

## QUALITY OF MORTGAGE CREDIT IN POLISH BANKS: THE ROLE OF DIGITALISATION

Krzysztof WALISZEWSKI<sup>1\*</sup>, Sebastian ŁUKASZEWSKI<sup>2</sup>

<sup>1</sup> Uniwersytet Ekonomiczny w Poznaniu; krzysztof.waliszewski@ue.poznan.pl, ORCID: 0000-0003-4239-5875

<sup>2</sup> Akademia Nauk Stosowanych w Koninie; sebastian.lukaszewski@konin.edu.pl,

ORCID: 0000-0001-6802-9107

\* Correspondence author

**Purpose:** This paper analyses the quality of customer service for mortgages at Polish banks between 2022-2024, with a particular focus on the growing role of digitisation in the credit process. The aim is to assess service standards and identify areas for improvement in both traditional and digital banking channels.

**Design/methodology/approach:** The study was conducted as part of the ‘Institution of the Year’ project, which evaluates retail banking service standards. The mystery shopping method was employed to objectively assess customer service quality in both physical bank branches and remote channels, such as helplines and video calls.

**Findings:** The research findings indicate that mortgage customer service remains a key competitive factor for banks. Digital solutions are playing an increasingly important role, transforming how customers obtain information and submit mortgage applications. Among the banks studied, ING Bank Śląski demonstrated the highest service quality in physical branches, whereas VeloBank provided the best online service. However, significant differences in service standards were identified across banks, highlighting the need for further improvements, particularly in waiting times, advisor expertise, and the usability of digital tools.

**Research limitations/implications:** The study was limited to Polish banks and may not be fully generalisable to other markets. Future research could expand the scope to include international comparisons or analyse the long-term impact of digital transformation on mortgage services.

**Practical implications:** The findings underscore the need for banks to enhance both their in-person and digital service offerings to meet evolving customer expectations. Improving the intuitiveness of digital tools and reducing service wait times could contribute to greater customer satisfaction and competitive advantage.

**Social implications:** Enhancing digital mortgage services can improve financial accessibility and convenience for customers. Moreover, better service standards in banking could lead to increased consumer trust and confidence in financial institutions.

**Originality/value:** This study provides a current assessment of mortgage service quality in Poland, offering insights for banks seeking to optimise their customer experience. The findings are relevant to banking professionals, policymakers, and researchers interested in the intersection of digital transformation and financial services. Article is the first publication in Poland regarding the quality of service for mortgage customers in digital channels.

**Keywords:** quality of banking services, mortgage loan, digitalisation of financial services, quality of digital mortgage credit, digital mortgage credit.

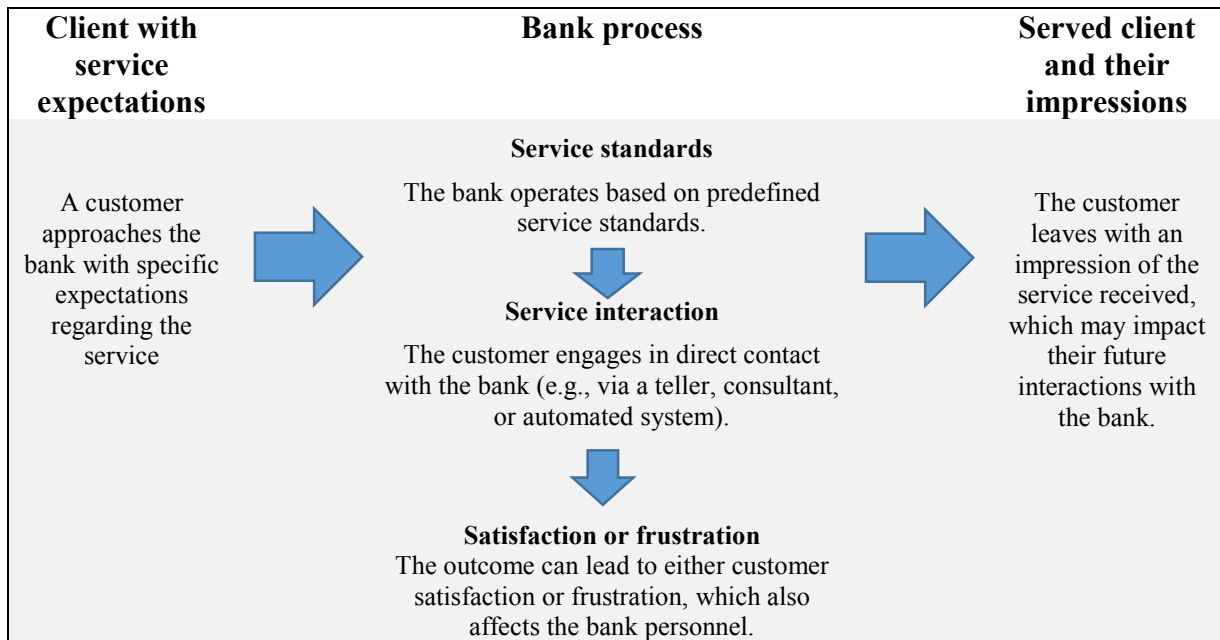
**Category of the paper:** Research paper.

## 1. Introduction

The mortgage market in Poland has been developing rapidly over recent years for a number of reasons. The literature suggests that one of the factors, apart from economic and financial, that determines whether or not to choose a particular mortgage is the quality of services offered by the bank. Competition on the mortgage loan market means that banks have to develop their service standards and continuously improve quality in this area. The growth in competition means that one of the most important factors influencing long-term and lasting relationships between bank and consumer is offering the best possible customer service. Bank service quality is the most important element that customers consider in order to select their mortgage providers and establish a long-term relationship with them. The other three refer to product attributes, access, and communication (Lymperopoulos, Chaniotakis, Soureli, 2006). The important quality dimensions focused by the customers to select the bank for getting mortgage loans are service quality, product quality, relationship quality and distribution quality (Kannan, Vanniarajan, 2006). The credit process itself plays an important role in shaping the quality of a mortgage loan. Because of their complexity, mortgages have been the last to transfer online. Steps taken to improve the service quality are often inexpensive, yet offer an important competitive edge. The mortgage process has evolved during the COVID-19 pandemic through the digitisation of subsequent parts of the credit procedure, culminating in a completely digital credit process offered by Polish banks. So far, no comprehensive research has been conducted in Poland on the quality of mortgage customer service covering a period of several years according to the same methodology. Based on quality of service research, the authors here attempt to determine the state of play and trends in servicing customers interested in taking out a mortgage, bearing in mind the complete digitisation of the credit process and the quality of this process as perceived by the customer. Each of the studies conducted in individual waves within the scope of the Institution of the Year project offered recommendations for banks, referring to the competition and indicating areas for improvement, often taking into account the scope of modification of specific areas of change. In many places, these studies indicated the need for additional employee training, for example, or other concepts for presenting products and services. It should be emphasised that this is the first research project in Poland to study the quality of mortgage customer service carried out periodically according to a specific methodology.

