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WORKING FOR GHANA

GH-CSI REPORT 2025

CIMG Research Findings

July 2026

INSIGHTS
Data-led perspectives for informed decisions

ANALYSIS
Evidence-based market intelligence

STRATEGY
Turning insights into strategic advantage

GROWTH
Driving performance and long-term value

Stronger Insights.
Stronger Institutions.
Stronger Ghana.

CONTENT

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01

Context

BACKGROUND

GH-CSI is an anual survey commissioned in 2021 by the CIMG to establish a customer satisfaction index score for the banking industry.

This report presents the 5th wave for consumer banking and 4th wave for business banking.

The report shows the year-on-year comparative analysis of the;

- Industry performance and;
- Performance of individual banks

BROAD AIMS

01 To measure the levels of Service Quality, Customer Satisfaction and Customer Loyalty for 2025 and compare same with previous performances

02 To establish the 2025 Index and compare same with previous indices

SPECIFIC OBJECTIVES

01 Measure the levels of service quality, customer satisfaction and customer loyalty for Banking Services

02 Compare the levels of service quality, customer satisfaction, and customer loyalty for all the waves

03 Compute the 2025 index and compare same with previous waves.

04 Measure the Net Promoter Score (NPS) for 2025 and compare same with previous waves

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KEY STAKEHOLDERS

The GH-CSI 2025 study engages a diverse set of stakeholders whose perspectives inform the insights, benchmarks, and strategic recommendations presented in this report.

- **Universal Banks**
- **Customers/ Public/ Media**
- **Regulators**
- **GAB**

Definition of the Six Dimensions

An adaptation of SERVPERF, E-S-QUAL and Ebankqual models

Tangibles
This refers to physical facilities, equipment & appearance of personnel.

Reliability
This is the firm's ability to perform the promised service accurately & dependably

Responsiveness
This is the firm's willingness to help customers & provide prompt service.

Assurance
This is knowledge and courtesy of employees & their ability to inspire trust & confidence.

Empathy
This is the Provision of care and individualized attention to customers.

Ease of Use
This refers to ability of a customer to find information or enact transactions with the least amount of effort & appearance of platform.

1. *SERVPERF (Cronin, J.J & Taylor, S. 1992)*
2. *E-S-QUAL (Parasuraman, A., et al., 2005)*
3. *Ebankqual Model - (Kumbhar, V. M., 2021)*

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Scale Items

SERVICE QUALITY

A total of 36 questions on Service Quality were adopted, comprising:

Tangibles	Reliability	Responsiveness	Assurance	Empathy	Ease of Use
6 questions	7 questions	5 questions	4 questions	6 questions	8 questions

CUSTOMER SATISFACTION

A single question was used to solicit responses from respondents

CUSTOMER LOYALTY –

The questions on Customer Loyalty were:

Behavioural Loyalty
6 questions

Emotional Loyalty
8 questions

1. Dehghan, A. and A. Shahin (2011),
2. Tee, K. D. (2019)

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STAR RATING

★	★★	★★★	★★★★	★★★★★
POOR SERVICE	FAIR SERVICE	GOOD SERVICE	VERY GOOD SERVICE	EXCELLENT SERVICE
0% – 50%	51% – 70%	71% – 80%	81% – 90%	91% – 100%
Unsatisfactory	Fair	Satisfactory	Commendable	Praiseworthy

02

Methodology

Research Design

- Quantitative research design

Target:

- Existing customers of universal banks in Ghana
- Current active bank account holders
- Performed bank transactions within the last 3 months prior to the survey
- Gender: Male and Female
- Age: 18 years and above
- Key decision makers on where to bank.

Data Collection

- Instrumentation: Questionnaire survey

Approach:

- Consumer Banking
  - Intercept (face-to-face interviews)
  - Customers were engaged post-immediate consumption
- Business Banking
  - Telephone interview
  - Banks provided database
- Data was collected electronically via mobile devices.
- Data Analysis: Descriptive, EFA

Population & Sample Size

- Sampling Approach - Quota and systematic sampling
- Consumer Banking - 3,300
  - **150 per bank across 5 branches of the bank (i.e., 30 interviews per branch)**

- Business Banking - 2,200
  - **100 per bank**

NB: ABSA opted out of this year's study.

Fieldwork

Fieldwork was conducted between November 17, 2025, to January 31, 2026.

03

Consumer Banking

Level of Service Quality, Satisfaction & Loyalty

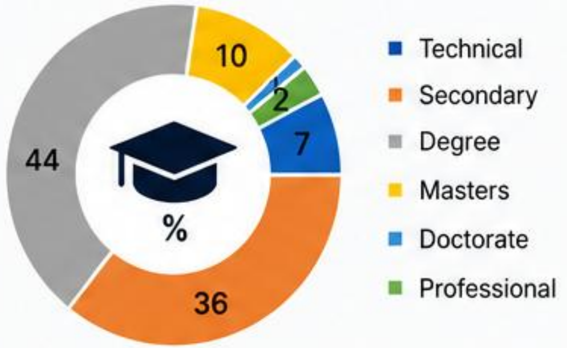
GENDER

Male	54.8%
Female	45.2%

AGE GROUP

18 – 20	21 – 30	31 – 40	41 – 50	51 – 60	60+
23.7%	27.9%	20.4%	12.7%	7.9%	7.4%

LEVEL OF EDUCATION

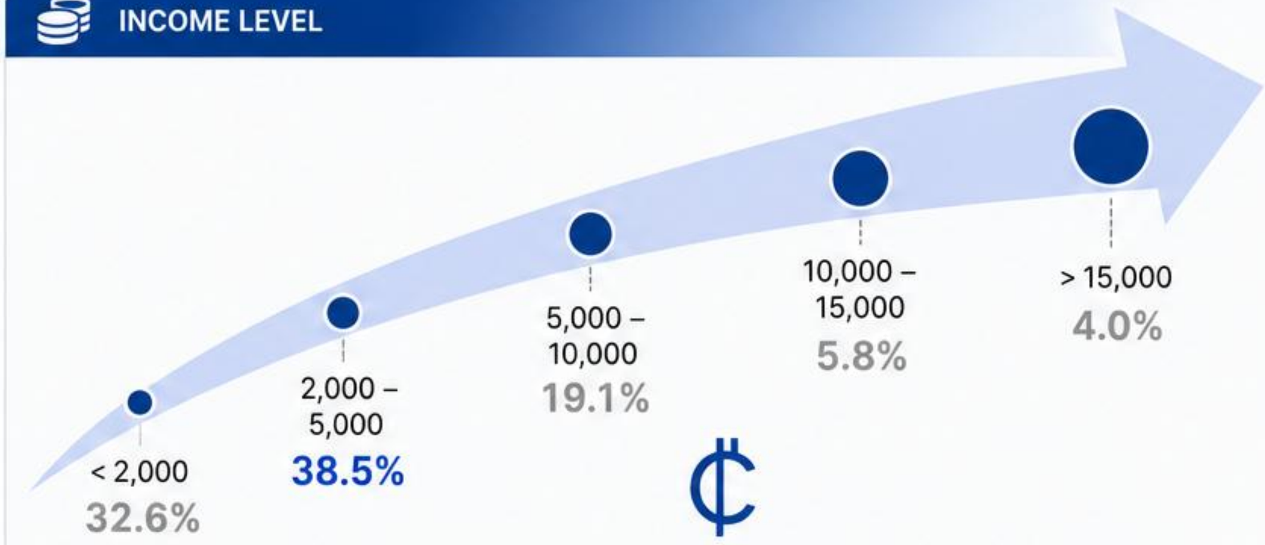


EMPLOYMENT STATUS

Professional	37.7%
Skilled worker	18.4%
Unskilled worker	17.0%
Trader	10.4%
Unemployed	10.4%
Clerical worker	3.9%
Retired	2.3%

%

INCOME LEVEL



Av. Income – 4,531.36

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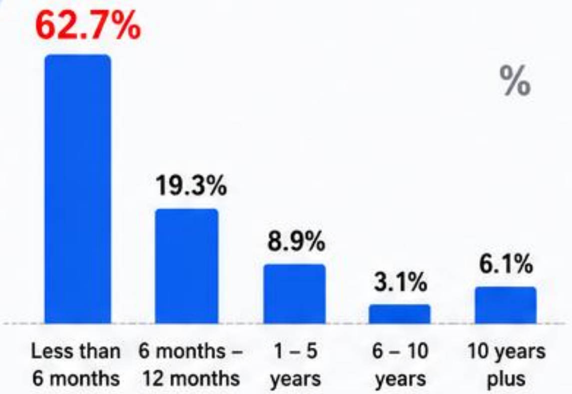
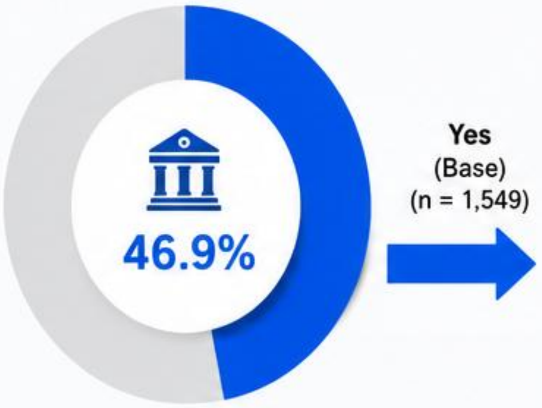
DURATION OF RELATIONSHIP WITH THE PRIMARY BANK



DO YOU SAVE WITH OTHER BANKS?



