

QUALITY OF SERVICE FOR INDIVIDUAL CUSTOMERS INTERESTED IN OPENING A BANK ACCOUNT FOR A CHILD IN POLAND

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Purpose: The article aims to discuss and analyze the research results on the quality of customer service for an individual interested in opening a bank account for a child.

Design/methodology/approach: The customer service quality research was conducted over three consecutive years: from 2022 to 2024. In each year, a total of 390 audits were carried out across 13 banks (130 conversations in own and partner branches, 130 telephone conversations with call center employees, and 130 email inquiries).

Findings: The study results revealed significant differences in customer service approaches among the banks. In some of the banks examined, a high level of employee engagement was observed in providing solutions that meet customer expectations. The quality of individual customer service in banks has been systematically improving over the three years of the study. The findings enabled the identification of the best banks in terms of customer service quality for clients interested in opening an account for their child.

Research limitations/implications: The study was limited to Polish banks and may not be fully generalizable to other markets. Future research could extend the scope by including international comparisons.

Practical implications: Advisors' ability to provide precise answers regarding the account and its related functionalities has a direct impact on customer trust and the final decision when choosing a bank. The analysis of the quality of children's account offerings, conducted based on selected parameters, allows for the formulation of recommendations for bank management: investing in advisor training, standardizing offer communication across all available sales channels, and implementing internal monitoring of service quality for products intended for children.

Social implications: Improving service quality can enhance financial accessibility and convenience of access to financial services for children across different age groups.

Originality/value: Service quality is a key factor influencing the assessment of an offer's attractiveness. As the study results show, even the best-structured offer loses value if the advisor is unable to present it properly or lacks knowledge of its basic conditions. A crucial aspect in evaluating a bank's offer is the quality of service across all sales channels. While a well-tailored offer makes this task easier, inadequate customer service—especially considering that the end customer is ultimately a child—means the attractiveness of the offer will not be fully

appreciated. The findings highlight that a professionally conducted advisory conversation can significantly influence the client's decision and foster long-term relationships with the bank. The conclusions drawn provide valuable guidance for bank managers in improving service standards for clients interested in opening a child's account.

Keywords: quality of banking services, quality of bank customer service, child's account.

Category of the paper: Research paper.

1. Introduction

A child's account has long been a vital banking product for parents seeking to introduce their children to the world of banking. Until now, it has been challenging to identify the factors that influence the quality of service for individual customers interested in opening an account for their child. The lack of research in this area was the main reason. Existing studies focused solely on comparing bank offers.

Therefore, in 2022, research was undertaken as part of the "Institution of the Year" project (<https://mojebankowanie.pl/institucja-roku>) to assess the quality of service for customers interested in opening an account for their child. This research continued until 2024. The scope of the study, on which the analysis of banking service quality was based, covered three consecutive years. The topic of service quality for customers interested in a child's bank account is new, so steps were taken to explore this area. The broad scope of the quality studies, combined with their three-year duration, provided the basis for the authors' analysis of the results.

This publication assesses the quality of service provided to individual customers interested in opening an account for a child in thirteen selected banks in Poland. These banks acquired the most customers and accounts in 2024 and serviced over 49 million individual customer accounts at the end of 2024 (Ranking results, 2025).

Increasing competition requires financial institutions to develop high service standards and continuously improve the quality of service for customers interested in opening an account for their child. Increased competition means that one of the most critical factors influencing long-term and lasting relationships between organizations and customers is top-notch customer service. Efforts to improve customer service quality are often less costly (Witek, Nestorowicz, 2011), but they also represent a significant source of competitive advantage in the banking sector (Spyra, Piotrowski, 2010).

A professional approach by bank employees to the quality of service offered to children is essential. Otherwise, if the bank used by parents fails to provide adequate service, they are likely to open an additional account at another bank to ensure the child receives the appropriate standard of service. This could lead to parents switching banks in the long run.

A UK study analyzing satisfaction scores of 16 banks hypothesizes that banks receive lower satisfaction scores from their customers who also use the services of another bank, compared to customers who use the services of only one bank (Dawes, 2024).

To date, the literature on the subject has found research results on the impact of access to banking services in primary schools on students' financial knowledge and attitudes. Students who were encouraged to bank exhibited more positive opinions about banking services and gained more financial experience (Collins, L'Esperance, Odders-White, 2018). The presence of banks in schools increased students' awareness of financial services and improved their perception of banks (Collins, L'Esperance, 2023). There is also research examining children's knowledge status based on whether they have a bank account. Based on research commissioned by the National Bank of Poland, it was found that students with a bank account and savings achieved higher scores on the Economic Competence Index (the Economic Competence Index was developed in 2014, an indicator used to objectively measure the state of economic knowledge and skills of children and adolescents). Most students considered economic knowledge necessary in everyday life, but only a small percentage found it easy to understand (Diagnoses..., 2022). A 2022 study found that 15-year-olds in Poland scored relatively high in financial literacy compared to their peers in other countries. Poland is one of seven countries where students achieved an average score significantly higher than the average of the OECD countries participating in the study (Sitek, Wasilewska, 2024).

Research conducted in the United States suggests that teenagers' access to an independent bank account can be beneficial. Both custodial and independently held bank accounts enable teenagers to manage their cash flow, transfer funds, and save money. Independent accounts allow teenagers to exercise greater control because they also place the responsibility of managing money on the teenager, rather than their parents, creating opportunities for young people to learn about finances (Collins, Larrimore, Urban, 2021).

To the extent that children have positive initial experiences with the formal banking sector, they may develop a stronger preference for using formal financial institutions in the future (Brown, Cookson, Heimer, 2019).

It should be emphasized that the literature does not provide comprehensive research on the factors influencing the quality of banking services for individual customers interested in opening an account for their child. Therefore, it is essential to answer the following research questions:

- RQ1: What factors determine a parent's choice of a given bank to open an account for their child?
- RQ2: What influences the indication that a given banking offer is the most beneficial for a child?
- RQ3: Does the quality of banking services change when it comes to offerings for children, and if so, to what extent?

