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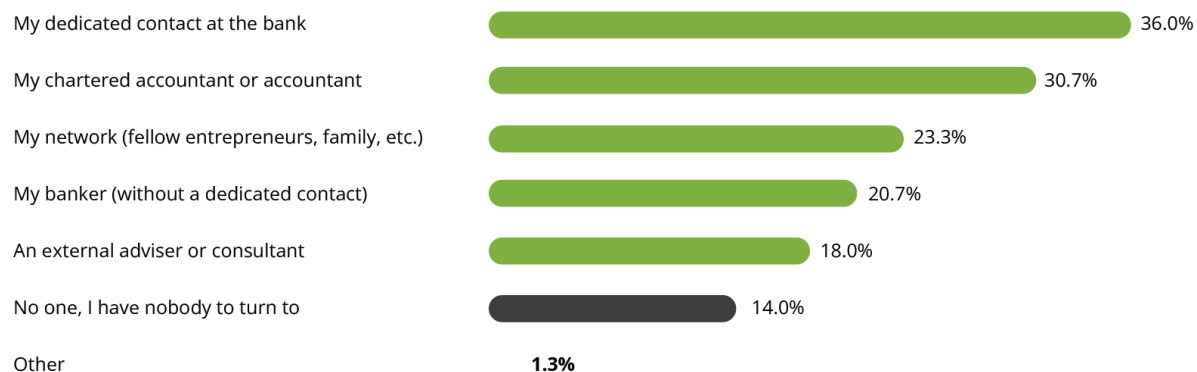
Bankers are the first port of call for Belgian SME managers

At a time when the banking sector is investing in AI and digitalisation, Belgian SMEs still prefer advice from a human being. More than a third of entrepreneurs (36%) turn to their usual contact at the bank for advice about their business, rather than their accountant (31%) or their network of peers and relatives (23%). These are the findings of a study conducted by iVOX on behalf of Crelan.

Bankers provide a sympathetic ear

Over the past 20 years, the banking sector has undergone significant changes as a result of digitalisation. For routine banking transactions, people now tend to use their bank's app.

Nevertheless, personalised advice from a banker remains crucial for Belgian business owners. When asked what matters most in their relationship with their bank, the emphasis is on the human element: 39% of SMEs cite personalised advice and personal contact as decisive factors, compared with 33% who value quick access to digital services. Moreover, for 36% of Belgian SMEs, their dedicated contact at the bank is the first person they turn to for advice. Chartered accountants or accountants come second at 31%, followed by personal networks at 23%. The trend is particularly pronounced in Flanders, where 48.3% of businesses rely on their banker, with accountants lagging far behind. French-speaking entrepreneurs, meanwhile, are more likely to turn to external advisers or consultants (31.7%, compared with 8% in Flanders) and to a banker without a dedicated contact (30.2%, compared with 13.8% in Flanders).

Who can you turn to for advice or as a sounding board for your business?*Multiple answers possible/***Branches specifically dedicated to entrepreneurs**

The study also reveals that 14% of entrepreneurs feel they have nobody to turn to for advice. Crelan aims to address this issue through its 'Business' branches, which are specifically designed for Belgian entrepreneurs and can handle their cases from start to finish. With its 565 branches across Belgium, Crelan has one of the country's most extensive banking networks. Of these, 334 branches carry the 'Business' label, representing 59.12% of the network, enabling entrepreneurs, self-employed professionals and SMEs to benefit from specialist support close to home.

"For entrepreneurs, personalised advice from a trusted banking agent is often irreplaceable. The 'Business' label identifies branches that can handle a business case from start to finish, thanks to their recognised expertise and in-depth knowledge of the business world. At Crelan, this local presence is essential: our independent agents are entrepreneurs themselves. They have deep roots in their regions, which enables them to gain a practical understanding of the challenges facing their business customers," says **Vincent Delhalle, Business Expert at Crelan**.

Branches carrying the 'Business' label can be found via the following link:

<https://www.crelan.be/fr/trouvez-votre-agence>

About the survey

Online survey conducted by polling institute iVOX on behalf of Crelan between 2 and 10 July 2026 among 150 employees of Belgian SMEs (1 to 250 employees) who are responsible for financial policy, hold a financial position or have a good understanding of their organisation's financial policy. The maximum margin of error for a sample of 150 respondents is 7.97%. The question concerning sources of advice allowed respondents to select multiple answers.

About Crelan Group

The financial group ranks fifth among Belgian retail banks in terms of Belgian loan portfolio. The Crelan group is represented by two bank brands: Crelan and Europabank. At 31 December 2025, the Crelan group had: 4179 employees (including staff members, independent bank agents, and their employees), 612 branches, 309,001 cooperative shareholders, 1.7 million customers, and €57 billion in total assets. In addition, the banking group manages €45.2 billion in customer deposits, €18.3 billion in off-balance sheet investments, and supports Belgian households and businesses with €51.3 billion in loans.

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