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COMMERCIAL BANKS' READINESS TO PROVIDE AFTER-SALES CUSTOMER SERVICE

Abstract

The purpose of the article. The study aims to identify and assess the mechanisms shaping the quality of after-sales customer service in commercial banks, with particular emphasis on the accuracy and completeness of information, employee proactivity, and the practical usefulness of support provided to customers using banking services abroad.

Methodology. The empirical analysis was based on mystery shopping studies conducted between 2024 and 2026 as part of the Institution of the Year project. The purposive sample comprised commercial banks with at least ten physical branches in Poland: 13 banks in 2024–2025 and 14 banks in 2026. At the end of 2025, the institutions included in the study accounted for 65.1% of the Polish banking sector's total assets. The dataset comprised 800 standardized service interactions: 400 branch visits and 400 call-center interactions. Auditors posed as existing customers seeking assistance with euro transfers, card payments, cash withdrawals, currency conversion, Dynamic Currency Conversion (DCC), and other costs associated with cross-border transactions. The analysis examined the factual accuracy of the information provided, whether relevant information was communicated without prompting, and recurring patterns across years and service channels.

Results of the research. A high standard of after-sales service was not achieved consistently. Employees were more likely to provide correct information when directly asked than to communicate relevant information proactively. Transfer fees were discussed more frequently than delivery times, cut-off times, DCC, or costs not arising directly from the bank's tariff. The findings reveal a recurring gap between product knowledge and its practical application in customer interactions. After-sales information readiness is conceptualized as an organizational capability to transform dispersed product and procedural knowledge into accurate, complete, proactive, and practically useful customer support.

Keywords: commercial banking, customer service quality, after-sales customer service, mystery shopping
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Introduction

The quality of customer service in commercial banking is most often analyzed in terms of service quality, satisfaction, loyalty, customer experience and the functioning of individual contact channels. The latest research on digital banking also focuses primarily on the relationships between service quality, satisfaction and user experience (Moraes & Schaefer, 2026). Polish empirical studies have also examined the quality of the customer service process for customers wishing to open an account at a bank branch, highlighting the importance of the adviser's engagement and factors influencing the sense of security in specific circumstances (Matuszak-Flejszman & Łukaszewski, 2022). Relatively less attention is paid to the factual accuracy of the information provided to a customer who has already entered into a contract with the bank and requires assistance in using their product or service correctly.

In after-sales service, the value of the interaction does not stem solely from the availability of the channel, waiting times, the staff member's courtesy or the formal provision of a response. What matters most of all is whether, following contact with the bank, the customer possesses the knowledge enabling them to act in an informed, safe and economically rational manner. Assessing this component requires looking beyond self-reported customer satisfaction, as a response that is understandable and convincing may still be incomplete or incorrect.

The empirical basis of this article consists of repeated mystery shopping studies carried out between 2024 and 2026 as part of the 'Institution of the Year' project (Institution of the Year, 2024c, 2025c, 2026c). In the analyzed editions, the common scenario of a customer who already has a relationship with a bank and requires practical support in using payment and foreign exchange services was retained, while the specific scope of the questions was adapted to changes in the way cross-border transactions are carried out.

The aim of the research is to identify and evaluate the mechanisms shaping the quality of after-sales customer service at commercial banks, with particular emphasis on staff knowledge, the factual accuracy of the information provided, the thoroughness of the assessment of the customer's situation, service proactivity, and the practical usefulness of the solutions presented. The analysis aims to determine the extent to which bank staff provide factually correct information, whether they independently identify issues relevant to the customer, how the channel of contact affects the quality of support provided, and whether the identified gaps in knowledge and information are incidental or persist across successive rounds of the survey.

Based on the research objective and the theoretical considerations presented above, the following research hypothesis was formulated:

H1: In after-sales customer service, bank employees are more likely to provide factually correct information in response to direct customer questions than to communicate relevant information proactively without prompting.

The article's contribution is theoretical, methodological and empirical. Theoretically, it focuses the analysis of after-sales service quality on its informational function and the bank's ability to prepare the customer to use the service correctly. The methodological contribution stems from combining the mystery shopper perspective with an expert assessment of the factual accuracy of responses. The empirical contribution lies in the analysis of standardized interactions conducted by auditors acting as customers at bank branches and through call centers between 2024 and 2026.

Theoretical Foundations of After-Sales Customer Service Quality in Banking

The quality of customer service in commercial banking forms part of the broader issue of the quality of financial services. In the classical approach, service quality relates to the assessment of how a service is delivered, as perceived by the customer in relation to their expectations, experiences and prior notions of service standards. The SERVQUAL model defines quality as the difference between the customer's expectations and their perception of service delivery, and highlights the importance of reliability, responsiveness, assurance, empathy and the tangible aspects of service delivery (Parasuraman et al., 1988). A different approach is taken in the SERVPERF model, in which the focus has shifted from comparing expectations and perceptions to evaluating the actual delivery of the service (Cronin & Taylor, 1992). The performance-based perspective is particularly important for after-sales service, as it allows the analysis to focus on what actually happened during the customer's interaction with the bank.

Sector-specific scales of banking service quality extend the classical framework to include elements such as the effectiveness and reliability of service, accessibility, scope of services, price, dependability and the manner of communication with the customer (Bahia & Nantel, 2000). These elements remain important even after a contract has been concluded, but they do not fully capture the specific nature of after-sales service. The literature on after-sales services indicates that after-sales activities influence customer satisfaction, relationship retention and customer loyalty (Murali et al., 2016). Research directly relating these dependencies to the banking sector confirms the importance of the quality of after-sales interactions for customer satisfaction and the longevity of the relationship with a financial institution (Viet Ha & Trang, 2026). However, after-sales service in banking also fulfills a function that goes beyond shaping satisfaction. It can reduce the risk of product misuse, incurring unexpected costs, carrying out transactions incorrectly, or making decisions based on incomplete information.

