



UK Banking
& Finance
Awards 2026

RFI GLOBAL
Intelligence to bank on

Defining excellence in UK banking:
Insights from the 2026 award winners

Introduction

The UK banking sector is navigating a period of sustained transformation. As we enter a new phase of digital maturity and AI becomes embedded in everyday life, the way consumers and businesses engage with financial services is changing rapidly. At the same time, economic pressure and intensifying competition are redefining expectations of value, service and loyalty.

Against this backdrop, customer behaviour is more dynamic and complex. Expectations are rising, choices are expanding, and loyalty is weakening. For financial institutions, the challenge is not only to keep pace but to respond effectively in a more demanding and competitive environment.

RFI Global's UK Banking & Finance Awards recognise the institutions leading the market by delivering against these dynamics. Unlike

traditional industry-judged awards, they are grounded entirely in the **voice of the customer**. Winners are determined from insights from over **16,000 consumer and 4,500 business interviews, alongside thousands of banking app interactions** captured via our iSky Radar platform. Together, this provides a robust and comprehensive view of performance across digital experience, product excellence, customer service, and brand strength.

Congratulations to all our winners, who have demonstrated a clear ability to anticipate and exceed customer expectations, build meaningful and lasting relationships, and set the standards for financial services in the year ahead.

Read on to discover the leading institutions, the trends defining customer expectations across consumer and business banking, and what it takes to achieve excellence in UK financial services.

Expectations are rising, choices are expanding, and loyalty is weakening.



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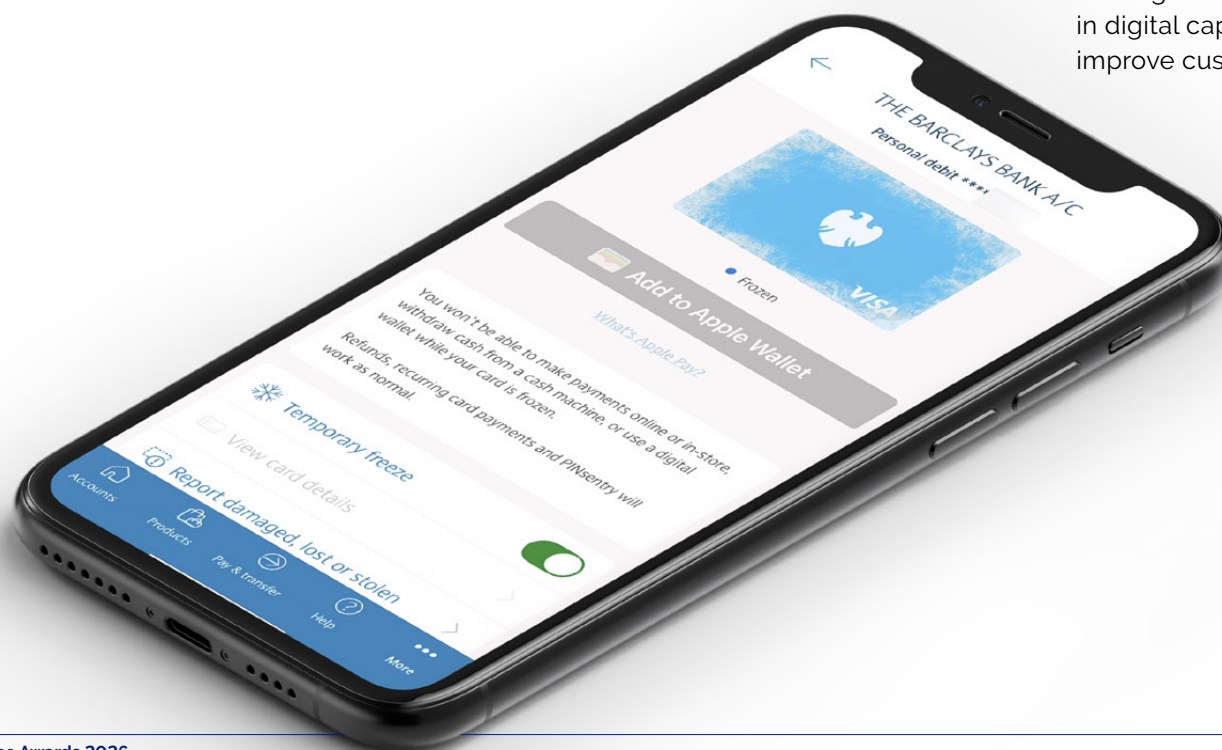
SECTION 01 DIGITAL EXPERIENCE

The new era of digital banking: Raising the bar for digital experience in the UK



The UK banking sector has entered a new phase of digital maturity. Design polish and feature launches alone no longer define market leaders. What differentiates institutions in 2026 is the depth of genuinely useful self-service functionality, combined with low-friction journeys that allow customers and small businesses (SMEs) to complete critical tasks quickly and confidently.

This year's UK Digital Excellence Awards benchmark banks' mobile functionality based on what users say matters. We weight functions according to customer-rated importance, ensuring the results reflect meaningful capability rather than cosmetic features. The awards are based on our Voice of Customer (VoC) measure, reflecting how well users feel their digital banking needs are met, alongside a friction score that quantifies the number of steps required to complete key tasks. This shows which banks are translating digital investment into tangible customer value.

