CX Insights 2025
Mobile Banking Apps

DACH Edition
Analysis of 85 Bankings Apps based on 16.3K Reviews

Ratings & Reviews >

4.8
★★★★★
65K Ratings

Most Helpful Reviews

Finally, a great banking app!

★★★★★ 6 Aug • Sandra Carcetti
Very easy to use and no hidden fees 😊❤️.

You can open an account on your smartphone in less than ten minutes.

Tap to Rate
☆ ☆ ☆ ☆ ☆
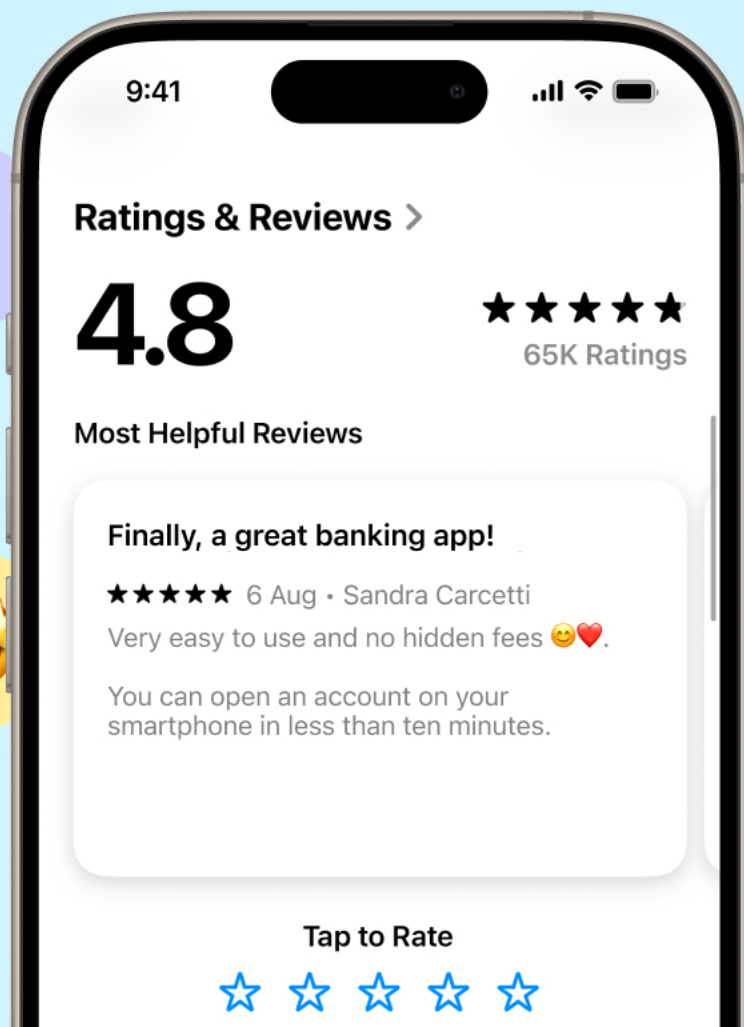
Mobile Banking in Focus in the DACH Region: A New Era of Client Expectations

Mobile banking in the DACH region is no longer a trend, but rather the new standard. Clients increasingly open accounts online, manage their finances via smartphone, and use banking apps as their main interface with the bank.

🎬 Introduction

🎬 For many people the mobile banking app has completely replaced traditional branch visits. Previously, where paperwork and appointments were necessary to complete certain tasks, all it takes today are a few clicks. Switching banks has never been easier, and gaining customer loyalty has never been so difficult.

86% of bank clients use their smartphone banking app at least once a week.

This change clearly impacts the competition. From the merger of UBS and Credit Suisse in Switzerland, to the rise of open banking and the quick growth of Neobanks, the banking sector in the region is in the midst of a big disruption.

In a world where customers primarily communicate with their bank digitally, the digital experience has become a crucial challenge. Performance, user-friendliness, reliability and functionality are the factors that determine success or failure today. A faulty app not only causes frustration, but can also lead to customers leaving or losing trust, thus damaging the brand image and causing revenue loss in the long term.
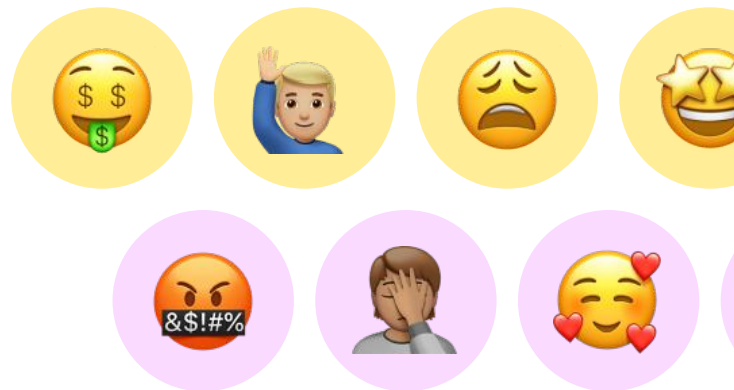
c In this report, we'll take a closer look at the issues that will significantly influence the future of mobile banking in the DACH region:

> What are the most common reasons **for a negative customer experience**?

