

Snapshot of our data

February 2025



In a nutshell:

- Strong overall performance with average ratings and NPS up again
- Customer service and value for money ratings both improve
- Loans and savings accounts achieve notably high scores
- Insurance continues to lag the wider financial services industry
- Vehicle insurance performs particularly poorly

February continued the overall positive trend for financial services, with average ratings rising to **4.90/5** and NPS climbing to **+90.5**, both small but meaningful increases from January.

Overall customer service (**4.71/5**) and value for money (**4.74/5**) also increased, while perceived fairness improved notably to **95.6%**, reflecting growing confidence across the industry. Product understanding also recovered from last month (up 1.6-points to **94.3%**) but remains below the levels seen in December.

Looking at selected product data, savings accounts (**4.92/5**) and loans (**4.94/5**) continue to shine, with strong NPS and high fairness perceptions. Having said that, the perceived value for money for loans was down from last month. With ISA deadlines approaching, it will be interesting to see whether the positive sentiment around savings products continue to hold up.

Insurance continues to underperform, with an average rating of **4.04/5** and NPS of **+46.3** — significantly below the wider average. One of the standout issues lies with vehicle insurance, which saw extremely low satisfaction (**1.7/5**) and an NPS of **-71.4**, potentially linked to frustrations during the car insurance renewal season.

Monthly averages:



Overall rating:
4.90/5



NPS:
+90.5



Customer service:
4.71/5



By **Jake Sandford**,
Head of Data and Analytics



Overall review data:

Month	Average rating	NPS	Customer service	Value for money rating	Fairly treated	Understood product details
February 2025	4.90/5 (+0.02)	+90.5 (+1.1)	4.71/5 (+0.7)	4.74/5 (+0.02)	95.61% (+1.81%)	94.33% (-1.63%)
January 2025	4.88/5	+89.4	4.64/5	4.72/5	93.8%	92.7%



Selected product data:

Month	Average rating	NPS	Customer service	Value for money rating	Fairly treated	Understood product details
Loans	4.94/5	+91.4	4.80/5	4.66/5	97.15%	97.99%
Savings accounts	4.92/5	+91.9	4.77/5	4.79/5	97.55%	95.79%
Mortgages	4.84/5	+81.1	4.82/5	4.4/5	94.3%	95.34%
Insurance	4.04/5	+46.3	3.91/5	3.91/5	71.09%	91.72%
Vehicle insurance	1.70/5	-71.4	1.77/5	1.77/5	14.81%	77.78%

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