## 2. Criteria for assessing the quality of customer service for mortgage loans – literature review

Quality of service can only be measured according to actual customer perception. This is relevant because, due to the intangible nature of financial services, the customer does not so much buy the product itself as the expected benefits. Quality can also be presented graphically, which indicates that service quality depends on the impact of the service on the customer's impression (Figure 1).



**Figure 1.** The impact of service quality on customer satisfaction.

Source: own study based on Walukiewicz, p. 26.

Quality in financial services consists of the following: an organisational structure that allocates competences appropriately to make decisions regarding quality, an organisational culture that promotes a sense of responsibility for quality among all employees, the involvement of management in creating a quality policy and its consistent implementation together with a deep conviction in its appropriateness (Szopik-Depczyńska, pp. 79-89).

The growing importance of quality means that it has become necessary for a company to maintain its position in a given industry. This also has further implications, as it raises the bar for entities operating in this industry that want to stand out in terms of quality and thus achieve a real competitive advantage (Skikiewicz, 2010).

The quality of customer service may be tested in several ways: customer satisfaction surveys, customer feedback, market research, opinions of frontline staff, mystery shopper, lost customer analysis. Knowing how to listen to customers can reveal a great deal about how they perceive and evaluate the company and facilitate an effective response in the event of their dissatisfaction.

The literature contains many definitions of the mystery shopper method. One explains that it is a type of study where the auditor plays the role of an ordinary customer who, while making a purchase, makes observations that are then recorded on a special form. The auditor remains undercover, so the employees being observed do not know that their work is being monitored. Mystery shoppers act intentionally and systematically (Maison, Noga-Bogomilski, 2007).

Customer service quality is often defined in terms of customer needs and preferences. Effective customer service quality should not only involve striving to meet customer requirements and expectations, but also in accurately predicting and exceeding them (Shaw, 2001).

For this reason, the research covered a period of 3 years, so that changes in customer service quality could be used to observe trends and directions in the mortgage services offered by banks.

The customer plays a huge role in assessing the level of banking service quality as the main verifier of a bank's products and services and how they are presented. Therefore, an important challenge facing a bank is how to measure the quality of their customer service. On the other hand, marketing research plays a key role here in learning about customer expectations and checking the quality of services provided (Giemza, 2011).

High quality of service translates into customer satisfaction and fewer complaints, while also giving financial institutions a positive image. Table 1 presents the most important aspects influencing the quality of mortgage services, taking into account the digitisation of the credit process.

**Table 1.**

*The most important factors shaping the quality of mortgage loan services*

Factors	Key points
Understanding customer needs	<ul style="list-style-type: none"> <li>Bank advisors must thoroughly understand a client's needs and propose appropriate mortgage products, tailored to the client's financial situation and housing goals.</li> <li>An individual approach to the client helps avoid problems caused by a mismatch between the loan and the creditworthiness of the client.</li> </ul>
Transparency of loan terms and conditions	<ul style="list-style-type: none"> <li>Borrowers should be fully informed about all costs related to the mortgage loan, including interest, commissions, e.g. early repayment commission, insurance, fees at the pre-transaction stage (product presentation) and the transaction stage (signing the loan agreement).</li> <li>The information should be clear and understandable, and also presented in an accessible way to prevent future misunderstandings and customer dissatisfaction.</li> </ul>
Competencies of credit advisors	<ul style="list-style-type: none"> <li>Advisors should not only know about the products on offer, but also have communication skills so that they can explain complex issues in an accessible way.</li> <li>A good credit advisor is able to identify potential problems related to credit at the credit application stage and offer advice on how to solve them.</li> </ul>
Availability and flexibility	<ul style="list-style-type: none"> <li>The modern customer expects easy access to banks – both in terms of traditional and online services. The ability to contact a bank by phone, e-mail, video call, chat or mobile application is valued highly.</li> <li>Flexibility in terms of matching advisors' working hours to customer needs, as well as the possibility of negotiating credit terms and conditions (e.g. moving the repayment date) also affects the quality of service.</li> </ul>

Cont. table 1.

Waiting time for a credit decision	The time taken to process loan applications, from submission to decision, is extremely relevant to customers. Waiting too long for a credit decision can undermine the perceived quality of service. That is why regulations stipulate that a decision should be given within 21 days of submitting a complete loan application.
Support after the loan is granted (after-sales service)	<ul style="list-style-type: none"> <li>• A mortgage is a long-term obligation, which is why it is important for the bank to maintain contact with the client even after the loan has been granted.</li> <li>• Help offered to clients in problematic situations, such as difficulties in repaying the loan or changes to the contract, is an important part of high-quality service.</li> </ul>
Customer security	<ul style="list-style-type: none"> <li>• Satisfaction with the quality of mortgage loan service is often linked with security in the sense that the bank operates professionally, in accordance with the client's interests, and does not take advantage of their ignorance.</li> <li>• In studies on the quality of banking services, the safe storage of personal data (GDPR) and protection against unauthorised access also plays a major role.</li> </ul>

Source: own study based on Lympelopoulos, Chaniotakis, Soureli, 2006; Høst, Knie-Andersen, 2004; Devlin, 2002; Mylonakis, 2007; Irfan, Shahid, Umar, 2012).

It is particularly important to check changes in quality and the market factors on which these changes depend. Bank managers should take into account the results of customer satisfaction surveys in order to improve quality as well as customer relationship management through various channels. It should be emphasised that customer knowledge, customer retention and customer culture are the key dimensions of service quality in the banking sector (Al-Qudah et al., 2017). Therefore, in order to improve the quality of mortgage services and enhance customer relationship management through various channels, quality studies are commissioned and then compared with the results in other banks. Consequently, changes introduced to improve service quality may benefit the customer as well as the bank.

### 3. Research methodology

#### Study objective

The study aimed to assess the quality of service offered to customers interested in taking out a mortgage loan, having contacted the bank by visiting a physical branch, phoning a helpline or arranging a video call. At the brick-and-mortar branch, the study was conducted from the moment the customer entered the bank, assessing all elements of service until the final decision. For remote channels, the study began with the waiting time to be put through for a telephone call or to arrange a video meeting until the end of the call. Each customer visited all the banks involved in the study and contacted all the banks via the helpline or video. This was repeated for each year of the study to achieve a better comparison of the quality of service between all the banks and to facilitate focus group discussions after all the visits and calls to the bank had been completed. For the purposes of this publication, given the extensiveness of the research, only some selected elements of the study are presented here. The quality of customer service in

banks pertaining to mortgage loans was studied over several years within the scope of the Institution of the Year project ([www.instytucjaroku.pl](http://www.instytucjaroku.pl)). This research included the main commercial banks in Poland offering mortgage loans. In 2021-2022, this research was expanded to include several of the largest credit intermediaries and was no longer restricted to banks exclusively. From 2023, only the quality of bank loan services was studied. This article deals with the quality of mortgage loan services in banks between 2022-2024, the period following the pandemic, so any changes and trends in mortgage services were not caused by any external restrictions.