> How do **traditional banks** compare to **Neobanks**?

> What really causes clients to **switch banks**?

Methodology

🤓 This report analyzes **16,300 reviews from the Apple App Store for 85 mobile banking apps** in Germany, Austria, and Switzerland. The ratings were collected and evaluated using Caplena, an AI-supported text analysis platform for analyzing open-ended responses.

Star ratings provide a first, quantitative impression of customer satisfaction. To understand why users are satisfied or dissatisfied, open comments are essential. They provide valuable, qualitative insights into actual experiences, needs and expectations.

Using Caplena, we analyzed unstructured reviews and extracted key insights. We proceeded as follows:

> **Imported the reviews** from the Apple App store into Caplena

> **Topic modeling with AI**
> Result: 63 clearly distinguishable topics that can be analyzed over time

> **Automatic assignment** of topics and sentiment using a transparent machine learning algorithm, supplemented by manual fine-tuning

3,1 ★★★☆☆

Disappointing – Compared to other banks, this app is hardly worth it. No concept, poor UX, limited functionality, etc. Unfortunately, I don't recommend it.

| GENERAL SATISFACTION Competitor Check ☹ | GENERAL SATISFACTION Overall Satisfaction ☹ |
| UI & EXPERIENCE Design ☹ | FUNCTIONALITY User-friendliness ☹ |

To ensure the validity of the automated analysis, the F1 score* was used. It reached a value of 0.83 and was qualitatively verified on a sample basis. In addition, an audit was conducted with particular attention to the handling of subjective and nuanced topics.

Request free access to the dashboard now:

The data used in this report is continuously synchronized via Caplena.

For real-time access, including the ability to compare your bank directly with the competition.

Request free access ❯

Topics Overview (Segmented)

🔵 German Banks (n=19.5k) 🔵 Swiss Banks (n=8.2k) 🔵 Austrian Banks (n=5.2k)

RELIABILITY / APP CRASHES / BUGS
16.5%
17.9%
20.8%

SATISFACTION WITH UPDATES
11.6%
13.4%
11.8%

USER-FRIENDLINESS
6.9%
10.7%
9.9%

* The F1 score indicates how reliably a text was coded (on a scale of 0 to 1). It is more rigorous than a pure accuracy rating. Two different professional coders typically achieve a score between 0.7 and 0.8.
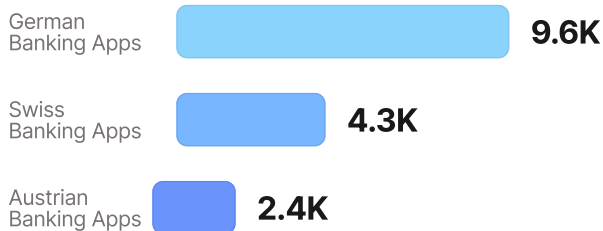
Overview of the DACH market

📌 To find out what customers truly value in mobile banking and where they see potential for improvement, we conducted a large-scale **analysis of Apple App Store reviews from the DACH region**.

The analysis includes a total of **16,300 user reviews** (from January 1, 2024, to June 30, 2025) of banking apps from Germany, Austria, and Switzerland. Both traditional banks and neobanks were considered. An overview of the included apps can be found on page 13.
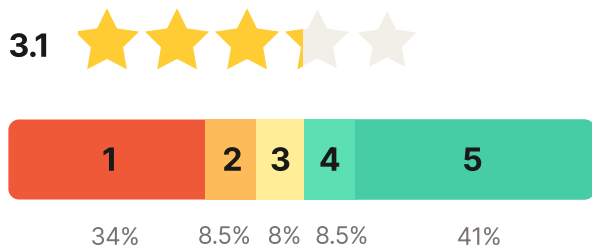
Sample size (number of reviews)

German Banking Apps	**9.6K**
Swiss Banking Apps	**4.3K**
Austrian Banking Apps	**2.4K**

Average Star rating in the DACH region

3.1 ⭐⭐⭐½☆☆

1	2	3	4	5
34%	8.5%	8%	8.5%	41%

Average Star Rating by Country

German Banking Apps	**2.9**	⭐⭐⭐☆☆
Swiss Banking Apps	**3.4**	⭐⭐⭐½☆
Austrian Banking Apps	**3.6**	⭐⭐⭐½☆

Number of Apps per country

🇩🇪 **27 Apps**

🇦🇹 **18 Apps**

🇨🇭 **40 Apps**

Net Sentiment* by Country

German Banking Apps	☹	**-27.4**
Swiss Banking Apps	☹	**-5.3**
Austrian Banking Apps	☺	**12.2**

*How do we define net sentiment? The score is calculated by subtracting the percentage of negative comments from the percentage of positive comments. This results in a net sentiment score that ranges from -100 (representing 100% negative texts) to 100 (representing 100% positive texts).

