QuestionPro

There's always an answer

Benchmarking Banking CX Metrics in the U.S., Q4 2025

Comparing key customer experience performance indicators

About the study

Overview

The following report evaluates the state of customer experiences in the United States during the fourth and final quarter of 2025 and compares it to past quarters of the year. The survey was conducted online with a sample of 1,001 participants, all of whom are involved in household purchasing decisions.

By analyzing seven key industries in the U.S., the report provides a clear picture of customer loyalty, satisfaction & purchase intent and highlight which brands are excelling in customer experience. To ensure reliable and accurate insights, only brands that met the minimum required number of responses were included in the analysis.

By year-end, a synchronized correction swept across all sectors, marking a universal reset that erased the record-high gains seen during the third quarter of 2025. This dramatic collapse was fueled by a combination of economic fatigue and the operational strain of the holiday season, which pushed customer tolerance to its lowest collective point of the year.

Hotel and Hospitality led the rankings with the highest Net Promoter Score (38) and Customer Satisfaction rating (80%). Conversely, the Automotive sector experienced the most severe volatility, ending with the lowest performance in both NPS (12) and CSAT (65%).
A universal "summer peak, winter crash" pattern emerged, as interest rate hikes and holiday operational pressures drove customer tolerance to yearly lows.

The report reveals a strong correlation between operational consistency and resilience; essential service providers like Banking and Grocery declined less severely than discretionary categories.

In Q4, consumers prioritized value maximization and reliability, rewarding brands like Costco while punishing those that faltered under economic fatigue.