TOP 10 BANKS, CUSTOMERS SAVE WITH ASIDE THEIR PRIMARY BANK

GCB, Ecobank (The Pan African Bank), access, CalBank, Stanbic Bank (A member of Standard Bank Group), GTBank, ZENITH, absa, UBA (United Bank for Africa)

ACCOUNT TYPE

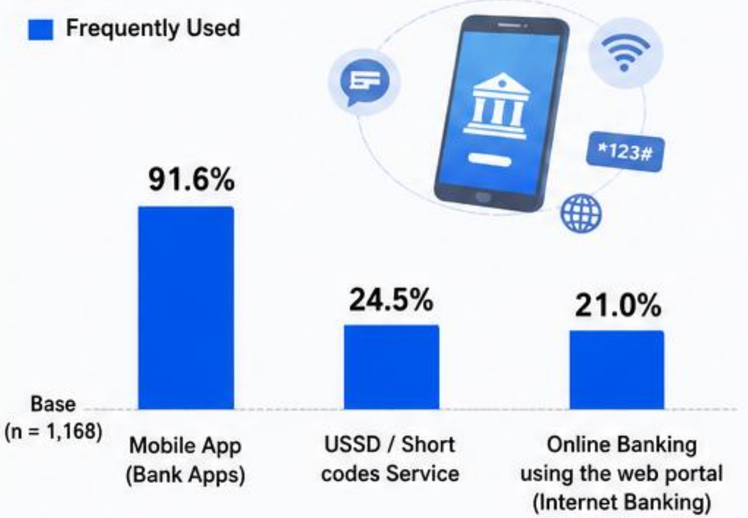
- 79.7% Savings
- 31.0% Current
- 2.8% Investment

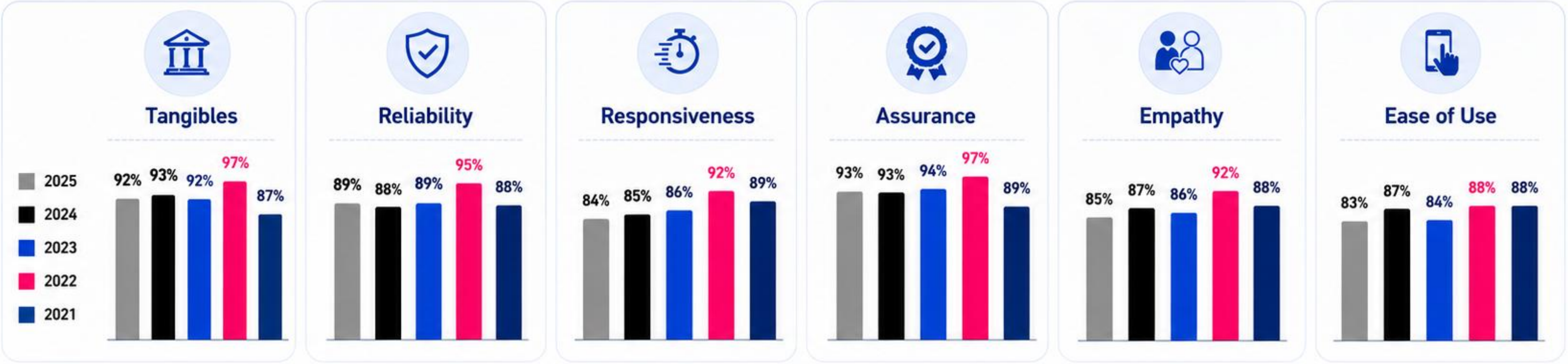
BANKING SERVICES PATRONISED

- 64.6% Traditional Banking
- 5.3% Remote Banking
- 30.0% Both

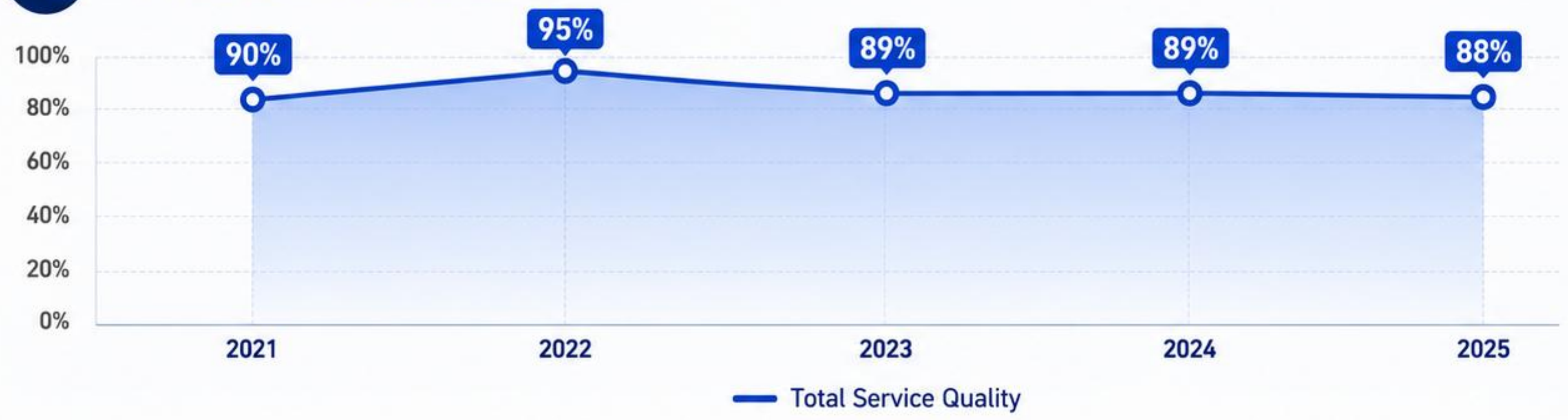
Base (n = 1,168)

TYPE OF REMOTE BANKING SERVICES USED





TOTAL SERVICE QUALITY

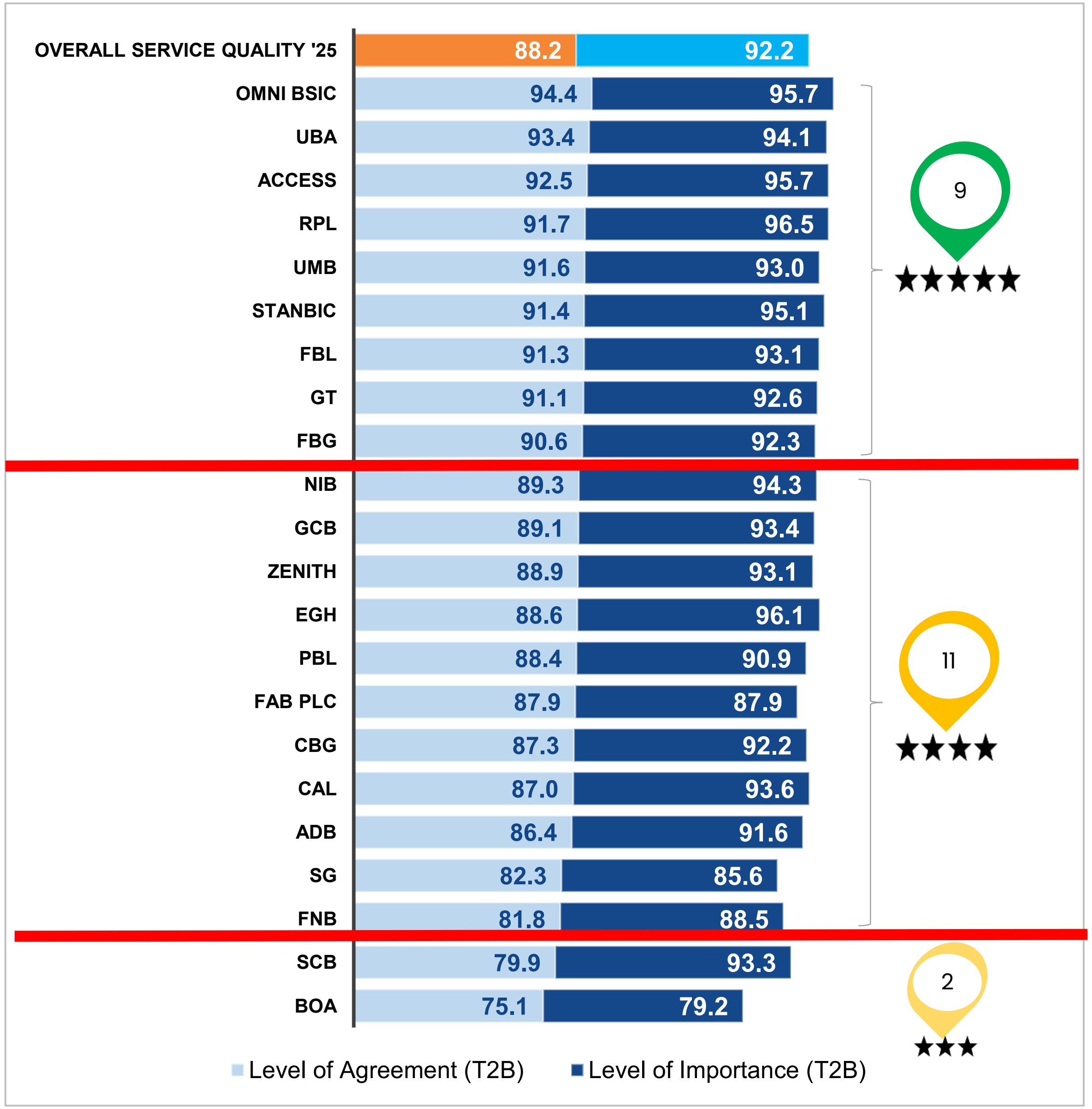


2025 SCORE

88%

vs 2024 (Opp)