Many users of mobile banking apps particularly praise the **easy navigation, the fast processing of transactions, and the clear and well-organized design of the user interface.**

Criticism, however, often concerns technical issues, such as **crashes, login difficulties, or customer service availability.** Mandatory updates and the repeated entry of login credentials also regularly cause frustration. Other frequently cited weaknesses include missing features such as **push notifications, real-time account balances, or a dark mode**. Many users also complain about **hidden fees** and **excessive in-app advertising**, which is often perceived as annoying or untrustworthy.

🇦🇹 **Mobile banking apps from Austria** stand out in a country comparison: They achieve **the highest average ratings** and the most **positive overall sentiment**, indicating **greater satisfaction** and **fewer complaints** compared to Germany and Switzerland.
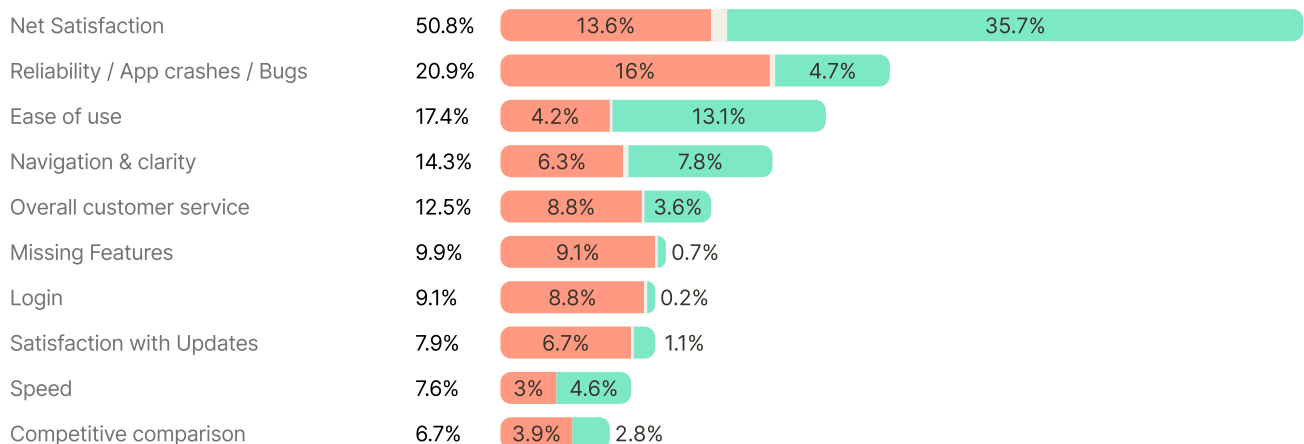
" Before Caplena, we only had capacity to look at pain points, so we only analyzed negative comments. Now we also look at the positive ones. So that's a huge win.

Caplena User
from the financial sector

Among the ten most frequently cited topics, **general satisfaction** stands out, with the majority of responses being positive. On the negative side, complaints about technical errors, mandatory updates, and customer service dominate. The following chart provides an overview of the ten most frequently cited topics, including the respective proportion of positive and negative feedback:

Top 10 topics in sentiment comparison

Topic	Total	Negative	Positive
Net Satisfaction	50.8%	13.6%	35.7%
Reliability / App crashes / Bugs	20.9%	16%	4.7%
Ease of use	17.4%	4.2%	13.1%
Navigation & clarity	14.3%	6.3%	7.8%
Overall customer service	12.5%	8.8%	3.6%
Missing Features	9.9%	9.1%	0.7%
Login	9.1%	8.8%	0.2%
Satisfaction with Updates	7.9%	6.7%	1.1%
Speed	7.6%	3%	4.6%
Competitive comparison	6.7%	3.9%	2.8%