Neither in Poland nor abroad has there been any research conducted on the quality of customer service for customers interested in opening a child's account. This topic was explored through our research conducted over three years and interviews with bank representatives. Based on our analysis, we identified factors that influence the quality of banking services. These include (Matuszak-Flejszman, Łukaszewski, 2022):

- credibility and trust in the bank,
- modernity of the bank, aesthetics and modernity of the branch interior,
- courtesy and friendliness of staff, manner of greeting and/or saying goodbye to staff,
- understanding of customer needs by employees,
- empathy,
- intuitiveness of the transaction service,
- speed and efficiency of customer service in branches,
- efficiency of customer service via the hotline,
- efficiency of service delivery via the transaction service,
- level of staff competence,
- staff communication skills,
- breadth of banking services offered,
- access to free ATMs,
- image of the bank,
- parking is available at the branches,
- branch opening hours,
- availability of branches in the area of residence,
- level of account maintenance fees,
- interest rates on savings, loans, and credits,
- amount of other fees and commissions,
- customer's security at the bank,
- transparency, completeness, and reliability of information about banking services.

After analyzing the factors affecting the quality of banking services, we identified factors that impact the quality of service offered to children in two age groups: accounts for children aged 13 to 18 and accounts for children under 13.

The research conducted during this period can serve as a recommendation for many bank managers, as it provides a comparison with competing banks and identifies areas requiring improvement in service quality.

2. Children's bank account requirements and the role of customer service quality

Banks offer a variety of children's bank accounts depending on the age of the child as a prospective client. This is due to the legal provisions in this area and their varying interpretations.

According to Polish law, a child is any human being from conception to the age of majority (Journal of Laws 2023, item 292). According to this law, a person who has reached the age of 13 may have an independent bank account, as this is when they acquire limited legal capacity.

Polish banking law permits banks to maintain savings accounts, current accounts, or term deposit accounts for minors, provided they have reached the age of 13. They may freely dispose of the funds held in these accounts unless their legal representative objects in writing (Journal of Laws, 2024b). This is also confirmed by the provisions of the Civil Code (Journal of Laws, 2024a).

This doesn't mean, however, that you can't open an account for a child under 13. In such a case, the account is linked to the parent's account. The parent (or their legal representative) signs the bank account agreement, and the account thus becomes legally the parent's account. Most banks in Poland offer this solution. However, some banks don't yet provide this solution.

Legal regulations restrict children under 13 from having independent bank accounts, requiring that such accounts be opened and managed by their parents. For children aged 13-18, banking options provide partial autonomy while still being under adult supervision.

In Germany, children can open accounts from the age of 7, provided they have parental consent. Minors under 18 can usually open or close a current account only with the permission of both parents. To open an account, the credit institution requires appropriate proof of deposit (Was ist bei Girokonten..., 2024). In Belgium, France, or Italy, there is no statutory minimum age requirement for opening a bank account for a child (Age at which a child can open a bank account, 2018). In Belgium, for example, banks set their own rules regarding the age and access of underage customers to accounts. Therefore, the legal framework for children's accounts varies across countries, making it difficult to find models for changes to legal regulations in Poland.

In Poland, parents have the right to manage their child's assets under ordinary management, which also includes funds held in the child's bank accounts. For children aged 13-18, who have limited legal capacity, the provisions of the Civil Code and banking practices are crucial. The Polish Family and Guardianship Code (KRO) also lacks a precise definition of the amount that constitutes the limit of "ordinary management". Instead, the concept of "ordinary management" refers to the type of activities and their nature, rather than specific monetary values (Journal of Laws, 2023). For this reason, banks' approaches regarding amounts and limits vary, affecting the development of banking offers for children of different age groups. Most banks offer accounts for children aged 13 to 18. However, the selection of offers for children under 13 is somewhat limited.

The customer plays a crucial role in assessing the quality of banking services, as they are the most critical reviewers of banking offers and their presentation. Therefore, measuring customer service quality is a significant challenge for bank management. Marketing research plays a crucial role in this regard, as it enables the understanding of customer expectations and verifies the quality of services provided (Giemza, 2011). It is imperative to confirm whether, and to what extent, the quality of banking services changes when it comes to offerings to children. Bank managers should incorporate customer satisfaction research findings into their quality improvement efforts and improve customer relationship management. It is essential to highlight that customer knowledge, customer retention, and customer culture are the most crucial dimensions of service quality in the banking sector (Al-Tamimi, 2017). Therefore, to improve the quality of banking services and customer relationship management, research is commissioned on the quality of banking services, including those offered to children.

Measuring service quality is only possible when linked to the customer's actual perception. This is important because, due to the intangible nature of financial services, customers do not purchase the product itself, but rather the expected benefits (Payne, 1996). Customer service quality is often defined in terms of customer needs and expectations. However, this is not the only path to success. Effective customer service quality should not rely solely on striving to meet customer requirements and expectations, but also on accurately anticipating and exceeding them (Shaw, 2001).

Organizational management must consistently meet customer requirements by communicating effectively and building strong relationships with them to enhance service quality (Matuszak-Flejszman, Łukaszewski, 2022a).

When assessing the quality of service for customers interested in opening a bank account for their children, it is essential to consider the customers' natural needs related to other products, accessibility, security, and ease of payment management and use. A mobile app is a natural way to integrate these needs.

We live in a changing environment, and most matters are handled on mobile devices. A bank's mobile app should support customers in handling financial issues and payments at every level (Matuszak-Flejszman, Łukaszewski, 2022b). For children, the app becomes a new form of top-tier financial education, introducing them to the world of modern economic and technological solutions. For parents, it provides control over their child's finances while ensuring a high level of security.

During discussions about children's accounts during research, other products and additional features (e.g., savings accounts) also arise. From a service quality perspective, this is a significant indicator for bank managers. If a bank doesn't offer such solutions for children, it signals not only a need to modify its offering but, above all, a need to change its approach to the quality of service for this type of customer. Such changes should be continuously analyzed, listening to the customer's voice.

