

REPUTATION BY CARMA: UK FINANCE

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CARMA

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“Few industries face reputational scrutiny quite like banking. In the UK, where trust, performance, and service expectations run high, the way banks communicate - and are talked about - matters more than ever.”

The Reputation Index

Welcome to the inaugural edition of The Reputation Index, CARMA’s monthly reporting series tracking the evolving reputations of leading companies across four sectors: Finance, FMCG, Retail, and Tech.

Each report analyses the same set of companies using CARMA’s robust methodology to give each a Reputation Score – a clear, single metric showing how the public view a company.

Companies are scored against six core Reputational Pillars - Products & Services, Performance, Conduct, Culture, Vision, and Sustainability – to reveal what truly shapes brand perception. Over time, the Reputation Index will show how brand’s reputations evolve, which narratives drive change, and how brands can proactively manage their public image.

For more on our methodology, see the appendix at the end of the report.

The following banks have been included:



Revolut

HSBC UK

Our Pillars



Products & Services

Anything related to their customer offering, such as quality, reliability and customer service.



Culture

Anything related to their organisational culture, such as employee treatment, health & safety, diversity & inclusion.



Sustainability

Anything related to their sustainability actions, such as community engagement, environmental impact, and charitable endeavours.



Conduct

Anything related to their behavior and conduct, such as authenticity, transparency, compliance and ethical behaviour.



Performance

Anything related to their business performance, such as consistency, investment potential and financial results



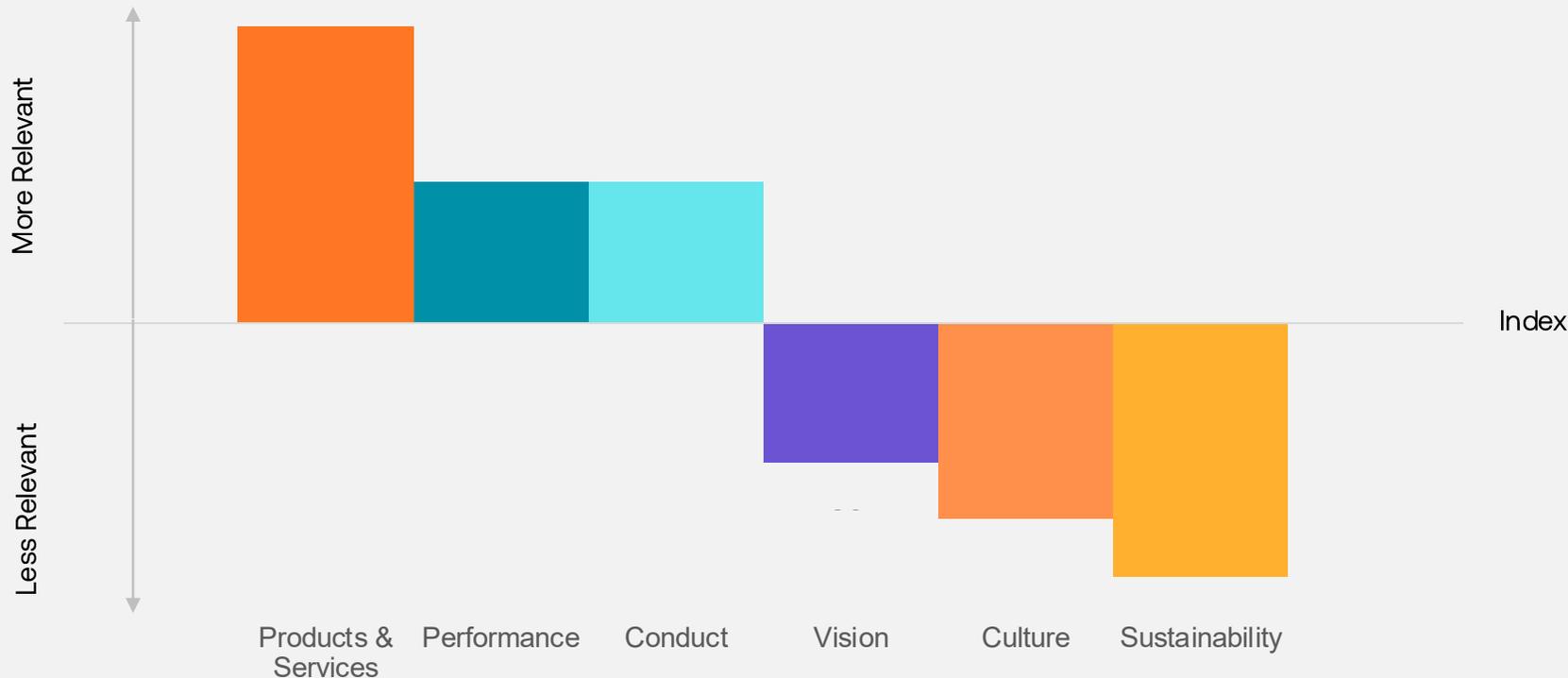
Vision

Anything related to their direction and vision of the future, such as innovation, value proposition and expertise



What matters more to UK audiences?