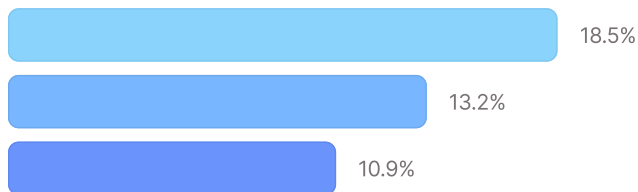# Most common criticisms from users

👎 A closer look at the most common criticisms reveals significant differences between countries – driven by differences in **digital infrastructure, regulatory frameworks, and cultural expectations**. These variations highlight the extent to which regional differences influence users' expectations and experiences with banking apps.
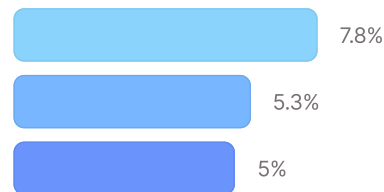
Most common criticisms from users

- German Banking Apps (n=9610)
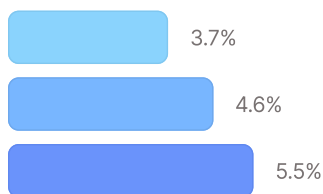- Swiss Banking Apps (n=4297)
- Austrian Banking Apps (n=2394)
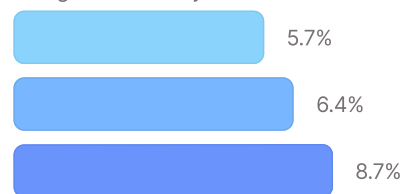
Reliability / App crashes / Bugs
- 18.5%
- 13.2%
- 10.9%

Satisfaction with Updates
- 7.8%
- 5.3%
- 5%

Ease of use
- 3.7%
- 4.6%
- 5.5%

Navigation & Clarity
- 5.7%
- 6.4%
- 8.7%
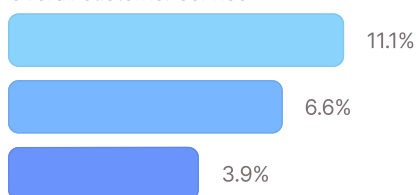
Overall customer service
- 11.1%
- 6.6%
- 3.9%

Fees
- 3%
- 4.1%
- 1.3%
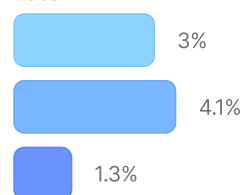
Availability of customer service
- 5%
- 2.6%
- 0.9%
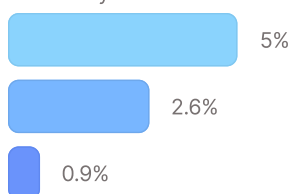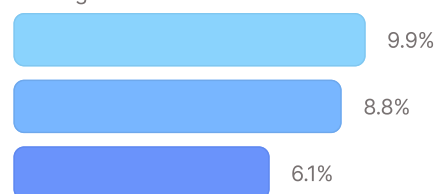
Missing Features
- 9.9%
- 8.8%
- 6.1%

Although many users appreciate the clarity and reliability of banking apps, there are often **recurring criticisms**: These include missing features such as **real-time transfers**, detailed **transaction overviews, multilingual support** (especially English), **push notifications**, and **compatibility** with multiple devices (e.g., iPad).

Also frequently cited are **login issues** such as the **lack of biometric authentication**. Further criticisms include the lack of advanced **analytics tools**, intrusive **advertising**, inadequate **credit card integration** (e.g., with Apple Pay), limited **personalization**, slow or inefficient **support**, and recurring **technical issues** after updates.

Reliability / App crashes / Bugs

16%

of the reviews report problems such as app crashes, failed logins, failures of important functions, performance degradation after updates, and inadequate customer support.

Satisfaction with Updates

6.7%

of the reviews criticize lost or faulty features, confusing or unfortunate redesigns, instability, slow performance, and controversial design decisions.

Availability of Customer Service

3.7%

of the reviews report difficulties in reaching customer support, long or indefinite wait times, and ineffective or non-functioning communication channels - especially for urgent or sensitive banking matters.

Missing Features

9.1%

of the reviews express frustration about missing or removed core features, such as copy & paste, dark mode, QR scanner, push notifications, search and filter functions, and transaction export, often pointing out that competitors offer these.

> Caplena is really good for surfacing errors or bugs that we don't know about, For example we were seeing poor satisfaction scores because of a third-party connectivity issue. Even though the error was not on our side, just fixing that has increased our rating by like 0.5 percent. It doesn't sound much, but when you're counting all the stars, getting such things out of the way makes a difference.

Customer Insights Manager
at a global financial institution

Mobile banking in transition: Which trends determine the user experience?

In this section, we look at the **biggest changes in user sentiment between 2024 and 2025** and how the customer experience will evolve over time. Which topics will become more prominent? Which problems will diminish and which will increase? And how do these developments differ across countries and between Neobanks and traditional banks.

Whether it's declining criticism of customer service in Switzerland, growing appreciation for a smoother user experience in Austria, or new frustrations with device compatibility and in-app advertising, these trends show where banks are making progress and where they need to improve.