### **Research procedure**

The study was conducted by experts with excellent knowledge of the principles of granting mortgage loans. Each year, 10 remote forms of contact (helpline or video) and 10 meetings at physical branches occurred at the banks included in the study. 11 banks were assessed in 2022, and 12 in 2023 and 2024. This 3-year period was sufficient to observe trends in the mortgage market following the pandemic. The literature contains no similar studies or quality studies in this area.

Diverse methods are applied in order for bank managers to obtain information on the quality of customer service. One of the best methods is mystery shopping combined with follow-up focus groups meetings. The latter were attended by the mystery shoppers and experts. The most important element in a successful customer satisfaction management strategy is the ability to listen and learn from the mystery shoppers' opinions. An additional advantage of this type of research is the principle that each shopper should visit all banks and make a comparative evaluation. This is often the case when actual customers are looking to take out a loan for themselves and compare the different bank offers.

The study was conducted in 3 consecutive periods from 2022 to 2024 as part of the Institution of the Year project, and audits were performed each year: at 11 banks in 2022 and 12 banks in the following two years. For each of the banks, 10 physical meetings were held in branches and 10 remote meetings were conducted via helpline or video.

The following banks were assessed for quality of service: Alior Bank, Bank Pekao, Bank Pocztowy, Bank Millennium, BNP Paribas Bank Polska, Bank Ochrony Środowiska, Credit Agricole Bank Polska, mBank, PKO Bank Polski, Santander Bank Polska and VeloBank. It should be emphasised that the study included banks that offer an online facility for processing mortgage loan applications.

During the study, the customers were interested in taking out a loan to buy an existing apartment (rather than a new build). The mystery shoppers would contact the bank in order to find out some general information about the mortgage as well as some points of interest to them (price, product structure and process for obtaining the loan). While contacting the helpline, the shoppers would be open to the idea of arranging a meeting. If no meeting was offered, the shoppers would ask whether it was possible to arrange a meeting at the branch. If this facility

was not available at the branch, the shoppers would follow the bank's suggestions (including coming for another visit, if one was proposed; one possible referral to another branch was allowed). For each year of the study, the project was run in large cities, in branches offering mortgage services.

Additionally, after the study was completed, focus group meetings were organised, during which the mystery shoppers shared their feelings. Additional conclusions from their subjective evaluation provide valuable information for quality management to improve a range of processes related to mortgage services.

## **4. Findings on the quality of service for individual customers interested in taking out a mortgage loan**

### **4.1. Global results**

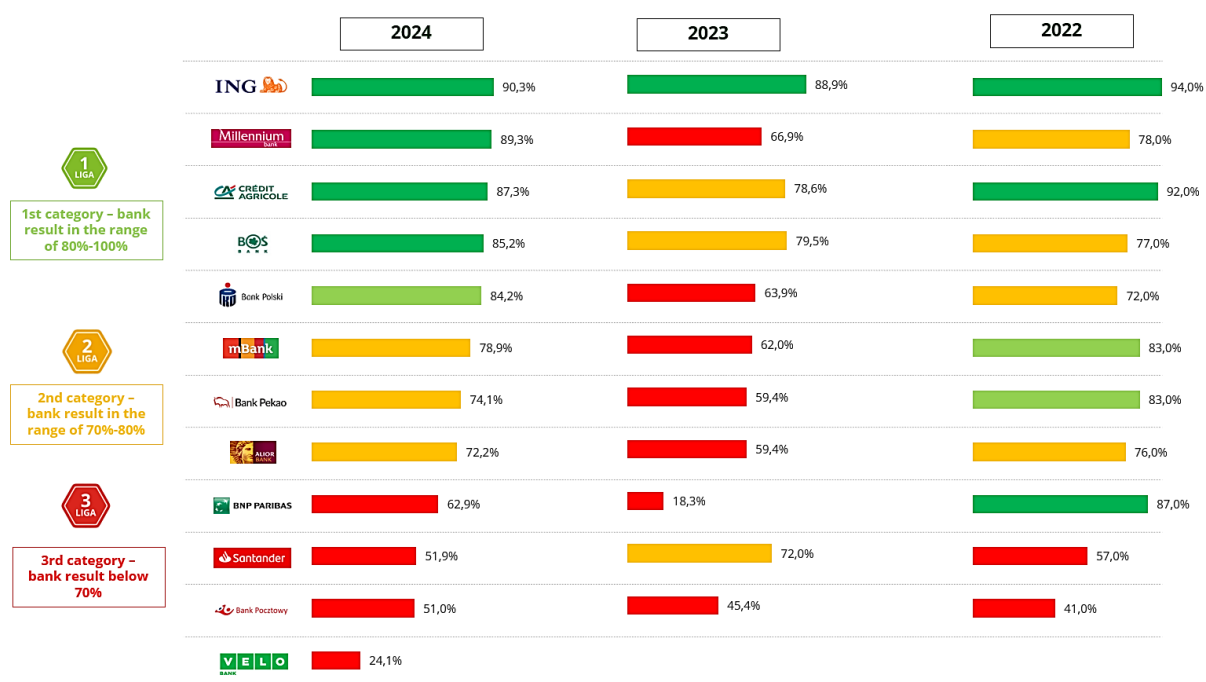
Research on the quality of service offered by banks to potential mortgage loan customers has been conducted as part of the Institution of the Year project over a period of 9 years. For the purposes of this publication, the study covers a 3-year period: from 2022 to 2024. This timeframe is sufficient to observe bank trends regarding changes in the quality of service for customers interested in mortgage loans and, importantly, is not related to how business was conducted during the pandemic. The post-pandemic period also differs from the pre-pandemic era in terms of technology and, above all, convincing more customers to use it. A separate publication deals with the pandemic period in this regard (Waliszewski, Łukaszewski, 2022).

The research methodology applied during project identified service quality factors that affect the global result as well as additional factors that do not affect the overall ranking. For each annual study, service quality was determined as a percentage and then assigned to one of three categories. The first was for banks achieving a score in the range of 80-100%, the second for 70-79% and the third for scores below 70%. This split is consistent with the methodology of all customer service quality studies conducted for Institution of the Year projects. Therefore, these principles remained unchanged for each of the annual studies, which facilitates data comparison.