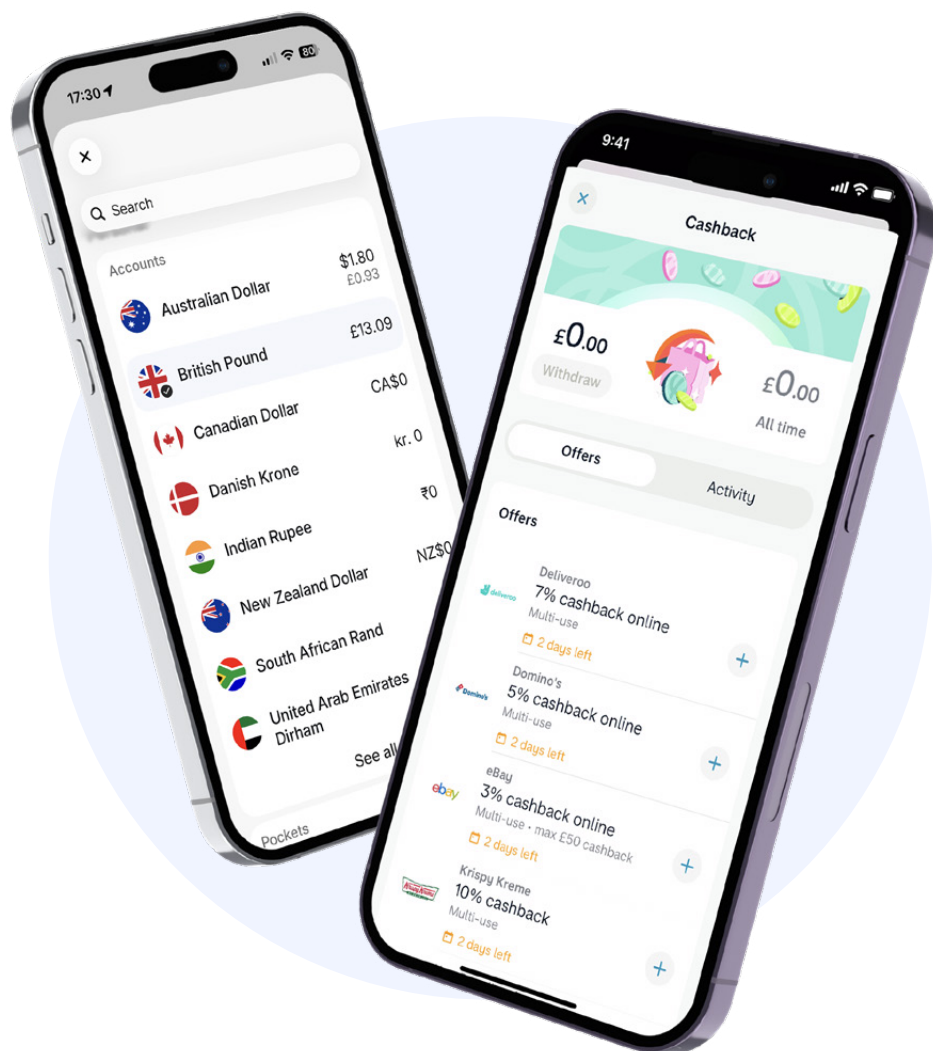


Incumbents strengthen their digital propositions for consumers

Among the Big Six retail banks, Lloyds led on retail iPhone app user experience, closely followed by Barclays and NatWest (RBS). We also see that incumbents are closing the historical perception gap with digital challengers, particularly in core self-service capabilities such as payments, card controls, transaction visibility and account management.

Barclays also distinguished itself as the **Most Frictionless Consumer iPhone app - Big Six**, while Lloyds and NatWest (RBS) likewise performed strongly on journey efficiency. This balance of customer advocacy and reduced complexity reflects a deliberate focus on streamlining high-frequency tasks like faster payments, card freezing and transaction search.

While legacy infrastructure can constrain rapid innovation, the leading incumbents demonstrate that sustained investment in digital capability - not just visual refreshes - can materially improve customer perception.



Challengers set the benchmark for retail advocacy

If incumbents are strengthening, challengers are redefining expectations.

Revolut won the **Best Consumer iPhone app - non-Big Six** institutions, followed by Monzo and TSB. These results reinforce a consistent pattern: digital-first institutions continue to resonate strongly with customers, particularly in areas like real-time spending insights, budgeting tools, instant card controls and international payments.

On friction, Monzo delivered the most streamlined non-Big Six retail experience, narrowly ahead of Revolut, with Starling and TSB also performing strongly. These banks have architected their apps around speed and immediacy, ensuring common tasks require fewer taps and less cognitive effort.

The combination of high advocacy and low friction signals a structural advantage: challengers are not simply adding features, but designing digital experiences around control, transparency and responsiveness.

Business banking: digital migration accelerates

The most significant shift in this year's results is in the digital capability in apps for small businesses (SMEs). Revolut led business iPhone app customer sentiment amongst non-Big Six, followed by Starling and Monzo. Barclays emerged as the strongest Big Six performer in business banking, ahead of NatWest.