3. Research method

Bank managers employ a range of methods to gather information on customer service quality, including surveys, interviews, customer conversation reports, and direct conversations. One of the best ways to obtain such information is through mystery shopping combined with post-study focus group meetings (as evidenced by numerous studies conducted as part of Institution of the Year projects over the past 10 years). The focus groups were attended by the clients who conducted the study. The most crucial element in a successful customer satisfaction management strategy is the ability to listen and understand customer feedback.

Customer service quality studies were conducted in three consecutive years: from 2022 to 2024, using a traditional expert approach (as part of the Institution of the Year project), with a total of 390 audits conducted each year at 13 banks (130 interviews at own and partner branches, 130 telephone calls with bank hotline staff, and 130 email inquiries).

The customer service quality assessment framework for the study is presented in Figure 1. Each customer interviewer completed one survey at each of the selected banks. This study design provides additional comparative opportunities, as each customer interviewer is familiar with the services offered by all the banks surveyed. This is valuable for focus groups in which customer interviewers participate.

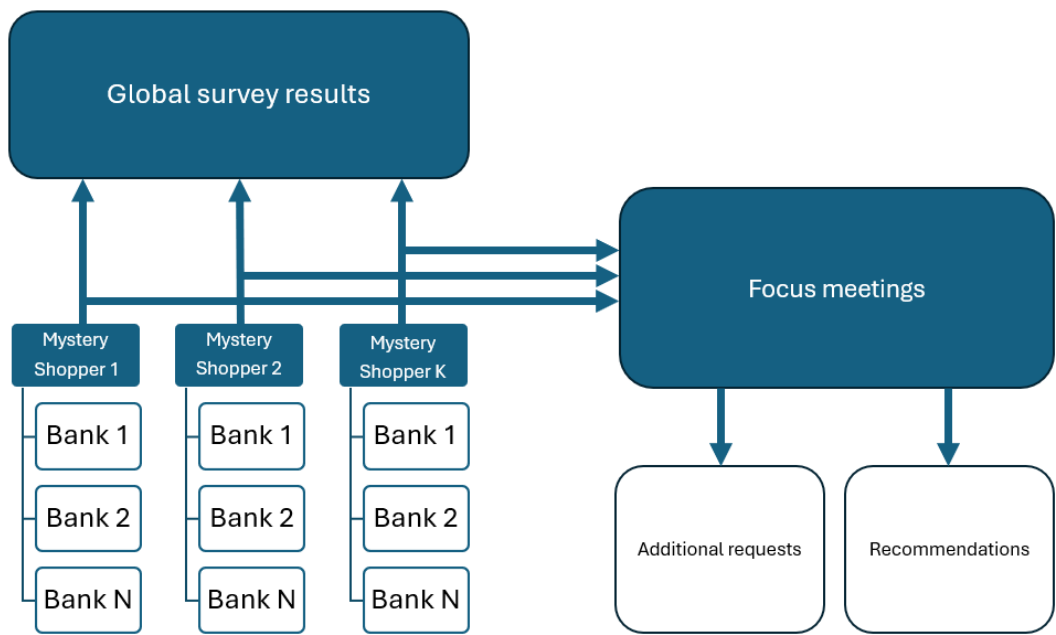


Figure 1. Diagram of the study on the assessment of customer service quality for clients interested in a child account ("K" denotes the number of customers conducting the evaluation, "N" denotes the number of banks surveyed).

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

Diagram of the study on the assessment of customer service quality for clients interested in a child account ("K" denotes the number of customers conducting the evaluation, "N" denotes the number of banks surveyed). A study of the quality of service for customers interested in opening a personal account for their children encompasses all aspects of the customer's interaction with the bank, including the entire process. The study aimed to assess the quality of service for customers who contact the bank through visits to bank branches and remote channels, throughout all phases of the service process, and who intend to open accounts for their children. In a bank branch, this process extends from the moment the customer enters the bank, through individual service elements at the branch, to the moment they decide to open an account. In remote channels, this process begins with the waiting time for a connection or the waiting time for a response after sending a question to the account opening proposal. The study results enabled a more accurate comparison of service quality across all banks and informed subsequent focus group discussions. We verified the quality of customer service for customers interested in opening a child account at the following banks: 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, Nest Bank, and VeloBank (Getin Noble Bank in 2022).

The study sought answers to questions regarding the quality of customer service for customers interested in opening an account for their children under 13 and for children over 13.

Additionally, focus group meetings were held after the survey, during which surveyed customers shared their impressions of their interactions with the bank. Additional conclusions from the subjective assessments of survey customers provide valuable supplementary information in the field of quality management, offering insights for the design and improvement of various processes.

4. Results of the service quality survey for individual customers interested in opening an account for a child

4.1. The scope of the study and the characteristics of the elements influencing the assessment of customer service quality

The three-year timeframe of the research conducted on the quality of service for customers interested in opening accounts for their children allows for the observation of trends in bank management's actions to improve customer service quality and the appropriate approach to the issue of child accounts and related products. The research conducted as part of the project identified service quality factors that influence the overall survey result, as well as additional factors that do not impact the global ranking of banking service quality. Each annual survey determines a percentage level of customer service quality, based on which banks are assigned to one of three categories.

The first category includes banks with scores between 80% and 100%, indicating very high customer service quality. The second category covers scores from 70% to below 80%. The third category includes banks with scores below 70%, indicating lower service quality. These criteria and the scored elements remained constant in each annual survey. This allows for comparison of this data across the study periods.

The survey of service quality for customers interested in opening personal accounts for their children covers the basic elements of a customer's interaction with a bank, including:

- employee professionalism and attitude,
- substantive competence,
- account opening processes,
- accessibility of information,
- financial terms and account features,
- atmosphere and comfort of service,
- overall satisfaction and willingness to recommend.

The elements and scope of the study, assessing the quality of service for a customer interested in opening an account for a child, are presented in Table 1.

Table 1.

Elements and scope of the survey assessing the quality of service provided to customers interested in a child's account.