The first category includes banks whose level of service quality for potential mortgage customers is very high. The clear leader in mortgage services offered by bank branches after the last study was ING Bank Śląski, achieving a score of 90.3%. This bank has maintained a very high level for a long time, offering not only substantive support provided by top-class, experienced specialists. They skilfully combine customer-centric partnerships with a willingness to explain the process during meetings. Bank Millennium came second with a score of 89.3%, while Credit Agricole took third place with 87.3%. The top category of banks scoring more than or equal to 80% also included Bank Ochrony Środowiska and PKO Bank

Polski. The 2nd category with banks scoring 70-79 included mBank, Bank Pekao and Alior Bank. Only 4 banks scored below 70%. The findings of this quality of service survey for potential mortgage customers at bank branches for each of the surveyed periods are presented in Figure 1.

Five banks scored high in the first survey conducted in 2022, while in 2023 only two banks – ING Bank Śląski (88.9%) and Bank Ochrony Środowiska (79.5%) – had managed to maintain a top standard of service. Each year, ING Bank Śląski retained the first position in terms of mortgage service quality offered at their branches. It should be noted that VeloBank was first evaluated at one of their branches and scored very low (24.1%), which confirms that they do not focus on brick-and-mortar customer service at all. We did not evaluate this in 2022 and 2023, although a customer interested in taking out a mortgage does not have to know how a given bank operates and should be skilfully redirected by each branch of this bank to another service channel.



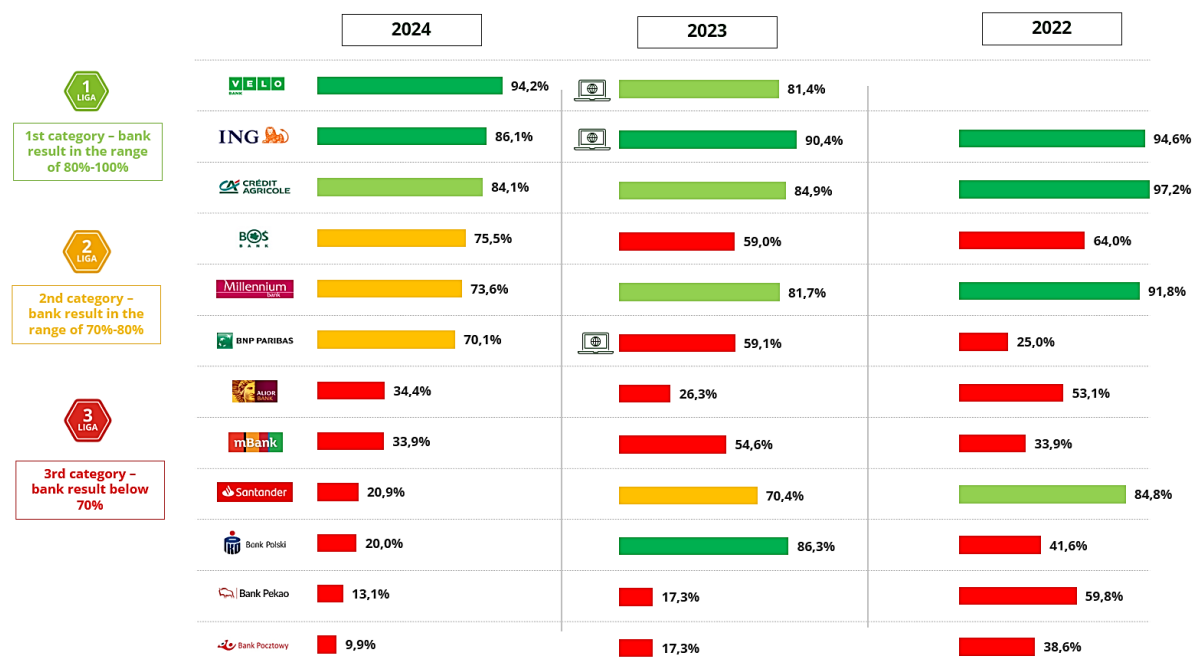
**Figure 1.** Global results of research on the quality of service for potential mortgage customers at bank branches between 2022-2024.

Source: Own study based on our own research during the 'Institution of the Year' project between 2022-2024.

Customer service performed remotely is characterised by much greater polarisation than service in branches. Only 3 banks scored a top-level result. The clear leader is VeloBank, followed by ING Bank Śląski (86.1%) and Credit Agricole (84.1%). In 2023, as many as 5 banks found themselves in the top category, compared with 4 in 2022.

The findings of this quality of service survey for potential mortgage customers via remote channels for each of the surveyed periods are presented in Figure 2.





**Figure 2.** The findings of this quality of service survey for potential mortgage customers via remote channels between 2022-2024.

Source: Own study based on our own research during the 'Institution of the Year' project between 2022-2024.

The quality of customer service at the same banks noticeably differed depending on the contact channel during the study period. At PKO Bank Polski in 2024, where customers experienced an excellent level of service at their branches, the same product was presented poorly via the helpline. An even starker contrast emerged at VeloBank, where during meetings at their branch, the bank completely failed to meet the requirements of customers, whereas when contacted remotely this bank turned out to offer outstanding service.

Conclusions from the study on the quality of customer service for mortgage loan inquiries:

- stable high quality of service in leading banks,
- differences in service quality depending on the contact channel,
- banks with low mortgage service quality require actions to improve customer service,
- the impact of technology on service quality is increasing,
- Introducing a division into three categories allows for an objective observation of service quality and comparison of its changes over time.

ING Bank Śląski consistently maintains its position as the leader in mortgage customer service in bank branches. Looking at the overall picture, we observe fluctuations in results over the three years of our study. In 2022, five banks achieved a first-category rating, whereas in 2023, only two banks maintained a high service standard. The 2024 results indicate an improvement in service quality in some banks.

The study confirms significant differences between in-branch customer service and remote service. VeloBank, despite receiving a low rating for in-branch service, achieved the highest score in remote service, demonstrating its specialization in modern customer contact methods.

Similar discrepancies were noted in PKO Bank Polski, where in-branch service was rated highly, while the quality of service via the hotline left much to be desired.

Four banks scored below the 70% threshold, suggesting the need for service quality improvements. Notably, VeloBank, despite its excellent remote service performance, fails to meet customer expectations in physical branches. Its score of 24.1% highlights a lack of effective processes to support mortgage loan inquiries. However, in this case, the bank is clearly focusing on video-based service, even for customers visiting branches. This approach could represent a new model for mortgage customer service in the future, ensuring high-quality support in every branch despite the limited availability of top-tier mortgage specialists in all locations.

The post-pandemic period has brought growing customer acceptance of technology. As a result, banks that have invested in remote service quality achieved better results in this channel. However, it is worth noting that technology has not yet fully replaced face-to-face interactions in the mortgage service market in Poland. Nonetheless, we are witnessing the early stages of a shift in this area.

Dividing banks into three categories provides a clear benchmark for service quality levels. First-category banks maintain the highest service standards, while banks in the second and third categories should strive to improve their results. Enhancing service quality is particularly necessary given increasing customer expectations and the dynamic changes in the banking sector. This categorization objectively facilitates the comparison of banks over time and the observation of quality trends in the mortgage service market.