This reflects a migration of SMEs toward digitally native providers offering multi-currency accounts, integrated card management, streamlined user permissions and efficient international payments. For internationally active SMEs, digital-first propositions increasingly feel purpose-built rather than retrofitted.

The gap between challenger and incumbent performance in business banking is narrower than many assume. Barclays' position suggests that established banks can compete effectively when they prioritise end-to-end digital functionality and reduce operational friction.

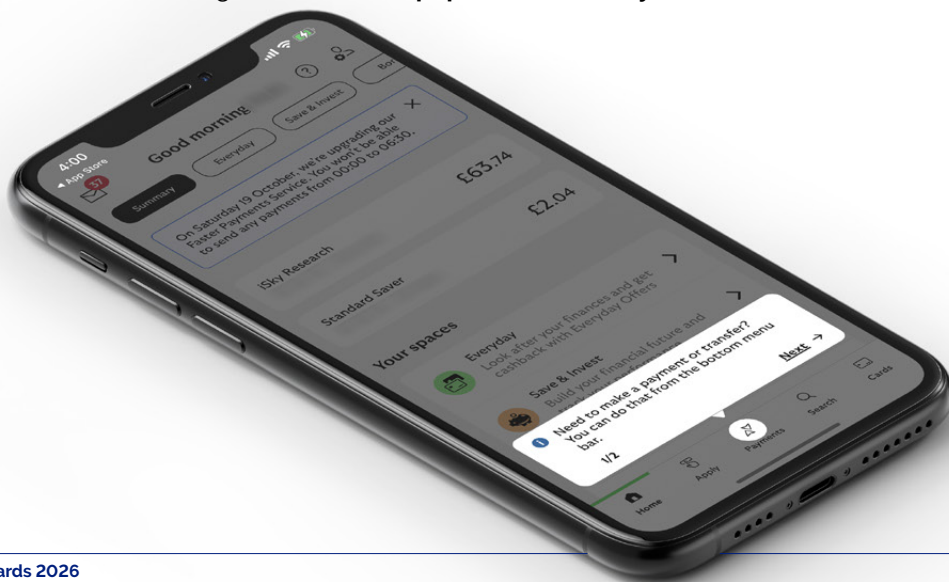
What the longitudinal data shows

Multi-year evaluations of weighted digital functionality across UK banks reveal a consistent theme: sustained investment in high-priority self-service capabilities drives durable market leadership.

While individual feature counts fluctuate as functions are added or retired, relative positioning has remained comparatively stable. Digital challengers have consistently offered deeper weighted functionality across high-importance tasks, particularly in card controls, international payments, budgeting tools and in-app support.

At the same time, the Big Six banks have materially improved their weighted functional coverage over time. The narrowing perception gap suggests incumbents are successfully translating capability expansion into improved customer sentiment.

The data reinforces a key insight: banks that focus on capability density aligned to customer importance outperform those focused primarily on interface redesign.



Looking ahead

The UK digital banking market is no longer defined by who has the most modern interface, but by who enables customers to act quickly, independently and securely.

For retail customers, real-time control over spending, instant card freezing, seamless, faster payments and intelligent budgeting tools are now baseline expectations. For SMEs, multi-user permissions, integrated accounting connectivity and efficient cross-border payments are becoming decisive factors in provider choice.

The 2026 results show two parallel truths: challengers continue to lead in advocacy and friction efficiency, while leading incumbents are demonstrating that scale and legacy infrastructure are no longer insurmountable barriers to digital excellence.

As competition intensifies, the banks that will thrive are those that combine deep functionality in areas that customers prioritise, with intuitive, low-friction journeys. This enables customers and businesses to manage their financial lives without branches, paperwork or delay.

Digital Experience award winners

UK Banking
& Finance
Awards

Best consumer iPhone
app VoC - Big Six



Best consumer iPhone
app VoC - Non-Big Six

Revolut

Most frictionless consumer
iPhone app - Big Six



Most frictionless consumer
iPhone app - Non-Big Six

monzo

Best business iPhone
app VoC - Big Six



Best business iPhone
app VoC - Non-Big Six

Revolut



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SECTION 02 BANKING PRODUCTS

Beyond price:

What defines
leading banking
products in 2026



Appetite for new banking products is at an all-time high. Yet just three in ten UK consumers strongly feel that their bank offers attractive and innovative banking products. Fewer still see anything unique.

RFI Global's data reveals a stark warning for banks: relationships are fragmenting as customers opt to shop around. Banks that combine a strong product reputation with timely, relevant engagement will be best placed to earn loyalty.

What builds a strong product offering?

Our research shows that four key factors shape perceptions of a bank's product offering:

- Products must be simple and easy to understand
- Banks need a broad range to cater to all needs
- Pricing must be competitive
- Rewards must feel relevant and worthwhile.

Strong performers deliver consistently across all four product factors. Nationwide secured the **Best Overall Consumer Banking Product** award as its main bank customers felt that the bank as a whole delivered consistently in all four areas.

The key challenge is differentiation. While simplicity and product range matter most, they are harder to stand out on, with comparison sites driving consumers towards the most competitive rates and rewards.