Survey Elements	Detailed scope of the study
Employee Professionalism and Attitude	- feeling of being served by an expert advisor, - advisor's commitment.
Substantive Competencies	- showing the range of offerings for children, - the offer is presented in a way that makes it seem interesting.
Account Opening Processes	- sales attitude.
Availability of Information	- understandable transfer of information.
Financial Terms and Account Features	- information about the costs and limitations of the offer.
Atmosphere and Service Comfort	- impression after entering the facility.
Overall Satisfaction and Willingness to Recommend	- be willing to be served by this advisor again.

Source: Own study based on research conducted as part of the "Institution of the Year" project.

When assessing the professionalism and attitude of the employee, the expert's sense of service and the advisor's commitment are assessed, including the advisor's courtesy and personal manners, patience, empathy in conversation with parents, ability to clearly explain the terms of the offer, and willingness to provide comprehensive answers to questions posed during the meeting. When assessing professional competence, attention is paid to the range of services offered to children, particularly knowledge of the child's account details, familiarity with related regulations, and the ability to provide tailored advice based on the child's age and needs. The account opening process evaluates the sales approach, which is influenced by factors such as clear guidance on required documents, the speed and efficiency of service, transparency, the absence of unnecessary formalities, and account opening options. Information accessibility is assessed by the clear communication of information, particularly regarding the offer, fees, limits, and rules of account use. Information regarding fees for specific features, their

availability, and security is essential in financial terms and account features. When assessing the atmosphere and service comfort, the customer's impression upon entering the facility is evaluated by analyzing wait times and the comfort level within the facility during the meeting. The assessment of overall satisfaction and willingness to recommend concerns a comprehensive evaluation of the visit, as well as the likelihood of recommending the bank to other parents.

In both sales channels, the purpose of the contact was to obtain information on whether and under what conditions children could use banking services. Customers were primarily interested in offers for teenagers, but they also inquired about accounts for younger children, under the age of 13, to differentiate between offers for children under and over 13. Nine main elements were assessed overall, contributing to the global score:

- Willingness to be served by this advisor again.
- Impression upon entering the facility.
- Information about the costs and limitations of the offer.
- Clear communication of information.
- The offer is presented in a way that seems interesting.
- Demonstration of the range of services for children.
- A sense of being served by an expert.
- The advisor's commitment.
- Sales attitude.

A summary of the factors influencing the evaluation at the bank branch, as presented in the 2024 study, is shown in Figure 2.



Figure 2. Summary of the factors influencing the evaluation at the bank branch in the most recent 2024 study.

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

The survey revealed that the overall assessment by customer-interviewers at six banks was very high. The first impression upon entering the branch, as well as the way information was delivered, received the highest ratings. However, at nine banks, problems were identified related to the level of expert service and the sales attitude of advisors. During focus group meetings, customer-interviewers also highlighted a low level of sales engagement and the way the offer was presented, which in many cases was considered unattractive. It was noted that the positive reception of an offer was determined not only by its scope but also, and more importantly, by its presentation. There were instances where even a less competitive offer was well-received thanks to a professional conversation. Problems also arose with providing accurate information regarding the costs and limitations of the offer.

We also examined several additional elements that do not impact the service quality ranking, but provide vital information for bank managers. This information includes, among others, elements related to the offer, establishing a relationship with the bank, using the mobile app, cash, foreign currency payments, online shopping, depositing money, and topping up a child's account. These elements are essential to customers and were asked about during meetings or hotline conversations. Such information is valuable for bank managers, guiding them in improving both the offer and the quality of service.

Both at branches and via the hotline (Fig. 3), customer-interviewers sought the same level of information. Seeking information on service quality, they expressed interest in the basic parameters of the offer and asked detailed questions about their children's financial options. The customer-interviewers explored options for using funds via debit cards and BLIK. BLIK is a Polish mobile payment system that enables fast and secure payments in stores, online, at ATMs (<https://www.blik.com/en/first-steps-with-blik>), via phone payments, and with euro payment options. It also includes payment limits imposed by law or internal bank regulations, as well as parental control mechanisms.



Figure 3. Summary of the factors influencing the evaluation of the helpline in the most recent 2024 study.

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

Research indicates that the quality of service for those interested in a child's account continues to improve year after year. In many interactions, the description of this offer resembled a standard personal account for an adult. Most of the information was provided by advisors without requiring any additional questions. Sometimes, clients even receive a comprehensive needs analysis that outlines the expectations of both the child and the parent. Unfortunately, some clients still received only fragmentary information, without being asked any additional questions, often limited to the slogan "everything is free". Obtaining comprehensive information required extensive clarification to get the answers. The best-prepared advisors distinguished themselves not only by a straightforward conversational approach but also by an appropriate level of product knowledge. Nuances such as the availability of payments by phone or watch, payment limits (or lack thereof), and mobile app options are crucial in offering to children. However, in many conversations, difficulties arose in establishing basic information or expanding on the slogan "everything is free". While answering customer questions, this often resulted in the discovery that child-specific offers did incur costs (e.g., for cash access). A good way to present a product to a customer is to compare the offer for an adult customer with an account for a teenager. After determining that the customer already had an account, some advisors described child-specific solutions by comparing what was available and what was not.

In addition to progress in customer service quality, the Polish market is also witnessing an expansion in the range of services, particularly for younger children under the age of 13. Offers for children aged 7-13 are now available at nine banks, but children can only obtain a card enabling in-store payments at eight banks. Depending on the offer, the card is either assigned to the child's account or has a separate card account assigned to the parent, which requires topping up. Bank Pekao and Bank Millennium continue to offer the most options for children aged 7-13. Only these banks provide an app with BLIK functionality in addition to an account with a payment card.

BLIK is a particularly desirable service because, given the age restrictions for mobile payments, it enables payments without the need for a card.

A significant limitation in offers for children under 13 is the very low limits on card payments, as indicated during the focus group research.

Customers during focus group meetings also pointed out that this solution is impractical. For example, a child wanting to buy a computer game would be unable to pay for it themselves. If a child at camp wanted to buy two servings of ice cream and an additional meal in one day, they might encounter limitations resulting from this payment limit.