Top trends DACH region YoY (2024/25)

+88%	Complaints about Device Compatibility	**+68%**	Complaints about App Design
-29%	Problems with Account Opening / Registration	**-54%**	Login Problems

Neobanks   Traditional Banks

+165%	Dissatisfaction with app updates	**+80%**	Complaints about in-App ads
-25%	Customer Service Satisfaction	**-18%**	Complaints about overall customer service

Prominent positive trends in country comparison

🇩🇪 Germany

+66%	Satisfaction with App Speeds
-6%	Net Dissatisfaction

🇨🇭 Switzerland

+29%	Net Satisfaction
-42%	Complaints about Customer Service

Austria

+75%	Praise the user friendliness
-48%	Complaints about App Crashes

> We view feedback from both angles—what's working and what's not. Amplifying the positives is often even more powerful than focusing solely on the negatives. It helps us drive cultural change across our 1,300+ branches by setting strong examples for teams to emulate, rather than just calling out what went wrong.

Elita Baram
VP Consumer Insights, OneMain Financial

How do traditional banks compare to Neobanks?

🏦 Although many Neobanks do not yet offer complex financial products or personalized advice, their expanding range of services and constant innovation are increasingly putting pressure on traditional banks.

By focusing on mobile and affordable services, Neobanks are winning younger customers and gaining market share.

A good example is Revolut: it took the company six years to reach its first million customers in Germany, but then within the span of a year, that number doubled to two million by end of 2024.

The big question remains: **Can traditional banks keep pace with rapid change, meet digital expectations and retain their customers?**

Neobanks vs. Traditional Banks

Sample Size

Neobanks — **5.1K**

Traditional Banks — **11.2K**

Average Star Rating

Neobanks

3.4 ★★★⯪☆

Traditional Banks

3.1 ★★★⯪☆

Net Sentiment

Neobanks

☹ **-0.4**

Traditional Banks

☹ **-22.7**

49% 📱

On average, users of traditional mobile banking apps complain 49% more often about errors and malfunctions because they are frustrated when features do not work as expected.

3X 💬

Neobank users are three times more likely to criticize customer service, reporting primarily difficulties reaching a contact person and resolving issues with their account.
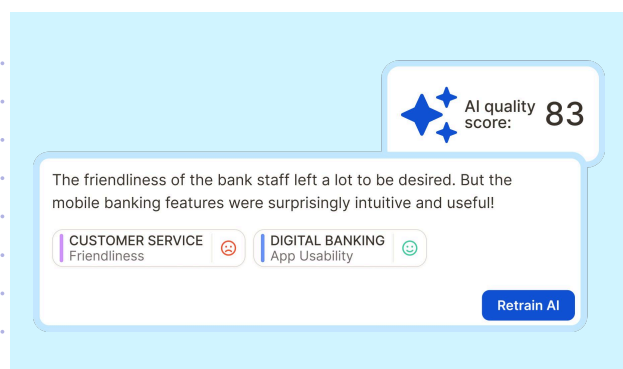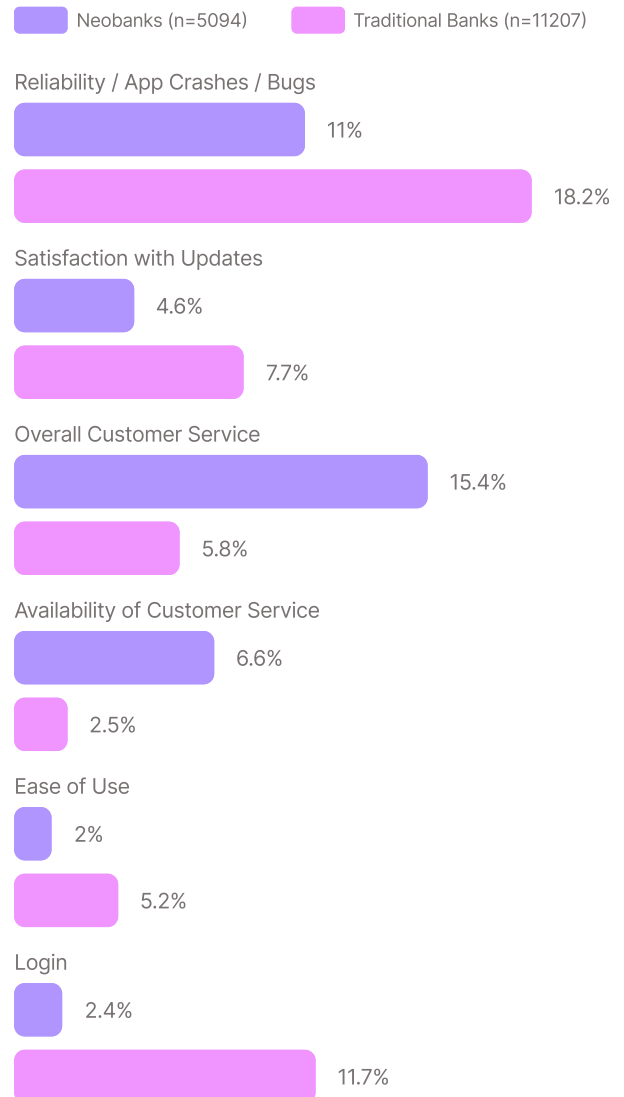
More users criticize fees at neobanks, but in percentage terms, traditional banks perform significantly worse: **85%** of their fee-related reviews are negative, compared to just **45%** for neobanks. **64%** of reviews mentioning competitors rate them as better, compared to just **30%** for neobanks.

