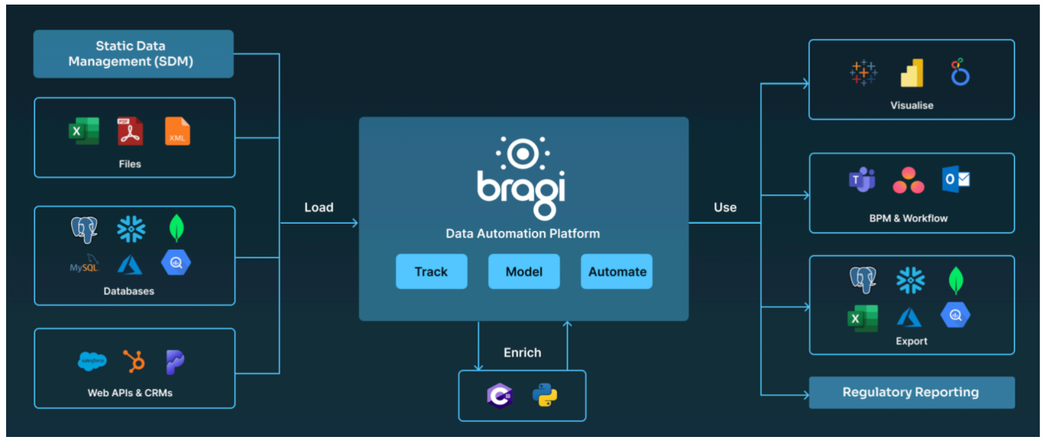
CASE STUDY

How an international bank reduced mortgage application processing time with Bragi



ABOUT BRAGI

Data automation platform for the modern enterprise

Bragi is an end-to-end data automation platform that simplifies the process of acquiring, modelling and leveraging business data.

An international bank and mortgage lender was suffering from poor operational insights in its mortgage application and onboarding process. There was no clear management information on the status of in-flight applications or business intelligence, causing bottlenecks.

This case study outlines how Bragi was used to ensure the accuracy and reliability of process-specific data, yielding key insights on the whole process. This streamlining ultimately led to a significant reduction in the applications backlog.

Highlights

Significant operational improvement:

Outstanding mortgage applications cut by 55% in 2 weeks versus a process that would have normally taken over 6 weeks, improving throughput and customer experience.

Data-driven insights:

Automated reporting and lifecycle tracking give management clear visibility and control over mortgage operations.

Efficiency gains across teams:

Shared dashboards reduce disputes, highlight bottlenecks, and enable smarter, faster decision-making.

Introduction

A mortgage application is a multi-stage process involving several specialist teams, typically progressing through Sales, Onboarding, and Credit before completion. At each stage, applications are reviewed, additional information may be requested from the customer, and responsibility is handed off between departments. Delays at any point can have a direct impact on customer experience, operational efficiency, and overall pipeline health.

In this case study, an international bank managed mortgage applications within Salesforce, which served as the system of record for application data and case ownership. While each team worked effectively within its own remit, there was no shared, end-to-end view of how applications moved through the organisation. As a result, management lacked clear visibility into where applications were spending time, where bottlenecks were forming, and how work was distributed across departments.

Without a reliable way to track the full journey of an application from initial submission through approval, teams relied on manual tracking and informal updates to understand progress. This made it difficult to identify delays early, prioritise work effectively, or measure performance across the mortgage process as a whole.

The challenge

Despite having a well-defined mortgage application process, the Bank lacked a reliable way to understand how individual applications progressed from start to finish.

Mortgage applications moved sequentially through Sales, Onboarding, and Credit, with responsibility passing between teams as different checks and approvals were completed. While Salesforce was used to manage application records and ownership, it was not configured to provide a clear, end-to-end view of the customer journey across departments.

As a result, management could not easily see where applications were spending time, where delays were occurring, or which teams were acting as bottlenecks.