Price is key, but doesn't define value

Competitive pricing remains a powerful trigger. With current interest rates, 44% of savers are reassessing their accounts – a figure that has doubled over the last year. However, rates and fees alone do not define value. When choosing new financial services, half of SMEs now tell us that other factors are just as important.

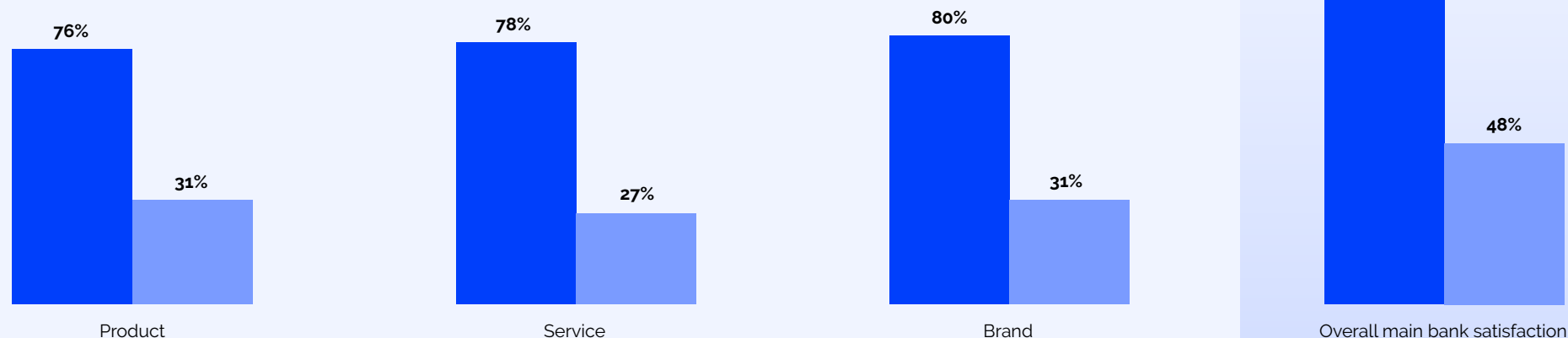
Customers continually weigh up value. Our credit card data illustrates that many credit cardholders accept annual fees when rewards feel meaningful. When rewards lose value, cardholders are twice as likely to start shopping around. American Express stands out for strong rewards, winning **Most Recommended Credit Card** awards for both consumers and SMEs.

Similarly, while pricing considerations have been a key factor driving fintech use, a large part of their appeal is the potential to simplify day-to-day financial management. In fact, for consumers, the ease of application and getting up and running is a stronger driver than price.

Banking Product award winners		UK Banking & Finance Awards
Best overall consumer banking product		
Best consumer rewards and benefits programme		Revolut
Most recommended consumer savings provider		Revolut
Most recommended consumer current account		first direct
Most recommended consumer credit card		
Best business current account experience		monzo
Best business loan services		
Most recommended business credit card		

The impact of a great onboarding process on product satisfaction

■ Good recent application experience ■ Average recent application experience



Source: RFI Global Orion UK Consumer Banking Survey

Onboarding sets the tone for the relationship

An easy application is no longer just an operational process. It can act as a driver of choice in its own right. Revolut's streamlined onboarding and wider mobile experience underpinned its success as **Most Recommended Consumer Savings Provider**. In the SME space, Santander won **Best Business Loan Services**, leading for its transparency in lending decisions. With many SMEs facing long approval times, managing expectations across the journey is just as important as streamlining for speed.

What's more, the onboarding experience has the power to determine how customers judge a relationship. A strong application experience significantly lifts product satisfaction, yet, crucially, its impact doesn't stop there. The halo effect extends to perceptions of service, brand

and overall satisfaction. Conversely, a poor experience creates negative perceptions.

Anticipating needs is the next frontier

Getting the basics right is key. Customers want simple, easy-to-understand products that meet their needs. However, true differentiation increasingly comes from understanding what customers will need next.

Ongoing engagement will keep banks visible when the next product decision arises. That requires timely, relevant prompts that genuinely anticipate customers' needs rather than generic offers. This could mean building savings tools and tips linked to major life events for consumers. For SMEs, it may mean identifying emerging cash flow pressures and offering

support early. Looking ahead, we expect banks to rely more on behavioural, AI-powered insights to deliver high levels of personalisation.

In an active market, financial institutions need to continually reaffirm their value. Institutions that can position themselves as a trusted financial partner, proactively offering services in line with customers' wider financial goals, will be best placed to establish themselves as the go-to product provider.



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SECTION 03 CUSTOMER SERVICE

Delivering excellence:

What sets customer service leaders apart in UK banking



Customer service is more than a key metric to track; it is the bridge between financial services providers and their customers. This has been true since the days of merchant traders lending to farmers but, in modern banking, it has become a competitive differentiator. While the role of service remains constant, how service needs are best met, and why they matter, have evolved in tandem with financial services.

Our awards recognise providers delivering standout service experiences across consumer and business banking, from consistent everyday support to high-quality relationship management and access to specialist expertise when customers need it most. In retail, Nationwide stood out, winning the **Best Overall Customer Service** and **Best in-Branch Experience** awards. Amongst SME's, HSBC ranked highest for **Best Service Quality from Key Contacts**, Santander for **Best Relationship Managers** and Barclays for **Best Access to Sector Expertise**.

