

Belgian banking: more digital, still physical



For five years now, Febelfin has commissioned a study into the use of banking services in Belgium. Conducted by research agency iVOX¹, the study provides a clear picture of how Belgians bank today and the trends that are emerging. The latest results show that digital banking continues to gain importance and that the number of face-to-face bank appointments keeps declining, even though proximity to a bank branch remains important. In addition, Febelfin's figures show that the use of cash and the number of cash withdrawals are continuing to decrease.

Almost 9 in 10 Belgians bank via an app (89%), while 85% use PC banking, with the app taking a slight lead for the first time. Two out of three Belgians use their banking app at least once a week.

The most commonly used digital banking services remain making payments (76%), checking balances and transactions (69%), and transferring money between own accounts (50%). At the same time, the use of other functions is growing, such as consulting past transactions online, which increased from 12% in 2020 to 27% today. The user experience is highly positive: more than 9 in 10 mobile users find their banking app easy to use, and 88% rate the explanations and instructions as clear.

Although the number of face-to-face bank appointments continues to fall – 23% of Belgians never make one and 42% do so less than once a year – proximity remains important. Around 8 in 10 Belgians consider it important to have a bank branch nearby, particularly for tailored advice on investments, loans and personal financial situations. Digital and physical banking therefore clearly complement each other in a distinctly hybrid model.

Cash usage is also continuing to decline: 47% of Belgians withdraw cash less than once a month or never, and the number of cash withdrawals fell to fewer than 120 million in 2025. At the same time, accessibility remains crucial. The banking sector therefore continues to focus on ensuring sufficient access to cash.

These figures show that digital banking has been fully embraced by Belgians. At the same time, the need for accessibility, proximity and personal support remains. The sector will therefore continue to strengthen this hybrid service model through the launch of innovative tools and targeted initiatives, such as the further expansion of the Digihandig/Digifacile app. In this way, we aim to give everyone the opportunity to further develop their digital skills. Achieving this goal requires continued cooperation with various stakeholders.

Read everything about Belgian banking habits in this storytelling.

¹Online survey conducted by research agency iVOX on behalf of Febelfin between 23 December 2025 and 5 January 2026 among 1,000 Belgians, representative in terms of language, gender, age and level of education. The maximum margin of error for a sample of 1,000 Belgians is 3,02%.