In conclusion, the study highlights significant differences in banks' approaches to mortgage customer service, showcasing both strengths and areas for improvement. Banks should focus on ensuring consistent service quality across all communication channels and strive to provide comprehensive and professional support, regardless of the contact method.

#### **4.2. Factors influencing how the quality of service for mortgage customers was assessed**

The quality of service study for potential mortgage customers covered all aspects of the customer's contact with the bank. For both communication channels, the aim was to obtain information about the possibility of obtaining a mortgage loan as well as the terms and conditions. The customers were looking to take out a loan for the purchase of an existing apartment (rather than a new build).

The final assessment, which had an impact on the global score, took into account nine key areas, presented in Figure 3 for service at bank branches and in Figure 4 for helplines.



**Figure 3.** Summary of factors influencing how the quality of mortgage customer service offered at bank branches was evaluated during the final study in 2024.

Source: Own study based on our own research during the 'Institution of the Year' project.



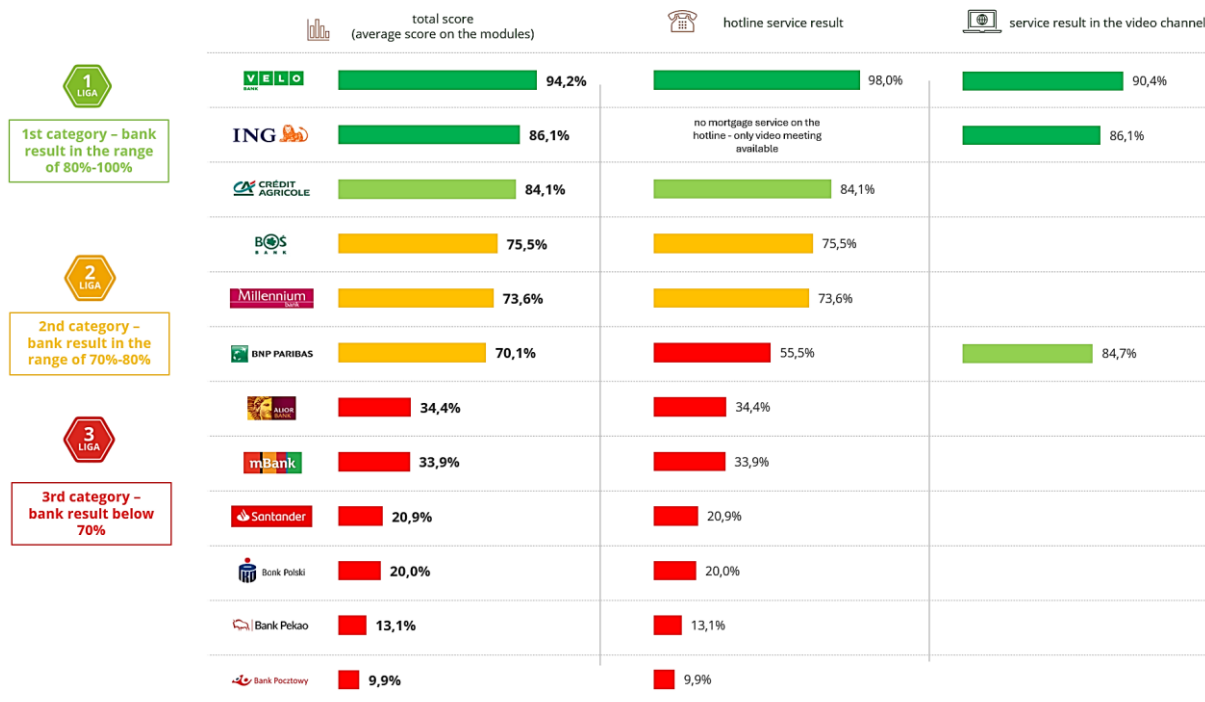
**Figure 4.** Summary of factors influencing how the quality of mortgage customer service offered via bank helplines was evaluated during the final study in 2024.

Source: Own study based on our own research during the 'Institution of the Year' project

The customers expected to receive the same scope of information on mortgage loans at the bank branches as well as via their helplines – as illustrated by Figure 4 and Figure 5. In addition to some basic information, they also asked numerous questions about various details.

Furthermore, a range of additional information was analysed, which, although it did not affect the global assessment or classification and is not presented here, is relevant to individual banks. This included elements of the product that customers found important, which were mentioned during meetings, or helpline and video conversations. This type of data is extremely valuable for bank managers, as it provides valuable guidance both in terms of improving products and methods of presentation.

Searching through mortgage loan offers can be extremely time-consuming. Therefore, clear presentation of the offer on the bank's website, calculators so that potential clients may determine the cost themselves, and support available without having to visit the branch are worth their weight in gold for working customers. Remote presentation of mortgage products and application processing are becoming increasingly popular. The project showed that good service via video or helpline is not only convenient, but often the only method of obtaining information. While examining the development and improvement of video calls at three banks – VeloBank, ING Bank Śląski and BNP Paribas Bank Polska – for the purposes of this study, the decision was taken to additionally separate the helpline and video channel findings (Figure 5). Given the rise in the quality of mortgage service offers via video, one might expect that this channel will also be developed by other banks.



**Figure 5.** Summary of mortgage service quality offered via remote channels, divided into helpline and video, during the final study in 2024.

Source: Own study based on our own research during the 'Institution of the Year' project.

For many banks, meeting at a branch is difficult because mortgage advisors may not be available. Often, individual client advisors are not able to present detailed and salient information about mortgage products and processes beyond general points already covered on the website. Conversations with experts in branches also left much to be desired, often failing to engage in customer-centric partnerships. Customers who expected more than a general presentation of the offer were disappointed when they merely received a printout. To obtain more detailed information, they had to ask numerous additional questions, which did not meet their expectations regarding the quality of service.

In this context, remote channels were definitely gaining traction in terms of popularity and effectiveness. Banks that achieved satisfactory results during remote meetings seemed to have adopted a well-planned approach, with some commitment to providing the customer with detailed knowledge on the topic. Conversations via helpline and video often included an initial creditworthiness check, a presentation of various ways to configure the mortgage, a discussion of the benefits of taking out insurance and additional products, as well as a detailed description of the process. The banks that particularly stood out had advisors who not only demonstrated a high level of expertise, but were also able to put themselves in the customer's shoes, offering support and practical advice.

In theory, most banks offer the option of contacting them via the helpline, with the exception of ING Bank Śląski, where only video meetings are available. However, no banks offer a detailed and fully satisfactory explanation of their mortgage products via the telephone channel. Only four banks scored more than 70% in terms of service quality, while phone calls made to seven other banks definitely did not meet expectations.

The clear leader in terms of telephone service is Velobank, which scored almost 100%. All the calls met customer expectations. Telephone calls are handled centrally by a remote branch of mortgage experts, which is also responsible for video calls. Although the phone conversations are highly standardised, they maintain a high level of quality and naturalness thanks to the competence and openness of the consultants. Each call is conducted according to a precise plan, which offers benefits to both bank and customers. This level of service at Velobank can be considered outstanding.