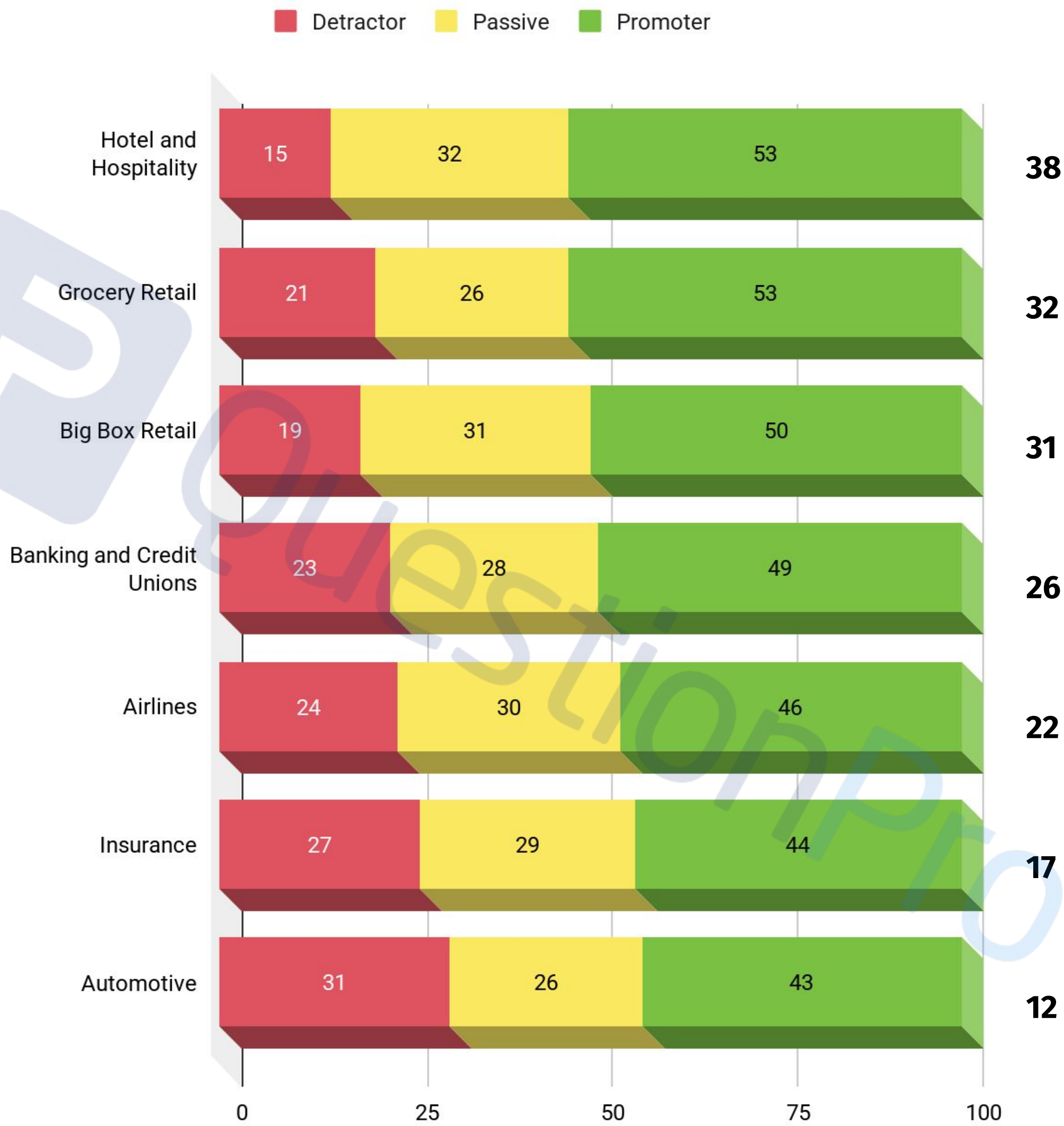
About the Key Performance Indicators

A Key Performance Indicator (KPI) is a measurable value that demonstrates how effectively an organization is achieving its key business objectives. In benchmarking, KPIs are used to compare an organization's performance against industry standards or best practices to identify areas for improvement.

- Net Promoter Score (NPS): Measures customer loyalty by gauging their likelihood to recommend a brand.
- Customer Satisfaction (CSAT): Evaluates overall customer satisfaction with products and services.
- Repurchase intent: Assesses whether customers are likely to continue buying from a brand.

Q4 2025
Net promoter score (NPS) by industry

Hotel and Hospitality (38), Grocery Retail (32), and Big Box Retail (31) top the NPS rankings, signaling strong customer loyalty, while Insurance (17) and Automotive (12) lag behind for the final quarter of the year.



Q4. Net promoter score (NPS) by industry

NPS Quarterly Comparison

2025 was defined by a dramatic "rise and fall" trajectory across all sectors. A steady first half gave way to a universal Q3 surge, where industries like Hospitality and Insurance hit record highs. However, this momentum proved fragile, crashing in a synchronized Q4 correction that erased all mid-year gains and dragged every major industry back to its lowest satisfaction levels of the year due to economic and operational pressures.

Industry	Q1	Q2	Q3	Q4
Hotel and Hospitality	44	38	56	38
Grocery Retail	37	34	49	32
Big Box Retail	37	32	42	31
Banking and Credit Unions	41	33	51	26
Airlines	33	37	50	22
Insurance	23	22	54	17
Automotive	41	30	44	12

Insights

In Q4, Hotel & Hospitality (38) and Grocery Retail (32) proved the most resilient, returning to their early-year baselines despite significant drops. This suggests consumers remained more forgiving of essential and experiential services. Big Box Retail also held steady above 30, cushioned by its bulk-value proposition.

Conversely, Automotive (12) and Insurance (17) suffered collapses, ending as the lowest-rated sectors. Insurance saw the most extreme volatility, plummeting from a Q3 high of 54. This massive correction likely indicates that high-ticket bore the brunt of end-of-year consumer frustration.

In Automotive, a drop from 44 to 12 in Q4 2025 is a clear red flag and reflects a broader industry correction. The decline was likely driven by the loss of EV purchase incentives, tariff-related price increases on vehicles and parts, and growing frustration with EV infrastructure and software reliability.

Overall, the synchronized Q4 crash confirms the "Q3 Boom" was a temporary anomaly. By year-end, economic fatigue caused a universal reset in customer tolerance, punishing every sector regardless of prior performance.

Question: "How likely are you to recommend X to your friends or colleague?"

