

# Bank Employee Engagement Survey

## 2025 Average Industry Results



**“I have always believed that the way you treat your employees is the way they will treat your customers, and that people flourish when they are praised.”**

*— Sir Richard Branson*

**“Customers will never love a company until the employees love it first.”**

*— Simon Sinek*

**“Understanding your employee’s perspective can go a long way towards increasing productivity and happiness.”**

*— Kathryn Minshew*





# Employee Survey Overview

Conducting employee research is an excellent way to evaluate culture and assess management performance. An analysis of management practices, internal processes, and service levels will enhance your strategic planning and process improvement initiatives.

Employee surveys will reveal competencies, challenges, and opportunities managers can address during organizational development. Additionally, they generate ratings and feedback that can be included in corporate communications.

- Performance Benchmarks
- Process Improvement Feedback
- Service Enhancement Ideas
- Internal Service Assessments
- Teamwork Evaluations
- Satisfaction Ratings
- Loyalty and Net Promoter Score
- Employee Engagement

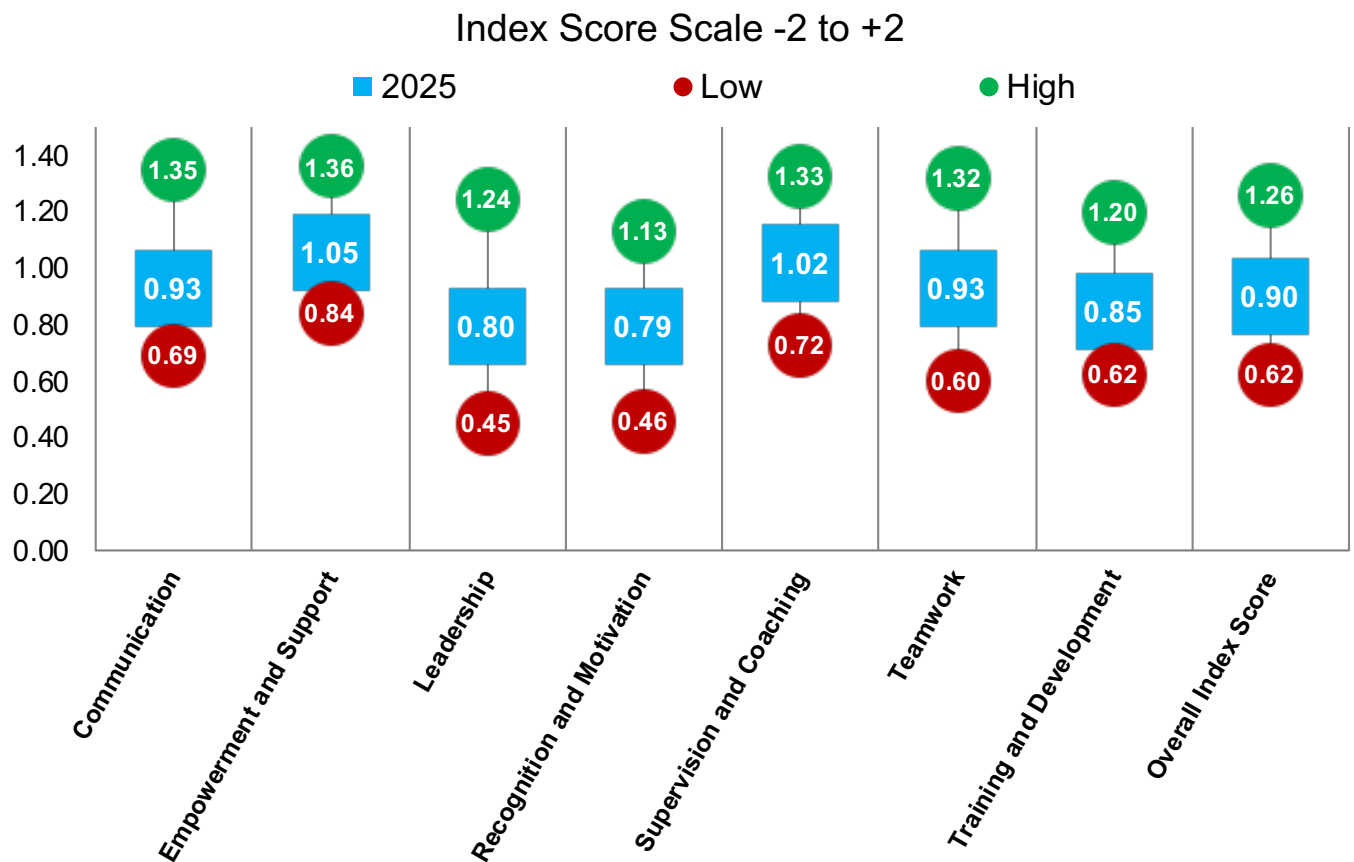
## Management Category Ratings

Cross Financial has developed a standardized employee survey that evaluates seven dimensions of management. Each dimension is comparable to a corporate average to identify strengths and weaknesses.

1. Training and Development
2. Teamwork
3. Supervision and Coaching
4. Recognition and Motivation
5. Leadership
6. Empowerment and Support
7. Communication