Research on the integrated quality of banking channels indicates that the customer experience is shaped by interconnected touchpoints, and service quality should be viewed as the result of the functioning of the entire channel system (Sreejesh, 2024). Inconsistencies in the information provided at successive touchpoints can reduce service quality, regardless of how well

each channel functions when analyzed in isolation. Research on omnichannel banking shows that channel integration, the ability to move seamlessly between channels, and the customer's sense of confidence influence their experience and loyalty to the bank (Xuan et al., 2023). The importance of consistency in knowledge and communication standards across channels is also confirmed by research on the service provided to customers interested in opening a child's account, which demonstrated that the accuracy of information about the product and its features influences trust and the customer's final decision on which bank to choose (Matuszak-Flejszman & Łukaszewski, 2025).

The development of mobile banking further broadens the scope of quality as assessed by customers. Recent research indicates that the quality of mobile banking services is multidimensional and encompasses not only technical availability and user-friendliness of the interface, but also reliability, security, trust, responsiveness and the quality of information (Palamidovska-Sterjadovska et al., 2025). In Polish studies, customers perceive online banking as a convenient and increasingly natural way of interacting with their bank. At the same time, its growing prevalence heightens the importance of security, the transparency of service operating principles and the clarity of the information provided to users (Mazurek, 2023). The growing role of digitalization is also confirmed by research into the quality of service provided to customers interested in mortgages, which revealed significant differences in standards between banks and contact channels, as well as the need to improve the usability of digital tools and reduce waiting times for service (Waliszewski & Łukaszewski, 2025).

For the purposes of further analysis, a bank's after-sales customer service quality can be understood as the institution's ability to provide a customer who already holds a product or service with accurate, comprehensive, understandable and practically useful support, enabling the informed and secure use of that product or service. Understood in this way, quality encompasses three interrelated levels: interactional quality, communicative quality and factual accuracy.

Interactional quality relates to the way the customer is treated, the employee's engagement and the course of the conversation. Communicative quality refers to the clarity, organization and completeness of the message. Factual accuracy means that the information provided is consistent with the actual operating principles of the product, costs, deadlines, exchange rates, regulations and procedures. The first two levels can be assessed to a large extent by the customer. The third requires the application of an external criterion and the knowledge to distinguish correct information from a response that merely gives the impression of being credible.

Staff Knowledge, Information Asymmetry and the Risk of Misinformation in After-Sales Service

The importance of information in financial services stems from the persistent asymmetry of knowledge between the financial institution and the customer. The bank possesses detailed knowledge of the product's structure and the costs associated with it. The customer, even if they regularly use online and mobile banking, may not be familiar with the specific rules governing the use of individual products.

Information asymmetry does not merely refer to a difference in the amount of knowledge held by the parties to the relationship. Its practical significance becomes apparent when the customer does not know what information they should obtain before carrying out a transaction.

An employee's knowledge therefore plays a broader role in after-sales service than simply providing information about products. The employee should recognize the context of the customer's actions, determine what consequences may arise from choosing a particular solution, and highlight issues that the customer has not considered themselves. The quality of service is determined not only by the ability to provide answers, but also by the ability to assess whether the information provided is sufficient for the customer to use the service in an informed, correct and safe manner. This distinguishes reactive service from proactive service. A lack of information, partial information and incorrect information should not be treated as equivalent. A lack of response is usually noticeable to the customer and may prompt them to contact the bank again. Partial information may appear sufficient, even though it omits an element that is essential for decision-making. The greatest risk, however, is associated with incorrect information, as the customer may regard it as reliable and, on that basis, take action leading to unforeseen costs, delays in transactions, the application of an unfavorable exchange rate or a reduction in security.

In the literature on retail banking, increasing importance is being attached to service recovery mechanisms, which encompass the ways in which a bank responds to service failures, staff errors or disruptions to the service process. Research into service recovery systems in retail banks indicates that an institution's response to a customer's problem influences the assessment of the quality of the relationship, and that the process of restoring trust should be analyzed at both the employee level and the level of the organization as a whole (Rao et al., 2024). Recurring irregularities may signal gaps in service standards, training systems, knowledge-sharing practices, the up-to-date nature of internal materials, or quality control mechanisms. This approach is consistent with concepts of improving customer service in banking, which combine staff competence, a customer-centric focus, consistency of standards and the use of feedback

in the organizational learning process (Bolar et al., 2026). Research into the consumer credit market indicates that a positive assessment of the information received from a lender does not automatically mean that the customer's decision was rational and appropriate from the perspective of their financial situation (Czechowska et al., 2024).

The relationship between an employee's knowledge and the quality of service should not be interpreted solely in terms of individual competencies. Research conducted in the banking sector suggests that service quality may also be linked to levels of work-related stress, the alignment of management processes, and organizational commitment (Kim et al., 2024). Although these factors were not directly measured in our own research, they represent possible organizational determinants of the identified differences in the accuracy and completeness of responses.

The consequences of information asymmetry are most commonly analyzed in relation to the sales process and the risk of mis-selling. Mis-selling involves offering or presenting a product in a manner that is inappropriate to the customer's needs, by omitting material information or by exploiting the financial institution's information advantage. This risk may be exacerbated by an excessive focus on sales targets by the financial institution and its incentive schemes, at the expense of properly identifying the consumer's needs (Czechowska & Waliszewski, 2018). An analysis of such cases indicates that providing customers with incorrect information about the characteristics of a financial product can lead to significant losses for consumers and reveal weaknesses in institutional protection mechanisms (Kaczmarczyk, 2025). Although the concept of mis-selling primarily relates to the sales phase, its logic remains relevant even after a contract has been concluded. In such cases, the problem lies not in the product being ill-suited at the time of sale, but in inadequate customer support during the period of service use.

The development of financial consumer protection systems is leading to a gradual shift in emphasis from the formal fulfillment of the duty to provide information to the actual effectiveness of that protection. Comparative analyses of regulations in force in various countries indicate that legal standards have limited effectiveness if they do not contribute to reducing the number of complaints, misunderstandings of products or improper market practices (Son, 2025). A similar conclusion emerges from research into the effectiveness of consumer protection in the financial market. The mere introduction of a regulatory framework and disclosure obligations does not guarantee an automatic improvement in customer outcomes if the information remains difficult to apply or does not influence the actual behavior of financial institutions (Xia et al., 2024). Research into the Polish consumer credit market also shows that irregularities may occur both at the pre-contractual stage and during the performance of the contract as well as after its conclusion, which justifies extending consumer protection to the after-sales phase as well (Czechowska et al., 2023). The assessment of the quality of after-sales service should relate to the actual performance of the contract, rather than merely to formal compliance with procedures.

