EUROMONEY

Euromoney Corporate Banking
Cash Management Survey 2026

Final methodology document.

Latest updated: March 2026.

Intelligence that drives action

Defending margins amid shifting revenue pools

We provide independent, comparable financial performance benchmarks so you can pinpoint underperformance, defend market share and reallocate resources effectively.

Losing visibility into the sentiment shaping client decisions

Our large-scale, industry-wide and global independent satisfaction data uncovers what clients value, enabling you to address pain points, strengthen relationships and capture greater wallet share before competitors do.

Targeting investments that accelerate competitive advantage

Our capability benchmarking identifies concrete strengths, weaknesses and maturity gaps, giving you hard evidence to guide investment, modernise platforms and accelerate product differentiation.

Differentiating in a fast-expanding and highly competitive market

Our rigorous, methodology-driven certification provides independent proof of excellence, helping you demonstrate leadership, strengthen client trust and differentiate meaningfully from competitors in crowded markets.

How your subscription helps your organisation

C-suite

Independent benchmarking to validate and steer strategy

Benchmark financial performance, products and service capabilities against peers to validate your strategic direction or justify recalibration.

Product & Department Heads

Sharper product positioning backed by comparative intelligence

Identify where your products and services lead the market or lag peers to focus investment, refine product strategy and strengthen competitive positioning.

Sales & Relationship Managers

Insights that enhance client conversations

Understand client priorities and perception of your services to showcase strengths versus competitors, grow wallet share and target improvements that sustain performance.

Marketing & Communications

Credible proof points to elevate brand and differentiation

Leverage independent benchmarking and client feedback to amplify your strongest capabilities, sharpen differentiation in competitive markets.

Euromoney Client Sentiment

Hear your clients. Meet their needs.

Client Sentiment research captures the voice of your clients through comprehensive surveys from thousands of corporates, institutions, and high net worth individuals. This intelligence delivers a clear picture of how your services are perceived, validates your strengths, and uncovers areas for improvement. With actionable feedback, you can enhance relationships and align your strategy with client expectations.

45,000+ respondents across 3 studies

World's most comprehensive corporate banking satisfaction studies

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Cash Management Survey

- Coverage: all corporates, including small, medium and large corporates
- Geographic coverage: all continents, 120+ countries
- Data collection method: digital survey

30,000 corporates

Trade Finance Survey

- Coverage: all corporates, including small, medium and large corporates
- Geographic coverage: all continents, 90+ countries
- Data collection method: digital survey

13,000 corporates

Financial Institutions Survey

- Coverage: NBFIs (insurance, asset managers, brokers, PEs, funds, fintechs, PSPs, etc.) and institutions with a banking licence
- Geographic coverage: all continents
- Data collection method: digital survey

2,000 institutions

2026 CM Survey: Detailed Methodology
Applies for: Corporate respondents

|	
"Corporate" respondent definition:	A corporate respondent is defined as a non-financial commercial organisation that utilises bank-provided cash management, payments, liquidity and treasury services to support its operational and strategic financial activities. This includes companies operating across sectors such as, but not limited to: manufacturing, energy, technology, consumer goods, healthcare, infrastructure, transport, telecommunications, etc. Banks and non-bank financial institutions (NBFIs are captured separately under the [Financial Institutions Survey]().
Overall scores calculation:	Across all drivers an average is calculated per provider per corporate. Averages will determine a ranking for client service, product, technology and an overall ranking in each geographic position for each provider. If multiple respondents (with the same role – global, regional, domestic) are completing the survey on behalf of the same corporate, their assessment is averaged (simple average). Annual sales /turnover in USD is used to segment the market into: large, medium and small corporates, with the following weigths: x10 for large corporates, 5x for medium corporates and 1x for small corporates.

Geographic definition:	Following classification is used:
	- Global rankings: 0.5x regional respondents are considered for the global rankings, 1x global respondents;
	- Regional rankings: 0.5x domestic respondents in that geography, 1x regional respondents, 1x global respondents who are using the provider in the geography.
	    - The latter is determined through Q3 in Section 4: "*In which region(s) do you use each of the banks? Think about all your Cash Management activities, including domestic and international.*"
	    - *Africa takes into consideration all providers used for activities in North Africa and Sub-Saharan Africa*
	    - *Asia Pacific takes into consideration all providers used for activities in North, Central, South and East Asia and Oceania*
	    - *Europe takes into consideration all providers used for activities in Central & Eastern and Western Europe*
	    - *Latin America, Middle East and North America do not have any sub-regional splits*
	- Domestic respondents are only considered for national / regional rankings.
	Section 1 / Q4.2 – "*Country you oversee*" – determines the country of the respondent.