What drives customer service excellence?

Service is often thought to be primarily about issue resolution – but this is only one facet. In reality, service has become exponentially more complex and is a blend of both operational and interpersonal factors.

Operational aspects include speed of resolution, staff availability and overall efficiency. Equally important is the human dimension, understanding customer needs and proactively meeting those needs.

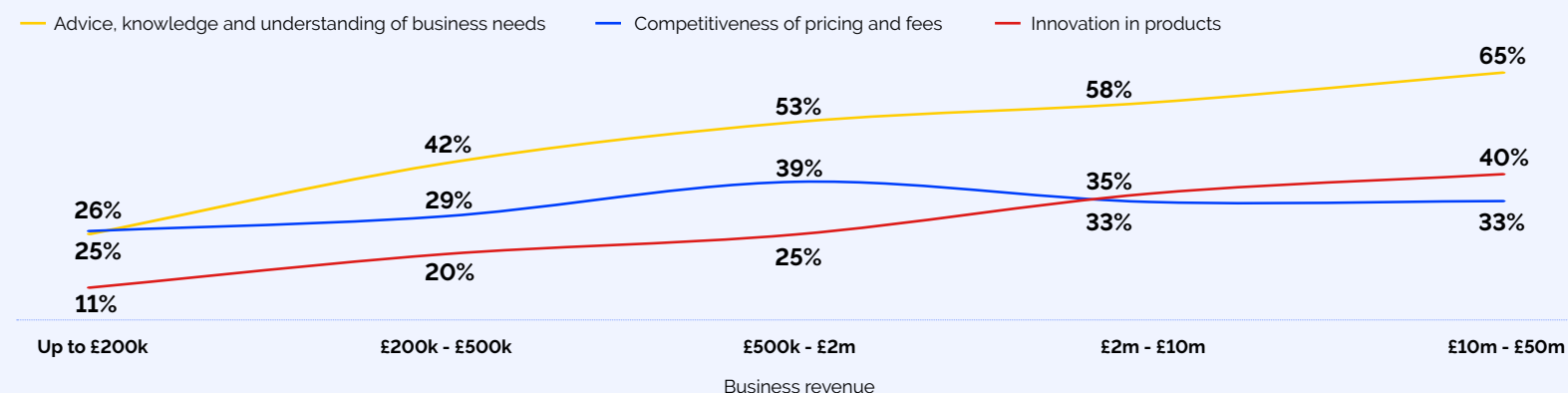
The interplay of these facets is paramount to raising the bar in customer service. As it stands, consumers are generally satisfied with at least one of these aspects – but few experience both at a consistently excellent level.

So, to raise this (already high) bar, providers must exceed expectations, and anticipating customers' specific needs in service is key. Consumers are willing to receive proactive guidance to help them manage their financial situations and long-term planning. This is because banks are the most trusted institution: 81% trust banks on financial safety, compared to 61% for the government and 36% for emerging technology companies.

SMEs also experience this same interplay of trust, operational, and interpersonal aspects, but there are additional dimensions. As an SME grows, the focus on service in provider choice becomes even more pronounced and can even outweigh the competitiveness of pricing and fees.

Service becomes more important as SMEs grow and needs become more complex

% as a key driver of bank choice



Source: RFI Global UK SME Banking Council



Customer Service award winners

UK Banking
& Finance
Awards

Best customer service -
consumer banking



Best in-branch experience -
consumer banking



Best service quality from
key contacts - business banking



Best access to sector expertise -
business banking



Best relationship managers -
business banking



This is because, as SMEs become more complex, the need for advice and more tailored services increases. This is also true of products, digital solutions and value-added integrations where micro-SMEs are generally less demanding – but service is key across all. Service underlies all aspects of the (undeniably important) query resolution, but it goes beyond this – SMEs see service as both a factor that can compound or negate issues. They then require a more specific type of interaction – one that truly values their complexity. It is how providers demonstrate this understanding of the complexities of a business's financial ecosystem, holistically, that is key to raising the bar in service.

Implications for the future of customer service

Customer service is an iceberg. What you can plainly see above the water only accounts for 10% of what customer service truly means. A negative experience can make customers five times more open to considering switching, while the same variation in digital experiences has half the effect.

Drawing on over 20 years of tracking how customer service has evolved in financial services, there is one prediction we'd make today - that customer service will only become an increasingly critical differentiator over the coming years.



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SECTION 04 BANKING BRANDS

Brand leadership:

Building trusted,
high-impact
financial brands



In a competitive market, trust is the real differentiator

In our UK consumer and SME voice-of-customer research, brand and image-related factors consistently rank among the top three drivers of advocacy. They are critical in building strong customer relationships. What matters most is understanding how trust is built, and what truly resonates with UK consumers and businesses.

Across both segments, transparency throughout the product application process is the single most important factor in defining trust. In a loan application, for example, customers value a clear rationale for decisions, visibility of the steps involved, and certainty when funds will be received. These are key moments where trust can be established or lost.

A strong understanding of the customer underpins trust. Recognising a customer's life stage, or a where a business is in its life cycle, enables financial institutions to proactively offer relevant products and services at the right time and through the right channel.

