



## **Citizens supports customer dedication with an investment in partnership**

Outstanding customer experiences have always been the foundation of Citizens' business model. Since 1828, they've been dedicated to evolving with their customers. Most recently, that includes providing a more efficient and streamlined homeownership journey. Partnering with Blend has allowed them to do just that, improving experiences with digital tools on both sides of the desk.

# Citizens

## Headquarters

Providence, RI

## LOS

Black Knight Empower

## Working towards a common goal

There are many technology options financial institutions can utilize, but sharing a common goal makes all the difference when it comes to success. Blend works with Citizens' existing foundation because both companies view customer experience as non-negotiable.

Senior Vice President, Program Director Blair Sirman explains that when he joined Citizens in 2018, Citizens Home Loans didn't have digital tools. To deepen and build better customer relationships, the team understood that their homeownership journey needed to be pushed forward into the digital space. "One of the first tools that we went after was a digital application," explains Sirman.

***“ After we shopped quite a few of them, we chose Blend because of that undying focus on the customer experience. ”***

**– Blair Sirman**  
*Senior Vice President,  
Program Director*

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## Investing in customer experience

Citizens' investment in Blend has made a significant impact on the customer experience. "We get a lot more feedback about the ease of use than we've ever had before," says Sirman. "That was never even mentioned before we invested in the digital tools we have now."

Blend guides borrowers through an often complex process with a self-serve application flow that can be completed anywhere anytime and simplifies tasks such as document submission. "The technology is great," says Loan Officer Deb Decorte. "Customers are able to upload their own documents from the convenience of their own home."

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— **Blair Sirman**  
*Senior Vice President,  
Program Director*

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## Investing in talent

In addition to their dedication to customer experience, Citizens is committed to investing in talent that helps deliver this experience. Blend streamlines workflows, reduces manual tasks, and allows loan officers to manage their transactions on a single platform.

"[Blend] gives me more time to be able to focus on customers," says Decorte. "I can help them through the process and walk them through any issues they may have." By giving their wholehearted attention to their customers,

loan officers are able to create and deepen valuable relationships that open the opportunity for repeat business and referrals.

Citizens' partnership with Blend also helps attract new talent. In the past, compensation plans were the main incentive for loan officers to join. Now, Citizens can tout their investment in technology to potential team members. "We now lead by discussing our cutting edge technology supported by marketing, a strong brand name, and wide range of products," says Sirman.

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**— Deb Decorte**  
*Loan Officer*

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## **Banking on the future of finance**

Working with a like-minded technology partner has played a key role in Citizens successful move to digital. "The partnership we have with Blend is extremely powerful," says Sirman. "I love the conversations that I have with Blend because they're invigorating. We're all one team trying to accomplish a customer objective or solve a business problem."

As the housing market evolves and customer needs change, there's no doubt that Citizens and Blend will remain steadfast in their dedication to their customers. By coming together to continuously improve the homeownership journey, they create the opportunity for lasting success.

[See how you can refresh your customer experience with a technology partnership](#)



## About Blend

Blend is the infrastructure powering the future of banking. Financial providers — from large banks, fintechs, and credit unions to community and independent mortgage banks — use Blend’s platform to transform banking experiences for their customers. Blend powers billions of financial transactions every day. To learn more, visit [blend.com](https://blend.com)