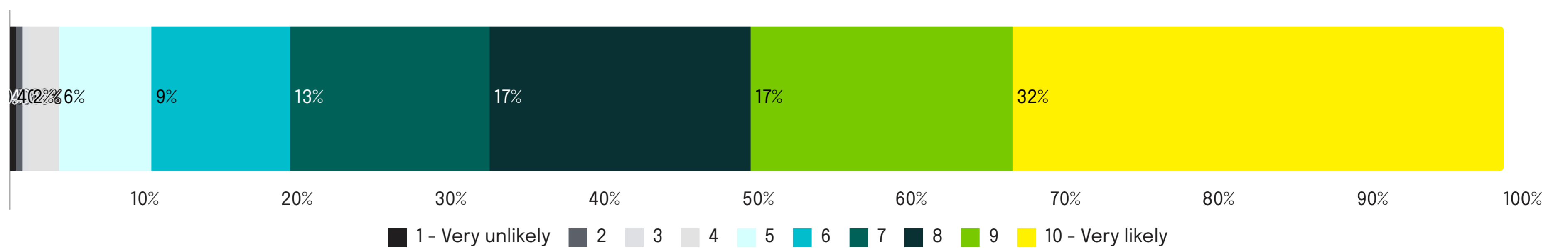


Figure 23: This graph shows how likely customers are to recommend their primary bank to others. Participants rated their likelihood on a scale from 1 (Very Unlikely) to 10 (Very Likely). The chart displays the distribution of responses across the full scale. Because of rounding, the total percentage may not equal 100%.

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■ Likelihood to Switch for a Better Experience

While many customers report positive experiences with their banks, a notable share remains open to switching if another institution offers a noticeably better experience. Across banks, roughly one third of customers say they would be likely or very likely to switch under those conditions.

Switching intent varies somewhat by bank. **Bank of America shows the highest share of customers open to switching (45%), followed by Wells Fargo at 33% and JPMorgan Chase at 35%. U.S. Bank reports 29% of customers likely to switch, while Citibank shows the lowest switching intent at 32%, though a large share of its customers remain neutral.**

Likelihood to Switch Banks for a Better Experience

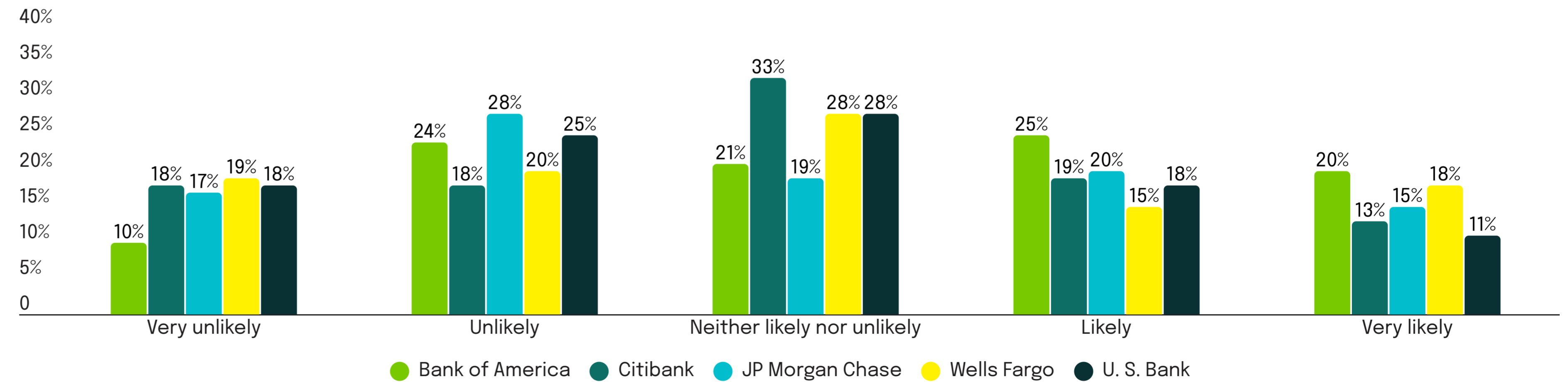


Figure 24: This graph shows how likely customers would be to switch banks if another institution offered a noticeably better experience. Participants rated their likelihood on a five-point scale. The chart displays the distribution of responses across banks. Because of rounding, the total percentage may not equal 100%.

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Digital capabilities are also important. Over one quarter of customers say a **strong mobile banking app and digital tools influence their choice of bank.**

By contrast, traditional financial incentives such as **interest rates, rewards programs, and personalized offers** rank lower among decision drivers.



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What Customers Value Most in a Bank

Key factors that influence bank selection and decision making

Customer priorities provide important context for understanding banking experiences. When choosing a bank, customers place the greatest importance on customer service and security, followed closely by access to ATMs and convenient branch locations.