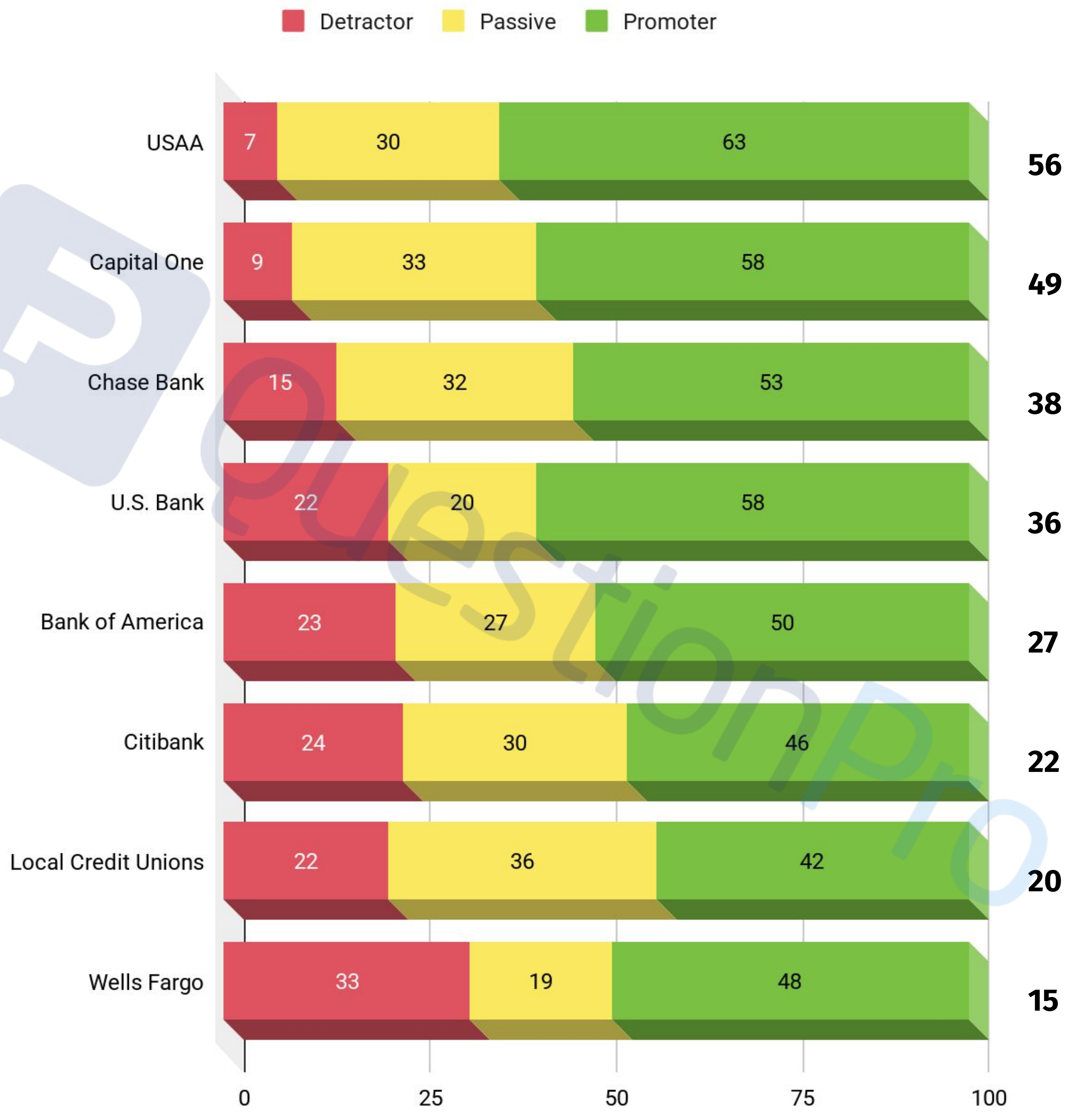
Scale: From "0 = not at all likely" to "10 = extremely likely"

Promoters = 10 and 9, Passives = 8 and 7, Detractors = 6 to 0 | NPS = % share promoters - % share detractors

Q4 2025

Net promoter score (NPS) by brands in the banking and credit unions industry

USAA (56) and Capital One (49) have established themselves as the clear leaders in customer satisfaction, driving the highest loyalty scores. Conversely, Wells Fargo (15) and Local Credit Unions (20) sit at the bottom of the spectrum, facing the greatest challenges in turning customers into advocates.



Q4. Net promoter score (NPS) by brands in the banking and credit unions industry

NPS Quarterly Comparison

In Q4, the banking industry experienced a "flight to safety," where USAA (56) solidified its position as the unshakeable leader. While the rest of the market crumbled, USAA actually improved its score, rising from 53 in Q3 to 56 in Q4. This resilience suggests that during a quarter likely defined by financial stress, USAA's member-focused model (low fees, high empathy) acted as a buffer against the industry-wide downturn.

Banking and credit unions	Q1	Q2	Q3	Q4
USAA	53	73	53	56
Capital One	53	23	52	49
Chase Bank	43	30	60	38
U.S. Bank	46	61	46	36
Bank of America	46	33	57	27
Citibank	21	33	48	22
Local Credit Unions	68	33	49	20
Wells Fargo	30	6	46	15

Insights

The middle and big banks saw their Q3 momentum collapse in Q4. Chase (38), Bank of America (27), and U.S. Bank (36) all suffered sharp double-digit drops, surrendering the massive gains they made in the previous quarter.

The data implies that the Q3 spikes (where Chase hit 60 and BoA hit 57) were likely temporary "sugar highs" driven by promotional rate offers or seasonal optimism that evaporated once year end financial realities set in. By Q4, the friction of fees, lower deposit rates, and customer service fatigue likely drove these scores back down to their Q1 baselines.

