

REPUTATION BY CARMA: **UK FINANCE**

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CARMA

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“As financial services continue to evolve, so do public expectations. Reputation today is shaped not only by what banks deliver but also by how consistently they demonstrate trust, responsibility and relevance across every channel where audiences engage with them.”

The Reputation Index

Welcome to the latest 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:



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

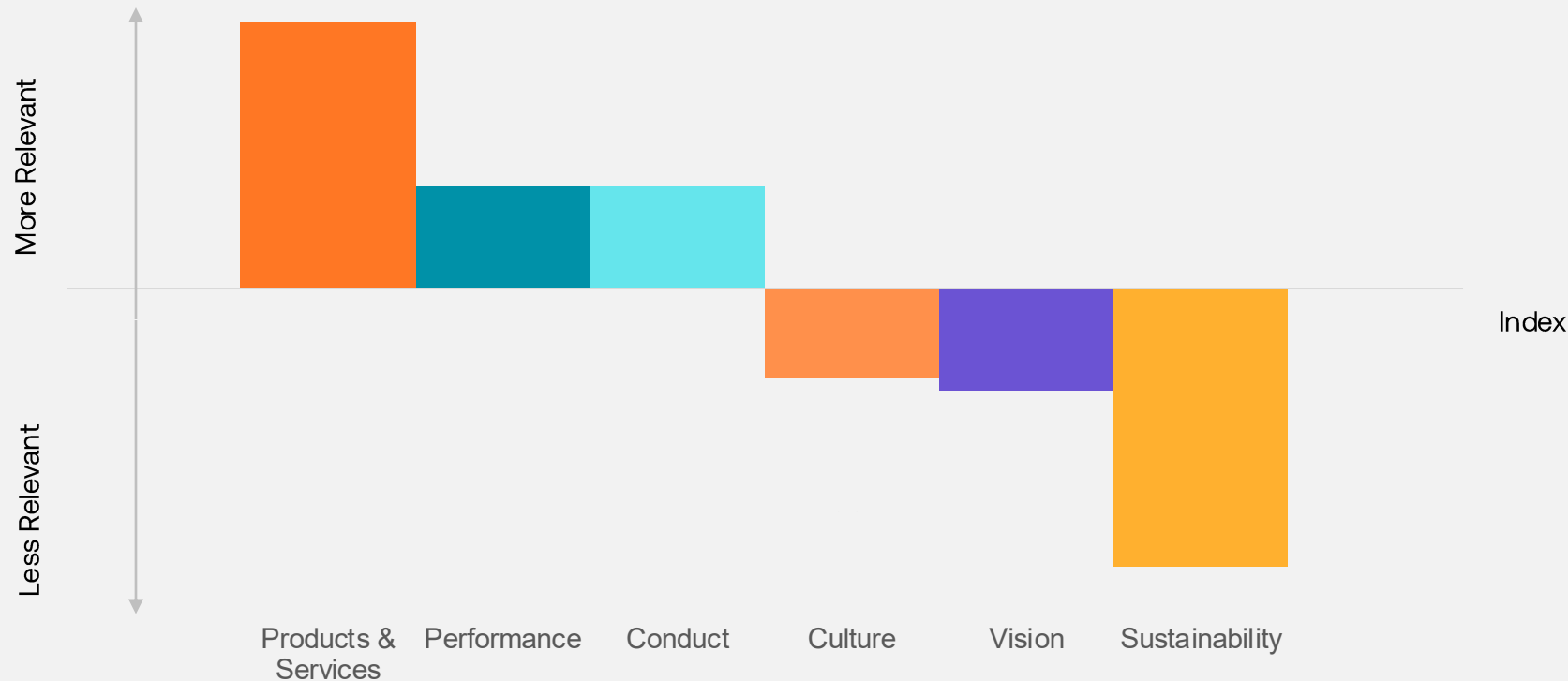


Vision

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 remained the most influential pillar for UK consumers while Culture gained relevance and younger audiences continued to prioritise Sustainability.



During this reporting period, Products and Services continued to have the strongest impact on reputation with all age groups attributing on average 54% importance to this pillar when asked how much it influences their perception of an organisation. Interest was particularly concentrated in the North-West and North-East regions.

Culture and Vision switched positions compared to the previous reporting period with Culture gaining greater relevance this time.

Sustainability remained the least influential pillar overall, following similar patterns to the previous period. 18–34-year-olds continued to assign it notable importance.

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

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