Accurate information is particularly important for customers in a vulnerable situation. Vulnerability need not stem solely from age, disability, financial circumstances or the customer's permanent characteristics. It may be situational in nature and arise in conditions of stress, haste, lack of knowledge, when using a service abroad, or when encountering an unfamiliar cost mechanism. The problems faced by financial services customers may be linked to their level of financial literacy, with comparative research findings highlighting in particular the importance of the quality of education for the scale of problems reported by consumers (Czechowska & Zatoń, 2018). Recent research also indicates that knowledge gaps may adversely affect financial decision-making and financial outcomes (Merter & Balcıoğlu, 2025). The OECD points out that identifying the needs of and providing appropriate support to financially vulnerable consumers is a key element of modern consumer protection (OECD, 2025).

A customer preparing for a trip abroad may become vulnerable not because they have permanently limited financial literacy, but because they must make a decision regarding mechanisms they use only occasionally. The relationships outlined above confirm the validity of the distinction made in this article between interactional quality, communicative quality and factual accuracy. The third of these dimensions is of particular importance, as customers do not always possess the knowledge required to independently verify the accuracy of a response. For this reason, assessing the informational component of customer service requires combining the customer's perspective with an external criterion of factual accuracy.

Methodology of the Empirical Research on After-Sales Customer Service Quality

The study took the form of a repeated cross-sectional survey. In successive rounds, standardized interactions between auditors and banks were observed, while the common focus on the after-sales use of payment and foreign exchange services was maintained and the specific scenarios were partially modified. The constant elements remained the situation of a customer who already had a relationship with the bank, the basic dimensions of quality assessment, and the procedure for conducting and documenting the audit.

The 'Institution of the Year' project is a multi-module program examining the quality of actual customer service delivery in banks. It is based on standardized interactions carried out in accordance with pre-defined scenarios, auditors' tasks and assessment criteria. Unlike self-reported surveys, popularity rankings and studies based primarily on retrospective assessments of satisfaction or an institution's image, the focus of observation is the course of a specific service interaction. In this context, mystery shopping is not a substitute measure of customer satisfaction, as the auditor's assessment and the subsequent assessment by an actual customer may relate to different aspects of the service (Blessing & Natter, 2019).

The project's results can be used for institutional benchmarking; however, this article did not analyze the performance of individual banks. The data was aggregated at the market, year, and contact channel levels to identify recurring patterns and quality shortcomings.

The mystery shopping method requires the results obtained to be treated as measurement data, the value of which depends on the reliability and validity of the study design (Finn & Kayandé, 1999). The number of audits and their distribution should be tailored to the level at which branches, chains or other organizational units are assessed (Finn, 2001). ESOMAR guidelines highlight the need to define in advance the scenario, the auditor's tasks, the assessment criteria and a standardized method for documenting observations (ESOMAR, 2005). Mystery shopping enables the observation of how a service is actually delivered, rather than relying solely on customers' statements (Wilson, 1998b). This method allows service performance to be measured through a controlled interaction carried out under conditions close to those in real-life situations (Wilson, 1998a).

In studies of the Greek banking sector, it was used to identify relationships between elements of the customer service process and possible avenues for its improvement (Tarantola et al., 2012). In Turkish banks, it was used to compare the quality of service provided by institutions with different ownership structures (Pinar et al., 2010). In a Polish banking study, it was used to assess compliance with service standards (Wicka & Podlińska, 2019). The mystery shopping method was also used to compare the quality of service provided to customers interested in mortgages by banks and mortgage brokers in Poland during the pandemic (Waliszewski & Łukaszewski, 2022). Its use in retail banking has also been the subject of earlier national analyses (Meder, 2005).

The comparability of results depends, among other things, on how the auditors' work is organized (Mazurkiewicz-Pizło & Pizło, 2018). In financial services, mystery shopping can be used to verify standards and identify weaknesses in the service process (Olejnik, 2011). In Polish literature, this method is viewed as a tool for assessing customer service standards (Gregor & Grzegorczyk, 2006).

In the research conducted, the mystery shopper method was extended to include expert verification of the factual accuracy of the information provided. The auditors adopted the perspective of a customer using the service, but did not limit their assessment to their own impressions, the staff member's politeness or the clarity of their statements. They also assessed whether the information provided corresponded to the actual rules governing the product in question.

This approach is consistent with recommendations on the use of mystery shopping in the financial sector, where the focus of observation may include, among other things, the quality of recommendations, the transparency of costs, the accuracy of disclosed information, and the institution's compliance with consumer protection rules (Mazer et al., 2015).

The banks were selected purposively. Commercial banks operating in the retail sector in Poland and having at least ten physical branches were eligible for the study. This criterion was met by 13 banks in 2024–2025 and 14 banks in 2026. In total, the institutions covered by the study accounted for 65.1% of the Polish banking sector's total assets at the end of 2025, based on the author's own calculations using the 2025 annual reports of the banks covered by the study and data published by the Office of the Polish Financial Supervision Authority (Urząd Komisji Nadzoru Finansowego, 2026).

In 2024–2025, the sample comprised: Alior Bank S.A., Bank Millennium S.A., Bank Ochrony Środowiska S.A., Bank Pekao S.A., Bank Pocztowy S.A., BNP Paribas Bank Polska S.A., Credit Agricole Bank Polska S.A., ING Bank Śląski S.A., mBank S.A., Nest Bank S.A., PKO Bank Polski S.A., Santander Bank Polska S.A. and VeloBank S.A. In 2026, the former Santander Bank Polska was included in the study under the name Erste Bank Polska S.A. (Erste Group, 2026), while UniCredit S.A. Oddział w Polsce was the new, fourteenth institution in the sample.