Teenage offers are significantly less diverse in terms of the most basic features. However, after delving into the details of each bank's offering, it may turn out that, for example, mobile payments are not available at all, as the terms and conditions stipulate their use only by adults. Variations also apply to the availability of multi-currency services and the app's currency exchange service.

Legal restrictions on the use of bank account funds are a significant concern. Depending on the bank, the legal limit is either defined as an amount or stated in the terms and conditions, without specifying a monthly limit. Sometimes the limit applies to the child's use of funds, and sometimes only to the parent. This limit isn't inconvenient for everyday account use, but a teenager may be disappointed, as the limit prevents payments for more expensive items. If a child wants to deposit their savings in the account, the limit can practically prevent access to the funds.

There is a lack of a unified approach to this issue in the banking market. Particularly in banks that don't have a defined monthly limit, there was a lack of awareness that some offers included such a limit. Employees of the banks surveyed sometimes struggled to answer the question of whether a given bank has any restrictions, which is a fundamental issue regarding service quality.

4.2. Transfer of the offer and its presentation during visits to the facility

A key factor influencing the quality of a banking service is the way the offer is presented. It must be understandable to the customer. The scope of functionality and the offer itself, if poorly presented by a bank advisor, influence the assessment of the offer's attractiveness. Advisors must have a thorough understanding of the product and its associated functionalities.

Furthermore, the way the banking offer is presented is crucial, requiring a well-developed bank-wide concept. For example, according to the study, presenting the offer clearly and understandably is also vital. The way the range of services and their functionalities are presented to children of different ages is also crucial. A bank may have a well-developed offer for children, but a lack of advisor knowledge and limited presentation ideas will make it unpopular. Every customer who reaches out to the bank, whether through the hotline or by visiting a branch in person, must be convinced that they have found an interesting offer for their children. Therefore, offer modifications should be paired with a well-thought-out presentation and sales approach. Without this approach, you can have a great offer and still be perceived as the worst bank in the eyes of customers. Differences in customer service quality across the same banks, but across different contact channels, confirm that the perception of an offer depends mainly on the quality of service. The way it is presented is an essential element of success. Here, we can compare the presentation of the offer across two different sales channels: the hotline and the branch. The leading branch in the study received very low ratings from the "mystery shopper" during the hotline contact. This is an example of a bank that has offered an excellent deal to children of all ages for years. Hotline customers do not appreciate a good offer due to the poor quality of the conversations they have. A similar difference occurred within the same bank in other cases, for example, at ING Bank Śląski.

At VeloBank and Bank Millennium, the excellent quality of hotline service during branch visits was also rated much lower. The scope of functionality is also perceived differently when comparing the hotline and branch services. The customer's perception of the presented solutions as an interesting offer for children differs after a hotline conversation compared to a visit to the branch. This demonstrates differing customer service approaches across different sales channels and differing product perceptions. A lack of consistency in customer service across channels can lead to customer dissatisfaction and a loss of trust (Pawłowski, Pastuszak, 2019). Customers expect a consistent shopping experience regardless of the channel they choose, and differences in service can impact their satisfaction and loyalty (Nieżurawski, Pawłowska, 2017). This is also related to the lack of appropriate training for advisors in a specific sales channel.

A consistent level of service quality was observed across both channels (in-branch and on the hotline) at two banks, where a thoughtful approach to both hotline and in-branch conversations was evident.

For many parents, the reliability of information provided regarding children's banking services is a significant factor influencing their decision about the quality of these services.

Figure 4 presents the parameters of the basic elements of the offering that are important to parents, as well as the assessment of the quality of information provided by bank advisors regarding these elements.

The analysis examined the extent to which advisors were familiar with and able to provide information on the following aspects:

- the cost of maintaining the account (or information that it is unconditionally free),
- the cost of issuing a standard payment card (without custom graphics),
- conditions exempting the card fee (or information that the card is unconditionally free),
- information about the cost of withdrawals from foreign ATMs (or information that they are free),
- availability of the offer for children under 13.

The analysis enables us to evaluate the quality of service and, simultaneously, assess the knowledge of advisors, which may influence parents' decisions regarding financial products for their children.

The limited availability of banking services for children in many banks suggests a lack of offerings for children. Even having a reasonable offer is not a prerequisite for a bank's success. Banks that communicate costs and terms (e.g., fee waivers) build greater trust among customers. As can be seen, some advisors lack a thorough understanding of their bank's offerings. Employees from Santander and Bank Pekao stand out for their expertise.

There are also a few banks that lack many features for children. Expanding the availability of banking products for children in more banks can support the development of financial education from an early age. Standardizing cost communication and simplifying fee waiver policies would increase parents' trust in financial institutions.

Given that the offer becomes part of financial education, it should be simple and contain few complex terms. Children's financial education cannot be achieved by learning from their own mistakes, which often result from failing to read the terms and conditions of the fee and commission schedule.

Field research conducted in the United States suggests that one effective way for children to learn financial management is through experience managing a bank account (Collins, L'Esperance, Odders-White, 2018). Other studies have shown that having savings in childhood is associated with an increased likelihood of saving in adulthood (Brown, Taylor 2015).

This, therefore, represents a significant educational responsibility for bank management.

Based on the results of our survey, we believe that many banks should prioritize increasing training for advisors in the field of children's products.