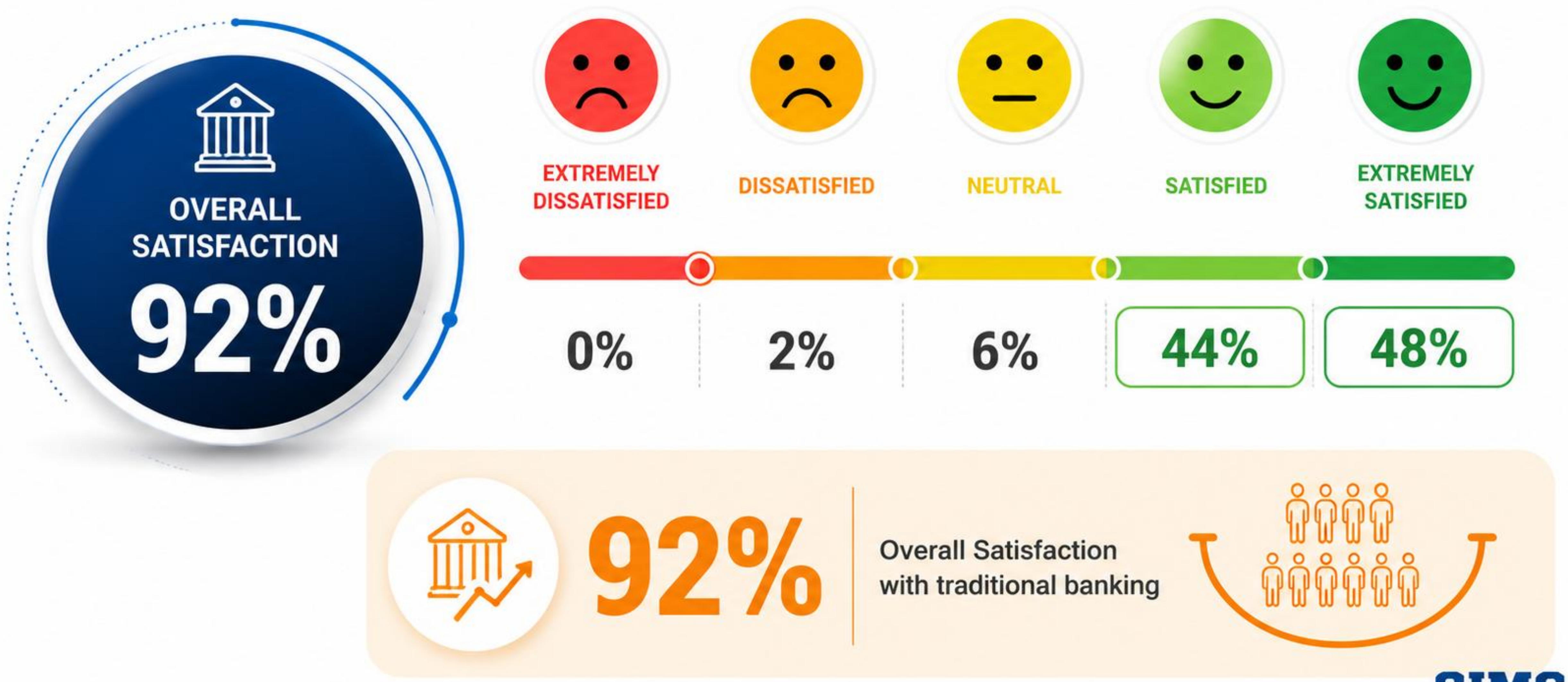
Overall Service Quality



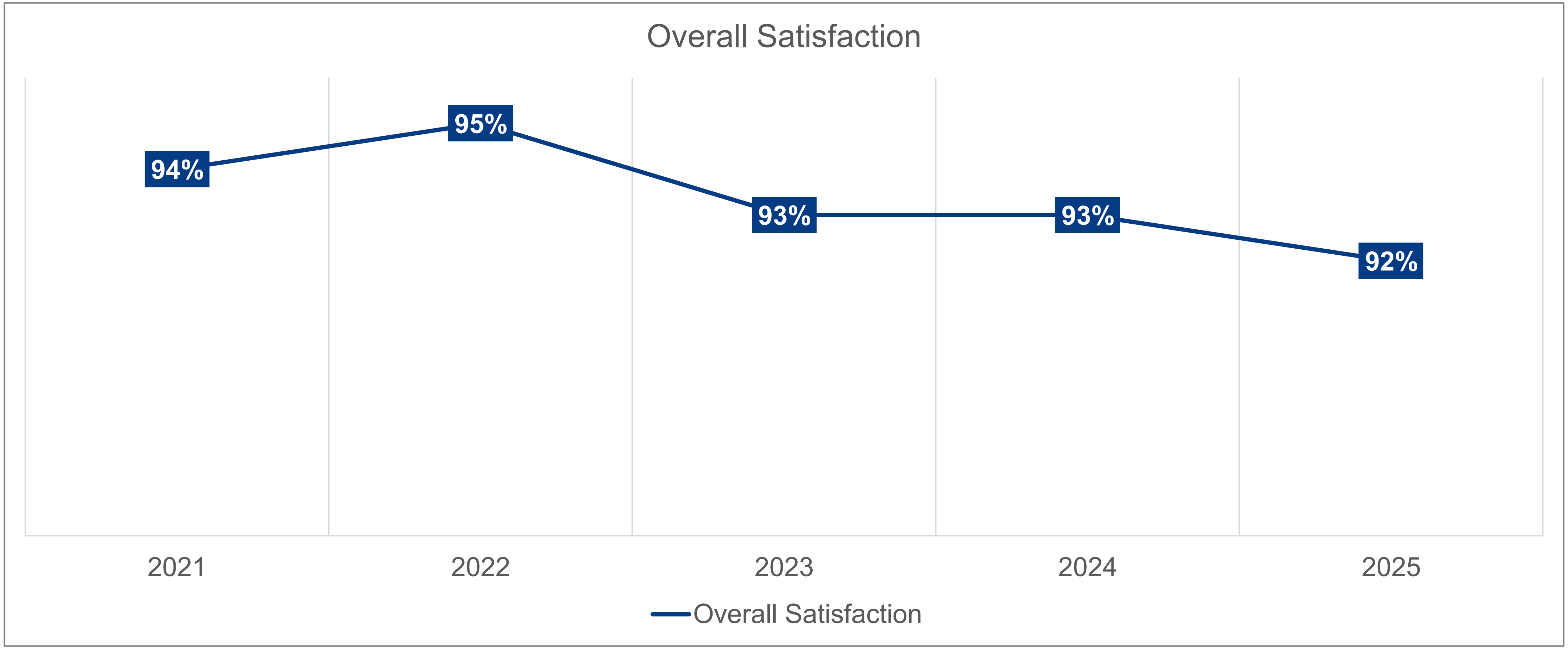
Banks	2025 T2B/%	2024 T2B/%	2023 T2B/%	2022 T2B/%	2021 T2B/%
Overall	88.2↘	88.9	88.9	94.5	89.9
ABSA	-	88.3	88.4	97.7	93.4
ADB	86.4↘	92.0	91.8	-	66.6
Access	92.5	-	91.4	96.4	94.3
BOA	75.1↘	88.1	85.2	89.2	86.6
CAL	87.0↗	84.5	92.3	96.8	91.8
CBG	87.3↘	88.7	88.6	93.5	88.1
EGH	88.6↘	91.6	90.8	86.1	96.8
OMNI	94.4↗	92.4	92.2	93.8	89.9
PBL	88.4↘	88.6	90.5	95.4	96.0
SG	82.3↘	85.6	78.4	86.4	94.3
FBL	91.3↗	88.1	90.7	96.0	91.4
GCB	89.1↗	80.2	85.8	91.8	82.5
Stanbic	91.4↘	92.9	92.1	97.9	89.3
UBA	93.4↗	88.7	86.3	95.1	94.0
GT	91.1↘	92.3	85.8	93.8	88.8
FBG	90.6↗	80.2	95.4	96.3	85.3
RBL	91.7	-	90.9	98.0	-
SCB	79.9↘	91.8	85.1	97.1	89.9
FNB	81.8↘	93.4	83.2	95.5	93.2
NIB	89.3↗	88.3	88.5	93.7	89.9
FAB PLC	87.9↘	95.3	91.3	97.5	92.3
ZENITH	88.9↗	87.9	-	91.6	93.3
UMB	91.6↗	85.6	89.5	99.6	90.4