The most shocking development was the freefall of Local Credit Unions, which plummeted from a dominant Q1 start of 68 to a dismal 20 by year end. This massive 48-point annualized drop signals a crisis of confidence. Industry analysis suggests that while credit unions traditionally win on trust, they likely failed to keep up with the digital demands of younger members or began introducing new fees in Q4 that were punished severely by their member base. This collapse allowed even struggling giants like Citibank (22) to finish the year on par with the credit union sector.

Question: "How likely are you to recommend X to your friends or colleague?"
Scale: From "0 = not at all likely" to "10 = extremely likely"
Promoters = 10 and 9, Passives = 8 and 7, Detractors = 6 to 0 | NPS = % share promoters - % share detractors

QuestionPro

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Fix customer issues fast with a built-in ticketing system: track complaints, assign ownership, and close the loop.

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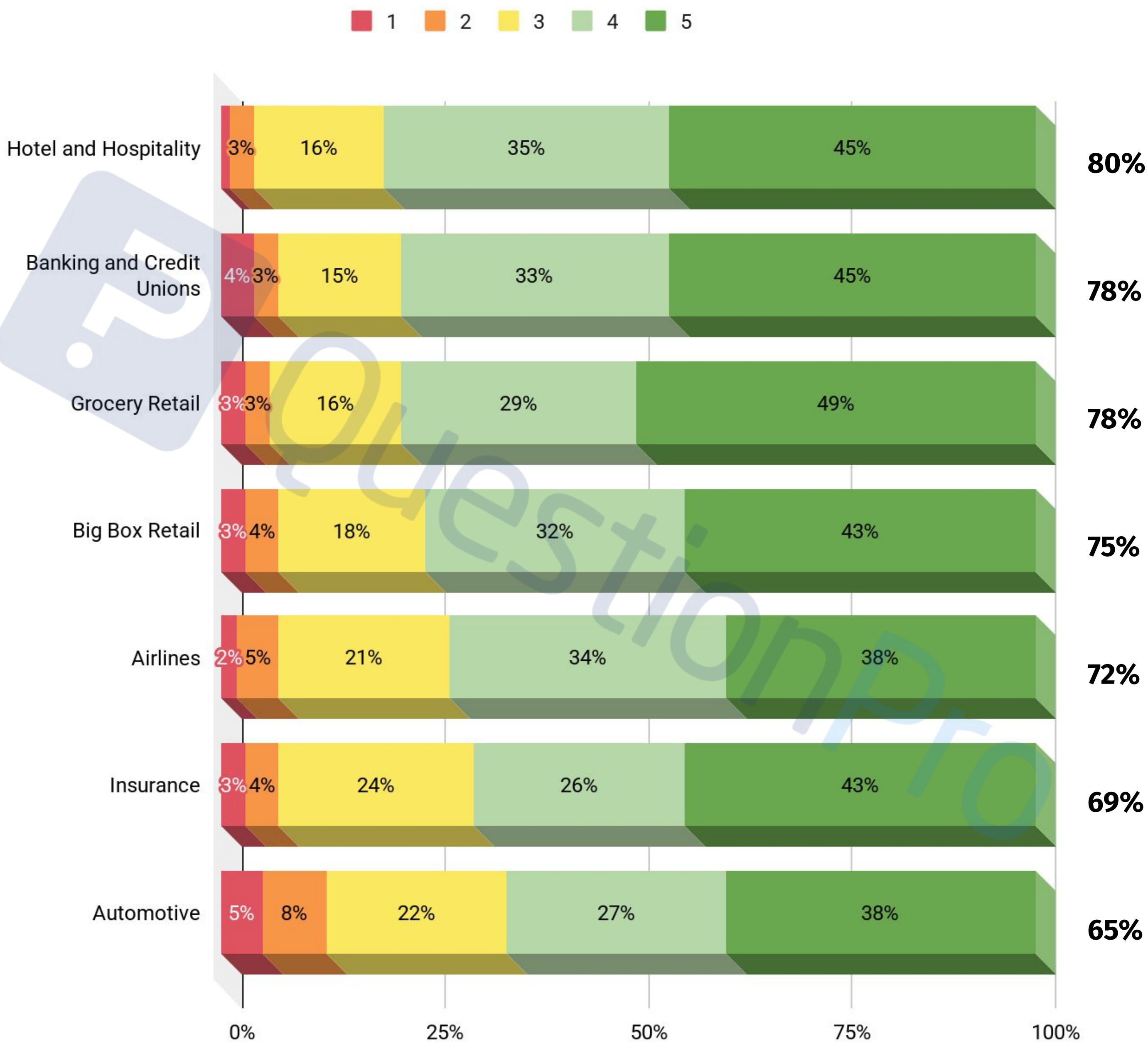
"Understand customer journeys, drive meaningful action" —Ken Peterson

Learn more at: questionpro.com/cx

Customer satisfaction score (CSAT)

Q4 2025
Customer satisfaction score (CSAT) by industry

Hotel and Hospitality leads in customer satisfaction with a top-box score of 80%, closely followed by Banking and Grocery Retail at 78%. In contrast, the Automotive sector shows the lowest performance at 65%, indicating significantly weaker customer sentiment compared to the other industries.