Qualifying criteria:	For the global rankings, a ranked provider requires a significant number of votes (generally 5%) coming from respondents in at least 2 different regions. For the regional ranking, a ranked provider requires a significant number of votes (generally 5%) coming from respondents in at least 2 different countries in that region.
List of all rankings:	Top Cash Management Providers for corporates: global, 6 regions*, national / territorial rankings* Note (*): sample dependent

Common respondents' job titles

Treasury — Treasurer | Head of Treasury | Assistant Treasurer

General management — Chief Executive Officer | Owner | Proprietor | Managing Director | General Manager

Finance teams — Chief Financial Officer | Finance Director | Finance Manager | Senior Financial Manager | Financial Controller

Accounting teams — Senior Accountant | Accountant | Analyst

Sample selection

Past participants

Banks' outreach

Euromoney audience

Marketing campaign

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Digital survey: in the office and on the go

- Respondents can begin the survey on web, **switch seamlessly** to mobile and return to web at any time

- This reflects Euromoney's investment in 2025 in a user-first, **digitally native experience** designed to make participation simple and intuitive

- Data is captured real-time, even when survey is in progress

- Euromoney **runs a weekly reporting process to participating banks,** sharing insights about participating clients

- Recommended time to complete a survey: **20 minutes**

- In 2025 the average respondent took the survey in multiple sittings, **averaging 34.21 minutes**, split on average across **7.9 days**
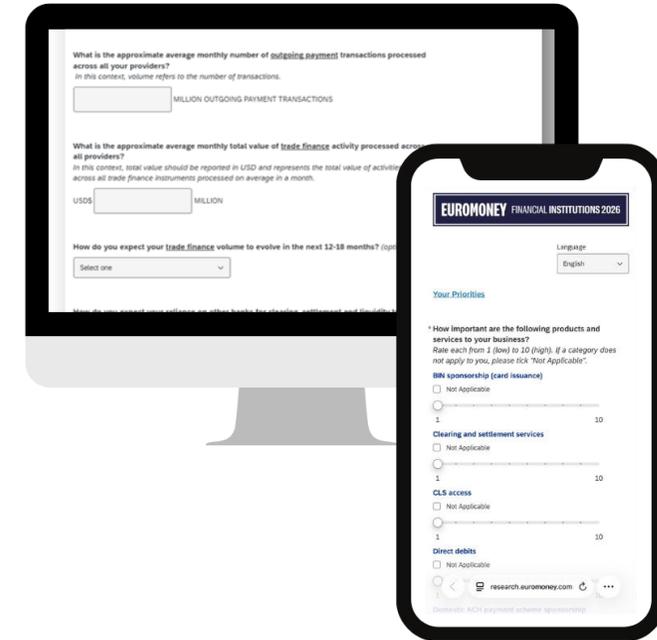
Surveys translated in **22 languages**:

Arabic | Bulgarian | Chinese (Simplified) | Chinese (Traditional) | Croatian | Czech | French | German | Greek | Indonesian | Italian | Japanese | Korean | Polish | Portuguese | Romanian | Serbian | Spanish | Thai | Turkish | Ukrainian | Vietnamese

Expected output on euromoney.com

Available with your Corporate Banking subscription

Need a subscription?

✉ Arun.Ghudial@euromoney.com

Issues with access?

✉ Subscriptions@euromoney.com

Rankings at global, regional and national / territorial level

In 2025 Euromoney Cash Management Survey reached 30,000 corporate treasurers across 123 countries. Their assessment covered 486 cash management providers.