Limited end-to-end visibility

Although Salesforce contained the underlying data needed to track mortgage applications, that information was distributed across multiple related tables and historical records. Reconstructing a complete, time-based view of an application's journey required complex joins and careful handling of record changes over time. In practice, this made it difficult to consistently and confidently analyse how applications moved through the process or how long each stage took.

Ownership gaps and workflow

A further challenge arose from how application ownership was handled in Salesforce. Users could assign an application only to themselves or remove themselves as the owner; they could not directly pass ownership to another user or team. This resulted in two common scenarios:

- Applications temporarily had no active owner, appearing "orphaned" in the system.
- Applications remained assigned to an individual even after they had completed their part of the work and were waiting for another team to act.

In both cases, the system did not reflect where responsibility truly sat at a given point in time. This obscured the real source of delays and made it difficult to identify bottlenecks reliably at either an individual or departmental level.

Manual tracking and operational risk

To compensate for these limitations, the Bank relied on a single individual to manually track all mortgage applications in a master spreadsheet. The spreadsheet was updated whenever an application moved between departments and used as the primary reference for operational reporting.

This manual approach introduced significant risk. Updates were time-consuming, logic was undocumented, and errors were inevitable. When figures did not align with expectations, disputes arose between teams, often without a trusted source of truth to resolve them. Crucially, because the underlying system data could not be easily translated into a complete journey view, the Bank had no reliable alternative to this manual process.

Operational and strategic objectives

To address the lack of visibility and reliance on manual tracking, the Bank defined a set of clear operational and strategic objectives focused on both customer experience and internal efficiency.

The primary objectives were to:

- **Improve customer experience** by reducing avoidable delays and ensuring customers received timely, accurate updates throughout the mortgage application process.
- **Establish end-to-end visibility** across all in-progress applications, enabling management to see where each case was in the process and how long it had spent at each stage.
- **Identify and reduce bottlenecks** by understanding where applications were genuinely waiting for action, whether at an individual, team, or departmental level.
- **Reduce operational risk** by eliminating reliance on manually maintained spreadsheets and replacing them with governed, automated reporting based on system data.
- **Enable collaboration across departments** by providing a shared, trusted view of performance that encouraged teams to work together to improve overall processing time, rather than focusing on isolated handoffs.

These objectives set the foundation for a solution that would improve reporting accuracy and support ongoing process optimisation and performance management across the full mortgage lifecycle.

Technical implementation

Rebuilding the Salesforce data load

Using Bragi, the Bank rebuilt its data load from Salesforce so that complete and accurate information on mortgage applications was automatically captured and refreshed, eliminating manual extraction and creating a consistent foundation for reporting.

Once the end-to-end application journey had been defined, Bragi was used to model the latest state of each mortgage application. From there, the responsibility of maintaining historical accuracy shifted from manual reconstruction to automated tracking.

Bragi applied a Type 2 history approach to automatically capture every change to an application over time, preserving a complete, point-in-time record without the need for ongoing manual version management or complex historical joins. This allowed the team to focus on maintaining an accurate current-state model, while Bragi ensured the full change history remained correct and auditable.