In each period under review, the study comprised ten branch visits and ten calls to each bank's call center. Overall, the dataset comprised 800 service interactions: 400 branch visits and 400 call-center interactions. The source data was drawn from six separate research modules of the 'Institution of the Year' project: three studies carried out at branches and three studies via remote channels, conducted in 2024, 2025 and 2026 respectively. From each module, only the results relating to after-sales use of banking services in connection with foreign exchange and international transactions were utilized. The analysis therefore did not cover the full range of criteria or all the results used in the original service quality surveys. The unit of analysis was a single service interaction, while the results were aggregated at the level of the market under study, the year and the contact channel. The rankings of individual banks were not used to assess their competitiveness, as the aim of the article is to identify recurring patterns and shortcomings in after-sales service, rather than to rank institutions (Institution of the Year, 2024a, 2024b, 2025a, 2025b, 2026a, 2026b).

In each edition, the auditor acted as a customer who already held an account and a payment card with the bank under review. The scenario involved obtaining the support needed to make proper use of the services already available to them. The selection of auditors should take into account their preparation, personal characteristics and the organizational conditions for conducting the study (Dutt et al., 2019).

The operationalization of service quality corresponded to the three dimensions defined in the theoretical section. Interactional quality concerned the course of the interaction and the staff member's engagement; communicative quality concerned the clarity and completeness of statements; while factual accuracy concerned the consistency of the information with the actual terms of the product, costs, deadlines, exchange rates and procedures.

It was particularly important to determine whether the employee provided the information on their own initiative or only after being directly asked by the customer. To this end, individual elements of the response were classified as provided spontaneously, provided upon request, or not provided even after a question was asked. For data that could be unequivocally verified, its factual accuracy was additionally assessed. This classification made it possible to distinguish between the availability of an employee's knowledge and its proactive use in the customer's interest. An employee might, for instance, know the correct answer, but only provide it once the auditor had asked a question regarding a specific cost, exchange rate, cut-off time, Dynamic Currency Conversion (DCC) or surcharge. From the perspective of reducing information asymmetry, such a situation is not equivalent to the employee independently identifying information relevant to the customer's decision.

The accuracy of the responses obtained was verified against the terms and conditions of service applicable at the bank in question during the survey period, in particular fee and commission schedules, terms and conditions, exchange rate tables, product information, payment system rules and procedures relating to the execution of specific transactions. This made it possible to distinguish correct information from responses that were incomplete, overly general, imprecise or incorrect. The analysis also focused on information whose absence or inaccuracy could have led to negative financial, operational, decision-making or customer security consequences. However, no separate critical error rate or new composite index was created. The aim was to determine the frequency and persistence of specific information-related issues, rather than to construct yet another ranking metric.

The analysis of the results was carried out at two complementary levels. The first involved comparisons made within the same edition and the same scenario. These made it possible to determine whether the manner in which a similar task was carried out differed between the branch and the call center. The second level involved a comparison of recurring elements between 2024 and 2026, in particular information concerning euro transfers, card payments, cash withdrawals, currency conversion, foreign currency accounts, DCC and surcharges. Due to modifications to the scenarios, the number of banks, the scope of the questions and the structure of the aggregated assessments, the comparisons between years do not refer to a single, unchanging composite indicator. They serve to identify recurring patterns and areas of information gaps.

In the analysis for the purposes of this article, the data is presented in an aggregated form, without identifying individual staff members and without using the results to assess specific individuals. This approach is in line with the principle that mystery shopping should primarily serve to assess and improve processes, standards and organizational quality, while ensuring that the scope of observation is proportionate and that the individuals involved in the study are protected (ESOMAR & GRBN, 2019).

Consistencies in Banks' Readiness to Provide After-Sales Customer Service

The analysis of the results focuses on recurring components of information delivery: achieving a high standard of customer contact, the spontaneous provision of euro transfer details, the relationship between the accuracy of responses and the need to ask for clarification, and the provision of information on DCC and other costs not directly arising from the bank's tariff. Due to partial changes in the scenarios, the scope of questions and the number of banks surveyed, comparisons between years are descriptive and functional in nature, rather than constituting an analysis of a single, unchanging indicator.

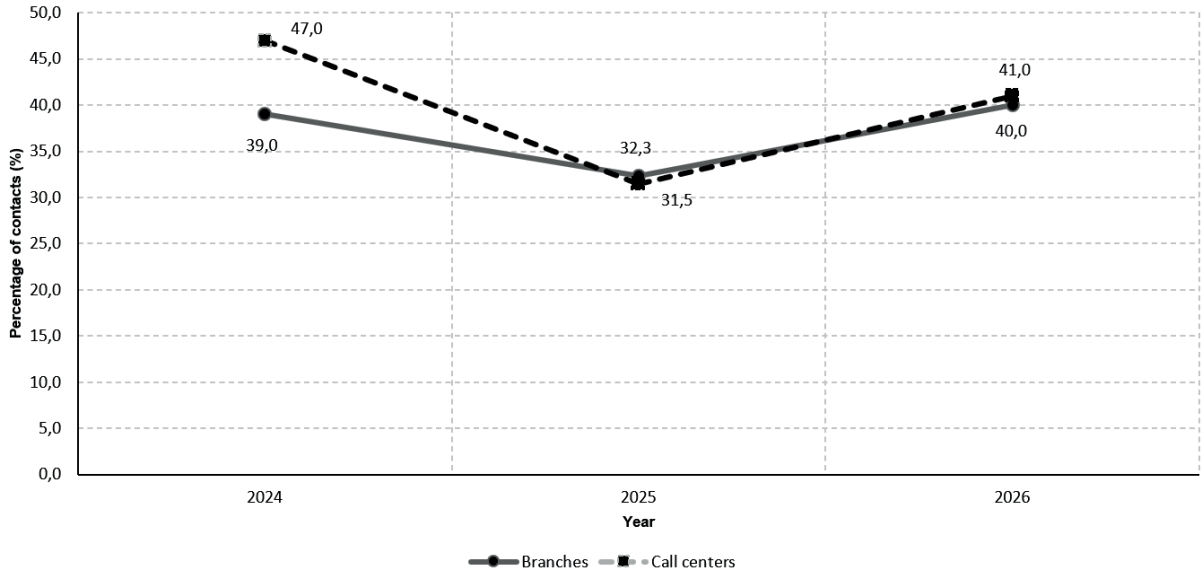
The first pattern is the absence of a consistent, universally achieved standard of high-quality service. The 80% threshold corresponds to the lower limit of the first quality tier in the methodology of the 'Institution of the Year' project, but in this article it has been used solely as an analytical threshold for a single contact (Institution of the Year, 2026d).