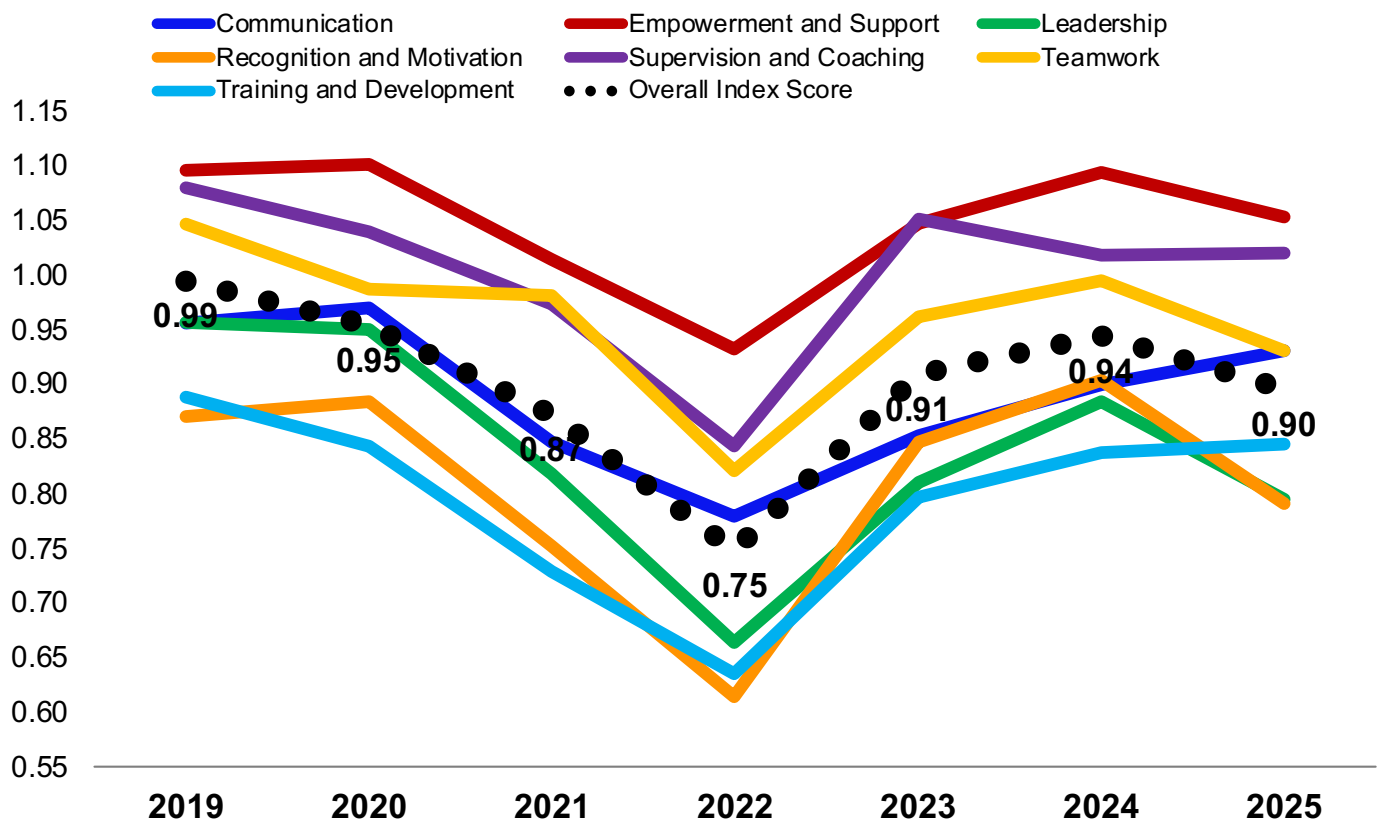
# Employee Survey

This chart shows the average index score from 2025. The high and low scores illustrate the range of average scores recorded for participating financial institutions in 2025.



