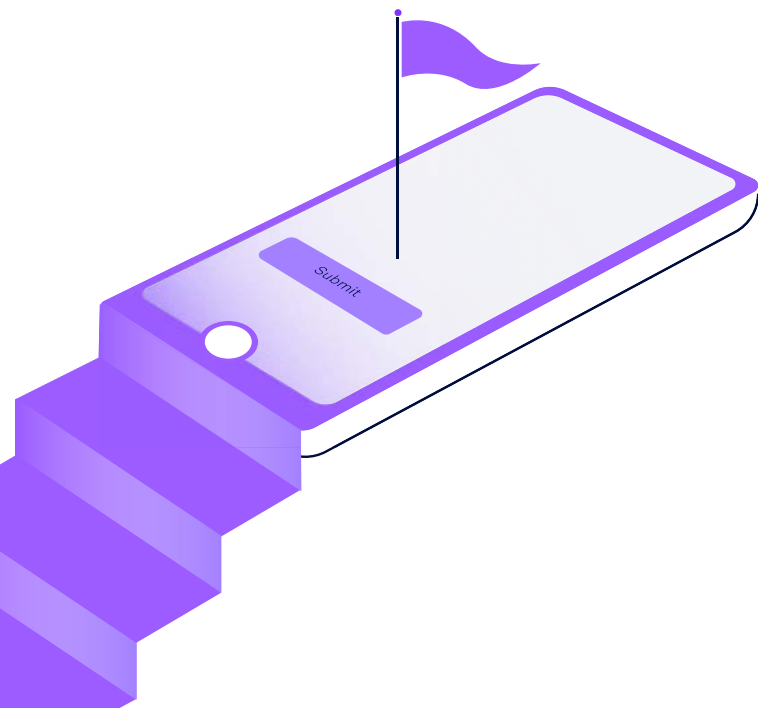




A digital application maturity framework

Could your digital application experience be leaving revenue on the table?

Discover the three basic levels of digital self-serve maturity to identify your opportunities.



Level 1

A minimal digital application experience

The first level of maturity is ultimately a digital facade.

These experiences are built on minimal website landing pages with a bit of information about consumer offerings.

Common features

- No ability to complete an application online
- A digital “skin” covering analog processes, such as:
 - A button that says call us
 - A prompt to visit in person
 - A form that collects basic information and requires banker follow up

Level 2

A basic digital application experience

The second level of maturity is an application experience that has been implemented but not maximized. Often these web or mobile presentations don’t meet standards set by consumer-facing industries such as shopping or media.

Common features

- Digital recreations of paper experiences
- False starts, with processes starting digital but ending analog
- Delayed timelines due to manual effort
- Mismatched levels of digital nativity product by product

Level 3

A high-converting digital application experience

The third level of maturity facilitates something more delightful for consumers. These self-serve experiences are designed with the whole customer journey in mind and prioritize simplified application submission.

Common features

- Ease of switching from mobile to desktop to branch
- Receiving a pre-approval in a single session
- Connecting directly to asset, payroll, and tax accounts
- Mobile-optimized from start to finish
- The ability for a banker to virtually assist a customer by co-piloting
- The ability to e-sign
- Visibility into outstanding tasks and loan status

Your application toolkit

Digital conversion guide

[Get the guide](#)

5 factors influencing submission

[Read the post](#)

5 customer-centric principles

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