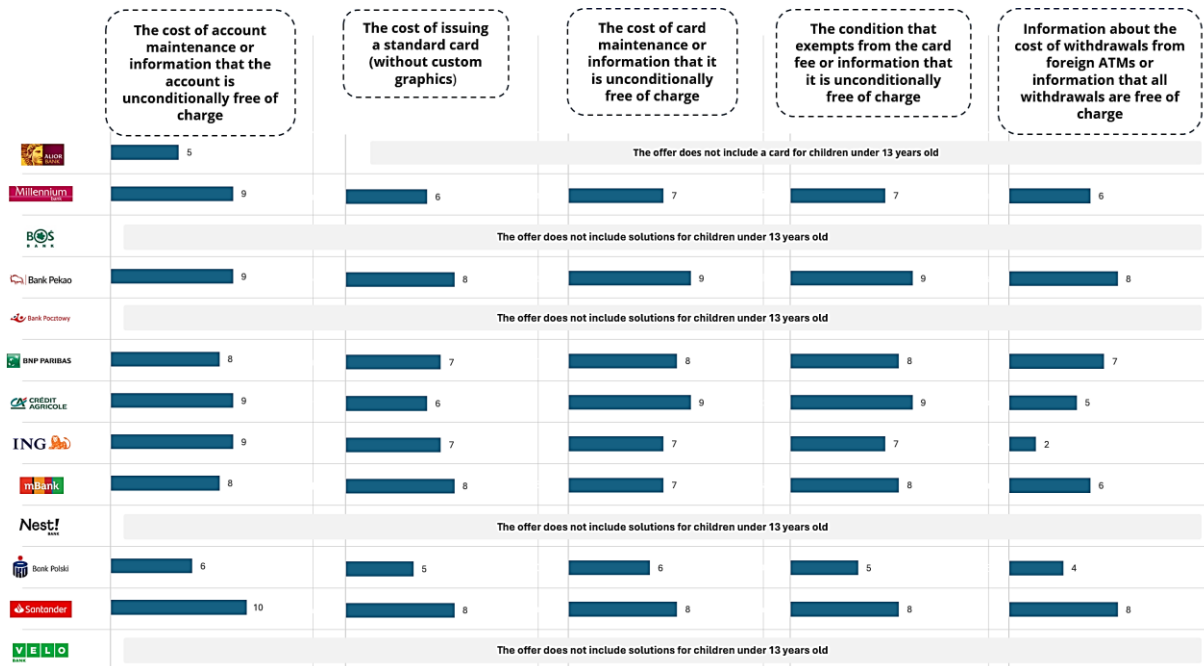


Figure 4. Information obtained about the basic parameters of the offer for children under 13 years old, provided without the customer asking (visit to the branch).

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

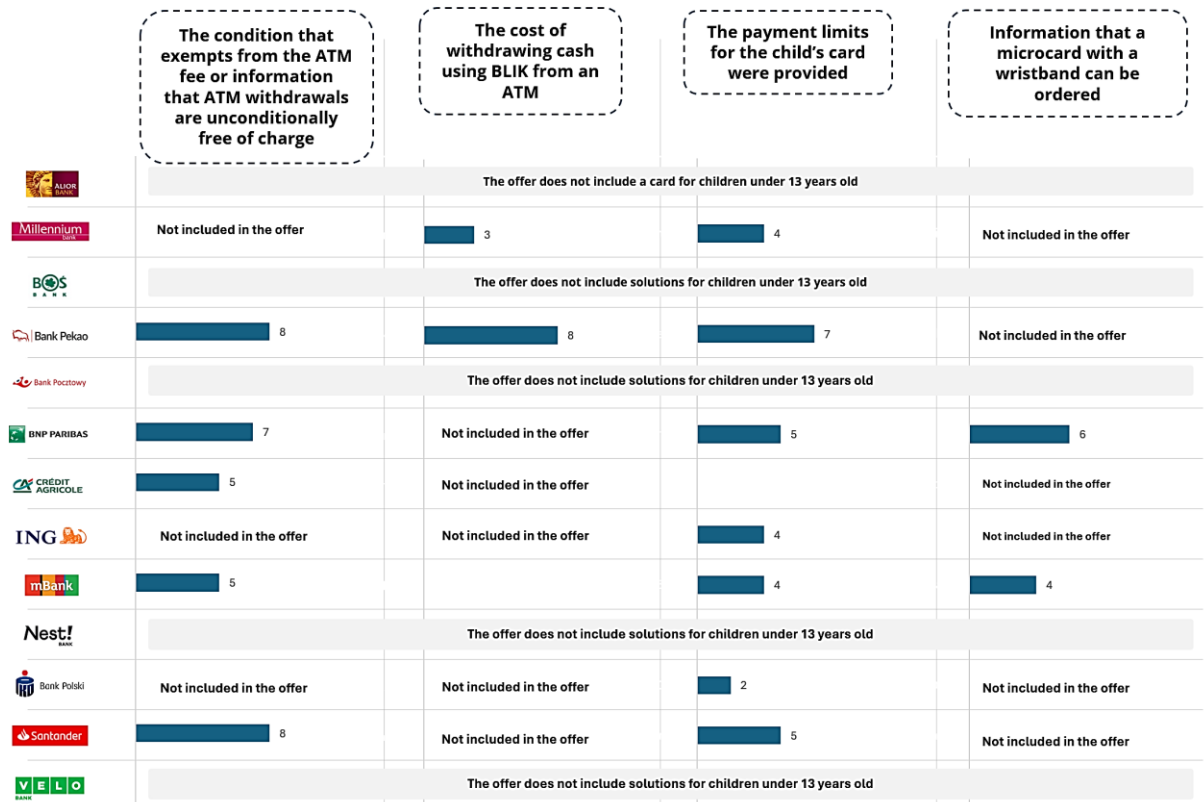


Figure 5. Additional information obtained about the parameters of the offer for children under 13 years old, provided without the customer asking (visit to the branch).

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

Some parents expect their children to have access to similar features as adult customers, so some of these customers have higher expectations, which is confirmed by additional requirements (for example, regarding conditions for exemption from ATM fees, cash withdrawal fees, or the ability to order microcards with payment wristbands) (Figure 5).

The survey asked about several conditions regarding offers for children:

- conditions exempting ATM withdrawal fees or information that they are unconditionally free,
- the cost of withdrawing cash from an ATM using BLIK,
- information on card payment limits for children,
- the option to order a micro-card (e.g., in the form of a payment wristband).

The data shows significant differences in the level of knowledge of bank advisors, which may indicate:

- lack of standardized training,
- low priority given to children's accounts,
- varying approaches to products for children across different banks.

Even if a bank formally offers certain products, the lack of knowledge among advisors means that customers may not be fully informed about them, resulting in limited availability.