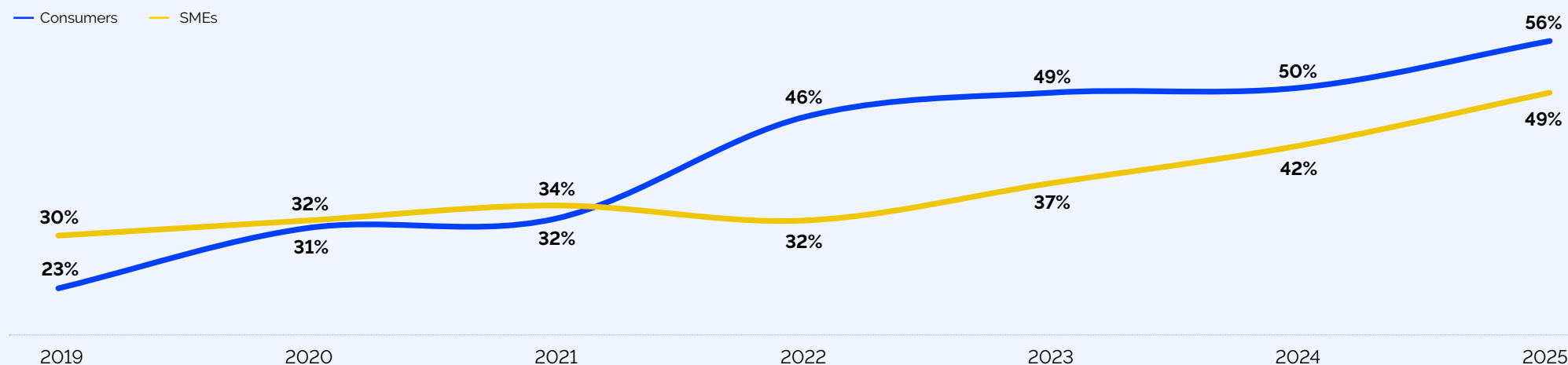
This is reflected in our award outcomes. Among consumers, Starling stands out for delivering the strongest perceptions of honesty and trustworthiness, alongside a top three position for brand image, reputation and transparency. As a result, it won the **Most Trusted Consumer Bank** and **Most Innovative Consumer Bank** awards, as well as the **Most Innovative Business Bank** award. Among SMEs, transparency is a competitive advantage. While three in five SMEs are satisfied with their main bank's transparency in decision making, this rises to over two in three among Lloyds

customers, the winner of the **Most Trusted Business Bank** award, main bank customers. This highlights how consistent delivery against trust-driving attributes underpins brand leadership.

Beyond the buzzwords: what innovation really means in 2026

The continued rise of digital-only provider usage among UK consumers and SMEs has fundamentally reshaped the competitive landscape. As a result, the question of what innovation really means is being asked more than ever. Our response is clear. Innovation is not about reinventing the wheel. Successful innovation means identifying genuine customer pain points and delivering solutions that have a tangible impact on customers' day-to-day financial lives.

Consumer and SME adoption of fintechs/challengers



Source: RFI Global UK SME Banking Council

Customer perceptions of impact-driven innovation provide a clear lens on this year's winners. Starling leads the market across consumer and SME banking, due to consistently stronger perceptions of ongoing innovation. While just under three in five consumers are satisfied with the level of innovation delivered by their main bank, this rises to three in four among Starling customers. This performance is mirrored in the SME space, where 81% of Starling customers are satisfied with the innovation in their digital banking performance, 20% ahead of the market. Starling's accounting solution within the app, and the recently launched Making Tax Digital tool, will have shaped these perceptions.

Commitment to growth: unlocking SME loyalty

Commitment to growth remains a long-standing pain point for UK SMEs and a clear opportunity for differentiation. The factors most closely associated with perceptions of commitment include transparency in decision-making, proactive advice and access to sector expertise.

Demonstrating a strong understanding of the business, the challenges it faces, and its stage of growth enables financial institutions to meet and exceed customer expectations. Increasingly, SMEs are seeking strategic partnerships that extend beyond traditional banking, with a growing appetite for initiatives that unlock long-term ambition.

NatWest leads the market on commitment to growth, with over two in three of its main bank customers satisfied, compared with under three in five across the wider market. Initiatives such as NatWest's Accelerator programme provide a tangible example of beyond-banking support, helping businesses access expertise and guidance when and where they need it. This depth of commitment will continue to shape SME relationships and long-term success.

Building enduring financial brands

The strongest financial brands are those that translate deep customer understanding into transparent experiences, meaningful innovation and long-term partnership. As competition intensifies and expectations continue to rise, it is sustained delivery against these qualities that will differentiate market leaders and successful brand performance in the years ahead.

In an increasingly commoditised market, the ability to deliver relevant, trusted and impactful experiences at scale will set leading brands apart.

Customer Service award winners		UK Banking & Finance Awards
Most trusted consumer bank	STARLING	
Most innovative consumer bank	STARLING	
Most trusted business bank	 LLOYDS	
Most innovative business bank	STARLING	
Commitment to long-term growth for businesses	 NatWest	



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SECTION 05 OVERALL

Best in class:

What defines the UK's
leading banks in 2026



The winners of RFI Global's overall awards are the UK's most recommended, most innovative and most trusted banks. Across both consumer and business banking, they stand out for delivering consistently across all four award pillars digital experience, product, customer service and brand, demonstrating what defines leadership in today's market.