Q4. Customer satisfaction score (CSAT) by industry

CSAT Quarterly Comparison

Customer satisfaction scores in 2025 followed a nearly universal "summer peak, winter crash" pattern. While Q3 served as a high-water mark for customer satisfaction across all sectors—likely driven by summer optimism and seasonal promotions—Q4 brought a sharp reality check, with every major industry posting declines as operational pressures and end-of-year financial fatigue probably weighed heavily on consumer sentiment.

Industry	Q1	Q2	Q3	Q4
Banking and Credit Unions	82	78	87	80
Hotel and Hospitality	79	74	85	78
Grocery Retail	78	79	84	78
Big Box Retail	76	77	83	75
Insurance	77	79	85	72
Airlines	70	65	82	69
Automotive	76	67	84	65

Insights

In Q4, the Automotive sector experienced the most severe volatility, plummeting to 65 (down from a Q3 peak of 84). This massive 19-point drop suggests that the "tariff bump" enthusiasm likely evaporated, leaving buyers to face high interest rates and dealer markups that probably soured the purchase experience. Similarly, Airlines (69 down from 82) and Insurance (72 down from 85) saw double-digit corrections, implying that operational strains during holiday travel and end-of-year premium adjustments likely eroded the goodwill built up during the summer.

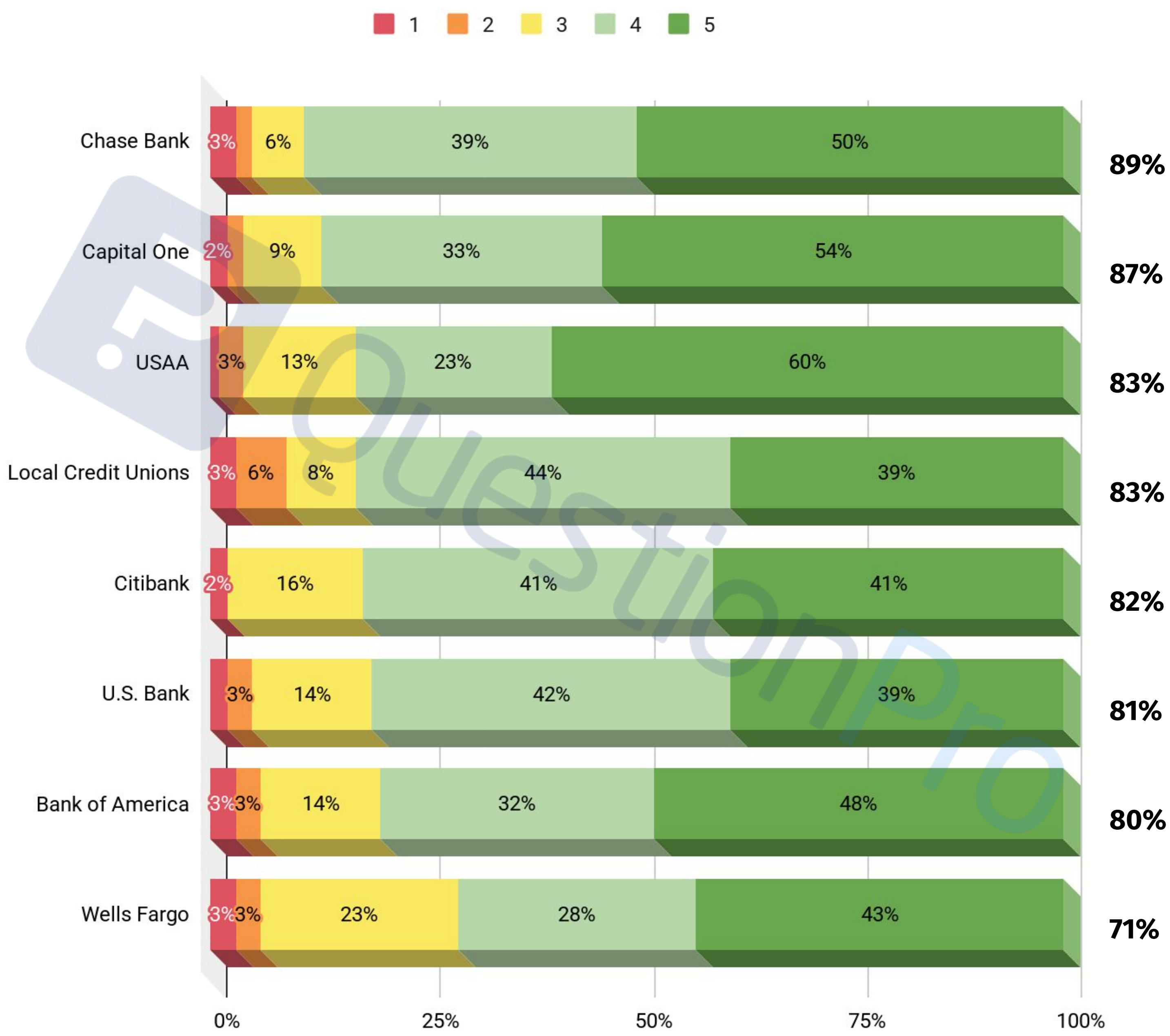
Conversely, Banking and Credit Unions (80) and Grocery Retail (78) demonstrated the most resilience, declining less severely than discretionary categories. This relative stability suggests that essential service providers likely maintained better operational consistency than retail or hospitality sectors, which probably struggled with seasonal staffing shortages.