The analysis of the quality of the presentation of offers for children based on selected parameters allows for the formulation of several recommendations for bank management staff:

- investing in training advisors on children's products,
- standardizing offer communication across every available sales channel,
- internal monitoring of service quality for children's products.

Parents should ask directly about the availability of products for children, even if the advisor doesn't mention them themselves. Both charts reveal discrepancies not only in the banks' offerings themselves, but above all in the advisors' knowledge and the quality of communication with customers. Without remedial action, even the best formal offerings lose their impact if they aren't presented correctly.

As of the last survey (September 2024), some banks still didn't offer all the features expected by customers. The reasons for this may vary, from insufficient analysis of this customer group's needs to the complexity of the legal environment. Observing the systematic expansion of children's offerings at most banks over the three years of the survey, it can be assumed that the missing elements will be gradually introduced as customer interest grows.

4.3. Global study results

The research identified the best banks in terms of service quality for customers interested in opening a child's account.

Bank Pekao was the clear leader in service quality at bank branches, achieving a score of 93.3%. Santander Bank Polska came in second with a score of 87.6%, and ING Bank Śląski came in third with a score of 82.9%. According to the quality study guidelines (principles in Institution of the Year projects), an overall score of 80% or higher is considered satisfactory. This group of banks also included PKO Bank Polski, mBank, and Credit Agricole.

Only three banks fell below the 70% threshold. The results of the service quality study for customers interested in opening a child's account at a bank branch in each of the study periods are presented in Figure 6.

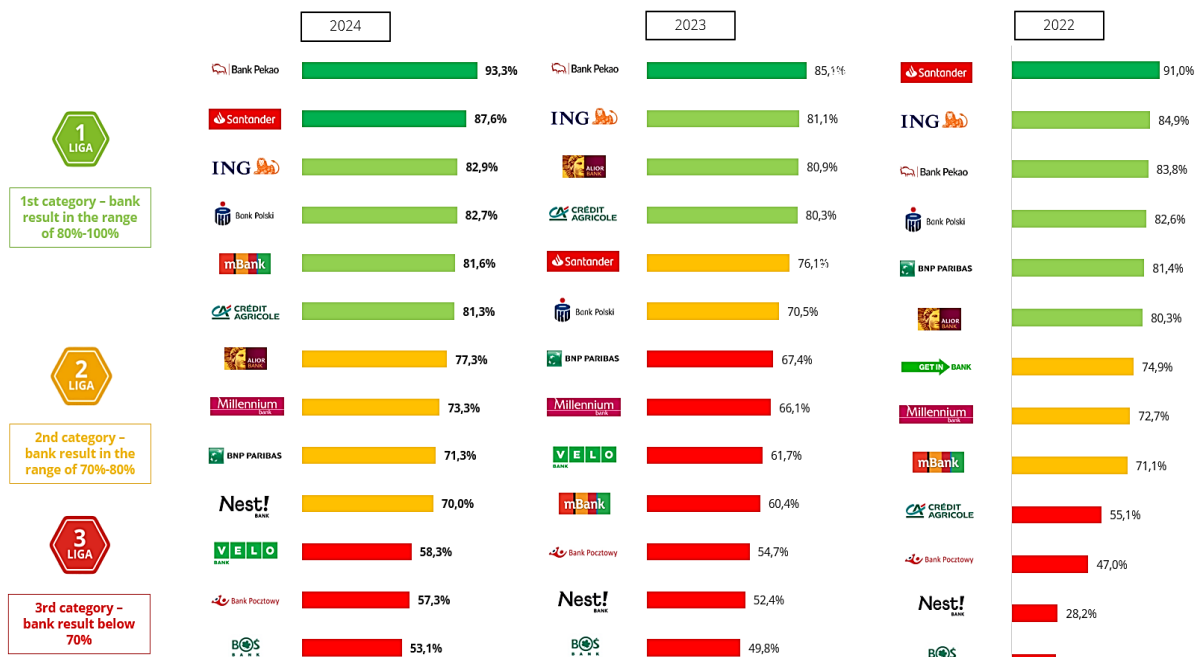


Figure 6. Global results of research on the quality of service for individuals interested in opening a children's account at a bank branch between 2022-2024.

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

The results obtained in the first study, conducted in 2022 and initiating the investigation of children's accounts, revealed significant service quality deficiencies at seven banks. In the presented studies, the offers of individual banks were not evaluated and did not influence their results. The authors were curious to see how the potential of the banking offer would be utilized in customer contacts. Despite the lack of a comprehensive offer for the youngest age group, Santander Bank Polska's management was able to prepare its advisors qualitatively and impress customers by excellently presenting the offer for older children (over 13) and demonstrating useful functionalities for everyday use. At that time, Bank Pekao's management was one of only two banks able to offer a product that fully met customer expectations. Bank Pekao's advisors distinguished themselves primarily by their excellent preparation in terms of interview materials. Products for children were a crucial component of the banking offering. The availability of marketing materials, such as leaflets and other materials, significantly supported advisors and facilitated customer contact. In 2023, Bank Pekao became the clear

leader in bank branch service. In 2023, only nine banks offered services for children aged 7 to 13, and only seven banks provided children's cards, which were not always linked to the child's account.

In this respect, only Santander Bank Polska expanded its offerings in 2024. However, Bank Pekao and Bank Millennium offered the most options for children aged 7 to 13.