What sets the best retail banks apart?

The five overall awards were shared by four banks that continue to set the benchmark for delivering consistently strong customer experiences. Their performance translates into market-leading satisfaction scores, earned through sustained focus on trust, relevance and day-to-day value for customers.

Nationwide was named the UK's **Most Recommended Consumer Bank** among the Big Six, reflecting its standout advocacy levels. In our 2025 research, 57% of Nationwide customers said they would recommend the bank to a friend or colleague; an 8-percentage-point lead over the nearest competitor and a clear signal of deep customer satisfaction.

Among mid-sized and challenger banks, Starling secured the award for **Most Recommended Consumer Bank**. Nearly two-thirds

(63%) of its customers said they would actively encourage others to open an account, underlining the strength of its proposition and the loyalty it has built in a highly competitive segment.

Chase received the award for **Best Youth Banking Proposition**, recognising the bank that resonates most strongly with 18–24-year-olds. Our research shows Chase is also the provider this age group finds most appealing when considering a switch, highlighting its success in capturing attention at a critical life stage.

The mass affluent market remains a key strategic battleground, and Barclays claimed the award for **Best Bank for Affluent Consumers**. This recognition is grounded in superior customer satisfaction, with Barclays' NPS of +51 comfortably outperforming its Big Six peers. The bank is the main provider for a quarter of UK mass affluent customers, twice the share of its closest rival.

Starling was ultimately crowned the **Best Overall Consumer Bank** for 2026, reflecting its exceptional all-round performance across the awards programme. Its wins as **Most Trusted Consumer Bank**, **Most Innovative Consumer Bank** and **Most Recommended Consumer Bank** outside the Big Six, underscores a model of growth built on trust, innovation and advocacy.



What sets the leading business banks apart?

Business banking has historically received less attention than retail banking, but that imbalance has shifted decisively. In recent years, the segment has become one of the most competitive areas of the market, driven by rising expectations from business owners and increased activity from fintechs and challengers.

As with our consumer banking categories, all awards were determined by the views of business owners and senior decision-makers surveyed as part of our 2025 research. This means that the results directly reflect the sentiment and experiences of customers.

The award for **Most Recommended Business Bank** was presented to Allica. The bank has delivered strong outcomes for its customers over the past year, which is reflected in consistently very high satisfaction and advocacy among its client base in our most recent research waves.

Starling continued its strong performance at the 2026 RFI Banking & Finance Awards, winning **Best Everyday Business Bank**. This recognition reflects consistently high scores for ease of interaction and the ability for customers to complete core banking tasks efficiently, which are key drivers of value for small and growing businesses.

In the mid-market segment, HSBC won the award for **Best Mid-market Commercial Bank**. The bank performed strongly across the areas most critical to larger businesses, including overall service quality, sector expertise and satisfaction with relationship management. This reinforces its position as a leading partner for established commercial clients.

Looking ahead to the landscape in 2027

Our 2026 awards recognise what it took to be a market leader today. The UK's leading banks combine digital capability, strong products, high-quality service and brand reputation into a seamless proposition. This drives higher levels of trust and advocacy, underpinning long-term growth. As competition intensifies, the ability to deliver across all four pillars consistently at scale will be what separates market leaders from the rest.

So, what will it take to be at the forefront in a year?

Against a background of geopolitical uncertainty, ever-growing customer expectations, rapidly evolving technology and deepening competitive intensity, banks can't afford to stand still.

We do not yet know who the winners of our 2027 Banking & Finance Awards will be, but we do know they will be the institutions that stay close to customers, understand their needs and deliver.

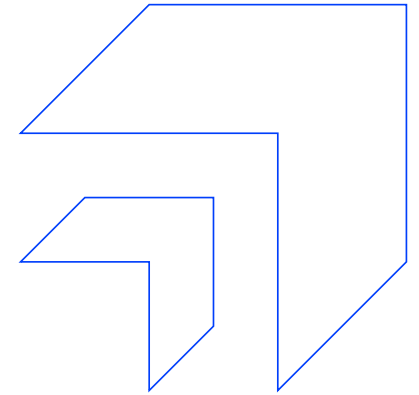


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Customer Service award winners		UK Banking & Finance Awards
Best overall consumer bank	STARLING	
Most recommended consumer bank - Big Six	nationwide	
Most recommended consumer bank - non Big Six	STARLING	
Best youth banking proposition	CHASE	
Best bank for affluent consumers	BARCLAYS	
Most recommended business bank	Allica Bank	
Best everyday business bank	STARLING	
Best mid-market business bank	HSBC	

Conclusions and implications

Across this year's awards and supporting research, a clear picture emerges of how customer expectations are evolving in UK financial services. While the specific needs of these segments differ, some common themes define leading institutions.



Consistency underpins performance. Leaders are not defined by strength in a single area, but by their ability to deliver high-quality experiences across digital, product, service and brand. This joined-up performance is increasingly critical as customers judge providers as a whole, not in silos.