The second bank that stood out in terms of phone call standards was Credit Agricole (also in 2023). Here, calls are answered by experts who are able to present their mortgage services in an effective manner. The main purpose of these calls is to guide the customer towards a remote process with the help of a telephone expert. Optionally, the customer might opt to meet at a branch, where the employee is then supported by a telephone expert. If necessary, the branch meeting is arranged according to the client's preferences. The conversations at Credit Agricole are characterised by high quality – as many as 80% of them met the customers' expectations. Moreover, the conversations were extremely efficient – seven of them took less than 30 minutes.

A fairly good result (75.5%) was achieved by Bank Ochrony Środowiska, where, similarly to 2023, customers managed to obtain some basic information about their mortgage services. The professionalism of the service and the commitment of the advisors were rated highly, although the level of the conversations was not outstanding. Only three conversations scored more than 80%. The fourth bank that stood out was Bank Millennium, where untapped potential was noticeable. Despite the bank's relatively low score (73.6%), half of the conversations met customer expectations (a score exceeding 80%).

The options available at many banks to schedule a phone call about a loan turned out to be inconvenient. No bank offers scheduling for a specific date, which means that customers are often surprised by phone calls at inconvenient moments, thus reducing their efficiency for both the customer and the advisor. This approach makes it difficult for both parties to communicate properly.

Help and empathy from advisors turned out to be key aspects for customers. Although the final decision regarding the choice of product lay with the customer, it was the skillful presentation of available options along with comprehensive and reliable information that distinguished the best-rated banks from the rest.

The main factors influencing the evaluation of mortgage customer service quality are:

- availability and quality of contact,
- advisor competence,
- scope and detail of provided information,
- availability and quality of remote service channels,
- service time and convenience,
- standardization and quality of service,
- empathy and customer approach,
- effectiveness of phone conversations,
- applied technology.

Service in branches faces challenges when mortgage advisors are unavailable. Remote channels (hotline, video) are gaining importance, especially given the limited availability of in-branch advisors. The inability to schedule a conversation for a specific time negatively impacted customer convenience.

There were noticeable differences in the knowledge and engagement of advisors. Some banks stood out by having experts with extensive knowledge, strong communication skills, and the ability to provide tailored advice. In contrast, some branches only offered general information, which led to customer disappointment. Clients expect professional assistance with all aspects of purchasing a property.

Customers also sought detailed information not only about financial terms but also about the overall process. Banks with the best service provided precise details on creditworthiness, offer configuration, insurance, and procedures.

Remote contact methods are growing in popularity, with three banks successfully implementing video consultations. The best banks in this area have developed highly efficient mortgage expert centers. This shift is driven by customers' preference for obtaining comprehensive information without visiting a branch. Since the mortgage inquiry process is time-consuming, well-structured service is essential. As a result, customers are increasingly willing to complete the entire process or at least its initial stages remotely.

VeloBank distinguished itself with nearly 100% service efficiency due to its centralized team of experts. While conversations were standardized, they maintained a personalized approach, which was positively received. Customers appreciated advisors who could empathize with their situation, provide practical advice, and ensure transparency of information.

The quality of telephone service in many banks was lacking only four banks scored above 70%. ING Bank Śląski does not offer telephone consultations, making it stand out from competitors. Instead, it follows a different customer service philosophy, focusing on video consultations. The development of video channels highlights their increasing role in mortgage banking. Banks that invest in modern solutions are better positioned to meet customer expectations.

The key factors in assessing service quality are advisor competence, contact availability, clarity of information, development of remote channels, and an empathetic approach to customers.

The value of video consultations in the three banks that implemented them is rated very high for mortgage customer service.

#### **4.3. Presenting mortgage products and services during a video call**

Three banks (BNP Paribas Bank Polska, ING Bank Śląski and Velobank) offer conversations via video, a situation that remains unchanged compared with the previous year. PKO Bank Polski, according to its website, claim that it is possible to arrange an online conversation with an advisor from a branch, but as before, it is difficult to find a branch that actually offers video calls. In practice, this option remains unavailable.

Similarly to last year, the mystery shoppers who tested the service offered via various contact channels agreed that video is the most convenient and worthwhile. This statement held true for all the banks studied in comparison with in-branch and helpline services.

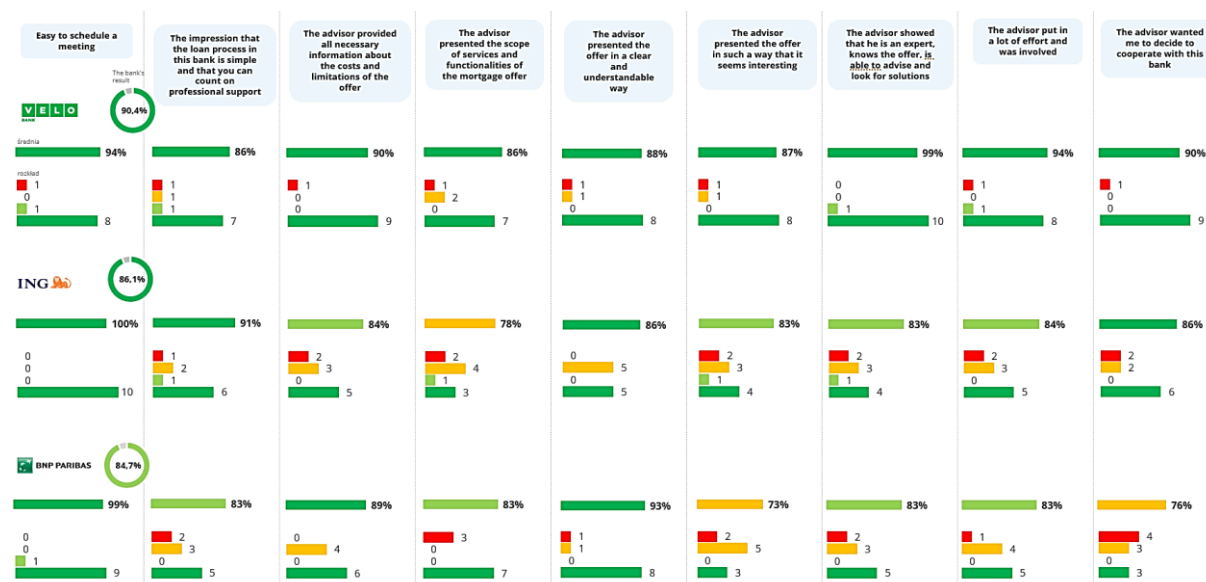
Even people initially skeptical about remote meetings to discuss mortgages or submit applications changed their minds after experiencing all three channels. Video calls proved to be convenient, detailed and time-saving.