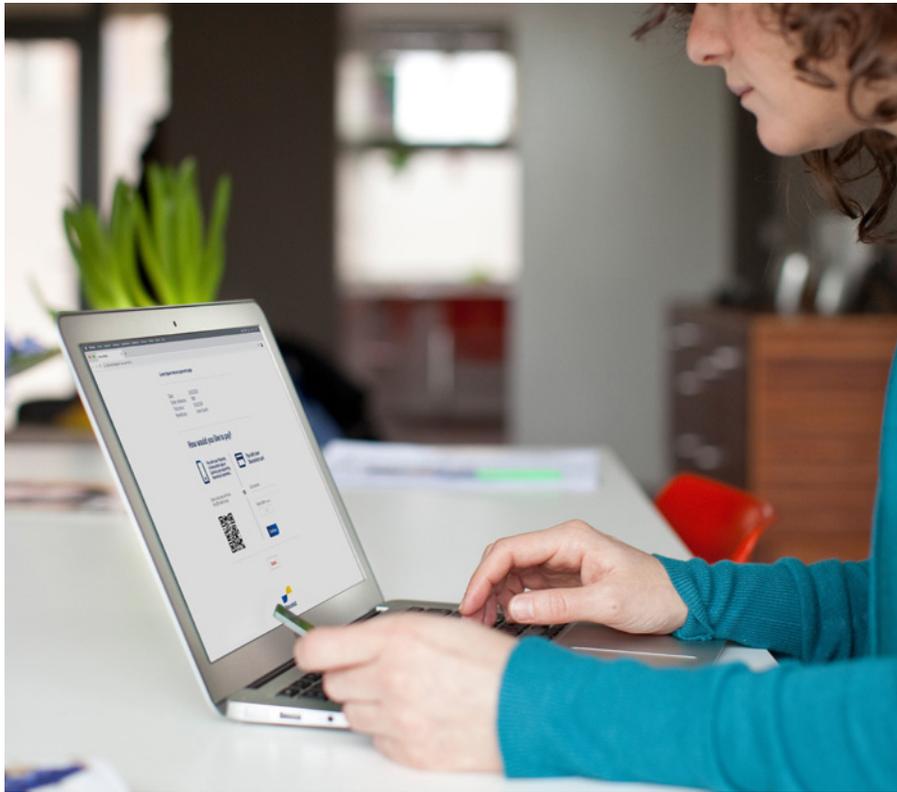


Digital banking in Belgium: habits and preferences

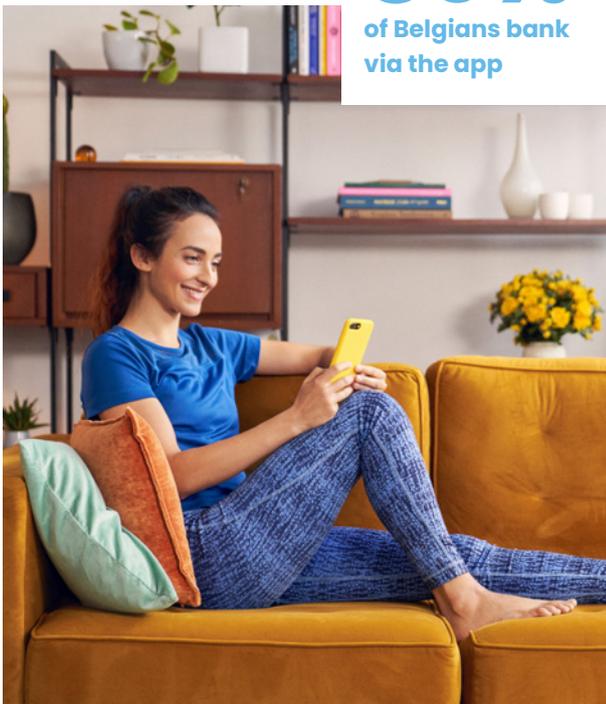
THE APP IS THE FAVOURITE

The app and the PC remain the most popular channels for using banking services. As many as 89% of Belgians say they bank via an app, while 85% prefer PC banking. These figures are in line with last year, but for the first time the app takes a slight lead. This preference is reflected in frequent use: two out of three Belgians bank via the app at least once a week.

We see a clear age-related difference in the choice between app and PC. Younger people (≤ 34 years) most often mention the app (93%), while those aged 55 and over mainly opt for banking via the computer (92%). In the intermediate age group (35–54 years), usage is mixed, with both the app (93%) and the PC (86%) being used intensively.



89%
of Belgians bank
via the app

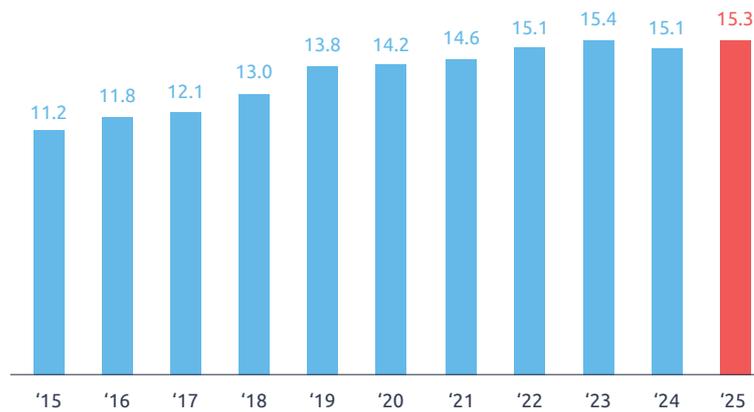


EVEN MORE DIGITAL THAN IN 2024

Compared with 2024, one in five Belgians banks digitally more often – via PC or app. For almost three quarters (74%), digital usage remained stable compared with the previous year. Digital banking is also widespread: nearly 95% used an online or mobile service in the last three months of 2025, and almost two out of three (63%) had done so in the 48 hours preceding the survey.

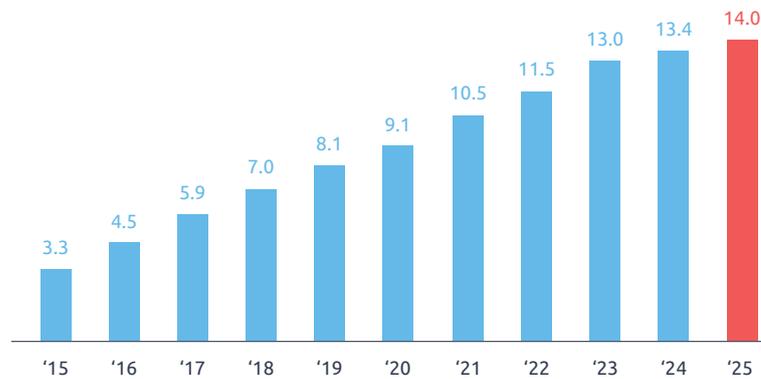
The number of internet banking subscriptions (via PC) increased again over the past year after a decline in 2024. The number of mobile banking subscriptions (via smartphone) also rose significantly, from 13.4 million in 2024 to 14 million in 2025.