9↗
11↘

CUSTOMER SATISFACTION FOR CONSUMER BANKING – 2025



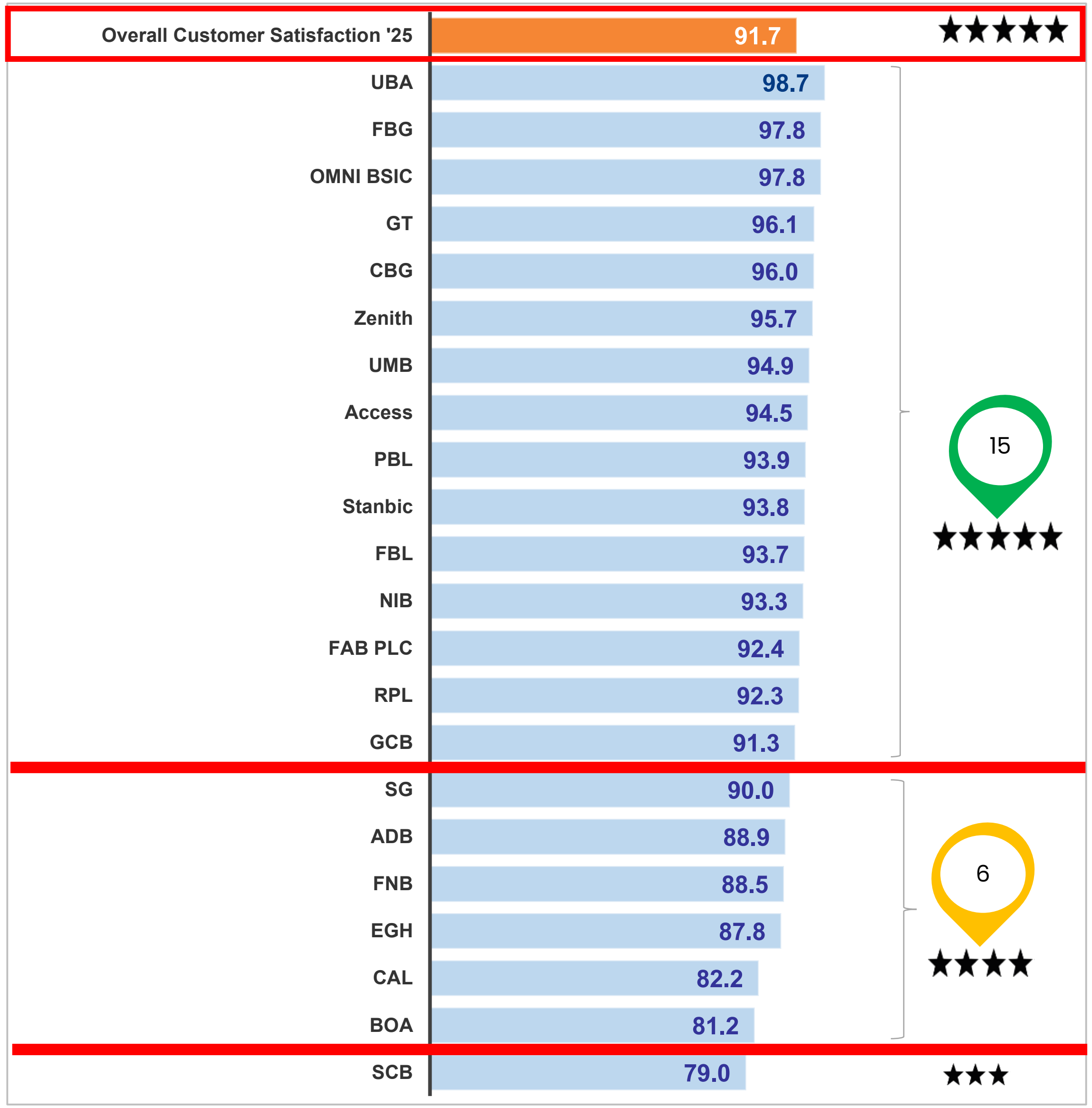
Customer Satisfaction for Consumer Banking – 2021 - 2025



1 – Extremely Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Extremely Satisfied

Increase Decline

Overall Customer Satisfaction



Overall Satisfaction

Bank	2025 (92%)		2024 (93%)	2023 (93%)	2022 (95%)	2021 (94%)
ABSA	-		92.4	89.3	100	96
Access	94.5		-	84.0	99	99
BOA	81.2 ↘		94.3	94.0	90	88
CAL	82.2 ↘		91.0	96.0	97	98
CBG	96.0 ↗		95.5	97.3	96	93
EGH	87.8 ↘		96.1	86.7	91	99
OMNI	97.8 ↗		92.8	98.7	95	93
PBL	93.9 ↘		94.1	99.3	94	99
SG	90.0 ↘	8 ↗	96.0	88.7	92	97
FBL	93.7 ↗		90.0	93.3	94	99
GCB	91.3 ↗		89.4	90.7	92	89
Stanbic	93.8 ↘	12 ↘	95.0	86.7	98	95
UBA	98.7 ↗		94.4	92.0	94	97
GT	96.1 ↗		89.9	85.3	95	94
FBG	97.8 ↗		86.4	96.0	98	93
RBL	92.3		-	95.3	99	-
SCB	79.0 ↘		95.5	92.7	100	95
FNB	88.5 ↘		91.2	90.0	100	98
NIB	93.3 ↘		95.3	96.0	95	92
ADB	88.9 ↘		94.3	94.0	-	77
Zenith	95.7 ↗		94.0	-	94	95
FAB	92.4 ↘		97.3	92.0	98	94
UMB	94.9 ↘		95.2	96.0	100	97

Consumer Banking

Customer Loyalty

CUSTOMER LOYALTY – 2025

A strong foundation of loyalty driven by both behaviour and emotion.

76.7%

OVERALL LOYALTY

Overall Loyalty Score
76.7%
in 2025

73.9%

Behavioural

Measures actions and behaviours that reflect loyalty such as repeat usage, retention and share of wallet.

75.3%

Emotional

Measures the emotional connection customers feel towards the bank, including trust, preference and advocacy.

Our customers show strong loyalty across both behaviour and emotion. Sustaining this loyalty will continue to drive growth and long-term business success.

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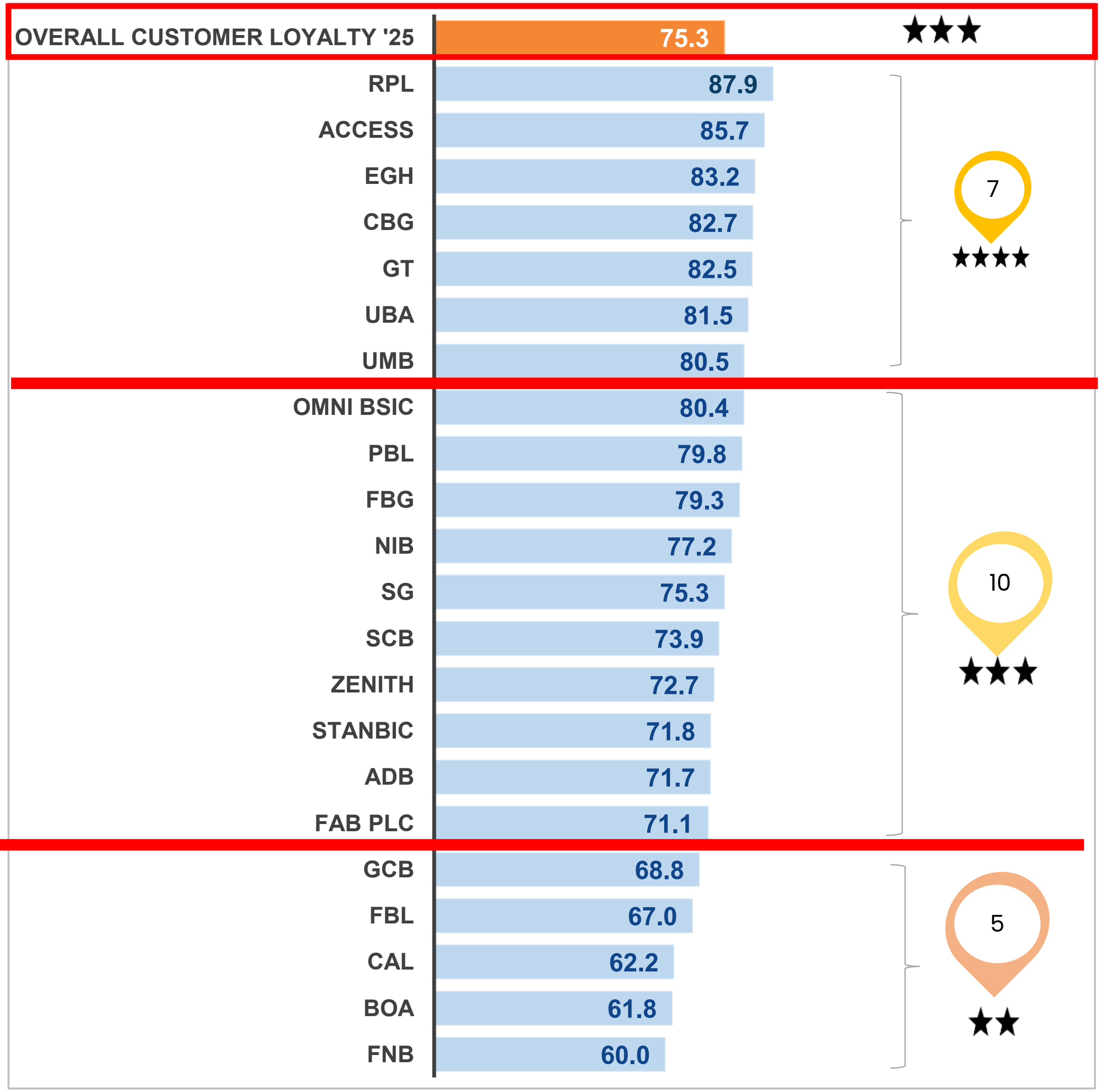
Customer Loyalty for Consumer Banking – 2021 - 2025

Overall Customer Loyalty



Overall Customer Loyalty

	2025	2024	2023	2022	2021
Overall Customer Loyalty	75%	73%	74%	81%	73%
ABSA	-	70.4	79	81	77
Access	85.7	-	74	90	79
BOA	61.8↘	76.5	69	77	68
CAL	62.2↘	83.9	78	73	74
CBG	82.7↗	74.2	69	78	67
EGH	83.2↗	76.5	81	67	85
OMNI	80.4↗	67.7	79	79	72
PBL	79.8↗	62.8	79	82	79
SG	75.3↗	62.7	61	80	75
FBL	67.0↘	70.9	74	89	77
GCB	68.8↗	66.6	71	80	76
Stanbic	71.8↘	82.5	77	78	72
UBA	81.5↗	72.9	71	75	80
GT	82.5↗	71.3	71	81	71
FBG	79.3↗	69.1	86	75	56
RBL	87.9	-	78	87	-
SCB	73.9↘	78.4	62	85	76
FNB	60.0↘	69.7	62	95	73
NIB	77.2↗	59.3	66	74	75
ADB	71.7↘	77.9	74	-	52
Zenith	72.7↗	67.8	-	76	81
FAB	71.1↘	86.9	77	86	77
UMB	80.5↗	77.1	75	86	72

