

Mortgage Servicing Apps Deliver Uneven User Experience, J.D. Power FindsBank of America Ranks Highest in Mortgage Servicer Digital Experience

TROY, Mich.: 4 Dec. 2025 — Mobile apps have transformed the digital customer experience in countless industries with their streamlined, easy-to-navigate interfaces and convenient access. The mortgage servicing industry has been one of the few exceptions to that rule, until recently relying on their websites and offline communications as the primary means of engaging with customers. According to the inaugural J.D. Power U.S. Mortgage Servicer Digital Experience Study,SM released today, that slower industry-wide adoption of mobile apps is resulting in a decidedly uneven digital user experience across different mortgage servicers. While some mortgage servicing apps are delivering on industry best practices, others are lagging significantly behind those of other lenders and apps from other industries.

“Mobile is the future of lending,” said **Bruce Gehrke, senior director of wealth and lending intelligence at J.D. Power**. “There is no more effective way of being present at the exact moment when customer decisions are being made, and mortgage servicers who are getting their app formulas right are starting to recognize that having a great app is core to driving customer engagement and brand loyalty. Mortgage servicers have invested heavily in modernizing tech stacks and improving operational efficiencies to deliver incremental value behind the scenes. However, that same level of investment has not been applied consistently to mobile apps across the industry. Today’s borrowers expect a best-in-class mobile experience, and leading servicers recognize this—turning to mobile as a key differentiator for delivering a standout user experience.”

Following are some key findings of the 2025 study:

- **Mortgage servicing apps lag websites and other industry apps:** The average overall satisfaction score for mortgage servicer mobile apps is 704 (on a 1,000-point scale), which is 22 points lower than mortgage servicer websites; 38 points lower than wealth apps; and 35 points lower than retirement provider apps.
- **Most mortgage servicing apps fail to deliver on basics:** Just 44% of mortgage servicing apps deliver basic foundational functionality by ensuring the app is not frequently down or unavailable and conveying a clean, modern look and feel. When it comes to delivering truly valuable digital experiences, however, those numbers fall sharply. For example, just 12% of mortgage servicer apps deliver valuable user experiences that include the ability to easily set up alerts; direct extra payments toward principal balance; and identify an expected shortage/overage in escrow accounts.
- **Uneven digital experience:** The overall satisfaction score for the top-performing brand in the study, Bank of America, is 784, which is 71 points higher than the industry average satisfaction score across both apps and websites (713). On average, national bank brands are delivering more consistent, satisfying digital mortgage servicing experiences.

“The overall framework of an app experience is built on the core pillars of intuitive navigation, fast performance, and visual appeal,” said **Jon Sundberg, senior director of digital solutions at J.D. Power**. “Many mortgage servicer apps are lagging top performers in other industries when it comes to these essentials. With just 44% of apps delivering a foundational user experience, there is a lot of room for improvement in this space.”

Study Ranking

Bank of America ranks highest in overall satisfaction for mortgage servicer digital experience with a score of 784. **Chase** (762) ranks second and **Wells Fargo Home Mortgage** (754) ranks third.

The J.D. Power Mortgage Servicer Digital Experience Study evaluates digital experiences of customers from the largest mortgage servicers in the United States. It examines the functional aspects of desktop websites and mobile apps based on four factors (in order of importance): design; system performance; information; and tools/capabilities. The 2025 study is based on 5,223 evaluations provided by mortgage customers who visited their mortgage servicer’s website or mobile app in the past nine months. It was fielded in September-October 2025.

For more on the U.S. Mortgage Servicer Digital Experience Study, visit <https://www.jdpower.com/business/mortgage-servicer-digital-experience-study>.

To view the online press release, please visit <http://www.jdpower.com/pr-id/2025172>.

About J.D. Power

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power has offices in North America, Europe and Asia Pacific. To learn more about the company's business offerings, visit [JDPower.com/business](https://www.jdpower.com/business). The J.D. Power auto-shopping tool can be found at [JDPower.com](https://www.jdpower.com).

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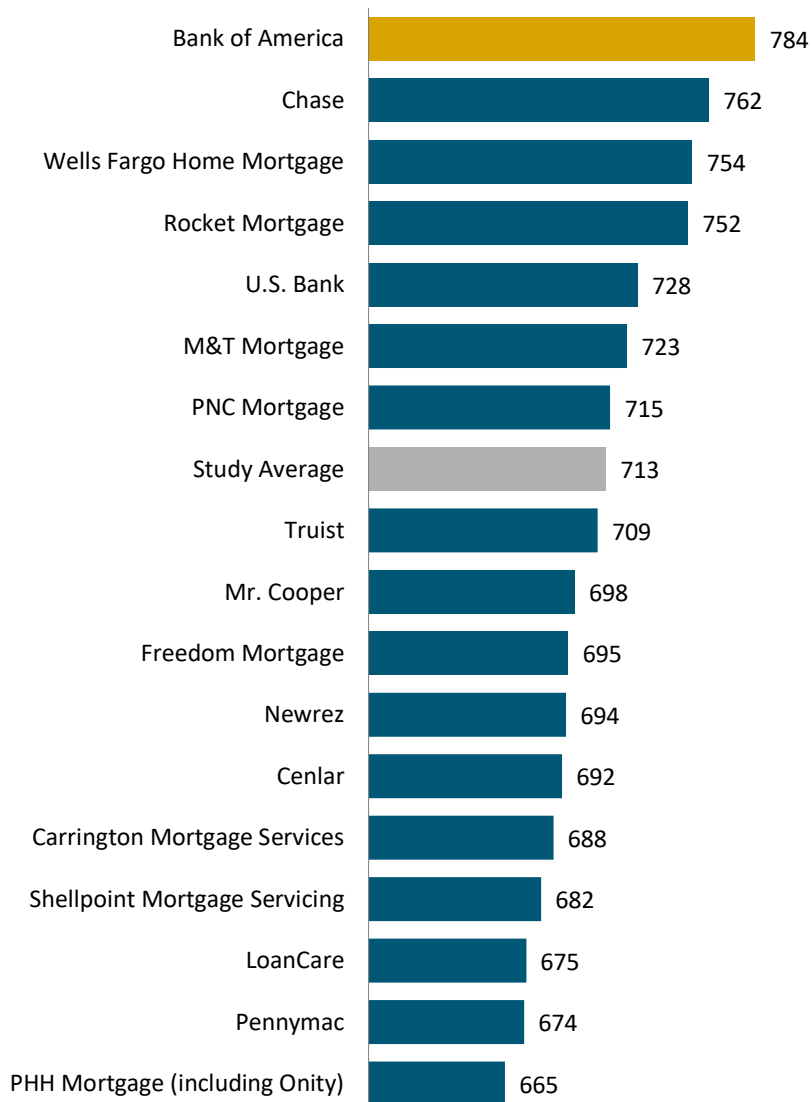
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NOTE: One chart follows.

J.D. Power 2025 U.S. Mortgage Servicer Digital Experience StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Source: J.D. Power 2025 U.S. Mortgage Servicer Digital Experience StudySM

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