Deep-dive reports covering key insights from the study

Corporates' assessment translated into best practices, strategic priorities, expectations, outlook and adoption of fintech and paytech solutions.
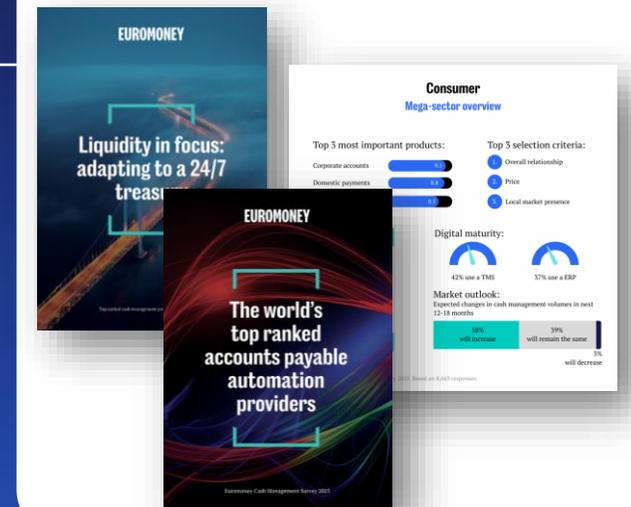
Client at Risk
Dashboard & Profiles

- Identify clients showing early warning signals of dissatisfaction and act quickly

- The dashboard highlights accounts at risk so Sales & RM teams can protect relationships

- Updates delivered as quick as every 2 weeks during the fieldwork period or at the end of field, along with other elements of the data package

Activate the Client at Risk Dashboard:

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Cash Management 2026 Survey

Client at Risk Dashboard
Confidential. Internal only. Created for: [YOUR BANK]

Surveys completion window: 30-Mar-2026 to 10-Apr-2026

Summary dashboard. Please refer to the following pages for client-specific details. The figures below cover the entire Client at Risk population. Client profiles have been created only for respondents who agreed to disclose their responses to third parties.

Client at Risk signals:
Expected changes in cash management spend:

Clients looking to decrease spend with [YOUR BANK] by over 10%	15
Clients looking to decrease spend with [YOUR BANK] by 0%-10%	10
Clients looking to increase spend with [YOUR BANK]	2

Client satisfaction:

Clients which offered at least a score of 7.00 or below across quality metrics	22

Areas of least satisfaction: # corporates with a satisfaction of 7.00 or lower

Overall relationship	10
Domestic payments	8
Customer on-boarding incl. KYC	8
Security, incl. financial crime prevention	5
Virtual accounts	5

New Promoter Score:
Overall NPS:

Clients with a "detractor" score	18
Clients with a "passive" score	20
Clients with a "promoter" score	4

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Client at Risk Profile
Confidential. Internal only. Created for: [YOUR BANK]

Company name:	[COMPANY NAME]

Respondent information:

Respondent job title:	Head of Treasury
	Netherlands
	Global

	More than $1bn
	Transportation
	Estonia
	Parent company

...management spend:

...e next 12-18	1,000,000 - 2,000,000 USD
...on of [YOUR BANK]:	25% Increase by 20%
...[YOUR BANK]	Decrease flows by 10%+
	7 - Passive

...on:

	3
	3
...adership	6
	2
...s	4
	6

In which areas could the bank enhance its offering or services to better support your future treasury priorities?

"Their channel services for automation (API, h2h) should work much more customer self-driven, now to add simple new accounts to existing structures takes a long time and effort"

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Your **bespoke** benchmarking report

- Comprehensive insights into corporates' preferred banking partners, priorities and perception of your bank versus peers
- Fully **bespoke** analysis aligned to your strategic objectives
- Executive-level insights available in the **Spotlight Report**

Learn more:

✉ Arun.Ghudial@euromoney.com

Your **bespoke** benchmarking report

This report is built bespoke for you. Suggestions of customization include:

By company size	By company demographics	By geography	By providers used	By company name
Data segmentation using company size, with following thresholds available: • Less than $10MM • $10-50MM • $50-250MM • $250-500MM • $500-1BN • More than $1BN	Based on the role of the treasurer: • Domestic • Regional • Global Based on the ownership of the company: • Parent company • Treasury centre • Subsidiary of a foreign company • Subsidiary of a domestic company Based on industry classification	Based on: • Respondent location • Company HQ • Regions which the treasurer are covering	Based on: • Corporates which are using you • Corporates which are using you and a selection of peer banks • Corporates which are using your peer competitors, but not you	Based on a target market, selected by yourself, through bucketing each of the participant in the study, as required

Sample permitting, any combination of the above is possible

Client Profiles

Euromoney's most advanced client insights

- Access responses from participating corporates, providing direct visibility into their feedback and assessment of your bank and your peers

- Data available in PDF, Excel or other preferred formats, delivered ~6 weeks after the end of fieldwork

Learn more:

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