Number of internet banking subscriptions (in millions)



Source: Febelfin

Number of mobile banking subscriptions (in millions)



Source: Febelfin

Most used digital banking services



76%

Making payments



69%

Checking balances
and transactions



50%

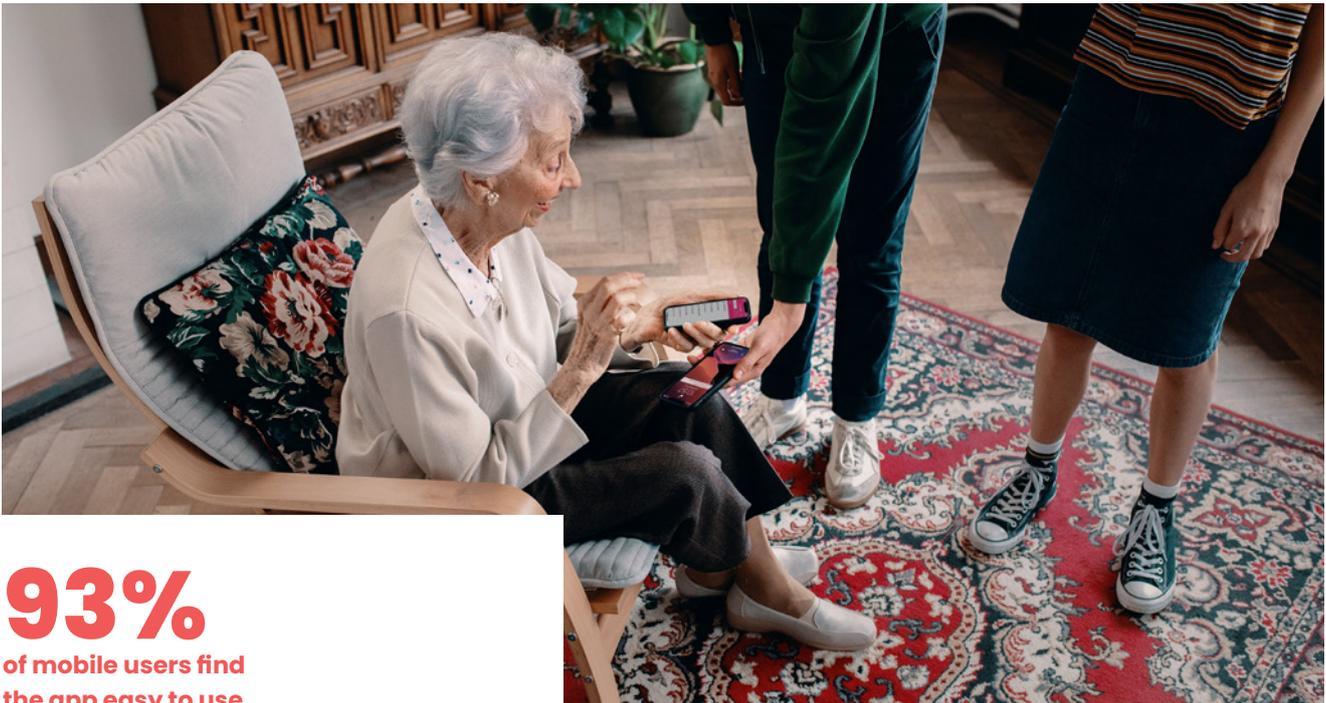
Transfers between
own accounts

'Making payments' has been the top-ranked service in the top three most frequently mentioned online banking services for years: 76% mention this service (2023: 77%; 2024: 78%). In addition, 69% say they 'check their balance and transactions' and 50% 'make transfers between their own accounts'.

— More and more Belgians consult past transactions

A notable increase can be seen in **consulting past transactions**: today, **27%** of Belgians do this online, compared with just **12% in 2020**. This doubling clearly shows that people are not only using digital channels for everyday transactions, but increasingly also to maintain an overview, check payments and monitor their budget.

27%
of Belgians consult past transactions online



93%
of mobile users find the app easy to use

— Digital banking services: user-friendly and accessible

The experience with digital banking services remains very positive. 93% of mobile users find the app easy to use, and 88% consider the explanations and instructions in the app or via PC banking to be clear and easy to follow. Moreover, three out of five Belgians (61%) believe that digital banking services are accessible for people who are less familiar with the online world.

When looking at accessibility for people with disabilities, 51% believe their bank is sufficiently accessible, while 35% remain undecided.

These results show that digital banking services are firmly established and positively experienced by a large majority. At the same time, they highlight the need for continued attention and further improvements to ensure that everyone can fully participate in the digital banking landscape.