The chart shows the proportion of negative reviews on key topics in comparison: **Neobanks receive less criticism for bugs, updates, user-friendliness, and login, while traditional banks score higher for customer service and accessibility.**

Neobanks set standards in user experience: They score points with **intuitive design, ease of use, and fast updates**. Their digital focus particularly appeals to customers who value convenience and innovation. In comparison, **traditional banks often appear less modern and flexible with outdated app designs, slow performance, and delayed updates.**

Nevertheless, traditional banks remain valued for their reliable customer service, whether it's accessibility, quick problem resolution, or personal contact. While Neobanks are considered pioneers in digital banking, traditional banks score points for their human service and trust.

Percentage of reviews with negative 👎 mention of this topic

Neobanks (n=5094)   Traditional Banks (n=11207)

Reliability / App Crashes / Bugs
- 11%
- 18.2%

Satisfaction with Updates
- 4.6%
- 7.7%

Overall Customer Service
- 15.4%
- 5.8%

Availability of Customer Service
- 6.6%
- 2.5%

Ease of Use
- 2%
- 5.2%

Login
- 2.4%
- 11.7%

AI quality score: 83

The friendliness of the bank staff left a lot to be desired. But the mobile banking features were surprisingly intuitive and useful!

CUSTOMER SERVICE
Friendliness ☹️

DIGITAL BANKING
App Usability 🙂

Retrain AI

"People have very, very high expectations because of some of the challenger digital banks. How do we get ahead of that curve? How do we innovate with technology and digital to create something that's both easy and meaningful for customers?

Billy Budd
Customer Insights Manager,
Coventry Building Society

What really motivates customers to switch banks?

🤷‍♂️ Across the DACH region, **3.9% of mobile banking app reviews expressed a desire to switch banks, mostly related to frustration or negative experiences**. There are significant differences between countries: In Austria, 4.6% of app store reviews of mobile banking apps indicated an intention to switch, significantly more than in Germany (4%) and Switzerland (3.1%).

What's behind these reactions, and what are users' complaints?

The differences by country are striking. In Austria, users of mobile banking apps most frequently complain **most often point to difficulties with usability and design**. In addition, **competing products** are given greater consideration in Austria and Switzerland. In Germany and Switzerland, however, **customer service and accessibility** are much more in the focus of criticism.

In Switzerland and Germany, dissatisfaction with **fees** is among the top 5 most common reasons for changing banks, while in Austria this issue does not even appear in the top 10.

In all three countries, **reliability, app crashes**, and **bugs** are a topic of conversation.
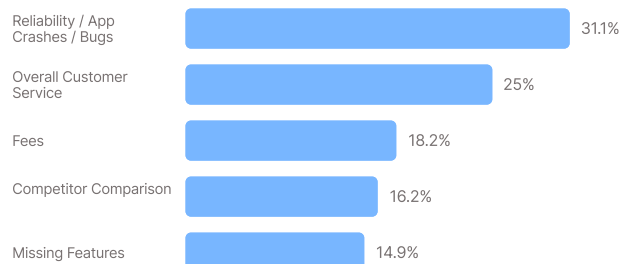
> **"** Most financial institutions are a bit like petrol stations. We kind of all offer the same thing. So it's around what we can do that's added value on top of that. The human side of what we do is actually where we can make most impact, make a difference."
>
> **Consumer Insights Manager**
> at a Global Financial Institution

Swiss Banking Apps
Reasons why customers want to change banks 🇨🇭

Reliability / App Crashes / Bugs	31.1%
Overall Customer Service	25%
Fees	18.2%
Competitor Comparison	16.2%
Missing Features	14.9%

Austrian Banking Apps
Reasons why customers want to change banks 🇦🇹

Competitive Benchmark	30.5%
Design	29.7%
Navigation & Clarity	29.7%
Reliability / App Crashes / Bugs	27.1%
Ease of Use	25.4%

