



BANK OF ISRAEL

Office of the Spokesperson and Economic Information

Press release

February 11, 2026

The Supervisor of Banks publishes the findings of the 2025 Household Satisfaction Survey for the services of banks and credit card companies

- The 2025 survey shows stability in the willingness of household customers to recommend their bank (56 percent) and a decline in the perception of fairness (from 61 percent to 58 percent).
- Based on responses in the survey, 91 percent of the 4,000 respondents primarily use direct channels (such as digital and telephone services), while for only 4 percent of customers does the main interface with the bank take place at a branch.
- Across the various service channels, satisfaction with digital services remained high (about 90 percent). In addition, there was an increase in satisfaction with branch services (82 percent) and stability in satisfaction with telephone services (75 percent).
- Among customers who perceived the banks as unfair, high fees and interest rates were cited as the main contributing factors.
- This year's survey included new questions concerning customer satisfaction across a range of metrics: the extent to which customer problems are resolved, banks' proactiveness in reducing customer costs, and satisfaction with telephone waiting times.
- It is evident that smaller banks lead in household satisfaction on the two main indicators (overall satisfaction and perception of fairness) and in some of the parameters.

The Supervisor of Banks, Mr. Daniel Hahiashvili: "The quality of service provided to customers of the banking system constitutes a fundamental pillar of fair conduct toward customers, and the issue is a central focus of the Banking Supervision Department at the Bank of Israel. I view this survey as an important supervisory tool that enables both the Banking Supervision Department and the banking system to acquire meaningful insights directly from customers and to continually improve the service they receive. The survey results continue to indicate an upward trend in satisfaction with digital services as well as an increase in satisfaction with branch services, while at the same time revealing dissatisfaction with the problem solving by bank employees, telephone waiting times, and suggestions for cost reduction. Expanding the sample over the past two years has allowed us to present levels of satisfaction among the customers of smaller banks in the

system—for the first time in the case of some of those banks. It is evident that these small banks lead in customer satisfaction for some parameters, particularly the perception of fairness. This is an encouraging indicator from my perspective, which highlights the importance of introducing new players, a move the Banking Supervision Department has been promoting in recent years. I attribute importance to publishing the survey results and believe that this contributes to competition and fairness in the banking system. We will continue to closely monitor the level of service in the banking system and will work to improve and ensure fair and efficient service for all customers.”

In recent years, the Banking Supervision Department has conducted surveys of service levels in order to ascertain the quality of services provided by a bank, as perceived by its customers and in comparison to other banks and to past surveys. The purpose of conducting these surveys and publishing their findings is to strengthen fairness and competition in customer service. This is accomplished by providing a snapshot—from the customer’s perspective—of the service provided, and in accordance with the findings, issues requiring improvement are highlighted. In this way, an incentive is created for banks to improve customer service. The survey published today focuses on household customers, while the annual survey of small business customers will be published in the near future.

Given the importance attributed by the Bank of Israel to the survey results, we have doubled the sample size over the past two years. It now includes 4,000 respondents surveyed in two waves of 2,000 each—one at the beginning of each year and one at the end. The richness of the data makes it possible for the Banking Supervision Department to present customers with statistically significant results on satisfaction levels for more banks, such that the current survey includes additional small banks and additional banking services.

Another area of improvement is in the accessibility of the data, which are presented on the Bank of Israel’s [Bank of Israel Equalizer](#) (currently available only in Hebrew). Accessibility to data allows the public to peruse and analyze the data at any time and therefore to make more informed decisions. Furthermore, there is an expanded capability for analysis in the [presentation of comparative data \(“dashboard”\)](#), which facilitates the examination of changes in the satisfaction of banking customers, across different segments and over time, all of which is presented in an intuitive and convenient format. A detailed slide presentation of the various findings is attached to this press release.

Survey findings regarding the service provided by the banking system

Below are the main findings of the 2025 Household Satisfaction Survey, compared to the findings of the 2024 survey:



Willingness to recommend one's bank to a friend or family member remained basically unchanged at 56 percent.



The perception of fairness in the banking system declined to 58 percent from 61 percent in the previous survey.



Satisfaction with the use of bank apps and websites remains high at 89 percent.



New – Satisfaction with the resolution of customer problems by the bank's employees stands at 50 percent.



New – Satisfaction with the cost reduction tips and services provided by the bank stands at only 29 percent.



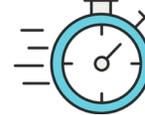
Satisfaction with ATMs remained unchanged at 83 percent.



Satisfaction with the service provided at the branches increased to 82 percent from 78 percent in the previous survey.



Satisfaction with the telephone call centers remained unchanged at 75 percent.



New – Satisfaction with telephone waiting times for a human response is 46 percent.

Service provided by the credit card companies

Below are the main findings of the 2025 Household Satisfaction Survey as compared to the 2024 survey:



Willingness to recommend a credit card company to a friend or family member remained basically unchanged at 58 percent.



The perception of the credit card companies' fairness toward customers declined to 59 percent from 61 percent in the previous survey.



Satisfaction with credit card companies' apps and websites remained basically unchanged at 86 percent and 82 percent respectively.



Satisfaction with telephone call center services declined to 70 percent from 73 percent in the previous survey.

Appendix – Survey methodology

In order to achieve the goals of the research, an online survey was conducted among 4023 respondents. They constitute a nationwide representative random sample of the Israeli population aged 18–74 who are connected to the internet. In addition, a telephone survey was conducted among 120 other respondents in order to represent members of this age group who are not connected to the Internet. Of the total respondents (4,143 in total), 4,046 who reported that they have a private, sole/main current account at one of the banks continued to answer the survey. To maintain the representativeness of the sample, quotas were maintained by gender and age according to their true proportions in the population (based on data from the Central Bureau of Statistics), as well as representation according to the following two parameters:

- a. Representation of four population groups: general, ultra-Orthodox, Arab, and Russian.
- b. On the geographic level, representation by eight regions: North, Haifa, Sharon, Tel Aviv, Center, Jerusalem, South, and Judea and Samaria.

In order to increase the reliability of the findings by neutralizing random timing bias, the samples were split into four different subsamples, which were surveyed at intervals of approximately one to ten days. In the research report, only statistical cells of at least 60 are presented. For example, if one of the banks had fewer than 60 customers, the responses of that bank's customers were calculated only within the overall averages and were not presented separately. Data collection was carried out in two waves: one during March and the other during August–September.

The introduction to the questionnaire was constructed so that respondents could not know who was conducting the questionnaire, with the goal of preventing researcher bias.

The survey was conducted by the Rushinek Institute.