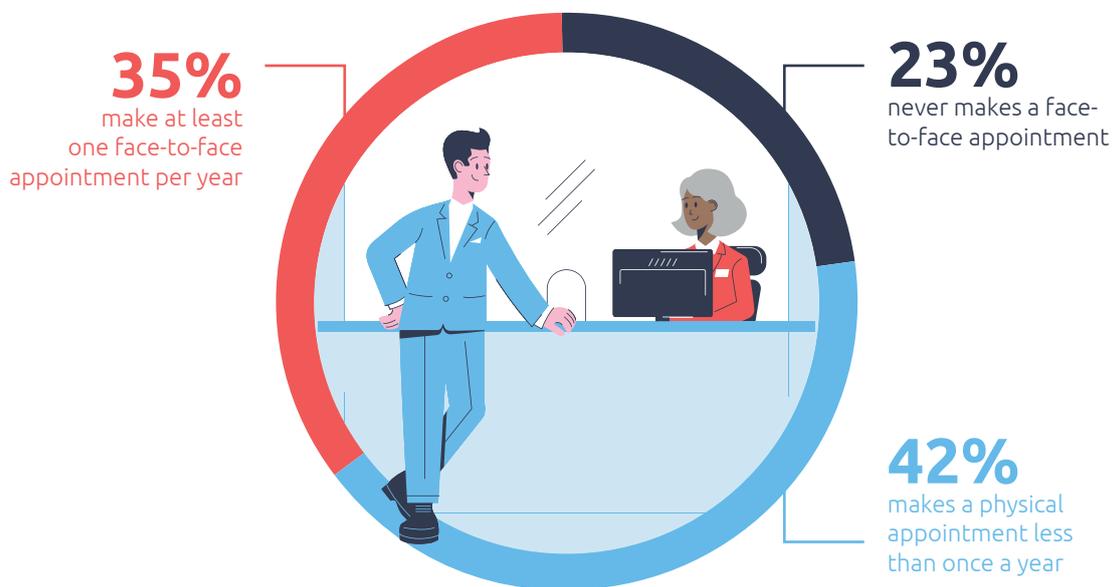
In addition to further efforts to make digital banking services more accessible, the banking sector remains committed to supporting less digitally skilled users, among other things through the Universal Banking Service (UBS). Further details can be found on pages 10 and 11.

PHYSICAL AND DIGITAL SERVICES: A HYBRID MODEL

— Fewer face-to-face appointments, but proximity remains important

Two out of three Belgians say they rarely or never make a face-to-face appointment at a bank branch. At the same time, a large majority say that physical contact remains important. Around 8 in 10 Belgians find it important to have a branch close to home. This clearly illustrates a “both-and” story: many people prefer to bank digitally, but personal contact remains important in certain situations.

Compared with previous years, we see the highest percentage of Belgians who never make an appointment since 2020: 23% say they never do so. 42% do so less than once a year, and 35% at least once a year. Younger generations in particular (≤34: 29%; 35–54: 25%; 55+: 17%) more often state that they never make a face-to-face appointment at the bank. Overall, 65% of Belgians therefore never or less than once a year make an appointment at a bank branch.



— Why do we still go to the bank branch?

Despite the widespread use of digital services, 66% of Belgians still prefer to visit a bank branch to seek tailored advice. Specifically, 37% say they make an in-person appointment to monitor their investments, 36% to seek advice on their personal financial situation, and finally, 2 in 10 Belgians (22%) to apply for or manage loans. These results are similar to those of previous years.



37%
review investments



36%
receive advice on their personal
financial situation



22%
apply for or manage loans

— Making a face-to-face appointment is smooth for two out of three Belgians

Two out of three Belgians believe that making a face-to-face appointment at their bank branch runs smoothly. In addition, 41% are equally satisfied with online and offline services. Younger people are generally the most satisfied with banking services (≤34: 49%; 35–54: 45%; 55+: 31%).



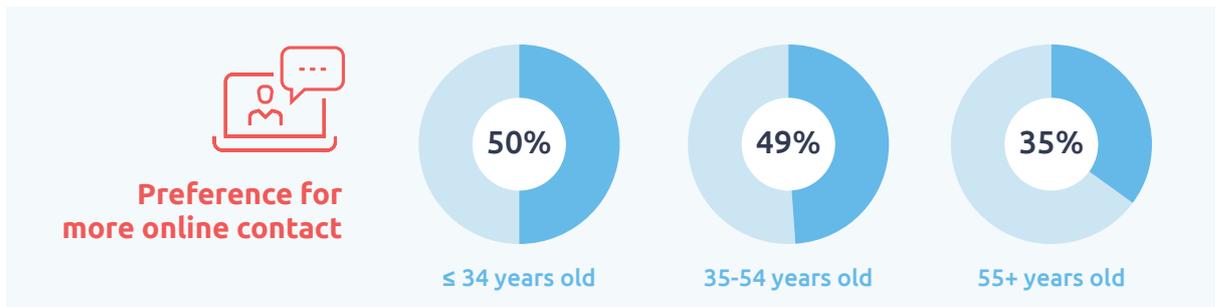
— Online and offline channels complement each other: hybrid expectations

For 44%, contact with their bank could take place more often online. The preference for more online contact is strongest among younger generations (≤34: 50%; 35–54: 49%; compared with 35% among those aged 55 and over).