In 2024, this threshold was reached in 39% of branch visits and 47% of calls to the call center. In 2025, the corresponding figures were 32.3% and 31.5%, respectively. In 2026, they rose to 40% and 41%, respectively.

The percentages did not follow a consistent trend, and in each round the majority of contacts remained below the adopted threshold. The variation in the proportion of highly rated contacts between successive rounds is shown in Figure 1.

Figure 1

Percentage of contacts rated at least 80% by service channel in 2024–2026



Source: Own study based on data from the 'Institution of the Year' project (Institution of the Year, 2024c, 2025c, 2026c).

The fluctuations shown in Figure 1 do not allow us to conclude that a single improvement in the result in 2026 signified a permanent resolution of previous shortcomings. It is more reasonable to state that the sector possessed the capacity to provide very good service, but that this capacity had not been institutionalized to a degree that would guarantee a similar outcome in the majority of interactions. The high ratings for some visits and conversations confirm the feasibility of the desired standard; at the same time, the significant proportion of lower ratings indicates that the outcome still depended on the specific employee, the course of the conversation and the customer's level of engagement. From the perspective of organizational readiness, the problem is therefore not a lack of any competencies within the banks, but the uneven availability of these competencies in the actual service process.

The second pattern is the reactive nature of information provision. In subsequent rounds, individual transaction parameters were more often obtained following a direct inquiry than provided on the employee's own initiative. Proactive service involves identifying the customer's likely information needs before a lack of information leads to an error, additional costs or the need for further contact (Yan et al., 2026). In the case of a euro transfer, the basic set of information included the cost, the delivery date and the cut-off time.

A summary of the data in matrix form reveals a consistent pattern in the completeness of the information provided (Table 1). The cost of the transfer was most frequently provided spontaneously, the delivery date less frequently, and the cut-off time least frequently. In 2024, at branch offices, the cost of the transfer was provided without being asked in 33.8% of contacts, the delivery date in 20.0%, and the cut-off time in 19.2%. In the call center, these figures were 43.8%, 34.6% and 22.3% respectively. In 2025, during branch visits, information on the cost was provided without prompting in 26.9% of cases, information on the delivery time in 13.1%, and information on the cut-off time in 6.9%. For calls to the call center, the corresponding figures were 26.2%, 21.5% and 10.8%. In 2026, the figures for branch visits rose to 37.1% for cost, 21.4% for delivery time and 13.6% for the cut-off time, while the corresponding figures for calls to the call center reached 42.1%, 29.3% and 26.4%, respectively.

In all three rounds, the same hierarchy of spontaneously provided information was evident: the cost of the transfer was discussed most frequently, while the cut-off time was discussed least frequently. Even in 2026, however, the majority of customers did not receive the full set of information without having to ask additional questions.

The pattern of the values presented in Table 1 indicates that the likelihood of spontaneous reporting of information decreased as the level of detail and procedural complexity increased. In each survey round, the proportion of spontaneous responses was the highest for the transfer cost, lower for the delivery time and the lowest for the cut-off time. This pattern is consistent

with the assumption that parameters less directly associated with the cost of the transaction are less likely to feature in the standard course of a conversation. In practice, the customer often received an answer to a single question without a full discussion of the transaction's terms and conditions. Research on financial communication indicates that information that is simple and directly relevant to the customer's situation enhances the usefulness of decision support (Devlin & Mukerji, 2025).

Table 1

Information regarding euro transfers provided without the customer having to ask, by year and service channel

Information item	2024		2025		2026	
	Branches	Call centers	Branches	Call centers	Branches	Call centers
Transfer fee	33.8	43.8	26.9	26.2	37.1	42.1
Delivery time	20.0	34.6	13.1	21.5	21.4	29.3
Cut-off time	19.2	22.3	6.9	10.8	13.6	26.4

Scale: < 10% | 10–19.9% | 20–29.9% | 30–39.9% | ≥ 40%

Source: Own study based on data from the 'Institution of the Year' project (Institution of the Year, 2024c, 2025c, 2026c).

Differences between channels do not alter the fundamental interpretation. Rather, the data reveals two distinct manifestations of the same organizational problem: in branches, the shortcoming more often took the form of omitting detailed parameters, while in the call center, the response was sometimes more comprehensive upon further inquiry, but still lacked a consistently proactive approach.

The third pattern is the discrepancy between possessing the correct knowledge and applying it in practice. A high proportion of correct answers did not automatically mean that the customer received the relevant information without further prompting. For the purposes of the analysis, the difference between the percentage of correct answers and the percentage of information

provided without being asked was defined as the information proactivity gap. This gap is not a separate readiness index, but a descriptive measure showing what proportion of potentially available knowledge was not utilized during the standard course of a conversation.

A supplementary analysis of the 2025–2026 data indicates that, for transfer costs, the proactivity gap in 2025 amounted to 27.7 percentage points for branch visits and 48.4 percentage points for calls to the call center. In 2026, the corresponding gaps were 26.5 and 35.0 percentage points, respectively. For transfer delivery times, the gap ranged from 29.2 to 35.7 percentage points. The particularly large gap for calls to the call center in 2025 suggests that advisers were often able to provide correct information on the cost when asked, but rarely regarded it as an issue that should be discussed proactively. Due to the lack of comparable data on response accuracy in the 2024 data, this analysis covers the last two editions and is supplementary to the three-year comparisons of common elements of the scenario.

The results indicate that response accuracy did not always translate into the independent identification and communication of information relevant to the customer. The pattern identified can be described as conditionally effective service: accurate when a precise question is asked, but less comprehensive in situations where the customer did not know which issues to raise.