Static Data Management

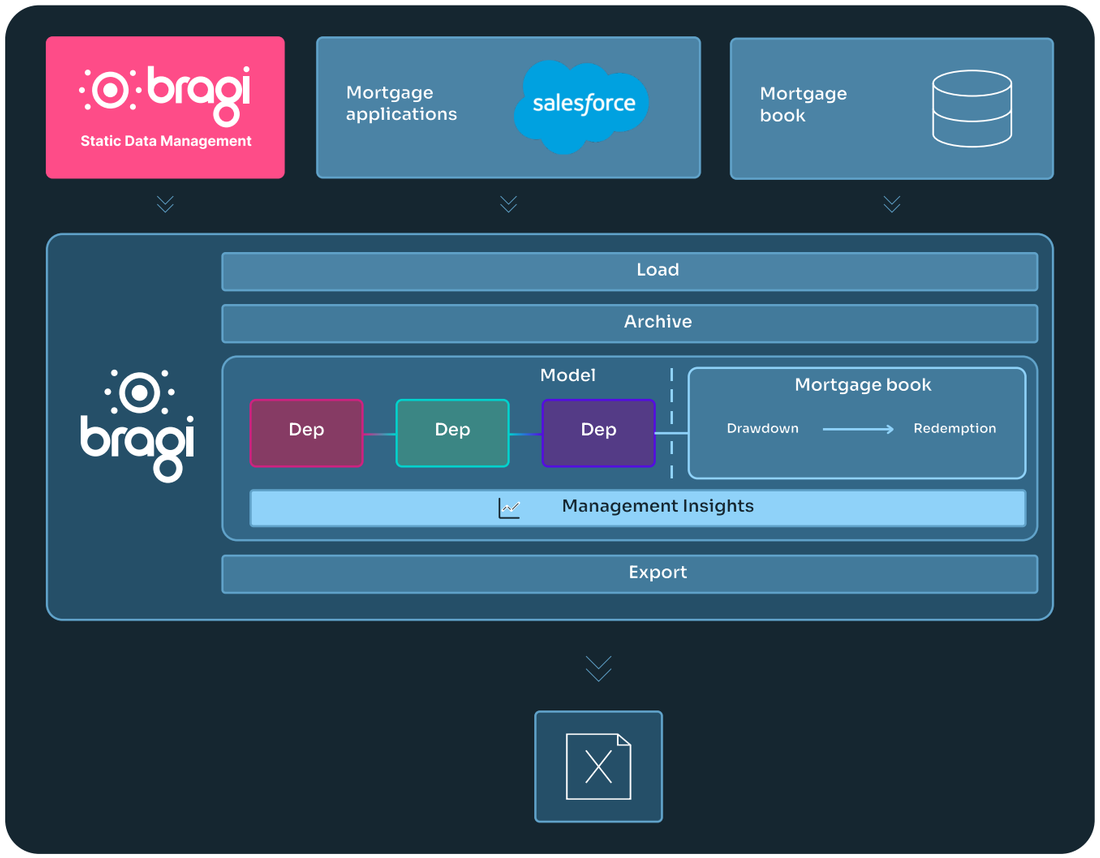
Bragi's Static Data Management module allowed the Bank to create a central mapping table linking Salesforce users to their business departments. Departmental leads were able to collaborate on maintaining this mapping, providing essential context for analysis.

Handling workflow gaps in Salesforce

Because Salesforce allowed users only to assign a record to themselves or remove their name, gaps appeared whenever no one “owned” an application.

- When a Sales user removed their name, the model inferred that the application was awaiting processing by Onboarding.
- If a record later returned to Sales, Bragi corrected the earlier assumption, identifying reallocations or exceptions and backfilling the data.

This approach enabled the Bank to generate a continuous, end-to-end view of each application despite limitations in the source system.



Results and impact

At deployment, the Bank had a persistent backlog of 104 mortgage applications. Based on historical throughput, reducing this backlog to 34 applications would typically take over 6 weeks. After implementing Bragi, the Bank achieved the same reduction in just 2 weeks, representing a significant acceleration of the mortgage processing workflow.

Additional outcomes included:

- Reporting now runs with no manual intervention
- Full visibility of the entire mortgage lifecycle, from application to redemption
- Actionable insights on early redemptions, loans entering arrears, time to resolution, and department-level throughput
- Shared visibility reduced disputes and strengthened collaboration across teams
- The manually maintained spreadsheet was replaced with a fully automated reporting and operational intelligence platform

Conclusion

Bragi enabled the Bank to move from a manual, error-prone process to a fully automated, data-driven mortgage workflow. By automating data acquisition, modelling, and traceability, the Bank improved transparency, reduced backlog, and enhanced customer experience. What began as an effort to eliminate manual workload evolved into a sustainable operational intelligence capability, enabling faster decision-making and ongoing performance improvement.

Get in touch for a personalised demo

Speak directly to Bragi’s co-founders for a personalised demo and learn more about Bragi's capabilities. Get in touch via info@bragi.gg or contact us on +44 1481 716633.