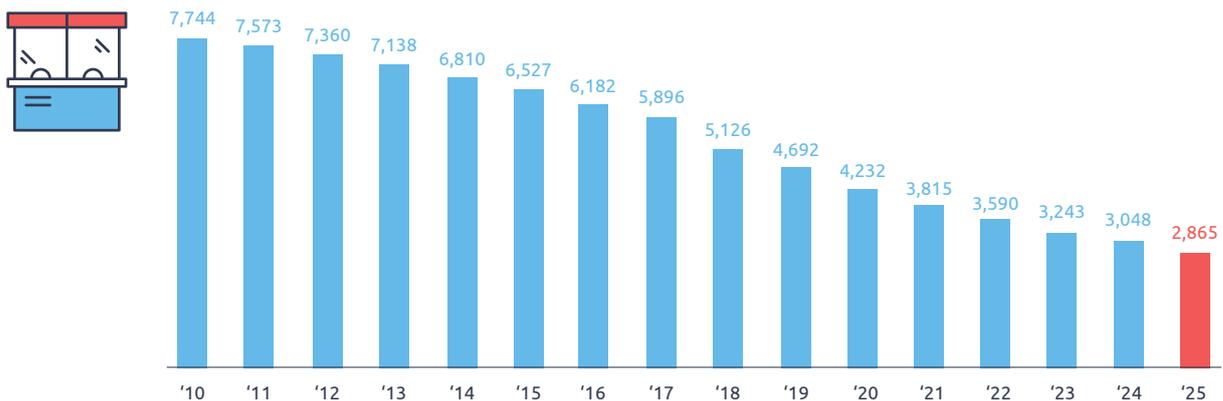
Although fewer people make face-to-face appointments and digital banking channels are widely used, the importance of having a nearby branch for certain banking services remains, especially among those aged 55 and over. Online and offline channels therefore clearly complement each other.

— The number of bank branches continues to decline

As in other sectors, digitalisation has profoundly changed how Belgians use banking services. Fewer customers rely on face-to-face appointments, while online and mobile applications are gaining importance. Banks are adapting their branch networks to these developments and customer expectations, while maintaining a focus on advice, proximity and accessibility for all customers. At the end of 2025, the number of bank branches stood at 2,869.



Total amount of bank branches



Source: Febelfin

Cash and ATMs

CASH USAGE CONTINUES TO MAKE WAY FOR DIGITAL PAYMENTS

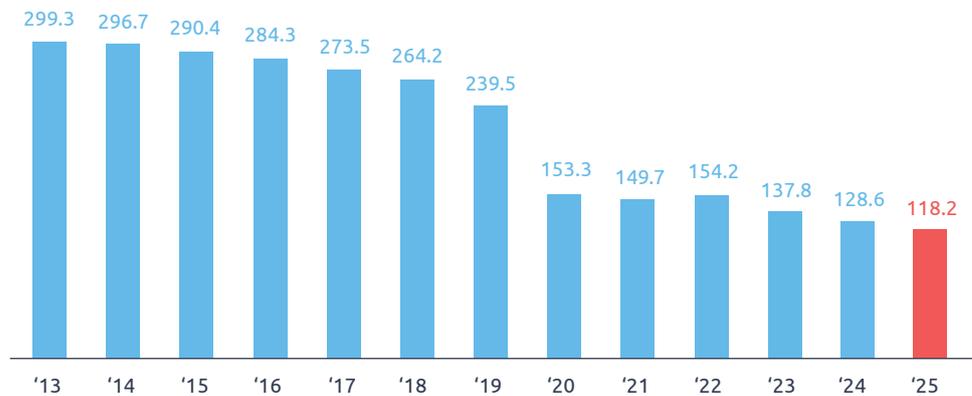


Cash usage in Belgium has continued to decline. There has been a clear increase in the number of people who withdraw cash less than once a month or never: 47% in 2025, compared with 44% in 2024.

Just over half of Belgians withdraw cash at least once a month, and only 6% do so weekly. Here too, age differences are evident. People aged 55 and over withdraw cash at least monthly more often (64%), while younger people do so less frequently (≤34: 38% monthly or more often; 62% less than monthly).

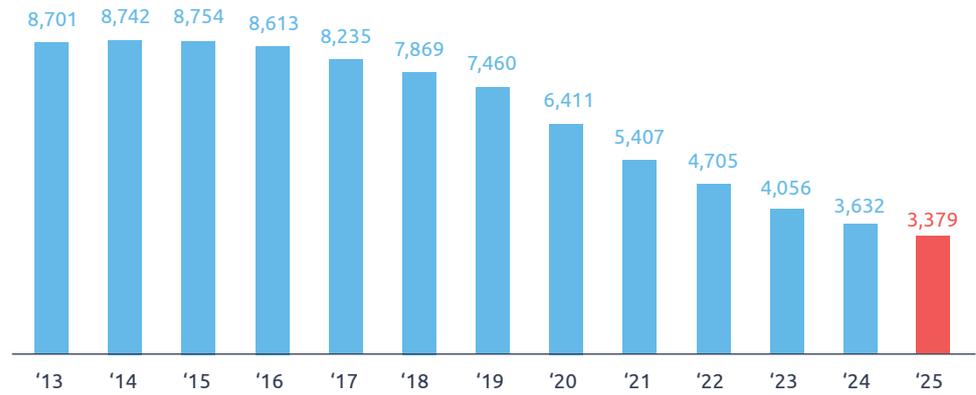
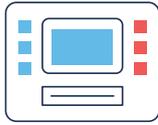
Febelfin's figures show that the number of cash withdrawals continues to fall year after year. In 2025, there were fewer than 120 million withdrawals, a decrease of almost 11 million or 8.4% compared with 2024. Over the past three years, the number of withdrawals has declined by an average of more than 8% per year. In 2013, there were still 300 million withdrawals.