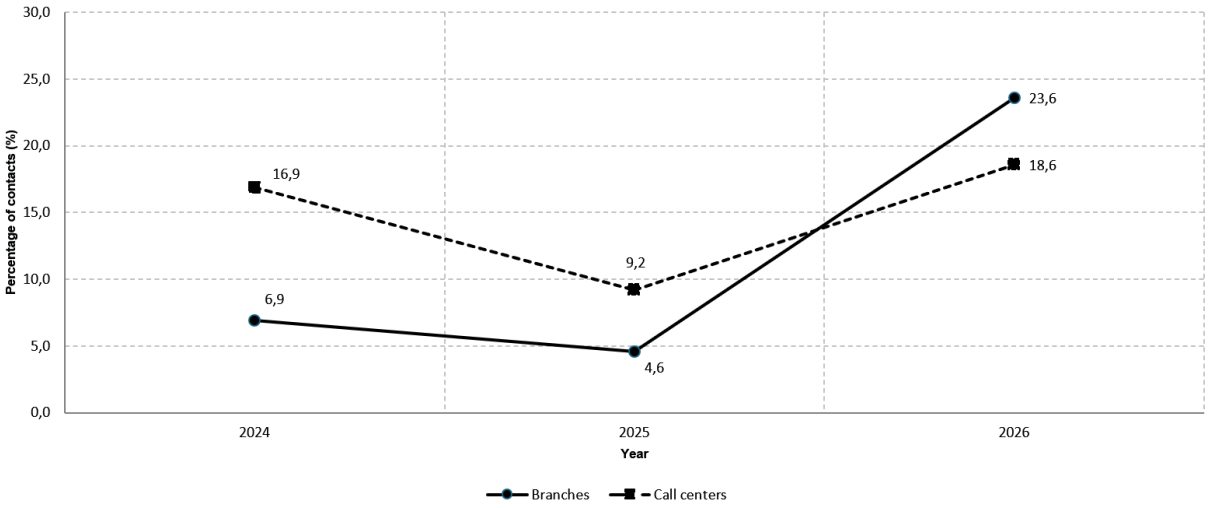
A good example is the comparison between the exchange rate listed in a table and that available at an online currency exchange. In 2025, at branches, a specific difference was pointed out without being asked in 4.6% of contacts, while in 63% of visits to banks with a currency exchange, no such comparison was provided even after a question had been asked (Institution of the Year, 2025b). In the call center, the specific difference was indicated without being asked in 10.9% of calls (Institution of the Year, 2025a).

The fourth pattern is that some responses focus on the fees formally charged by the bank, while overlooking the overall economic impact of the transaction. In the case of card payments and cash withdrawals abroad, the cost may arise not only from the bank's commission but also from the exchange rate, currency conversion fees, ATM operator charges and the application of DCC.

A common component across the three editions was the staff member's reference to DCC or the correct choice of transaction currency. The comparison was harmonized at the level of the information function, as the precise wording of the element under assessment varied somewhat across the successive editions. In 2024, DCC was mentioned in 6.9% of branch interactions and in 16.9% of call center calls. In 2025, the corresponding figures were 4.6% and 9.2%. In 2026, they rose to 23.6% at branches and to 18.6% in the call center. The results do not show a clear trend in one direction. Between 2024 and 2025, the figures fell in both channels, and rose in 2026. However, even the highest figure remained below 25% of the contacts surveyed. Changes in the percentage of contacts in which a member of staff referred to the DCC or the correct choice of transaction currency are shown in Figure 2.

Figure 2

Percentage of contacts in which a member of staff referred to DCC or the correct choice of transaction currency, by service channel, 2024–2026



Source: Own analysis based on data from the 'Institution of the Year' project (Institution of the Year, 2024c, 2025c, 2026c).

A further example of costs arising outside the bank's direct tariff being overlooked was the surcharge levied by the ATM operator. This element was explicitly highlighted in the last two editions of the survey. In 2025, the possibility of a surcharge being applied was highlighted in 23.8% of branch visits and in 38.5% of call center calls. In 2026, these figures rose to 39.3% and 44.3%. The results concerning the surcharge were not included in the three-year time series, as the 2024 dataset does not present this issue in a form directly comparable with the two subsequent editions.

The results presented in Figure 2 indicate that providing information on DCC and the correct choice of currency was not an established standard of service. The data on surcharges confirms that the problem encompassed a broader category of costs not directly arising from the bank's tariff. After-sales support should therefore include not only information on the bank's commission, but also details of other possible charges and the consequences of choosing a specific transaction option.

Redirecting a customer to the app can be useful if a member of staff explains which function to select, from which account the transaction should be initiated, and what the consequences of each option will be. Simply stating that transfers, currency exchange or limit changes are available in the app shifts the cognitive responsibility onto the customer. The literature on the quality of mobile banking and channel consistency emphasizes that the digital touchpoint should be

part of a seamless customer journey, rather than a separate location to which a staff member directs the customer without ensuring continuity of communication (Chandna & Ubba, 2026; Palamidovska-Sterjadovska et al., 2025).

Overall, the results indicate that the correct information was available in some interactions, but this did not always translate into comprehensive and proactive customer guidance. A pattern of conditionally effective service was frequently observed, in which the extent of assistance provided depended on the customer's ability to formulate detailed questions. This finding justifies an analysis of after-sales readiness as an organizational characteristic, encompassing not only staff competence but also access to knowledge, conversation standards and consistency across communication channels.

Discussion

The findings extend the traditional approach to the quality of banking service to include an informational dimension concerning the use of the product after the contract has been concluded. This is because information asymmetry does not disappear after the sale, but takes on an operational form: a customer may be familiar with the basic functions of an account or card, without understanding how costs are calculated, the sequence of currency conversions, deadlines, cut-off times or the consequences of choosing DCC.

The formal availability of terms and conditions, fee schedules or exchange rate tables does not mean that the customer has received sufficient information to make a rational decision. Digitalization may increase the accessibility of services, but at the same time heighten the risk of information overload and misinterpretation of complex financial mechanisms (OECD, 2026). The transfer of information from a paper-based to a digital environment does not eliminate the user's limited attention span or the difficulties in assessing the economic consequences of that choice (Salisbury et al., 2026).

Our own findings show that the banks studied were more often prepared to answer a direct question than to independently identify the full scope of information needed by the customer. Proactivity should therefore be regarded as an element of the informational quality of service, rather than as an optional courtesy.

In financial services, a distinction should be made between product knowledge and customer knowledge, i.e., the ability to recognize which elements of a product are relevant in a specific customer situation (Bergeron, 2025). The study's findings indicate that merely knowing the answer did not always lead to the provision of comprehensive support. Knowledge management processes can influence an organization's ability to share and utilize knowledge during customer service (Al-Muayad & Chen, 2025).