The data indicates a clear seasonal psychology where customers rewarded industries that could maintain "business as usual" during the chaotic Q4 window, while heavily penalizing those that allowed service levels to slip.

Question: "How satisfied are you with X?"
Scale: From "1 = very dissatisfied" to "5 = very satisfied"
CSAT Score = (% of responses rated 4 or 5) × 100

Q4 2025
Customer satisfaction score (CSAT) in the banking and credit unions industry

Chase Bank achieves the highest customer satisfaction with an 89% rating, followed closely by Capital One at 87%. While most institutions, including USAA and Local Credit Unions (both 83%), maintained scores above 80%, Wells Fargo received the lowest rating in the group at 71%.



Q4. Customer satisfaction score (CSAT) by brands in the banking and credit unions industry

CSAT Quarterly Comparison

The Banking and Credit Unions industry showed a stabilizing trend in late 2025, with most institutions maintaining strong satisfaction levels despite minor Q4 adjustments. While Q2 generally represented a dip across the board, the sector recovered well in the second half of the year, ending Q4 with top-tier national banks and credit unions successfully holding onto their gains from Q3.

Banking and credit unions	Q1	Q2	Q3	Q4
Chase Bank	83	75	91	89
Capital One	90	74	88	87
Local Credit Unions	84	78	80	83
U.S. Bank	84	92	84	83
USAA	91	96	91	83
Citibank	71	76	80	81
Bank of America	80	73	86	80
Wells Fargo	70	61	82	71

Insights

In Q4, the sector was defined by resilience rather than volatility. Chase Bank (89 down from 91) and Capital One (87 down from 88) maintained their leadership positions with minimal declines, suggesting that their digital-first investments likely continued to pay off, offering the consistency customers prioritized during the busy holiday season. Citibank defied the slight downward trend seen elsewhere, posting a steady increase to 81 (up from 80), implying that recent service improvements probably resonated well with its customer base.

The most notable fluctuation involved USAA, which dropped to 83 in Q4 from a high of 91 in Q3 (and 96 in Q2). This significant correction suggests that while long-term loyalty remains high, specific end-of-year operational challenges—perhaps related to insurance cross-over issues or digital outages—likely frustrated members. Meanwhile, Wells Fargo (71 down from 82) saw a sharp reversal of its Q3 recovery, indicating that trust issues or service inconsistencies probably resurfaced to drag sentiment back down to Q1 levels.

Overall, the data indicates that while national heavyweights like Chase and Capital One offered a "safe harbor" of reliability, brands with more volatile service delivery, like Wells Fargo, struggled to maintain momentum.