Total number of cash withdrawals



Source: Febelfin

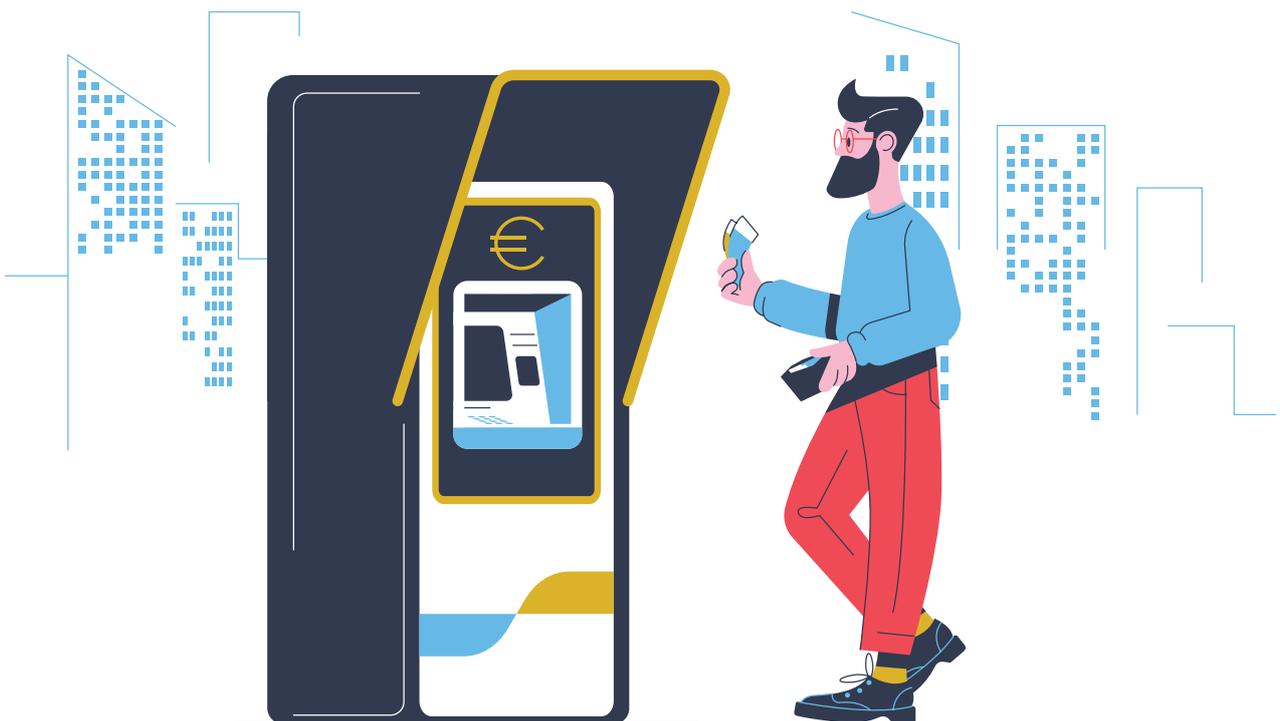
Total number of ATMs



Source: Febelfin

At the same time, the sector recognises that cash continues to play an essential role for many citizens. Continuous efforts are therefore being made to ensure access to cash for everyone. Febelfin stresses that it is doing everything possible to honour the commitments on access to ATMs set out in the protocol agreed with the government in 2023. In this context, good geographical coverage is key: the most important parameter for ensuring sufficient access to ATMs is not the number of machines, but their geographical distribution.

Moreover, withdrawing cash in Belgium is inexpensive for consumers, as no additional fees are charged. It is included in the account package, and the costs of payment accounts in Belgium are limited for both consumers and merchants. A **study by KPMG** for Febelfin shows that both digital and non-digital consumers, as well as merchants, are very well served in Belgium in terms of price and offering.



A broad range of services tailored to diverse customer needs



The banking sector responds to diverse expectations by developing a wide range of services that are accessible both digitally and physically. Innovative online solutions focus on user-friendliness and security, while complementary offline initiatives, such as the Universal Banking Service, meet the needs of customers who are less digitally active. In this way, we continue to invest in both digital innovation and proximity in order to strengthen customer trust.

OVERVIEW OF OUR INITIATIVES

– Promoting digital inclusion

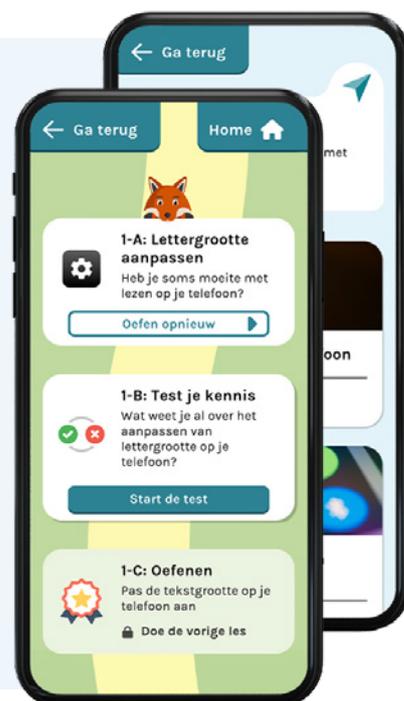
Digihandig/Digifacile: one app for all basic digital skills