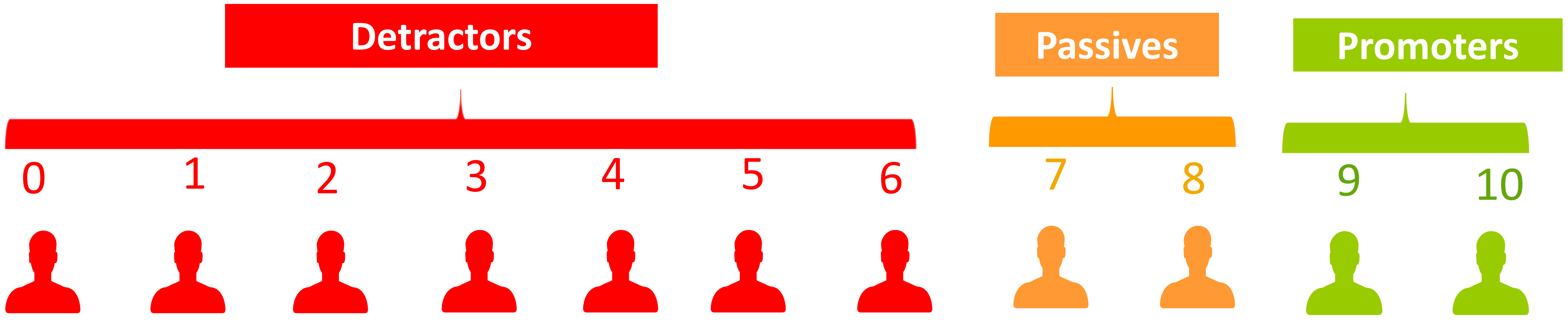
12 ↗

8 ↘

04

Net Promoter Score (Consumer Banking)

How we determine the Net Promoters



Net Promoter Score – Calculation

- The calculation is based on percents (%s)
- Promoters = score 9 or 10
- Detractors = score 0 to 6
- Net Promoter Score (NPS) = (% Promoters) – (% Detractors)
- % of people scoring 7 and 8 is calculated but ignored.

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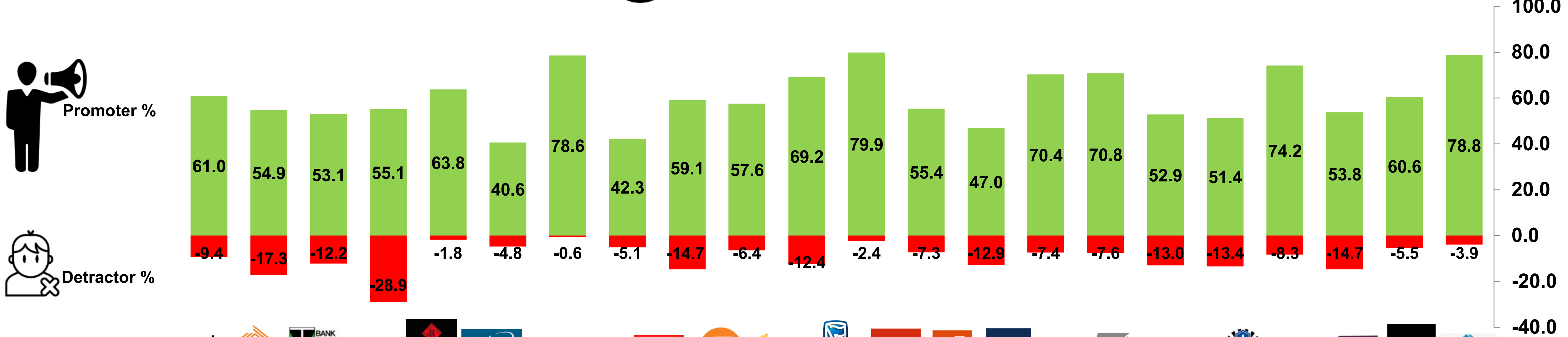
Net Promoter Score - 2025



	Total																						
NPS %	51.6	37.6	40.9	26.2	62.0	35.8	78.0	37.2	44.4	51.2	56.8	77.5	48.1	34.1	63.0	63.2	39.9	38.0	65.9	39.1	55.1	74.9	66.6
Ranking		18th	14th	22nd	8th	20th	1st	19th	13th	11th	9th	2nd	12th	21st	7th	6th	15th	17th	5th	16th	10th	3rd	4th

NPS < 50%	Serious Issue
50% < NPS < 75	Quite Good
NPS > 75%	Exceptionally Good

Net Promoter score = **Promoters** (Likely to Recommend) − **Detractors** (Unlikely to Recommend)

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	2025	2024	2023	2022	2021
Overall NPS	52%	46%	31%	35%	44%
ABSA	-	41.3	37	35	36
Access	37.6	-	27	36	60
BOA	40.9 ↘	44.9	25	48	38
CAL	26.2 ↘	44.6	37	53	46
CBG	62.0 ↗	31.1	35	23	22
Ecobank	35.8 ↘	55.3	48	62	73
OmniBSIC	78.0 ↗	47.8	35	34	23
PBL	37.2 ↘	44.6	30	79	77
SG	44.4 ↗	31.9	0	11	36
Fidelity	51.2 ↘	56.8	30	77	63
GCB	56.8 ↗	29.7	37	13	34
Stanbic	77.5 ↗	55.0	33	51	38
UBA	48.1 ↗	42.2	40	26	37
GT	34.1 ↘	48.3	41	16	49
FBG	63.0 ↗	32.2	48	35	12
RBL	66.6	-	17	14	-
SCB	39.9 ↘	52.9	13	67	54
FNB	38.0 ↘	53.2	10	48	59
NIB	65.9 ↗	38.4	25	24	41
ADB	39.1 ↘	54.4	41	-	-4
Zenith	63.2 ↗	51.3	-	37	51
FAB	55.1 ↘	58.2	41	32	59
UMB	74.9 ↗	47.3	26	25	49

↗ Increase ↘ Decline

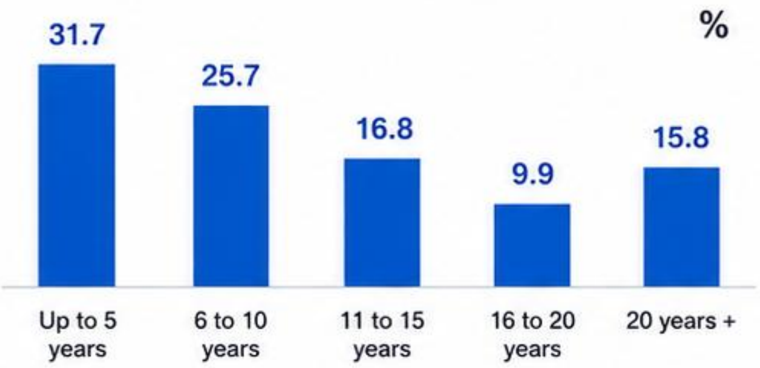
05

Business Banking

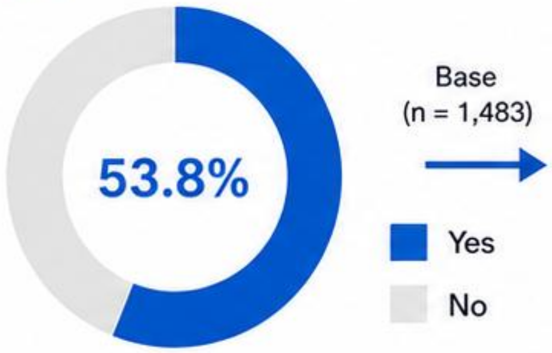
Level of Service Quality, Satisfaction & Loyalty

BUSINESS BANKING PROFILE

Duration of relations with Primary Bank



Do you have accounts with other Banks?