Products & Services was the most relevant pillar for UK consumers. Sustainability was less relevant for consumers, though younger audiences placed more emphasis on it.

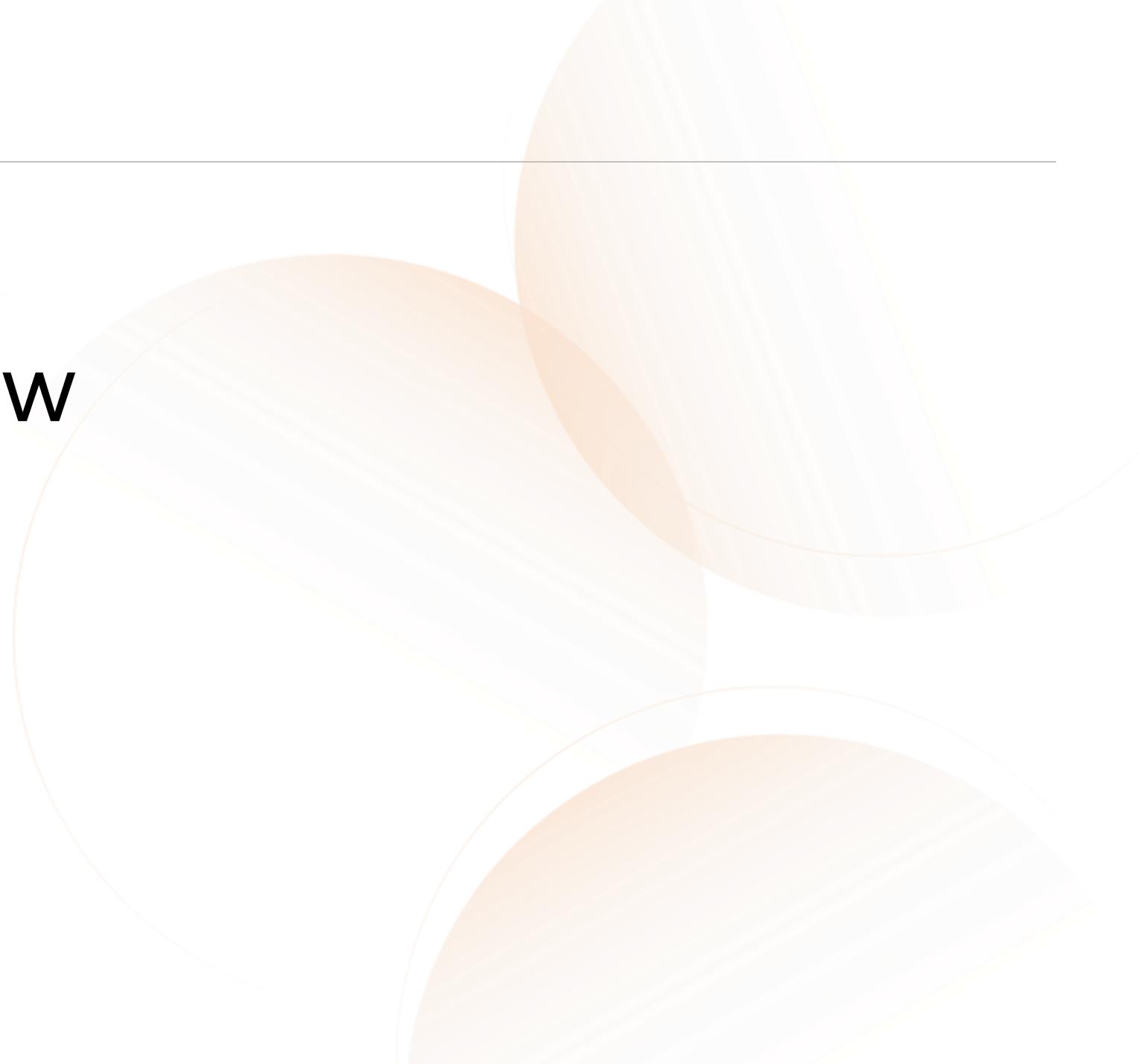


According to our research, the quality of a bank’s products and services has the biggest impact on its reputation in the eyes of consumers. This was true across age ranges and across different regions of the UK. 35–44-year-olds placed the most emphasis on this pillar, with 71% saying it significantly influences their perception of an organization. On average across all respondents, 59% said the same.

Meanwhile, a bank’s sustainability efforts were the least important factor to UK audiences. However, there was a significant generational divide when it came to sustainability. 44% of 18–34-year-olds placed significant importance on it, compared with just 16% of those aged 55+.

Pillar relevancy score is calculated based on strength of audience preference from a nationally representative sample.

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