German Banking Apps
Reasons why customers want to change banks 🇩🇪

Overall Customer Service	31.4%
Reliability / App Crashes / Bugs	30.4%
Login	17.8%
Availability of customer service	17.1%
Fees	12.8%
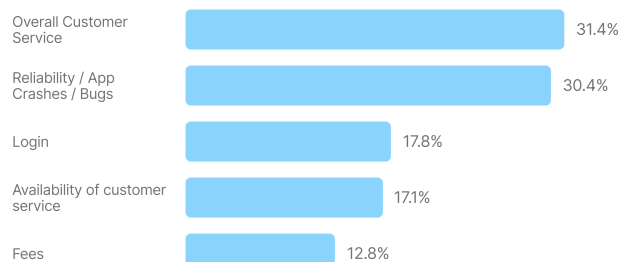
List of considered mobile banking apps

📱 If you would like customized insights for your bank or would like to compare your bank with specific competitors, please schedule an appointment here. We will personally guide you through the dynamic report and provide you with free access.

🇩🇪 **Mobile Banking Apps Germany**	🇨🇭 **Mobile Banking Apps Switzerland**	🇦🇹 **Mobile Banking Apps Austria**
Advanzia	Aargauische Kantonalbank AKB	Addiko Bank
ApoBank	Alpian*	Advanzia Bank
Barclays	Appenzeller Kantonalbank APPKB	APK Vorsorgekasse
BBVA	Baloise Bank	Bank 99
c24*	BancaStato Ticino	Bausparkasse Wüstenrot
Comdirect	Bank Cler	BAWAG Group
Commerzbank	Banque Cantonale de Genève BCGE	BKS Bank
Consors Finanz BNP Paribas	Banque Cantonale du Jura BCJ	BTV Vier Länder Bank
Deutsche Bank	Banque Cantonale Neuchâteloise BCN	Easy Bank
DKB	Banque Cantonale Vaudoise BCV	George
Dzbank Wertpapiere	Basler Kantonalbank BKB	N26*
Hanseatic	Berner Kantonalbank BEKB	Oberbank
HVB	Cornèr Banca	Raiffeisen
ING	Crédit Mutuel Banque	Revolut > 18*
LBBW	Glarner Kantonalbank GLKB	Revolut*
N26*	Graubündner Kantonalbank	TF bank
OLB	Julius Bar	UniCredit Bank Austria
Postbank	Luzerner Kantonalbank LUKB	Volksbank
Revolut*	Migros Bank	
Santander	Neon*	
Spardabanking	Nidwaldner Kantonalbank	
Sparkasse	Obwaldner Kantonalbank OKB	
Targobank	Postfinance	
TF bank	Radicant*	
Trade Republic*	Raiffeisen Bank	
Volksbank Raiffeisen	Revolut >18*	
Wise*	Revolut*	
	Schaffhauser Kantonalbank SHKB	
	Schwyzer Kantonalbank SZKB	
	St. Galler Kantonalbank SGKB	
	Swissquote	
	Thurgauer Kantonalbank TKB	
	UBS	
	Urner Kantonalbank UKB	
	Valiant	
	Walliser Kantonalbank WKB	
	Wir	
	Yuh*	
	Zuger Kantonalbank	
	Zürcher Kantonal Bank ZKB	