Top 10 banks, customers save with aside their main bank

GCB, Ecobank, access, CalBank, Stanbic Bank, adb, CBG, absa, ZENITH

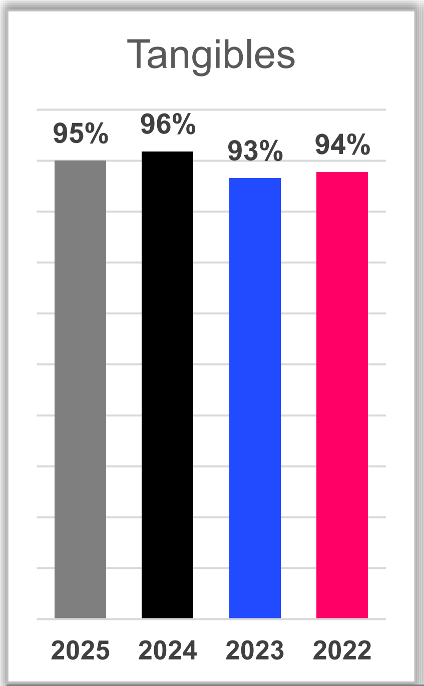
Products Patronised

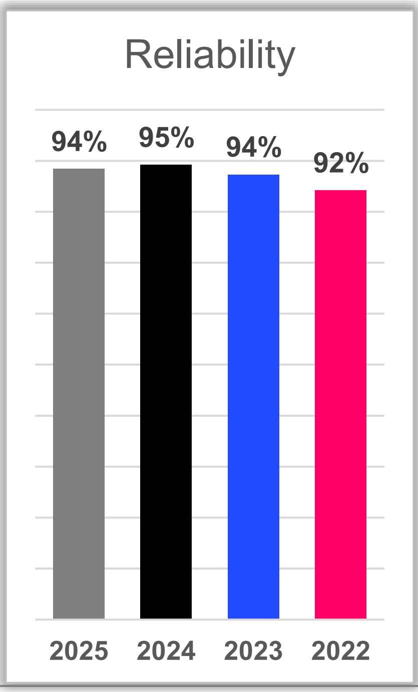
99.3%	Current
10.5%	Investment

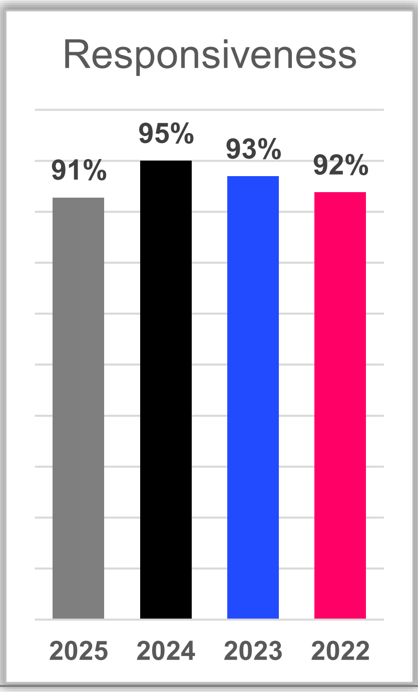
Banking Services Patronised

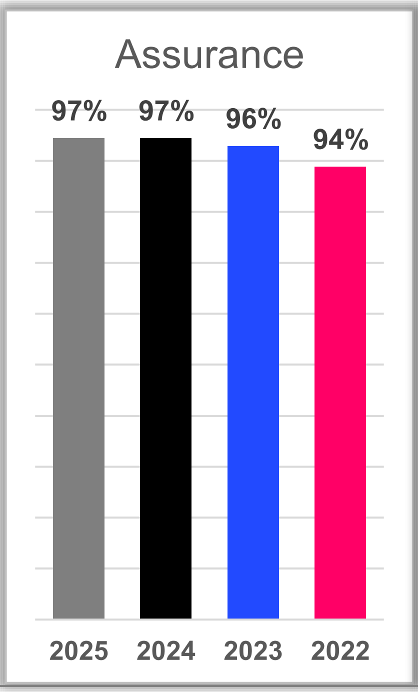
54.0%	Traditional Banking
5.5%	Remote Banking
40.5%	Both