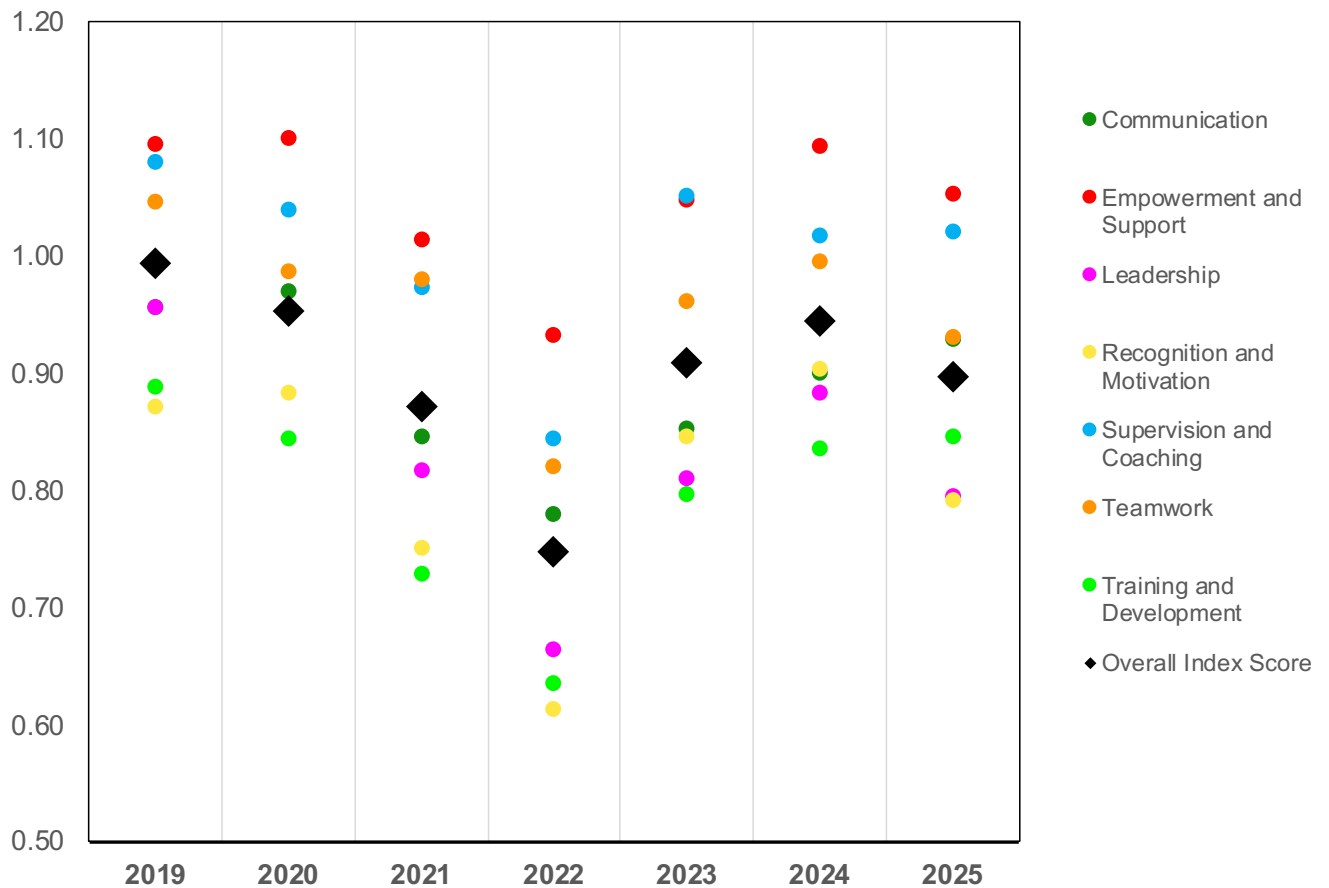
# Employee Survey

This chart provides a historical look at the average score for all seven management categories. “Supervision and Coaching”, “Communication”, and “Training and Development” all saw increases in 2025.



# Employee Survey

This chart also shows the historical average index scores, but take a look at the variance year-over-year, as well as the categories that remain above or below the average. It highlights which categories tend to perform higher or lower at financial institutions.



# Employee Survey

## Net Promoter Score

The use of a Net Promoter Score (NPS) is not limited to customer surveys. Asking employees to rate how likely they are to recommend their employer as a place to work, produces a powerful insight about their advocacy for your organization. NPS is a stable, reproducible measurement to support strategic goal setting.

The following table and chart provide a quick look at the average NPS for community banks in 2025, along with the highest and lowest performance levels generated by community banks. The accompanying chart examines the historical results for Net Promoter Scores.

**How likely are you to refer someone to this organization for employment?**

NPS Scores	2025	Low	High
<b>Detractor, 0 to 6</b>	<b>23.0%</b>	<b>7.0%</b>	<b>41.8%</b>
<b>Passive, 7 and 8</b>	<b>27.0%</b>	<b>17.9%</b>	<b>42.7%</b>
<b>Promoter, 9 and 10</b>	<b>49.9%</b>	<b>21.3%</b>	<b>71.0%</b>
<b>Net Promoter Score</b>	<b>26.9%</b>	<b>-14.6%</b>	<b>64.0%</b>

