Proven Business Impact

This case study was selected in July 2026 by an independent panel of CXPA judges for recognition of its demonstration of the positive business impact created through a customer experience focus.

CXPA Proven Business Impact: ING Bank - Creating a More Transparent, Human-Centered Mortgage Journey

Company Overview

ING Bank N.V. is a global financial institution providing banking services to individuals and organizations. In the Netherlands, its services include mortgage financing and advisory support for customers purchasing homes.

During 2024 and 2025, ING transformed its mortgage experience through its Hybrid Advice initiative, combining digital convenience with continuous guidance from a dedicated mortgage advisor.

Business Challenge

Customer research among home buyers revealed that mortgage applicants that were dropping out rarely did so because of digitalization or product complexity. Instead, they were looking for greater trust, certainty, and transparency. Customers described the journey as a "black box" where next steps were unclear and progress difficult to track, creating anxiety and uncertainty during one of the most important financial decisions in their lives. They also wanted timely access to expert reassurance at critical moments, including determining how much they could responsibly bid on a property.

Internally, the journey wasn't fully aligned. Advisors were required to work across numerous disconnected systems while manually managing administrative tasks, limiting their ability to provide personal support.

Customer Experience Initiative: The Hybrid Advice Mortgage Journey

ING translated these insights into a new hybrid advice experience designed to provide clarity, guidance, and confidence throughout the journey. ING created a single end-to-end mortgage journey combining digital self-service with personalized human guidance. Key elements included:

- Assigning one dedicated mortgage advisor to each customer for the entire journey.

- Introducing a personalized, step-by-step mortgage plan showing completed activities and upcoming requirements.
- Providing customers and advisors with synchronized dashboards and a shared view of progress.
- Making the mobile banking application the central point for status updates, next-step guidance, and access to advisor support.
- Launching a bidding-support service where advisors helped customers understand financing possibilities, expected monthly costs, and responsible bidding options.
- Consolidating internal tools and introducing data pre-population, automated updates, integrated workflows, and digital checklists.
- Creating continuous feedback loops among CX, business, product, technology, operations, and frontline advisory teams.

ING first addressed employee pain points. Mortgage advisors participated throughout design and implementation, contributing feedback on tools and workflows. Early improvements reduced administrative burdens and demonstrated how the transformation would support advisors, helping overcome initial resistance and build advocacy for the new approach.

Proven Business Impact

Increased mortgage conversion

- Customers using the new Hybrid Advice capabilities achieved a 12.5% increase in conversion compared with previous performance levels.
- The shared journey view and proactive advisor support helped customers navigate important decisions with greater clarity and confidence.

Exceeded mortgage production goals

- The annual mortgage production was 20% higher in 2025 compared to 2024.
- This performance accompanied improvements in conversion, market share, and customer advocacy.

Improved advisor productivity

- Workflow improvements saved advisors an average of 94 minutes per customer.
- Reduced administrative effort gave advisors more capacity to provide personal guidance and focus on higher-value customer interactions.
- Integrated tools, automated updates, and data pre-population supported a more consistent and scalable operating model.

Strengthened customer loyalty

- Net Promoter Score℠ (NPS®) improved by 24 points between the end of 2024 and the first quarter of 2026.
- The improvement indicated stronger customer advocacy following the introduction of greater transparency, continuity, and personalized guidance.

Key Lessons

ING's experience demonstrated that a hybrid journey works best when technology and human expertise reinforce one another. The initiative highlighted the importance of identifying emotional drivers, giving customers and employees a shared view of the journey, addressing employee pain points early, involving frontline employees in design, and connecting CX measures with operational and commercial outcomes.

Core Business KPIs Impacted

- Mortgage conversion
- Mortgage production
- Advisor productivity
- Operational efficiency
- Customer advocacy
- Customer trust and transparency
- Employee adoption

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