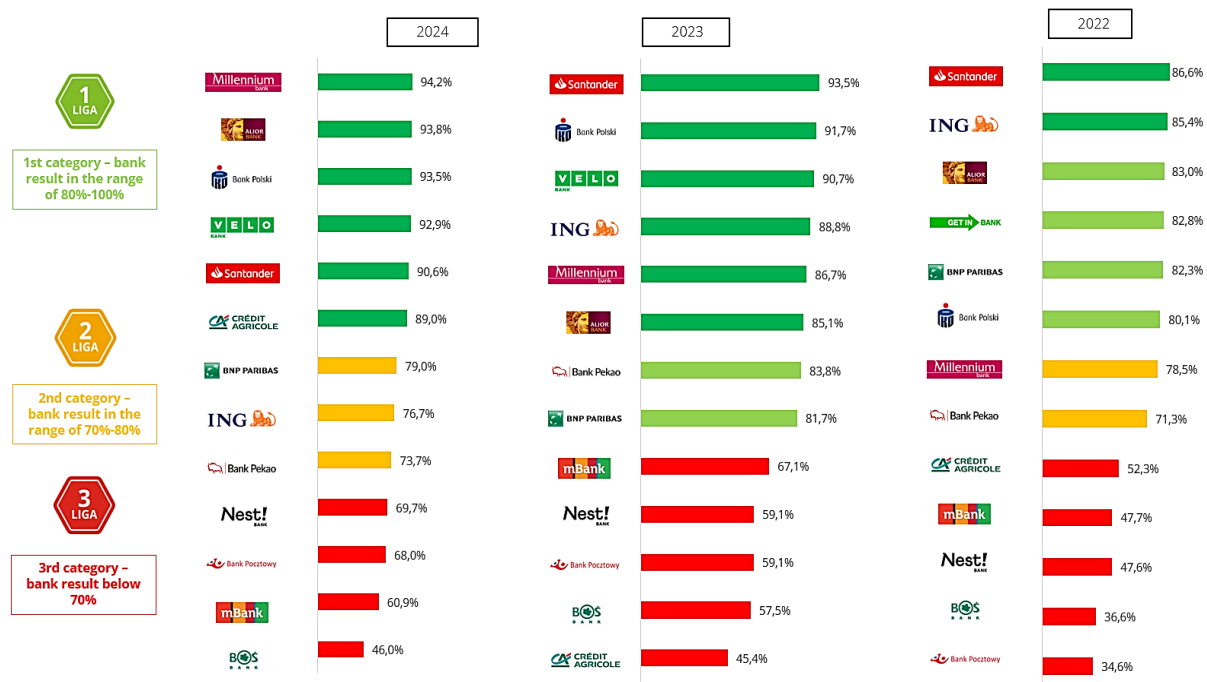


Figure 7. Global results of research on the quality of remote customer service for individuals interested in opening a children's account between 2022-2024.

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

The results of the service quality survey for remote channels, targeting customers interested in opening a children's account, are presented in Figure 7 for the periods under study. Bank Millennium became the leader in remote communication, and as many as four banks did not meet expectations in this respect.

Other research conducted in Brazil shows that ensuring a consistent customer experience across both digital and traditional channels enables the building of stronger relationships, which in turn translate into increased engagement and long-term loyalty between the bank and its customers. A key element of building customer relationships is skillfully managing the customer experience across both channels (Gomes, Schmidt, 2024).

The study noted differences in customer service quality across different sales channels within the same bank. At Bank Pekao, where customers experienced excellent service quality in branches, the same offer on the hotline was presented at a significantly lower level (a score of only 56.9%). A similar difference occurred within the same bank at ING Bank Śląski, where the bank ranked third in terms of customer service quality in branch meetings, while it ranked second to last in hotline contacts. The opposite difference was observed at Bank Millennium,

Alior Bank, and Velobank, where hotline consultants provided good customer service; however, several areas requiring improvement were identified in the branches. A consistent level of service quality was observed across both channels at PKO Bank Polski and Credit Agricole. In the latter bank, in particular, a clear plan for discussing children's accounts was evident, which the consultants consistently implemented naturally.

Based on our research, an offer that fully meets customer needs offers better presentation opportunities, but is not the key to excellent service quality. The aforementioned cases of banks offering attractive deals that are poorly presented also confirm this. Service quality is rated poorly in one channel, while it is dramatically different in another, further confirming our conclusion. In such cases, it is necessary to implement a program to remedy the situation by diagnosing the cause and taking action. In such situations, banks can utilize patterns from other sales channels.

5. Summary

Based on the research, there has been a noticeable improvement in the quality of service provided to customers interested in opening accounts for their children over the three-year study period. Parents, when choosing a bank, are guided, among other factors, by the reliability of information provided by bank advisors regarding child-focused products and services. The ability to provide precise answers about a child's account and other related features directly impacts parents' trust and the final decision to choose a bank. Service quality is a significant factor in assessing the attractiveness of an offer. As the study shows, even the best-designed offer loses value if the advisor fails to present it correctly or is unaware of the details of its basic terms and conditions.

The lack of a unified approach across bank management to this customer group is detrimental, especially for customers who, in many cases, may be unaware that different banks offer completely different account features for children. Initially, the approach of banks and parents to child-focused offerings was primarily educational, but this has begun to change. Banks are starting to acquire customers at an early stage in their children's lives. It can be expected that account holders will develop strong brand loyalty and stay with them for years. Banks, therefore, treat such accounts as a long-term investment (Mianowana-Kubiak, 2014). This is an additional argument for a change in approach for banks that are not ranked in the first category by the Institution of the Year quality assessment assumptions.

The analysis was based on a selected group of the largest commercial banks in Poland; however, it has some limitations due to the exclusion of cooperative banks. However, considering the market share of the analyzed banks, the study allows for the generalization of results to the entire market. The research focused on a three-year time frame, and given the

dynamic changes in the banking sector, future conclusions may require updates in subsequent years. Another limitation is the relatively narrow scope of international literature, which makes it more difficult to compare the results with those of other countries.

In the future, it would be advisable to extend the analyses to a broader research sample encompassing the international market, although such an approach would require conducting studies outside Poland, for example, by a bank or another institution. Another direction of analysis could be to examine the long-term effects of customer loyalty acquired at an early age and the role of mobile technologies in building further relationships with clients.

Focus groups confirmed that offerings for the youngest customers are no longer just an educational tool; specific functionalities for children's accounts are also expected. A key factor in the perception of a bank's offerings is the quality of service across all sales channels. A well-tailored offering facilitates this task, but a lack of a proper approach to customer service, ultimately involving children, will prevent the customer from appreciating its appeal. This confirms the crucial importance of customer service quality for the sales success of any bank.

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