*Neobanks

Personalized analysis of your customer feedback data

🧐 Whether you're a Product Manager, Insights Lead, CX Strategist, or Innovation Manager, in today's mobile banking world, it's important to know how your app compares to the competition and where the greatest potential lies.
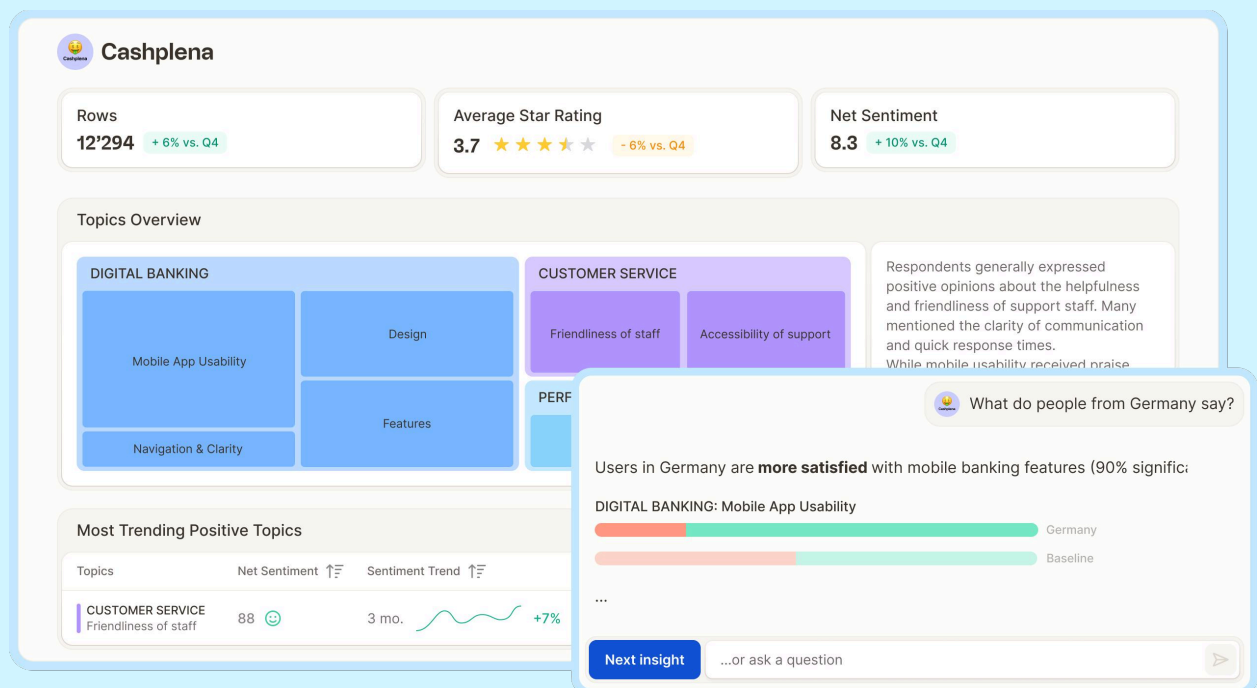
We'd love to offer you a free, personal session where we benchmark your banking app against key competitors, highlight strengths and weaknesses, and share valuable insights straight from real user feedback.

What To Expect

> Guided walkthrough and full access to our interactive report

> Comparison with your main competitors

> Analysis of your most praised and most criticized features

> Real-time analysis based on topics, mood, and user behavior (e.g., willingness to switch)

Request free access ›

Cashplena

Rows		Average Star Rating		Net Sentiment	
12'294	+ 6% vs. Q4	3.7 ★★★☆☆	- 6% vs. Q4	8.3	+ 10% vs. Q4

Topics Overview

DIGITAL BANKING
- Mobile App Usability
- Design
- Features
- Navigation & Clarity

CUSTOMER SERVICE
- Friendliness of staff
- Accessibility of support

PERF

Respondents generally expressed positive opinions about the helpfulness and friendliness of support staff. Many mentioned the clarity of communication and quick response times. While mobile usability received praise

😊 What do people from Germany say?

Users in Germany are **more satisfied** with mobile banking features (90% significa

DIGITAL BANKING: Mobile App Usability

Germany

Baseline

...

Next insight | ...or ask a question

Most Trending Positive Topics

Topics	Net Sentiment ↑	Sentiment Trend ↑		
CUSTOMER SERVICE — Friendliness of staff	88 😊	3 mo.	∿	+7%

> "As a company rooted in the finance industry, we're naturally analytical. Segmentation is essential — we examine open-ended feedback from first-time vs. repeat customers, across generations, and by product type. This approach enables us to draw more precise, data-driven conclusions."
>
> **Elita Baram**
> VP Consumer Insights,
> OneMain Financial

Do you want to get more out of your customer feedback?

Online reviews are often extreme, usually reflecting the perspective of particularly satisfied or dissatisfied users, not necessarily the overall picture of all customers. While such reviews provide important clues to public sentiment (we've all hesitated before installing an app with bad reviews), truly understanding the customer requires more.

We recommend combining feedback from various sources, such as internal NPS, customer surveys, and various review platforms. This will give you a more comprehensive view, allow you to analyze more specifically, and better identify trends.

Caplena enables easy integration of data from Trustpilot, the Apple App Store, Google Play, and survey tools like Qualtrics or Medallia. This allows you to see the voice of your customers holistically and track sentiments and topics over time with just a few clicks.

Want to know how Caplena can help you discover trends, resolve issues quickly, and transform customer feedback into successful product and customer experiences?

Book a demo ›

> " What made us want to move from human to automated coding was the ability to get things in real time, being able to set that frame up, and be confident it's going to be consistently coded. Before, if someone was sick, coding stopped. Now with Caplena, insights flow regardless.

Billy Budd
Customer Insights Manager, Coventry Building Society

Caplena

Thank you for reading

Got questions? Our team is always happy to help.

Book a call ›

Trusted By

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FLIXBUS   Lufthansa   swisscom   EUROMONITOR INTERNATIONAL   Cornelsen

www.caplena.com