Across the banks evaluated, satisfaction levels are strong, with most customers saying they are satisfied or very satisfied with their overall experience. **JPMorgan Chase records the highest share of customers who say they are very satisfied with their banking experience.**

Factors Customers Value Most When Choosing a Bank

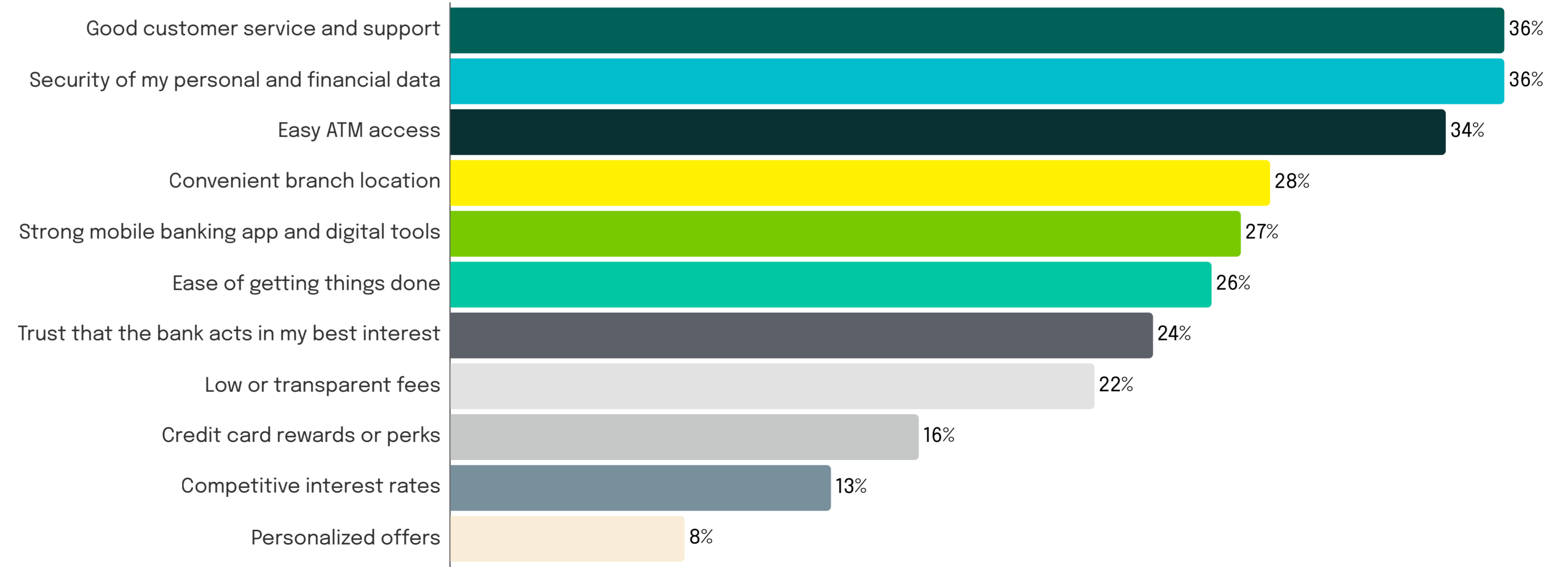


Figure 25: This graph shows the factors customers consider most important when selecting a bank. Participants selected all factors that apply. Because multiple answers were allowed, the total percentage may exceed 100%.

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Key Takeaways

Efficiency of branch visits and satisfaction with in-branch interactions

Customer experience across major U.S. banks is generally strong. **Most customers report that everyday banking tasks are easy to complete;** digital tools work reliably, and overall satisfaction with their bank remains high.

Digital channels now shape much of the banking experience. Mobile apps and online platforms receive strong ratings for ease and speed, reflecting the growing shift toward digital first banking.

Branch interactions still matter. Customers who visit branches report **efficient service and positive interactions with staff**, showing that human support remains an important part of the banking relationship.

At the same time, **loyalty is not guaranteed.** A meaningful share of customers say they would consider switching banks if another institution offered a noticeably better experience, highlighting the need for banks to continuously improve customer experience.



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About Sogolytics

Sogolytics delivers speed, clarity, and scale through a powerful platform built for enterprise teams managing customer journeys and employee engagement. Sogolytics streamlines the entire feedback cycle—from intelligent survey creation to real-time dashboards and automated text analysis. **The Sogolytics platform is purpose-built to support teams of all kinds: intuitive enough for business users, powerful enough for analysts, and customizable for every audience.**

Design sophisticated, personalized feedback flows in minutes. Automatically adapt questions based on logic and earlier responses. Pre-fill messaging based on user data. Then, visualize results immediately—no waiting, no digging. With sentiment analysis, turnkey reports, and real-time dashboards, your team can go from data to decisions in record time.

And while our technology is sophisticated, our support model is refreshingly human. Our 24/7 customer support team is here whenever you need a partner—not just a platform.

Connect with Sogolytics for resources, demos, and upcoming webinars that explore how AI is reshaping the employee experience. Join the conversation and discover new ways to listen, learn, and grow with your team.



Enterprise Feedback
Management



Customer Experience
Management



Employee Experience
Management

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and how we can help you to conduct
your own research, **connect with our
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