Trust remains fundamental, but its nature is evolving. It is no longer assumed or built through brand alone, but earned through transparent communication, consistent delivery and a clear focus on meeting customer needs. Institutions that place the customer at the centre of everything are best positioned to build lasting relationships.

Digital remains a primary battleground, but benchmarks have shifted. Success is no longer defined by the interface alone, but by enabling customers to act quickly, independently and securely. Low-friction, intuitive journeys are now expected, with simplicity playing a key role in driving engagement and satisfaction.

Onboarding is a defining moment that sets the tone for the relationship and provides an early opportunity to demonstrate value. Institutions that get this right are better placed to drive deeper engagement and long-term growth.

Innovation is also being redefined. It is not about introducing new features, but about solving genuine customer pain points. This requires not only a deep understanding of customer needs but also anticipating future needs and responding proactively.

Ultimately, institutions setting the standard in UK financial services combine strong value propositions with deep customer insight, proactive engagement and consistently high-quality delivery. This ability to execute across all dimensions will be critical to sustaining trust, strengthening relationships and maintaining competitive advantage in the years ahead.



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Our experts

We'd love to discuss the trends and future developments in the financial services market with you. Please get in touch to arrange a call.



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Mark is the founder of iSky Research, now part of RFI Global. With nearly two decades of experience in communications, user experience and information systems, he is a recognised authority on digital transformation in global banking and insurance sectors.



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Indu is a Global Account Director at RFI Global with over 20 years of experience driving success for leading Financial Services firms. She excels at partnering with senior stakeholders to deliver complex, high-impact projects that align with clients' strategic goals. Indu leads global, multi-disciplinary teams, ensuring that each initiative is executed with precision and measurable results.



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Kieran is an experienced financial services research director, advisor and team leader. He helps clients in the banking and payments industry make better, more informed strategic decisions. For over 20 years, he has worked closely with large banks, payment networks, technology vendors and consultancies on topics including digital engagement, open finance, payments and data monetisation.



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Jonathan Ruston is an Insights Director at RFI Global, specialising in SME and commercial banking. He has over 10 years of experience in research and analysis. Jon spearheads RFI Global's SME/Commercial presentations to clients in North America and EMEA.



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Joe leads RFI Global's business payments and merchant acceptance programmes, bringing deep expertise across the research process, from designing impactful surveys to delivering engaging presentations to audiences from junior analysts to managing directors and C-suite. Joe is a trusted partner for large traditional banks and newer, digital-only players, helping them navigate the evolving payments landscape.



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Elia is responsible for RFI Global's retail banking research across EMEA. She has 10 years of experience designing and delivering reports on global retail banking trends and innovation, providing strategic recommendations to support clients in their business decisions.

Our solutions

Success in financial services requires timely, actionable insight

RFI Global's UK portfolio helps you understand retail and business customer needs, attitudes and expectations, track performance over time, compare your digital experience and benchmark against competitors.

Orion Consumer intelligence



Orion is a single, trusted source of forward-focused intelligence, designed to inform strategic direction and tactical decisions. Covering banking, payments, savings, investments, lending, channels and innovation, it provides a 360° view of consumers' financial lives. Powered by quarterly insights from 4,000 UK consumers, it delivers robust, in-depth insights tailored to your needs. It goes beyond behaviours to reveal the 'why' behind decisions, enabling you to identify opportunities, strengthen engagement and drive growth.

 [Find out more about Orion here](#)

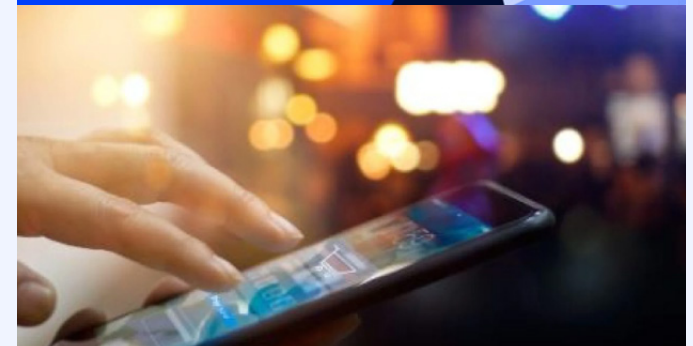
Councils Business intelligence



UK Business Councils provide a comprehensive view of how businesses bank, pay and accept payments, and what they expect from financial institutions. Informed twice a year by 2,000 SMEs (turnover up to £50m), 2,000 merchants (card accepting businesses) and 500 mid-market enterprises (£50-£500m), they deliver authoritative intelligence across business banking, payments and merchant acceptance. From customer loyalty to payment behaviour, they help you prioritise investment, close performance gaps and capture growth opportunities.

 [Find out more about UK Business Councils here](#)

iSky Radar Digital performance intelligence



iSky Radar provides a comprehensive, real-world view of how customers experience your digital channels and how you perform against competitors. Based on thousands of observed consumer and business interactions and rigorous benchmarking, it identifies where digital journeys succeed, where they stall, and how to improve satisfaction, conversion and competitive advantage.

 [Find out more about iSky Radar here](#)

Celebrating our 2026 winners

Here are a few highlights from our awards event.
We hope to see you there next year.





RFI GLOBAL

Intelligence to bank on

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