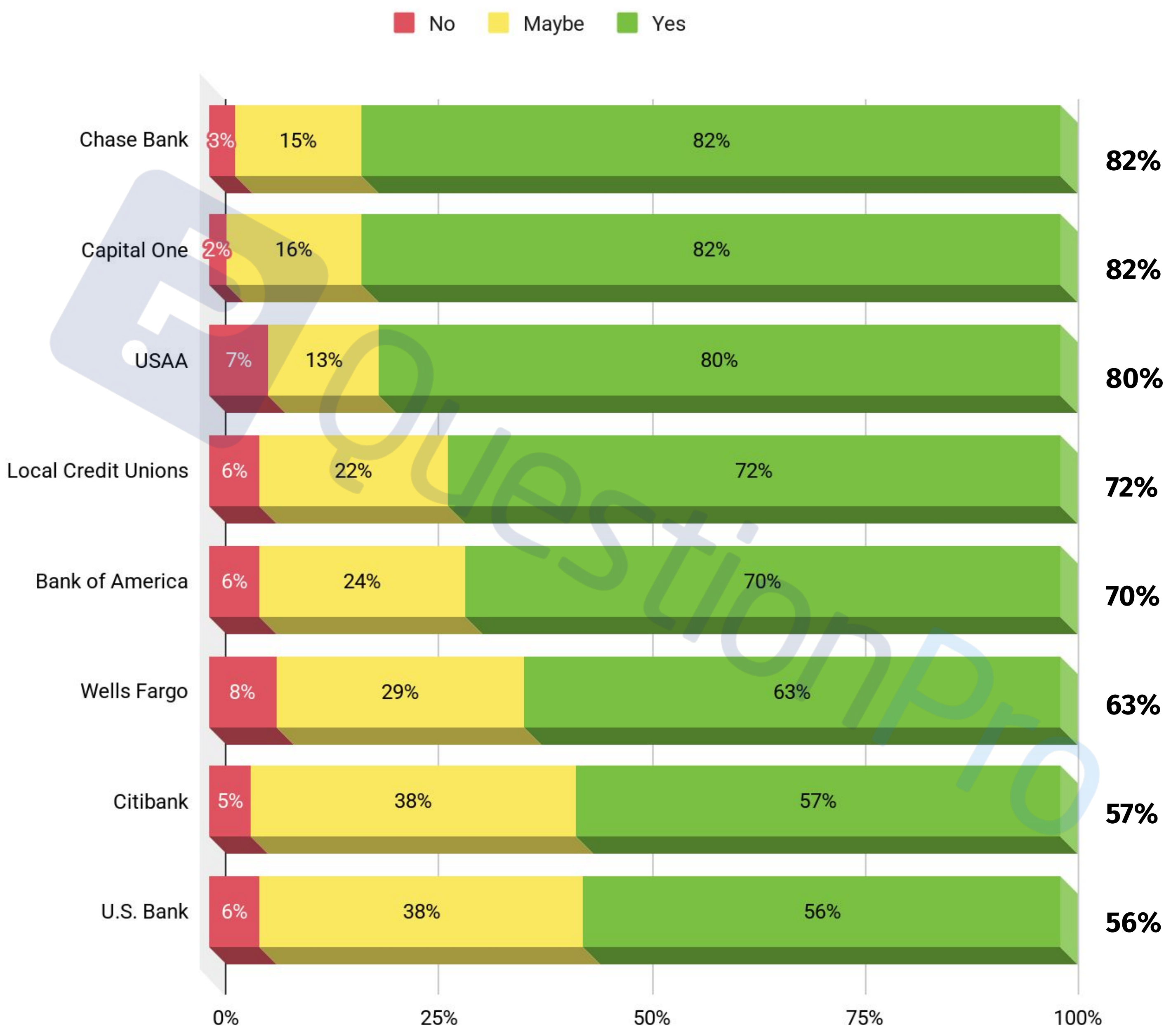
Question: "How satisfied are you with X?"
Scale: From "1 = very dissatisfied" to "5 = very satisfied"
CSAT Score = (% of responses rated 4 or 5) × 100

Future purchase intent

Q4 2025

Future purchase intent by brands in the banking and credit union industry

Chase Bank and Capital One are the clear leaders in future purchase consideration, both securing an 82% "Yes" response rate, followed closely by USAA at 80%. In contrast, U.S. Bank and Citibank show the lowest definitive intent (56% and 57% respectively), largely due to a much higher portion of undecided "Maybe" customers compared to the top brands.



Q4. Future purchase intent by brands in the banking and credit union industry

Purchase Intent Quarterly Comparison

In Q4, the banking sector experienced a significant cooling of Purchase Intent following a Q3 surge; Citibank (57 from 78) and U.S. Bank (56 from 78) posted the steepest drops, while USAA was the only major brand to grow its intent share (80 from 73), and Capital One held steady (82 from 82).

Banking and credit unions	Q1	Q2	Q3	Q4
Chase Bank	86	76	93	82
Capital One	81	74	82	82
USAA	73	73	73	80
Local Credit Unions	82	75	86	72
Bank of America	86	75	85	70
Wells Fargo	72	55	79	63
Citibank	79	67	78	57
U.S. Bank	82	79	78	56

Insights

The top-rated brands, Chase (82) and Capital One (82), maintained their leadership by appealing to "pragmatic" consumers seeking high-yield value and digital convenience during a period of economic caution. Capital One's stability is notable and aligns with the positive market sentiment surrounding its 2025 strategic expansion (including the Discover acquisition integration), which reinforced its reputation for no-fee banking and strong rewards, key drivers for value-conscious holiday shoppers.