At the end of 2025, Febelfin launched the Digihandig/ Digifacile app in collaboration with NewFutureLab. This practice app helps people strengthen their digital skills. It is a versatile learning platform that supports those who currently experience barriers in the digital world. The app includes a wide range of modules, from mobile banking and safe online shopping to adjusting phone settings, storing and sharing files, and more. In addition to practice modules, Digihandig also offers

extra coaching tools for facilitators, enabling them to better support beginners in developing their digital skills.

In 2026, Digihandig will be further expanded with additional practice material and new modules focusing on online fraud. In this way, we underline our commitment to greater digital and financial inclusion.

→ [App Digihandig/Digifacile \(only in Dutch/French\)](#)



Information sessions on safe online banking

Febelfin organises information sessions across the country, together with local partners, on digital banking and the various forms of online fraud. In French-speaking Belgium, this takes place within the framework of the *“J’adopte la banque numérique”* initiative, in collaboration with EPNs, Digital Wallonia and the Service public de Wallonie Emploi et Formation (SPW). In 2025, more than 100 information sessions were organised.

→ [More info \(only in Dutch/French\)](#)

E-learning for digital coaches

We also offer the “Digicoaches” e-learning programme, a train-the-trainer course providing in-depth information on how to get started with online banking, bank safely online and make digital payments. The e-learning provides practical tools to support people who are less familiar with the digital world in carrying out online banking transactions and payments safely. To date, 451 digital coaches have completed the e-learning.

→ [More info](#)

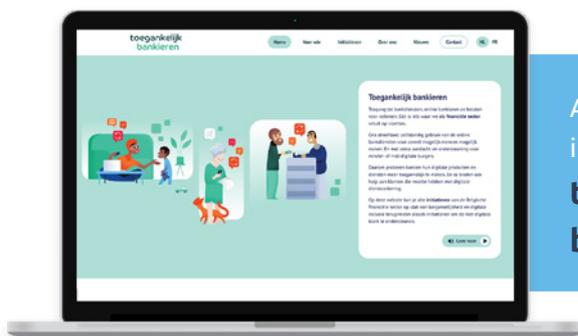


Universal Banking Service: a solution for offline banking

Digitalisation is evolving rapidly, and as a sector we are aware that not everyone can keep pace. For customers who are unable or unwilling to use digital channels, all retail banks offer the Universal Banking Service (UBS). This service allows them to continue carrying out manual banking transactions at a maximum flat fee of EUR 62.73 per year.

While 33% of Belgians have heard of this service, only 1 in 7 knows exactly what it entails. Among those aged 55 and over, awareness has increased by 5% compared with 2023. After a brief explanation, 41% consider it a good idea that banks offer the Universal Banking Service. The sector therefore remains committed to increasing awareness of the UBS.

→ [More info about the Universal Banking Service](#)



All information on our digital inclusion initiatives can be found at toegankelijkbankieren.be and banqueaccessible.be

– Ongoing innovation in digital services

Our research with iVOX clearly shows that banking is increasingly taking place online. That is why we continue to focus strongly on the continuous improvement and renewal of our digital services, ensuring that customers can rely on a safe, user-friendly and future-proof online banking experience.

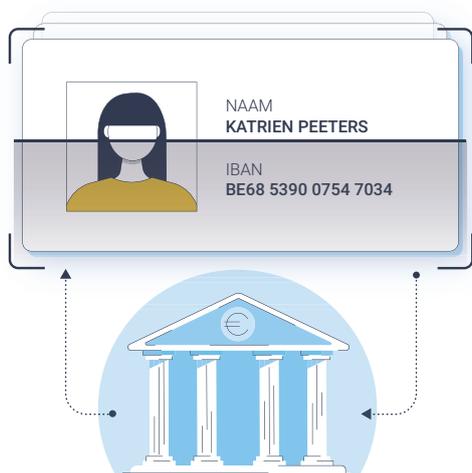


Instant payments

Although most Belgian banks had already offered instant credit transfers, since October 2025 all banks have been able to receive them and allow customers to initiate them. Payments are processed immediately, 24/7, at no extra cost. This service is proving extremely popular and continues to gain ground in Belgium.

In 2025, 305.2 million instant transfers were made, an increase of 54% compared with 2024. Offering instant payments goes hand in hand with thorough and continuous efforts by banks to protect customers against online fraud.

→ [More info](#)



Verification of the beneficiary's name

Last year also saw the introduction of "verification of the beneficiary's name", or IBAN name check. This free verification issues a warning if the beneficiary's name does not match the account number. It provides greater confidence and certainty that the money is being transferred to the correct beneficiary, increases the efficiency of transfers and, above all, helps combat certain forms of transfer-related fraud.