Not At All Likely

Very Likely



**Detractor**

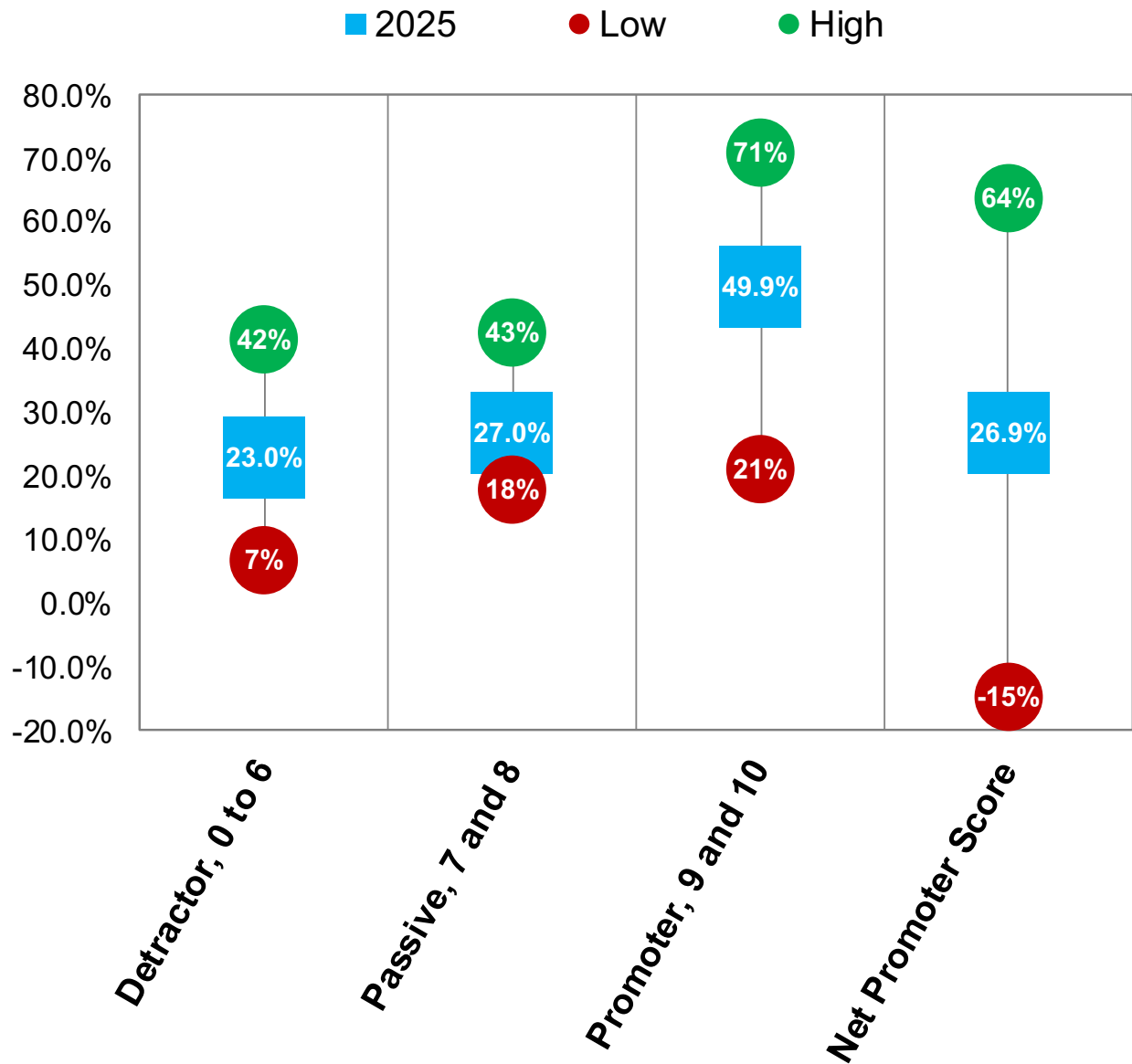
**Passive**

**Promoter**

# Employee Survey

## Net Promoter Score

2025 Average Results

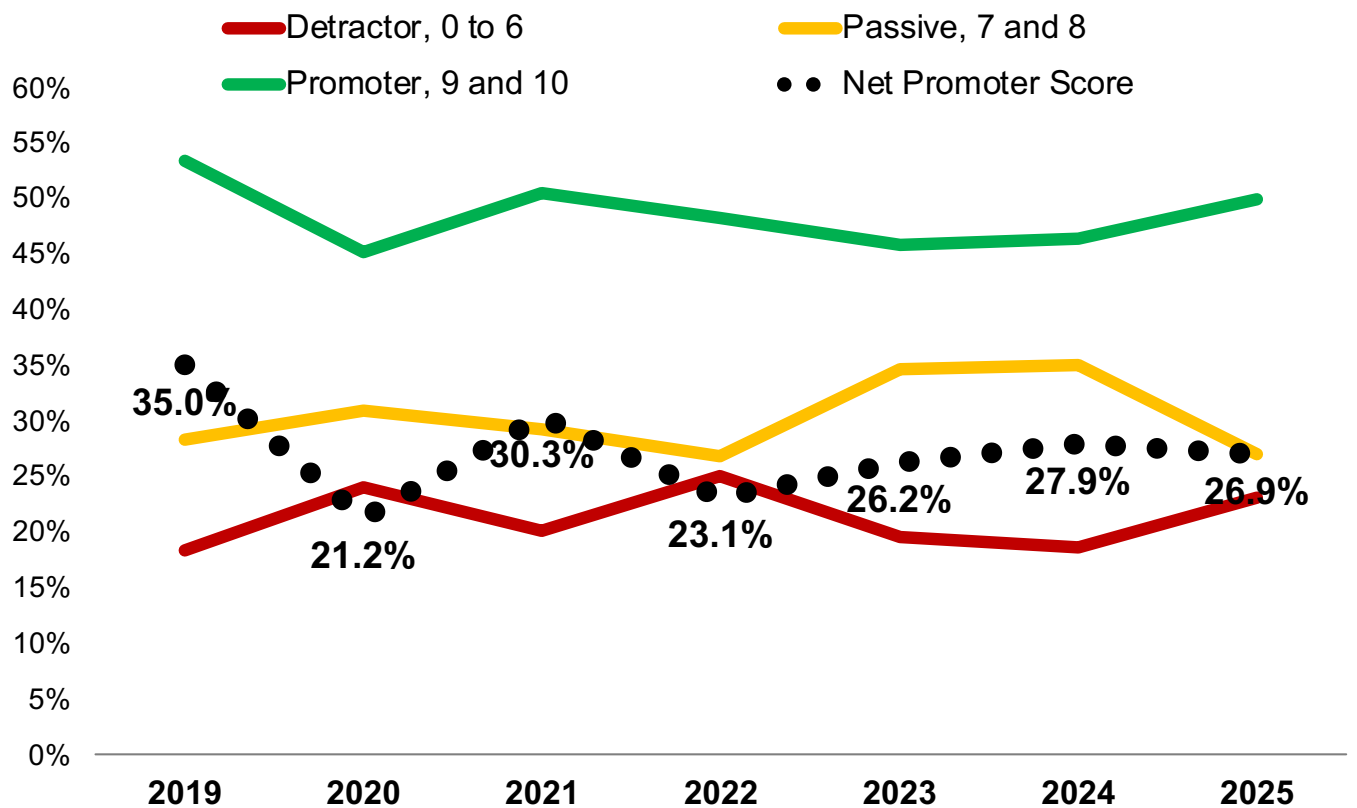




# Employee Survey

## Net Promoter Score

### Historical Averages

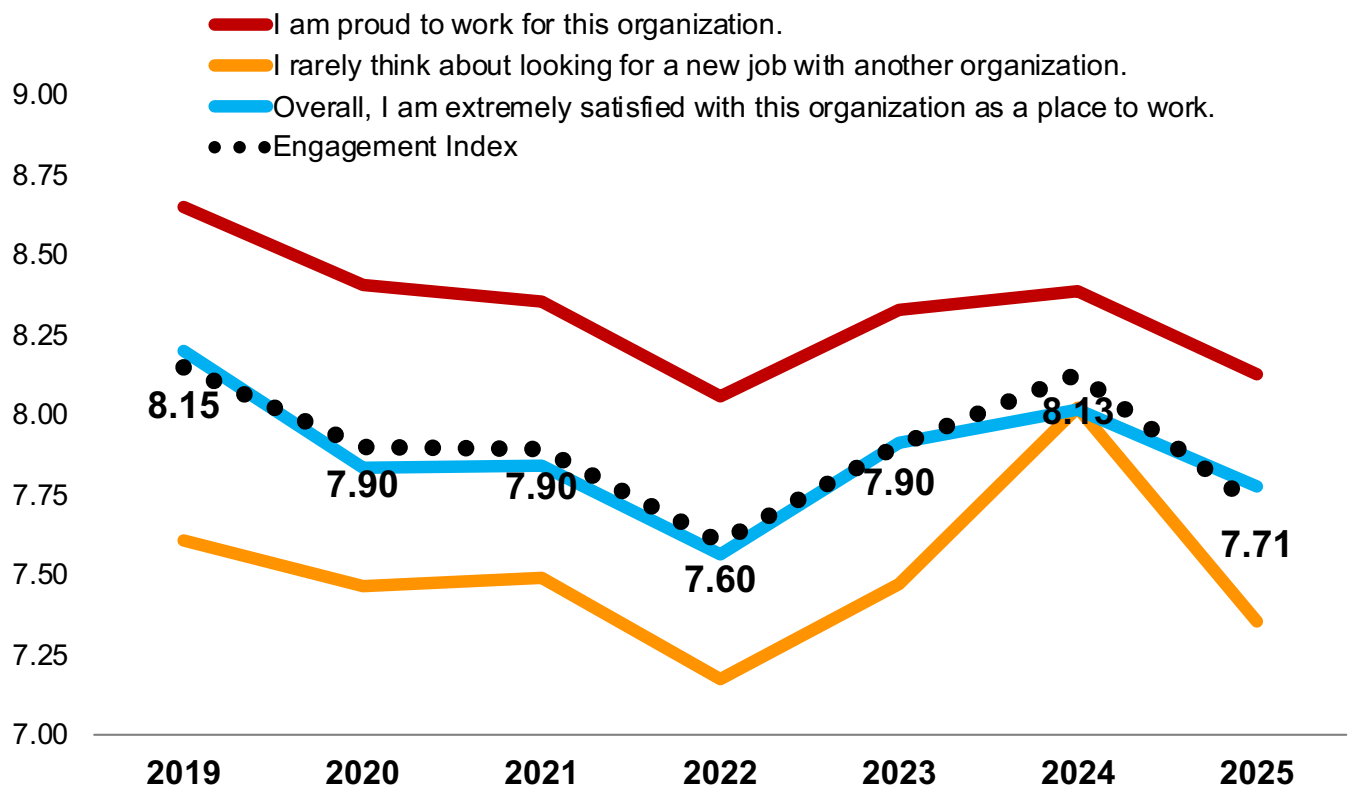


# Employee Survey

## Employee Engagement Index

The Employee Engagement Index is based on a combination of three questions. The questions provide powerful insights when examined individually and as an average index score using all three questions.

The following chart shows the improvements identified in the 2025 survey results.





# Employee Survey

## Observations and Insights

Employee Engagement Surveys collected in 2025 showed a somewhat decline in employees' general satisfaction, engagement, and