The declining brands, Citibank (57), U.S. Bank (56), and Wells Fargo (63), saw their Q3 gains evaporate as the "shopping window" closed. The sharp Q3-to-Q4 drop (e.g., Citi falling 21 points) suggests that the Q3 spike was likely driven by temporary rate promotions or back-to-school spending needs that faded by year-end. As mentioned in broader financial reports, Q4 consumer behavior shifted toward "hunkering down" and managing existing accounts rather than opening new ones, penalizing traditional institutions that rely on aggressive acquisition offers rather than long-term relational value.

These contrasts suggest that in the final quarter of 2025, banking customers moved from exploration to consolidation, favoring institutions that offered consistent value and digital reliability over those relying on temporary promotional rates.

The Future Purchase Intent follow-up metric captures post-purchase loyalty by asking recent buyers, “How likely are you to purchase again from [Brand]?” Responses are reported as:
% Likely to Repurchase (Yes): Strong future intent
% At Risk (No): Potential churn signal
% Undecided (Maybe): Opportunity for brand reinforcement

Study profile

Study profile

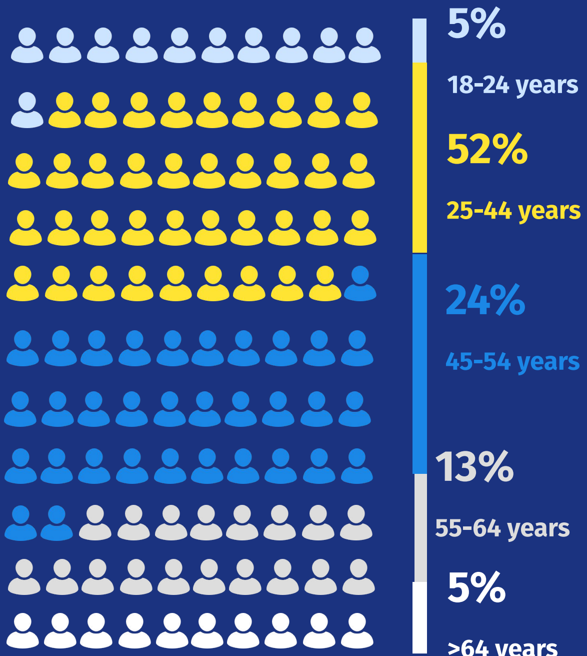
Objective of the study	Benchmarking data for NPS, CSAT, and future purchase intent across seven industries and their top brands.
Survey method	Structured online interviews in the QuestionPro Audience platform.
Target group	Participants aged 18 and over who live in the United States and are involved in purchasing decisions for products and services on their own or with others.
Sample	1,001 participants
Survey period	November 2025

Gender

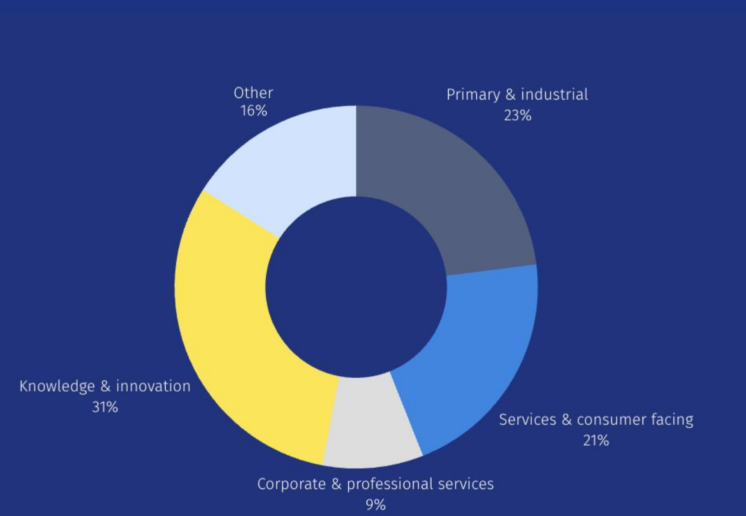
Male	Female	Other
51%	**48.8%**	**0.2%**

Job status

Age



Working industry by type and function



About QuestionPro

Acknowledged as a pivotal Customer Experience management platform by industry leaders such as Gartner, Forrester, and Quadrant Knowledge Solutions, QuestionPro CX is a customer-centric survey, analytics, and customer journey management platform.

We help you turn CX initiatives into competitive advantages, provide clear ROI and experiences that consistently exceed customer expectations.

With more than 5 million customers in over 100 countries, QuestionPro's main areas of activity are Customer Experience, Employee Experience and Market Research.

We are the only solution in the market to have all 3 components of the CX ecosystem:

- Customer journey management
- CX & VoC measurement and live tracking
- ClosedLoop feedback ticketing system

More than that, we have an amazing team of experts who can partner with you from vision to execution.

Let’s connect!

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TAKE SURVEY

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