In 2021, EY published a report indicating that only 6% of respondents had no concerns about a fully digital mortgage process. Respondents in the EY survey had the opportunity to indicate a maximum of three concerns related to a fully online process from start to finish. They were most worried about data security (44.1%). However, as EY points out, such concerns are difficult to understand, considering the answers given to the question about the most frequently chosen channel of communication with the bank (Solec, Kozuchowska, Zdojewski, Kicińska, 2021).

In our Institution of the Year survey, we already ascertained that after completing part of the remote process, concerns about remote applications vanished.

At BNP Paribas and VeloBank, customers need to schedule a video call via the website, while ING offer a “click to video” option. At BNP Paribas and VeloBank, video calls are conducted by remote expert centres located at the head office of these banks, while in ING, they are handled by advisors from branches.

A summary of the scores obtained for video calls is presented in Figure 6.

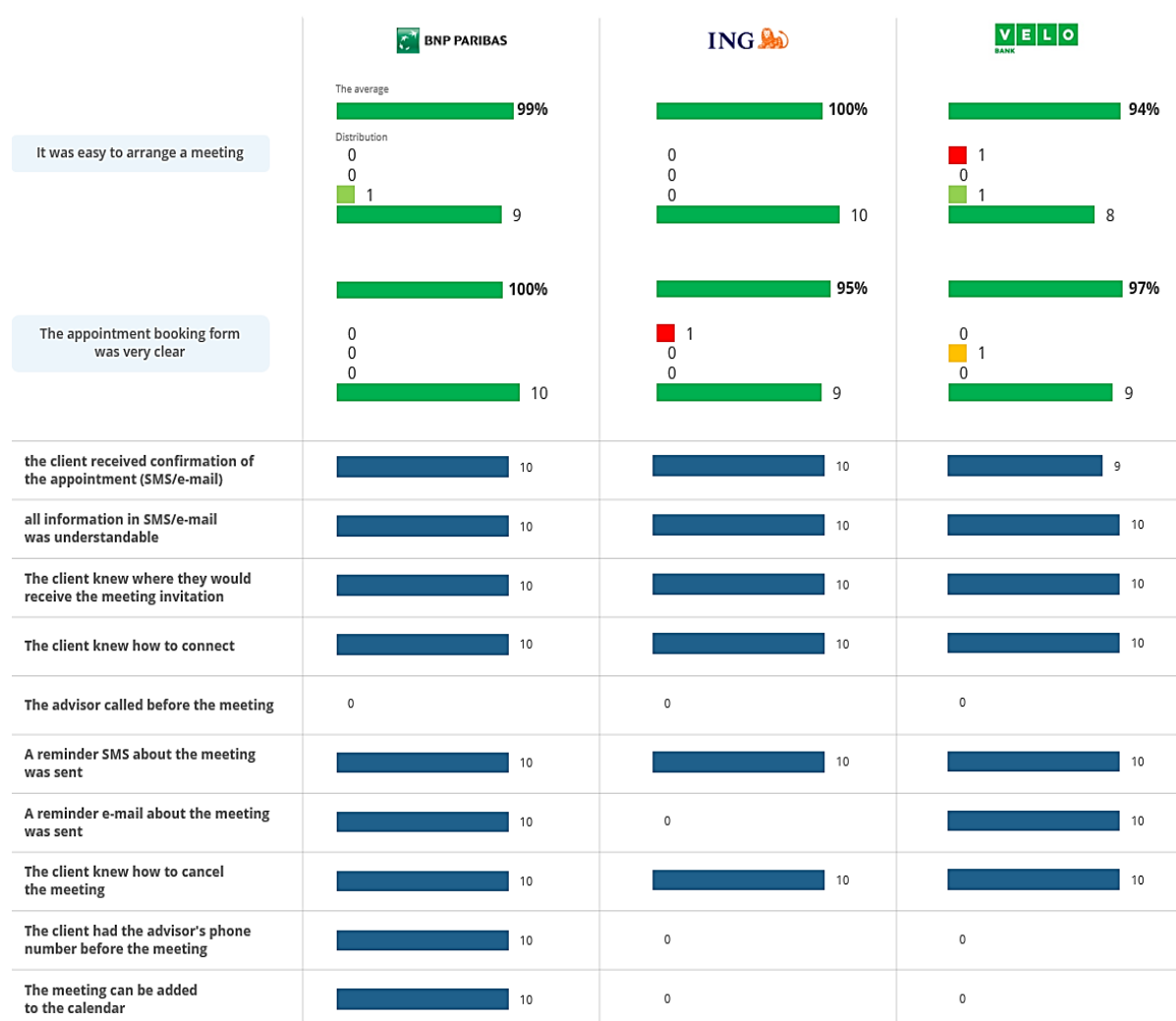


**Figure 6.** Assessment of presentation of mortgage services via video during the final study in 2024.

Source: Own study based on our own research during the 'Institution of the Year' project.

At all three banks, the availability of specialists has significantly improved compared to the previous year. There are currently no problems with scheduling meetings, and advisors in ING and VeloBank are also available on Saturdays. From Monday to Friday, advisors in all banks work until the evening, which suits the needs of working people who might wish to apply for a mortgage loan. The arrangement of video appointments is assessed in Figure 7.