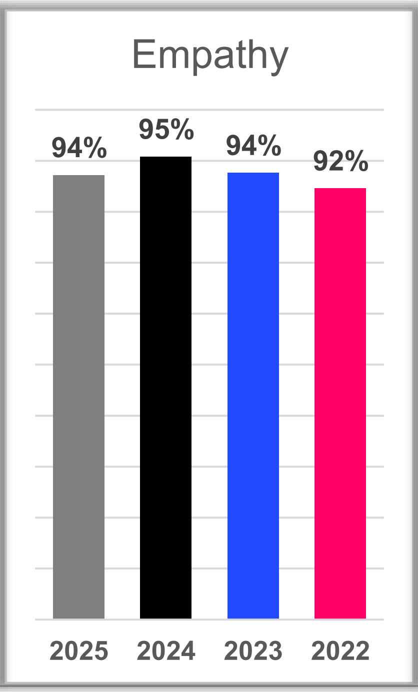
Annual Turnover

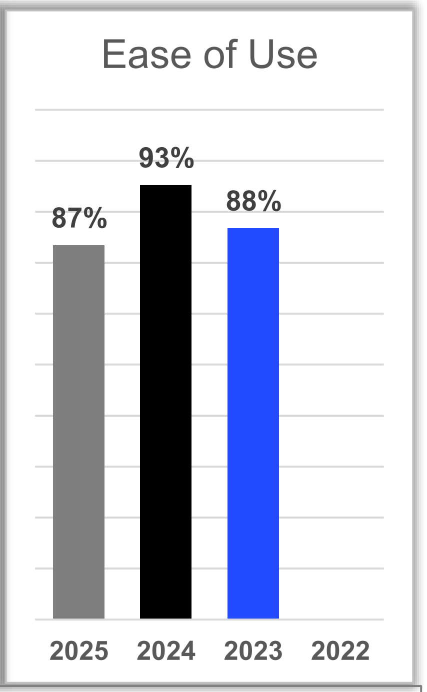

Tangibles
95%
96%
93%
94%
2025
2024
2023
2022

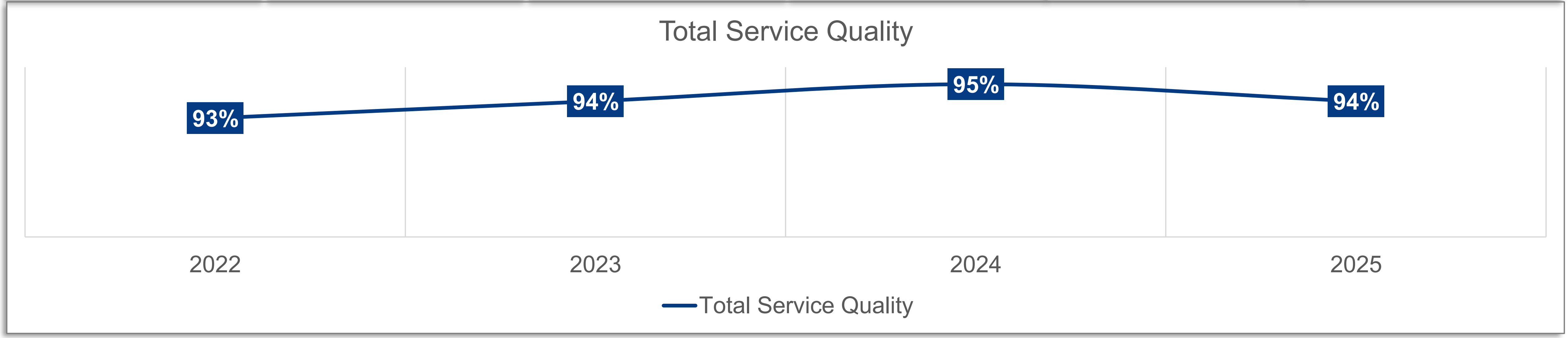

Reliability
94%
95%
94%
92%
2025
2024
2023
2022


Responsiveness
91%
95%
93%
92%
2025
2024
2023
2022

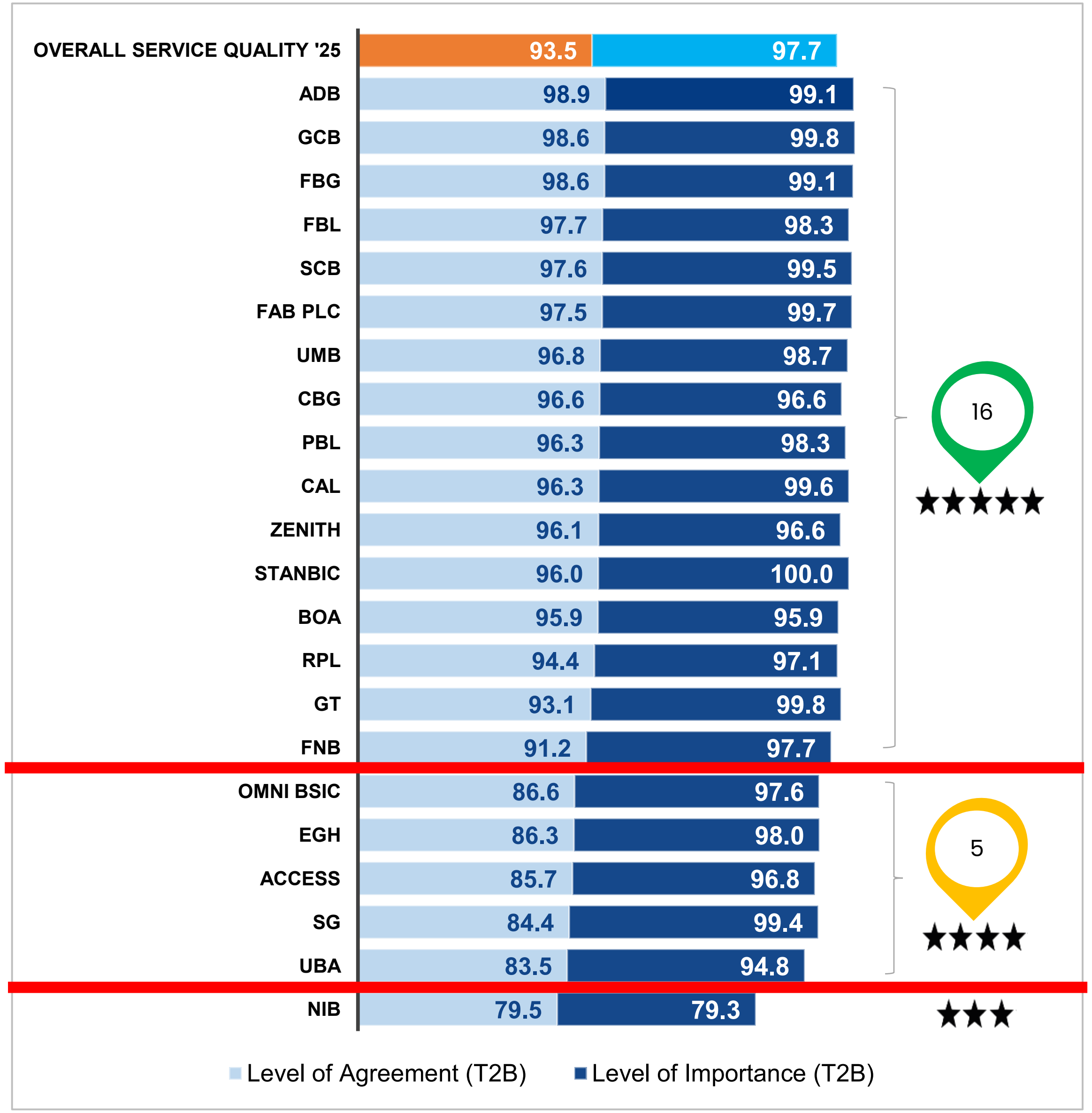

Assurance
97%
97%
96%
94%
2025
2024
2023
2022


Empathy
94%
95%
94%
92%
2025
2024
2023
2022


Ease of Use
87%
93%
88%
2025
2024
2023
2022


Total Service Quality
93%
94%
95%
94%
2022
2023
2024
2025
Total Service Quality

Overall Service Quality



Banks	2025 T2B/%	2024 T2B/%	2023 T2B/%	2022 T2B/%
Overall	93.5↘	95.3	93.6	92.9
ABSA	-	86.8	94.3	82.3
ADB	98.9↗	96.1	98.2	-
Access	85.7	-	97.5	99.6
BOA	95.9↘	96.7	91.9	88.8
CAL	96.3↘	98.8	92.0	100
CBG	96.6↘	99.6	97.1	92.2
EGH	86.3↘	95.5	96.6	95.7
OMNI	86.6↘	98.2	99.2	97.6
PBL	96.3↘	97.1	92.8	98.6
SG	84.4↘	96.7	93.3	95.2
FBL	97.7↗	92.1	86.8	73.0
GCB	98.6↗	96.8	89.9	84.3
Stanbic	96.0↗	87.2	87.8	99.8
UBA	83.5↘	89.0	95.2	96.2
GT	93.1↘	95.1	91.9	92.0
FBG	98.6↗	93.3	95.8	98.1
RBL	94.4	-	88.6	86.0
SCB	97.6↗	95.9	97.1	99.2
FNB	91.2↘	96.2	93.9	99.0
NIB	79.5↘	96.8	97.1	95.5
FAB PLC	97.5↗	96.4	96.9	92.2
ZENITH	96.1↘	97.8	-	90.7
UMB	96.8↘	96.9	87.3	88.3

7↗

13↘

Base (n) = 2200

1 – Strongly Disagree; 2 – Disagree; 3 – Neutral; 4 – Agree; 5 – Strongly Agree

↗ Increase ↘ Decline

CUSTOMER SATISFACTION FOR BUSINESS BANKING – 2025

OVERALL SATISFACTION

94%

EXTREMELY DISSATISFIED	DISSATISFIED	NEUTRAL	SATISFIED	EXTREMELY SATISFIED
1%	1%	4%	40%	54%

94%

Overall Satisfaction with traditional banking

Customer Satisfaction for Business Banking – 2022 - 2025

2025

94%

0% pts

2024

94%

0% pts

2023

94%

1% pt

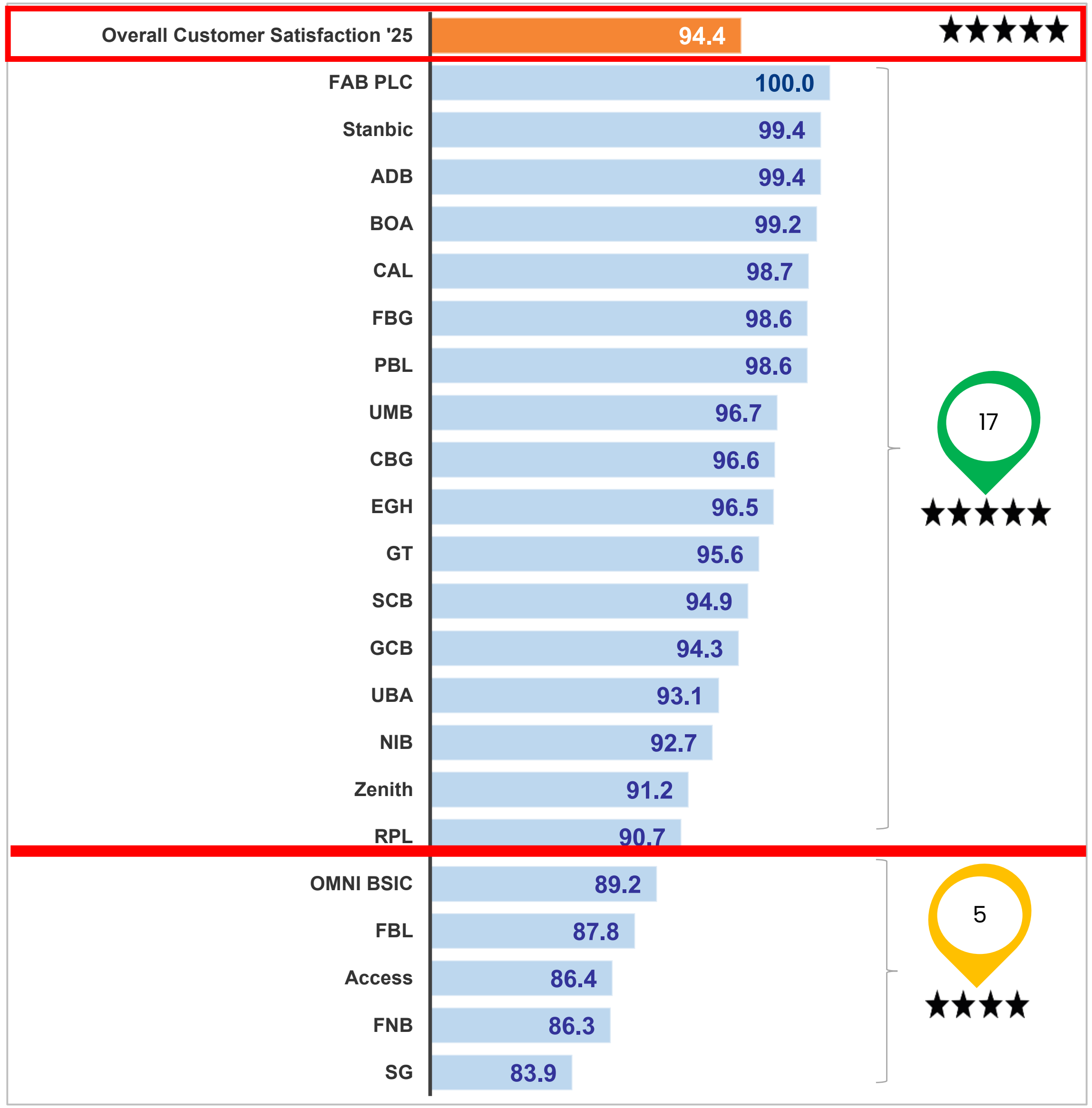
2022

93%

1 – Extremely Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Extremely Satisfied

Increase Decline

Overall Customer Satisfaction



Overall Satisfaction	2025 (94%)	2024 (94%)	2023 (94%)	2022 (93%)
ABSA	-	81.4	100	86
Access	86.4	-	100	91
BOA	99.2↗	98.1	95	98
CAL	98.7↘	100	85	100
CBG	96.6↘	98.3	96	96
EGH	96.5↗	93.4	97	98
OMNI	89.2↘	99.2	93	93
PBL	98.6↗	91.0	99	98
SG	83.9↘	96.6	79	91
FBL	87.8↘	95.6	88	70
GCB	94.3↘	98.7	98	82
Stanbic	99.4↗	84.6	83	99
UBA	93.1↗	76.9	96	96
GT	95.6↘	95.9	96	94
FBG	98.6↗	95.9	99	94
RBL	90.7	-	93	85
SCB	94.9↘	96.7	88	97
FNB	86.3↘	96.1	98	94
NIB	92.7↗	90.2	98	96
ADB	99.4↗	95.9	96	-
Zenith	91.2↘	97.1	-	97
FAB	100↗	96.9	94	92
UMB	96.7↗	87.6	96	91

10↗

10↘

Business
Banking

Customer Loyalty

CUSTOMER LOYALTY – 2025

Loyal customers drive sustainable growth and long-term value.

80.2%
OVERALL LOYALTY

Behavioural

82.0%

Measures actions and behaviours that reflect loyalty such as repeat usage, retention and share of wallet.

Emotional

78.5%

Measures the emotional connection customers feel towards the bank, including trust, preference and advocacy.

OVERALL LOYALTY SCORE
80.2% in 2025

Strong behavioural and emotional loyalty continue to drive customer relationships and business success.

CIMG
WORKING FOR GHANA

Customer Loyalty for Business Banking – 2022 - 2025

2025	2024	2023	2022
80%	79%	79%	80%
1% pts ↗	0% pts ↘	1% pt ↘	

1 – Extremely Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Extremely Satisfied

↗ Increase ↘ Decline

Overall Customer Loyalty

OVERALL CUSTOMER LOYALTY '25	80.2	★★★
ZENITH	94.0	3 ★★★★★
ADB	90.8	
FBG	90.6	
BOA	88.5	10 ★★★★
RPL	86.2	
CBG	84.1	
PBL	83.5	
FBL	83.0	
GT	82.7	
FAB PLC	82.6	
SCB	82.2	
UMB	82.0	
CAL	80.5	
STANBIC	80.3	6 ★★★
GCB	78.6	
FNB	77.6	
EGH	76.3	
ACCESS	74.3	
NIB	72.9	
SG	65.3	3 ★★
OMNI BSIC	65.3	
UBA	61.7	

Overall Customer Loyalty

	2025 (80%)	2024 (79%)	2023 (79%)	2022 (80%)
ABSA	-	80.5	85.2	70.4
Access	74.3	-	86.1	83.8
BOA	88.5 ↗	84.3	85.6	79.6
CAL	80.5 ↘	82.9	87.7	94.1
CBG	84.1 ↗	82.4	86.1	82.0
EGH	76.3 ↗	73.1	78.3	84.1
OMNI	65.3 ↘	90.1	85.1	90.4
PBL	83.5 ↗	78.6	84.2	94.9
SG	65.3 ↘	77.3	72.4	82.5
FBL	83.0 ↘	88.6	73.9	63.4
GCB	78.6 ↘	80.1	74.8	48.9
Stanbic	80.3 ↗	73.4	67.9	87.3
UBA	61.7 ↘	84.5	79.6	78.6
GT	82.7 ↗	78.6	78.7	77.4
FBG	90.6 ↗	90.1	81.0	82.6
RBL	86.2	-	66.6	69.3
SCB	82.2 ↗	78.4	81.1	84.9
FNB	77.6 ↘	80.1	73.6	88.4
NIB	72.9 ↘	82.4	84.8	87.6
ADB	90.8 ↗	82.3	84.6	-
Zenith	94.0 ↗	73.1	-	67.9
FAB	82.6 ↘	84.3	76.2	88.4
UMB	82.0 ↘	84.5	72.1	77.8