Although direct numerical comparisons are not warranted because international studies differ in their products, samples, service channels and outcome measures, the findings are consistent with broader evidence from other banking markets. Mystery shopping studies conducted in Turkey and Greece have demonstrated that service performance may vary between institutions and that standardized observations can identify specific weaknesses in service processes and priorities for improvement (Pinar et al., 2010; Tarantola et al., 2012). Evidence from Vietnam also confirms the relevance of after-sales service quality for customer satisfaction, although it is based primarily on customers' perceptions rather than on external verification of the factual accuracy of the information provided (Viet Ha & Trang, 2026).

A particularly relevant point of comparison is the mystery shopping exercise conducted by the European Banking Authority, which distinguished between information provided proactively, information disclosed only upon request and information not provided during the interaction (European Banking Authority, 2023). This distinction corresponds closely to the analytical approach adopted in the present study and supports the broader relevance of the information proactivity gap. The convergence of these findings suggests that the proposed information readiness framework may be applicable beyond the Polish banking sector, provided that the list of critical information items is adapted to national regulations, product structures and service-channel arrangements.

The importance of proactive support increases in situations of consumer vulnerability. A review of the literature indicates that vulnerability may be situational in nature and result from the interplay of customer characteristics, product features and market conditions (Verma et al., 2026). The perspective of the ethics of care emphasizes the importance of an institution's response to a customer's limited ability to independently assess a financial product (Mung et al., 2026). The market vulnerability model, on the other hand, points to the accumulation of individual and contextual factors (Crosby et al., 2026). Research on financial vulnerability confirms that it should not be limited to the permanent characteristics of specific consumer categories (Fernández-López et al., 2024).

A customer using banking services abroad may temporarily find themselves in such a situation due to a lack of experience, time pressure, a language barrier or unfamiliarity with the local payment system. Service standards should not assume that the absence of further questions implies a full understanding of the transaction mechanism.

The consequences of inadequate support are not limited to lower satisfaction. Research into consumer complaints about banking services indicates that a lack of appropriate information and ineffective problem-solving may co-occur with genuine financial difficulties faced by customers (Birkenmaier & Stratman, 2025). The significance of complaints as a means of

assessing the effectiveness of consumer protection through information has also been emphasized in Polish literature on the banking market (Czechowska, 2020). In the context under analysis, an error may result in unforeseen costs, payment delays, the application of an unfavorable exchange rate, loss of access to funds, or failure to utilize a more advantageous method of carrying out a transaction.

The recurrence of similar shortcomings across successive surveys and channels suggests that their causes may extend beyond individual staff members' lack of knowledge. The literature indicates that the quality of responses may be linked to work organization, stress and the conditions under which information resources are accessed (Kim & Yeo, 2024). This conclusion should be treated as an interpretation requiring further verification, as organizational factors were not directly measured in our own research.

Reducing this asymmetry requires organizational learning based on customer interactions. Analyzing large datasets of conversations can be used to identify recurring issues, update guidelines and develop training programs (Rocha-Salazar et al., 2026). At the same time, our own results do not indicate that the choice of channel alone resolves the problem of information quality. Channel consistency should encompass not only the technical continuity of service, but also the consistency of knowledge, recommendation criteria and the economic significance of the messages conveyed (Chandna & Ubba, 2026).

The growing use of automated support does not remove the bank's responsibility for the factual accuracy, completeness and practical usefulness of the information provided to customers. In financial services, advice based on artificial intelligence (AI) raises questions about accountability and the ethical quality of recommendations, while explainability remains important when automated systems support customer decisions (Brüggen et al., 2025; Ioannou et al., 2026). The quality of banking chatbots should therefore be assessed not only in terms of technical efficiency, but also in terms of the information they provide; cases requiring contextual interpretation should be referred to a competent employee (Hang et al., 2026).

Within the proposed framework, AI-assisted customer service should be treated as an additional mechanism for activating organizational knowledge rather than merely as a technical communication interface. Its performance should therefore be assessed against the same core criteria as human service: factual accuracy, completeness, timeliness, proactivity and practical usefulness. Additional AI-specific criteria should include the consistency of responses to equivalent questions, traceability to an authoritative and up-to-date knowledge source, recognition of contextual complexity, communication of uncertainty and timely escalation to a competent employee.

Future mystery shopping research could apply parallel scenarios to employees and AI-based assistants. This would make it possible to compare not only response time and customer perceptions, but also the frequency of factual errors, omissions, unsupported statements and failures

to identify information relevant to the customer's decision. AI may strengthen a bank's information readiness by making knowledge more readily available and consistent across channels, but it may also reproduce outdated information or generate credible-sounding yet incorrect responses if governance, verification and escalation mechanisms are insufficient (Nowakowski & Waliszewski, 2022; Brüggen et al., 2025).

Banks should define, for typical product usage scenarios, a minimum standard of critical information that must be provided regardless of the level of detail in the customer's inquiries. In the case under analysis, this set could include the feasibility of the transaction, its total cost, the method of currency conversion, the processing time, the cut-off time, available options, and risks such as DCC and surcharges. Information may be provided in layers: from a response to the immediate issue, through the elements necessary to avoid a foreseeable cost or error, to a more detailed explanation of how the service works.

It is also essential to define escalation procedures for situations where an employee or an automated system does not have a definitive answer. Explicitly indicating the need for verification is safer than providing a message that sounds credible but is incorrect. The assessment of service quality should therefore cover not only courtesy, response time and adherence to procedures, but also factual accuracy, completeness, proactivity and the ability to prevent negative financial consequences.

In theoretical terms, the results allow us to define a bank's information readiness as the organizational capacity to recognize a customer's information needs and to transform dispersed product and procedural knowledge into information that is accurate, complete, up-to-date, proactive and practically useful. It is not merely the sum of individual employees' competencies. It encompasses product and documentation design, knowledge management, staff training, the functioning of support systems, channel integration and organizational learning mechanisms. After-sales service reduces information asymmetry only when it enhances the customer's actual ability to take appropriate action.