loyalty. A intentional focus on employee engagement, satisfaction and loyalty will be critical for community banks as they enter 2026. Below you will find our observations of the 2025 data and the trends the industry has experienced since 2019.

### Management Categories

The 2025 Employee Survey Industry Averages showed some increase in employee ratings in three out of seven management categories.

**Empowerment and Support** remained in the top spot in 2025. But **Leadership** and **Recognition and Motivation** moved into the last two positions.

The slight decline from 0.94 in 2024 to 0.90 in 2025 should be a sign of caution for the community banking industry, it suggests more employees are worried about their overall leadership and recognition and motivation they are receiving at their institutions. This decline, if ignored, could lead to a sustained drop for community bank ownership and management.

### Net Promoter Score

The average NPS has remained in a range between 21% and 35% over the last seven years, with the highest rating in 2019 at 35%. While the average NPS has remained in a fairly tight range, an examination of the high and low NPS scores for promoter, passive, and detractor shows the scoring diversity produced by individual organizations. In 2025 that range was from -14.6% and 64.0%. A community bank can truly leverage their employee loyalty as a competitive advantage.



# Employee Survey

## Employee Engagement Index

The Employee Engagement Index is comprised of three key questions to help an institution assess the general sense of engagement held by their employees. We have seen an improvement in all three questions and the average index rating from 2022 to 2024. But in the current 2025 Employee Engagement Index of 7.71 we have seen a decline in the most recent year in all three questions.

The largest decline by question was for the question, 'I rarely think about looking for a new job with another organization.' This should be a warning sign for employee recruitment and retention. If we utilize the NPS scale to estimate the relative level of employee engagement, the average rating would suggest employees should be a key focus for community banks going into 2026.

**“An employee’s job is to give his or her best work every day. A manager’s job is to give the employee a good reason to come back to work tomorrow.”**

*– Liz Ryan*



PO Box 5013  
Lincoln, NE 68505  
[crossfinancial.com](http://crossfinancial.com)  
402.441.3131