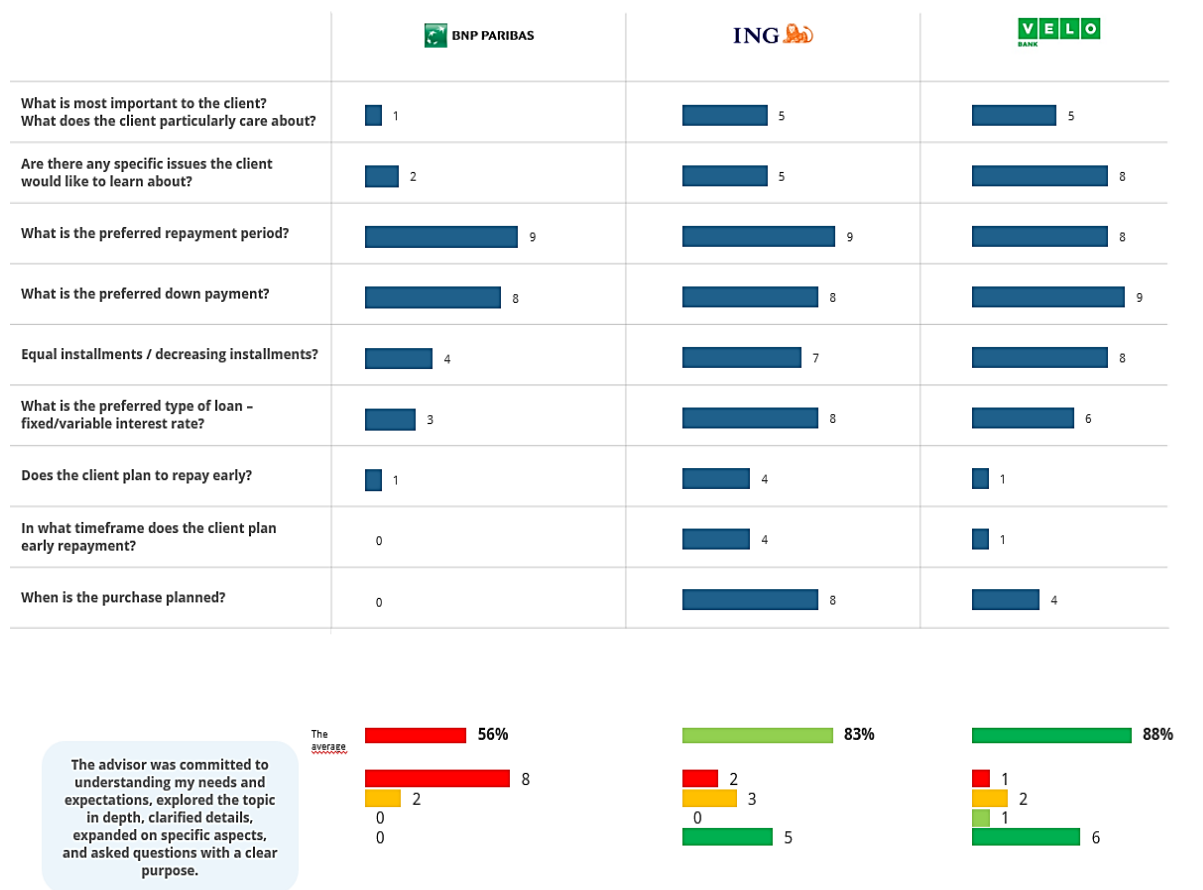


**Figure 7.** Video appointments for mortgage clients during the final study in 2024.

Source: Own study based on our own research during the 'Institution of the Year' project.

At BNP Paribas, clients are able to save the meeting in their calendar, along with the advisor's phone number and the invitation, which is helpful in the event of connection problems. Although minor technical problems occurred at all banks (e.g. connection difficulties or interruptions during the conversation), they did not undermine the assessment of this form of contact. The presentation of materials differed between banks. At ING and VeloBank, the advisors presented simulations illustrating the process on the screen, which enhanced the transparency of the offer. BNP Paribas did not use this type of graphical presentation.

Various detailed factors were taken into account when evaluating video calls. Here, we present only the most important to illustrate the study's level of detail. One of the key points, especially at the beginning of the conversation, is to determine the expectations of the mortgage customer, as presented in Figure 8.



**Figure 8.** Discovering the expectations of potential mortgage customers during video meetings – a study from 2024.

Source: Own study based on our own research during the 'Institution of the Year' project

The leader of the final (2024) edition of the video communication study was VeloBank, which scored an impressive 90.4%. ING Bank Śląski came second with 86.1%, and third place was taken by BNP Paribas with 84.7%. These three leading banks stand out in terms of their very similar, high level of service via video meetings, which reflects their commitment to improving the processing of mortgage loans in this format.

Characteristics of video channel service based on the study:

- a convenient and valuable form of customer service,
- change in customer perception after experiencing the process,
- time savings and convenience,
- improved availability of advisors,
- transparency of the offer,
- professionalism of service.

Customers who tested different contact channels (branch, hotline, and video) unanimously rated the video process as the most comfortable and efficient. Even those initially skeptical about remote applications changed their opinion after their first experiences, confirming the effectiveness and intuitive nature of this process.

Customers appreciate the ability to handle formalities remotely, eliminating the need for branch visits. Compared to the previous year, the availability of video advisors has significantly increased, including during evenings and on Saturdays, better aligning with customer needs. Advisors in this process present real-time simulations on the screen, making it easier to understand loan terms.

Banks offering video service are ranked in the first category of the "Institution of the Year" classification, objectively indicating high professionalism and quality in this channel. The highest rated bank is VeloBank (90.4%), followed by ING Bank Śląski (86.1%) and BNP Paribas Bank Polska (84.7%), all achieving a very high level of service.

Considering past studies and observed trends, the video channel in mortgage banking has significant potential for further development.

We predict that in the future, AI will enhance video service, assisting advisors by analyzing customer data in real-time and suggesting personalized loan proposals. During the conversation, customers already receive tailored simulations based on changing parameters, and this will likely be refined using augmented and virtual reality for enhanced presentations.

The further expansion of accessibility and convenience depends on the development of this contact method. In the coming years, we expect an increase in the availability of video advisors.

Strengthening cybersecurity and authentication methods in this channel will drive its growth. Signing contracts in real-time via video will likely become a standard practice.

The video channel in mortgage banking will evolve toward greater automation, personalization, and integration with advanced technologies. We can anticipate even greater convenience, accessibility, and security, making it a key mortgage service channel for banks.

## 5. Summary

The credit market presents some very visible progress in the quality of service for potential mortgage customers. This improvement is particularly noticeable in remote channels, which are already starting to take over traditional branch service at a few banks. While a few years ago, before the COVID-19 pandemic, this was considered impossible due to this product's high level of detail, today the trend is clearly visible.

Even in a EY study before 2021, bank customers clearly indicated their transactional preferences regarding mortgages. This study demonstrated that online banking and mobile applications are the dominant choice, as well as the most common method of obtaining initial information. Despite this, the vast majority of loan applicants went directly to bank branches to obtain further information and initiate the mortgage process (EY report, 2021).

Research conducted within the 'Institution of the Year' project revealed that following 2022, this situation began to gradually change towards partially remote processing. Given the increasing digitalisation of banking services and the tendency of customers to deal with more and more matters remotely, this trend has gained significant traction.

Video meetings with direct interaction with a mortgage advisor can improve the quality of service, enabling a more individual approach to the customer's needs compared to a telephone conversation. If this form of contact is compared to a conversation with an advisor at a branch, who is not always a specialist, then a video meeting would also seem to be a beneficial solution. The customer has the opportunity to ask questions and receive answers in real time, which can facilitate making a decision regarding a particular mortgage loan. Mortgages are highly complex financial products, and a video meeting allows for a better presentation of documents, repayment plans or credit terms and conditions, and most importantly, we always have a bank expert on hand.

For many people, a video meeting eliminates the need to visit the branch in person, which saves time and increases the availability of services, with all three banks offering a range of working hours for video calls that bank branches cannot compete with.

This also helps banks reach customers in different locations, and banks can ensure a high level of security when transmitting sensitive information via encrypted video connections, which is particularly important in the case of banking products.

Many banks are sure to move in this direction soon and offer video meetings for mortgage services. Providing highly specialised mortgage services at small branches is not viable banks. However, the video trend not only meets customer needs, but also allows for more effective management of the sales network, while paving the way for more modern and convenient solutions for both parties.

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