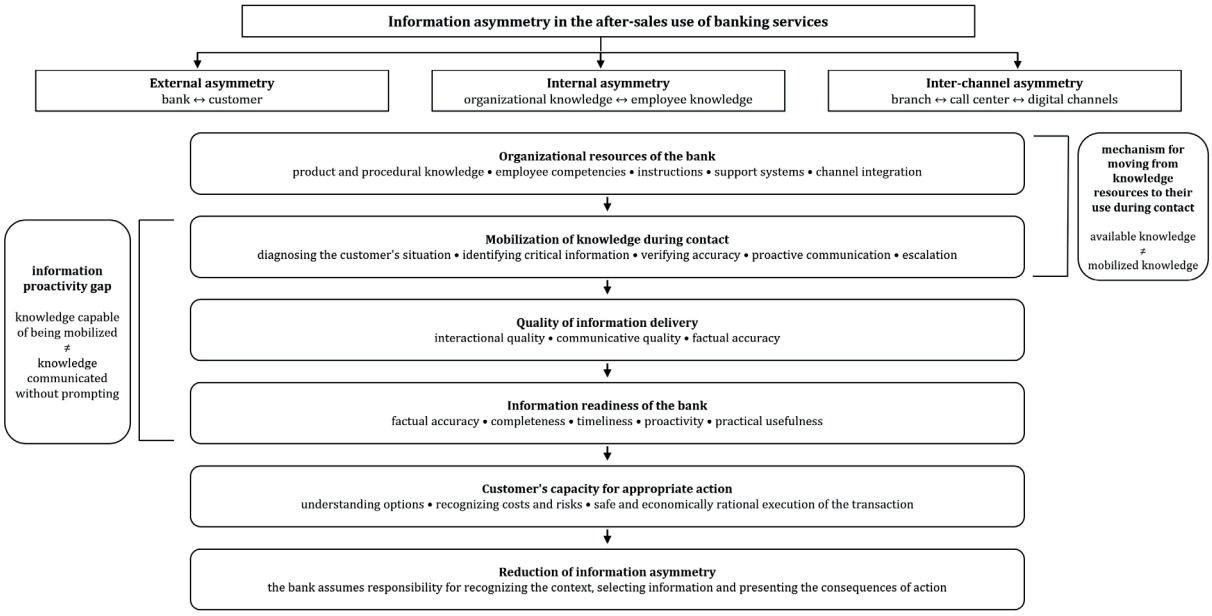
For future empirical applications, after-sales information readiness may be operationalized as a multidimensional organizational construct reflected in five observable dimensions: factual accuracy, completeness, timeliness, proactivity and practical usefulness. At the level of a standardized service interaction, factual accuracy may be measured as the proportion of verifiable information items communicated correctly; completeness as the proportion of predefined critical information items disclosed; proactivity as the proportion of such items communicated without prompting; timeliness as consistency with the rules, tariffs and procedures applicable on the date of the interaction; and practical usefulness as the provision of actionable guidance concerning the available options and their financial, operational or security consequences (Devlin & Mukerji, 2025; Yan et al., 2026).

The present study captures selected observable manifestations of these dimensions but does not estimate a composite information readiness index. Future research could report the dimensions separately or combine them into an index based on empirically justified weights. Validation should include expert assessment of content validity, inter-rater reliability of response coding, repeated audits across scenarios and channels, and criterion validity examined through relationships with complaints, repeated contacts, transaction errors and actual customer outcomes (Finn & Kayandé, 1999; Bahia & Nantel, 2000). Cross-country applications would additionally require testing whether the measurement structure remains comparable across regulatory and institutional settings.

On this basis, a model of a bank's information readiness in after-sales customer service has been proposed, as shown in Figure 3. The model combines three co-occurring forms of asymmetry with an organizational mechanism for transitioning from knowledge resources to their activation during customer contact, and subsequently to enhancing the customer's ability to take appropriate action.

Figure 3

Model of a bank's information readiness in after-sales customer service



Source: Own study.

The model presents information readiness as a mechanism for transitioning from organizational knowledge resources, through the activation of this knowledge during customer interaction, to enhancing the customer's ability to act appropriately. It takes into account three

co-occurring dimensions of the problem: asymmetry between the bank and the customer, an intra-organizational gap in access to knowledge, and cross-channel inconsistency. A proactivity gap arises when information available to an employee is only provided following detailed inquiry, rather than being independently recognized as relevant to the customer's decision.

Conclusions

The research conducted indicates that the fundamental shortcoming of after-sales customer service was not a complete lack of knowledge about services, but an insufficient ability to apply that knowledge consistently and proactively during customer interactions. Staff were more likely to provide correct answers following a direct inquiry than to independently identify the full scope of information required by the customer. Parameters going beyond the direct inquiry about cost – including the cut-off time, DCC and other costs not directly derived from the bank's tariff – were discussed particularly rarely. The findings therefore support H1, indicating that factual knowledge was more consistently activated in response to direct customer questions than communicated proactively during the standard course of the interaction.

The theoretical contribution of this article lies in conceptualizing information readiness as an organizational capacity to transform dispersed product and procedural knowledge into information that is accurate, complete, proactive and practically useful. The methodological contribution stems from combining standardized mystery shopping with an expert assessment of the factual accuracy of responses. From a practical perspective, the results justify introducing minimum standards for critical information, standardized knowledge sources or a single source of truth, and rules for escalating situations in which an employee or an automated system does not have a definitive answer.

A limitation of the study is the nature of the repeated cross-sections and the partial variability of scenarios, criteria and the range of channels between successive editions. A further limitation arises from the purposive selection of banks with at least ten physical branches, which restricts the generalizability of the findings to the entire banking sector, particularly to digital-only institutions. The results allow for the identification of recurring patterns, but do not justify treating every difference between years as a uniform trend or drawing causal conclusions. Furthermore, the study did not cover actual transactions carried out following contact or their financial consequences.

Further research should combine audits with an analysis of complaints, contact records and transaction errors, and should also compare the effectiveness of reactive versus proactive customer service. It is also worthwhile to examine how staff interact with automated systems and the impact of information completeness on customers' actual decisions. Further research should also develop and validate a multidimensional measurement scale of information readiness, initially reporting the individual dimensions separately and subsequently examining whether they

form a reliable and valid composite construct. After-sales service reduces information asymmetry only when the bank takes responsibility for recognizing the context, selecting information and explaining to the customer the consequences of the action being taken.

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