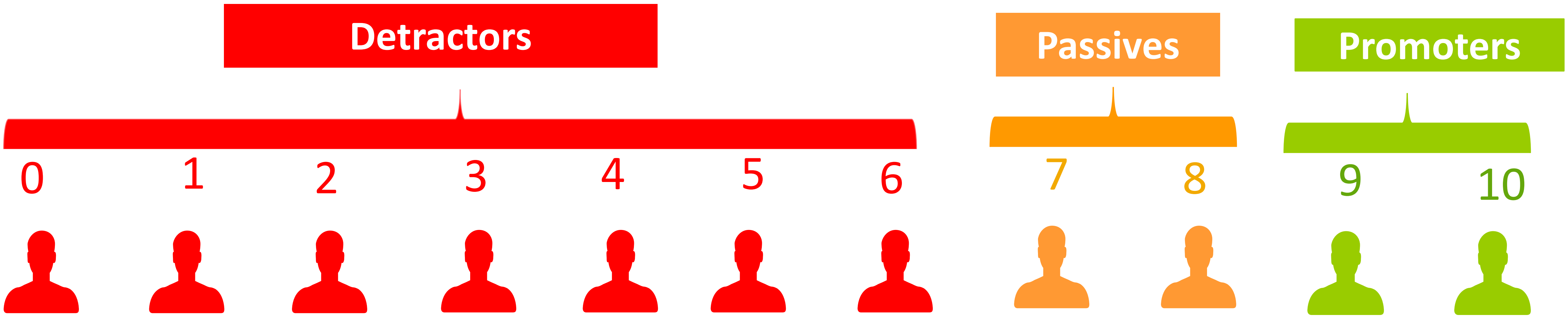
10 ↗

10 ↘

06

Net Promoter Score (Business Banking)

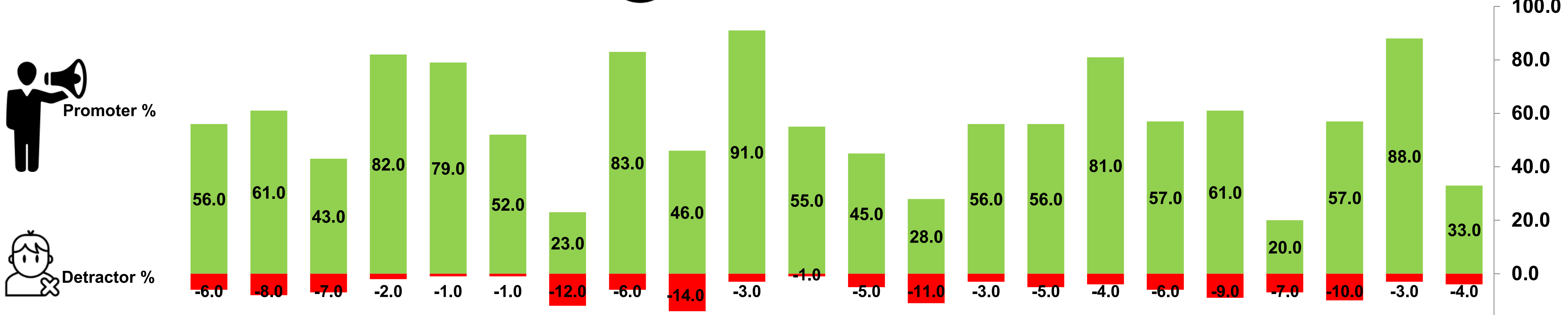
How we determine the Net Promoters



Net Promoter Score – Calculation

- The calculation is based on percents (%s)
- Promoters = score 9 or 10
- Detractors = score 0 to 6
- Net Promoter Score (NPS) = (% Promoters) – (% Detractors)
- % of people scoring 7 and 8 is calculated but ignored.

Net Promoter Score - 2025



	Total																						
NPS %	50.0	53.0	36.0	80.0	78.0	51.0	11.0	77.0	32.0	88.0	54.0	40.0	17.0	53.0	51.0	77.0	51.0	52.0	13.0	47.0	85.0	29.0	39.0
Ranking		8th	17th	3rd	4th	11th	22nd	5th	18th	1st	7th	15th	20th	9th	12th	6th	13th	10th	21st	14th	2nd	19th	16th

NPS < 50%	**Serious Issue**
50% < NPS < 75	**Quite Good**
NPS > 75%	**Exceptionally Good**

Net Promoter score = **Promoters** Likely to Recommend − **Detractors** Unlikely to Recommend

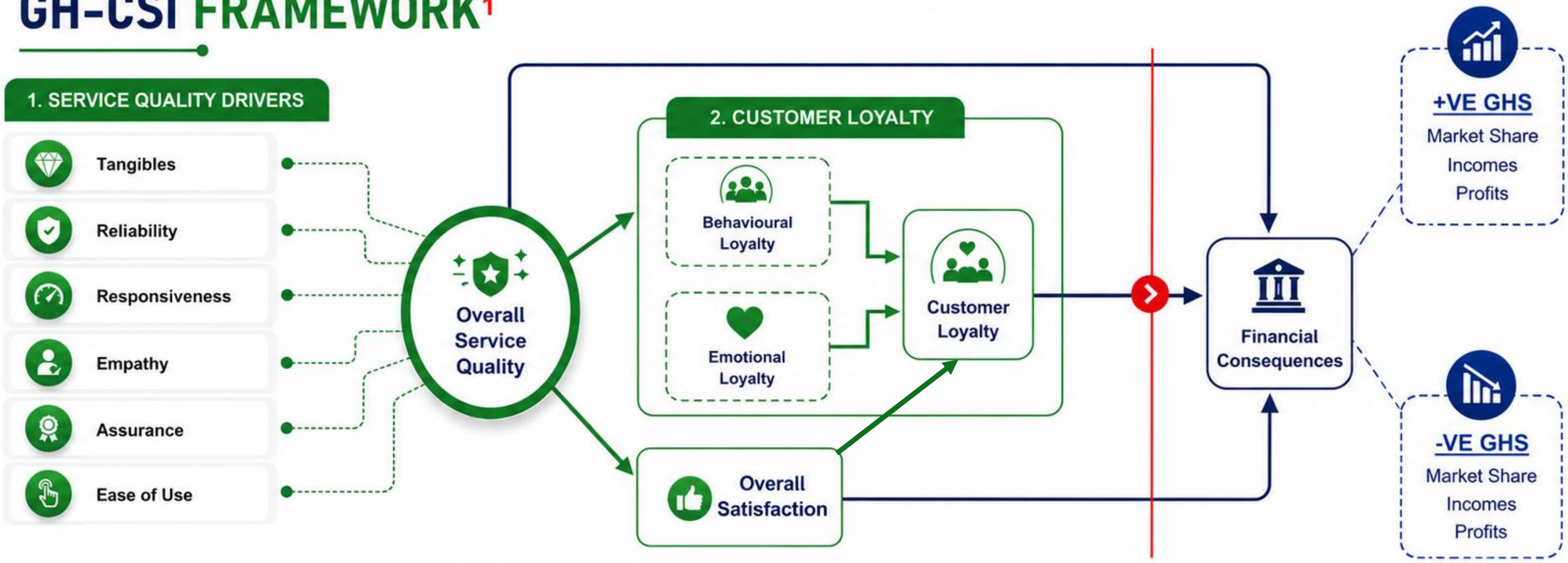
Bank	2025	2024	2023	2022
Overall NPS	50%	72%	42%	35%
ABSA	-	57.1	28.0	35
Access	53	-	40.0	36
BOA	36 ↘	78.4	38.0	48
CAL	80 ↘	90.1	48.0	53
CBG	78 ↘	83.1	70.0	23
Ecobank	51 ↘	76.7	59.0	62
OmniBSIC	11 ↘	86.7	77.0	34
PBL	77 ↗	72.3	60.0	79
SG	32 ↘	68.0	21.0	11
Fidelity	88 ↗	74.0	31.0	4
GCB	54 ↘	87.3	30.0	13
Stanbic	40 ↘	68.4	23.0	51
UBA	17 ↘	40.8	52.0	26
GT	53 ↘	67.1	15.0	16
FBG	51 ↘	70.6	47.0	35
RBL	39 ↗	-	18.0	14
SCB	51 ↘	72.1	67.0	67
FNB	52 ↘	64.7	44.0	48
NIB	13 ↘	70.9	32.0	24
ADB	47 ↘	70.9	43.0	-
Zenith	77 ↗	75.7	-	37
FAB	85 ↗	72.4	53.0	32
UMB	29 ↘	72.8	30.0	25

↗ Increase ↘ Decline

07

GH – CSI FRAMEWORK & SCORES (2021-2025)

GH-CSI FRAMEWORK[1]



Service quality drives satisfaction and loyalty through both **emotional** and **behavioural** connections.

Behavioural and **emotional** loyalty are two dimensions of **customer loyalty** that reinforce each other.

Focus on what matters most to strengthen loyalty and deliver sustainable growth.

1. Based on the Behavioural Consequences of service quality by Zeithaml, V. A., et al. (1996)

ESTABLISHED GH-CSI FOR 2025

The Ghana Customer Satisfaction Index (GH-CSI) measures overall satisfaction across banking segments.

92.7%

CONSUMER BANKING

Excellent Satisfaction

98.3%

BUSINESS BANKING

Exceptional Satisfaction

THANK YOU

We appreciate your time and attention.

Together, we build a better banking experience.

People | Integrity | Excellence | Impact