

## Majority view Swiss banks positively, primary bank still clearly functions as trusted partner

The latest Banking Monitor survey by the Swiss Bankers Association (SBA) on the Swiss banking centre shows that interest in economic issues has reached a new high, and banks remain one of the country's most important economic sectors. The population's opinion of the banks remains fundamentally positive. In particular, their contribution to the economy and prosperity and their role in ensuring stability are acknowledged. People are also exceptionally well disposed towards their primary bank. At the same time, the critical view that banks prioritise their own profit too heavily relative to social responsibility and are not acting sustainably enough is gaining traction.

Public interest in economic and financial issues hit a record high of 82% in 2025. Banks are perceived as one of the most important sector of the Swiss economy by 93% of those surveyed, on a par with pharmaceuticals. However, the general attitude towards Swiss banks was even more cautious than during the coronavirus pandemic in 2021, with 53% viewing them positively. Trust has thus returned to the

level seen before the financial crisis in 2008. Significant differences can be seen between the various population groups: older people as well as German and Italian speakers and conservative voters have a much more positive opinion of banks than younger people, French speakers and those who vote for left-wing parties and the Greens.

## **Banks making vital contribution to prosperity and stability**

The population's opinion of Swiss banks remains fundamentally positive: their economic and social importance, their contribution to prosperity and their role in ensuring stability are clearly acknowledged. Their reliability, their status as major employers and their support for financing small and medium-sized enterprises are especially appreciated.

However, there are aspects that detract from this positive image, notably the perception that banks prioritise their own profit over social responsibility. Doubts about their actual commitment to sustainability cloud the overall picture further.

## **Customers still trust their primary bank**

People's assessment of their own bank, meanwhile, is highly positive. Some 83% of respondents claimed to be satisfied with their primary bank. Customers' relationship with their primary bank has thus remained stable and very good over time. They especially appreciate their bank's services, reliability, trustworthiness and security, although the subject of sustainability is increasingly losing significance with regard to the primary bank as well. Respondents' criticism regarding an excessive focus on profits, too little attention to sustainability or past misconduct is aimed mainly at the banking centre as a whole rather than their primary bank.

## **Competitiveness under pressure despite Switzerland's strong advantages**

The international competitiveness of the Swiss financial centre is important according to 91% of those surveyed. At the same time, views on the current situation have been negatively affected by geopolitical and regulatory developments, as a result of which only 27% of respondents now see Swiss banks as more competitive than their international rivals. Switzerland's most important advantages are still thought to be its political and economic stability, high quality of education and protection of financial privacy. Service quality and sustainability, however, are losing relevance. A majority expect global pressure to mount, making it harder to defend Switzerland's established advantages.

## **Sustainability: from image boost to risk aspect**

Swiss banks failed to score as well in terms of ecological sustainability as they had in previous years. Only a narrow majority (52%) believe that banks are now more sustainable than they were five years ago. Sustainability is increasingly turning from an image factor to a critical aspect of how banks are perceived, contributing to a more negative overall view of them.

## **Digital transformation still an opportunity but requires clear rules and security standards**

The digital transformation in the financial sector continues to be seen as an opportunity by a majority (65% agreement), albeit with much less enthusiasm than in prior surveys. Efficiency gains and improved services are acknowledged, but at the same time there are mounting concerns about security risks, job losses and the decline in personal contact with customers. The use of artificial intelligence is exacerbating this ambivalence. The digital transformation is thus still accepted, but

ever more conditionally. Aspects viewed as essential include building up skills, high security standards and clear rules to secure trust over the long term.

**SBA CEO Roman Studer:**

“The banks are a key pillar of our economy and make a vital contribution to prosperity and stability. This is broadly recognised. At the same time, geopolitical and regulatory developments as well as the ongoing digital transformation mean that the banks are under more strain than ever before. This makes the fact that they have succeeded in remaining a strong and reliable partner for their customers in this challenging environment all the more pleasing.”

**Banking Monitor: survey concept and methodology**

The SBA has conducted a representative survey on the Swiss banking sector at regular intervals since 1995. The latest study was carried out between 9 and 31 October 2025 by the research institute gfs.bern. In all, 1,005 Swiss voters took part (696 from the German-speaking region, 241 from Western Switzerland and 69 from Ticino, weighted by the demographic proportion of each language region), 502 of them by phone and 503 via the gfs.bern online portal “polittrends”.

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