→ [More info](#)

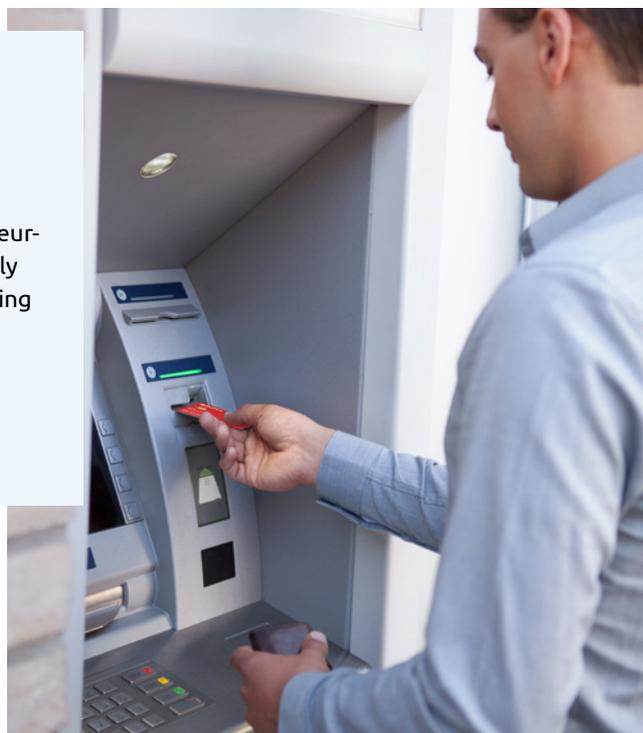
— Focus on accessibility

Although an increasing number of customers are managing their banking affairs online, we remain committed to ensuring that our services remain accessible to everyone, regardless of the channel used.

Nearby ATMs

Access to cash remains important for many people. To address this, we developed the website “[ikzoekengeldautomaat.be](https://www.kb.be/ikzoekengeldautomaat.be) / [jechercheundistributeurdebillets.be](https://www.kb.be/jechercheundistributeurdebillets.be)”, which allows users to quickly and easily find the nearest ATMs via smartphone or PC, including information on opening hours and accessibility.

→ [Look for an ATM \(only in Dutch/French\)](#)



Accessible bank branches for everyone

Half of Belgians believe their bank is sufficiently accessible for people with disabilities, indicating that there is still room for improvement. The sector recognises this need and is determined to continue investing in inclusive solutions.

Financial institutions are actively working to make their services more accessible, including by integrating the principles and requirements of the **European Accessibility Act (EAA)**, which introduces new accessibility requirements for products and services, including banking services.

Support for online fraud victims

To ensure accessible support for victims of online fraud, Febelfin distributed two new leaflets. The first provides a clear [overview of the Belgian banks' anti-fraud helplines](#), available 24/7. The second explains [what information victims should bring when reporting online fraud to the police](#).

In addition, several awareness-raising campaigns were launched, including the eye-catching [Johnny Depni campaign](#) on dating fraud and a campaign on investment fraud in cooperation with Safeonweb.



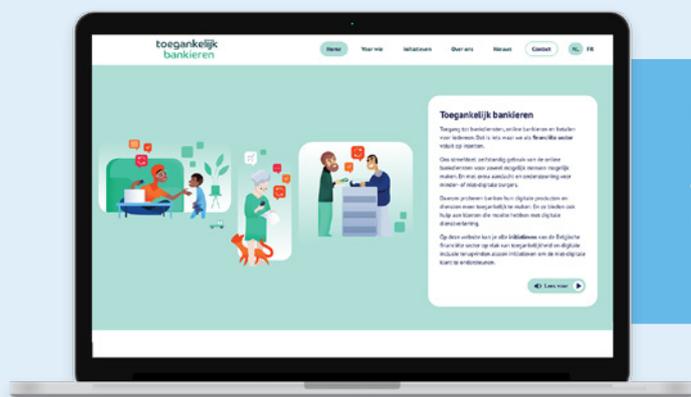
Our ongoing mission

The results of this study clearly show that digital banking is firmly embedded in the daily lives of Belgians, while physical proximity and accessibility remain essential for many. The banking sector therefore continues to invest in a **hybrid service model** that combines digital and personal support, ensuring that no one is left behind.

Through targeted initiatives such as Digihandig, we are already taking important steps to include everyone in an increasingly digital society. But our work does not stop here.

Looking ahead, we will continue to strengthen accessibility, invest in guidance for those facing digital barriers, and focus on innovative solutions that make banking services even more user-friendly, secure and inclusive.

The sector remains determined to improve the accessibility of banking services and invites all stakeholders to work together on solutions that work for everyone. By joining forces, we can continue to respond to new challenges and ensure that our services remain accessible, simple and reliable in the years to come.



For an overview of all the various initiatives in the field of digital inclusion and accessibility, please visit the website toegankelijkbankieren.be banqueaccessible.be



Belgian Financial Sector Federation

Boulevard du Roi Albert II/Koning Albert II-laan 19, 1210 Brussels

www.febelfin.be