



# Creating a delightful digital brand

Lessons on delivering customer-friendly experiences through branding and marketing



# How can established lenders develop a digital brand that goes beyond an online application form?

By putting the customer first.

Learn how leading lenders can capture market share through clever marketing strategies built around transformative technology platforms. In this guide, we'll share best practices from Assurance Financial, a nearly 20-year-old mortgage lender that energized its brand with Blend's white-label Digital Lending Platform.

# Get to know the team that mastered branded marketing

When the Assurance Financial team made the strategic decision to grow their volume, they faced a tough choice. Expand physically, recreating the branch experience that had proven successful historically, but at a major cost? Or expand digitally, branching into new territory, but reaping substantial cost savings?



Katherine Campbell  
*Director of Marketing*



Kenny Hodges  
*CEO*



Steve Ward  
*COO*

For Campbell, Hodges, and Ward, the decision wasn't easy. Committing to non-physical growth demands a digital experience showing that Assurance Financial cares about its customers. Every step of the process needed to be easy. On the back end, multiple interconnected technologies had to transition from one to another seamlessly — including the marketing operating system (Total Expert), the loan operating system (Encompass), and Blend's Digital Lending Platform.

**The big reason that we went with Blend is that there is a lot of communication between them and our existing systems.**

**Katherine Campbell**  
*Director of Marketing*

## The gold standard in digital lending: Plug-and-play branding plus design expertise with Blend



### Headquarters

San Francisco

### Mission

To bring simplicity and transparency to consumer banking.

### Employees

400+

In the end, the decision to go digital was helped along by the Assurance Financial team's partnership with Blend. By incorporating Blend's Digital Lending Platform, they gained access to a white-labeled experience backed by market-leading customer-focused functionality.

Although the internal branding functionality was a big step in the right direction, Campbell took things even further. She created an avatar representing the human core at the heart of Assurance Financial's digital experience. Meet Abby.

**We wanted to make it clear that on the other side of every click, there's a real human.**

**Katherine Campbell**  
*Director of Marketing*

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## Meet Abby, the digital loan officer: A friendly face and personal touch 24/7

- Facilitate interactions with a friendly digital avatar
- Minimize the stress of the application process
- Remind applicants of the human side of digital engagement

Abby came to life through Blend's branding configuration panel. Designed as a plug-and-play tool, the panel allows administrators to customize the look and feel of the platform to match their brand. Once you identify your brand's desired colors and logos with correct dimensions, you can configure the platform in a few minutes.

But as Katherine and her team have shown, this is just the start.

**Imagine what you could accomplish with clever branding on your side.**



## Did you know?



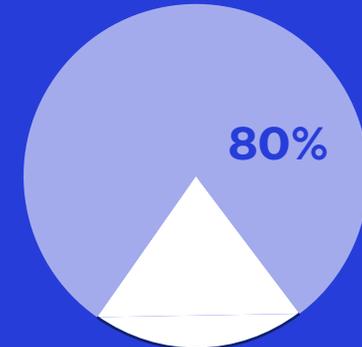
Most homebuyers are interested in a fully digital mortgage process, but they still crave human interaction. A Fannie Mae survey shows they prefer to talk to people who can explain mortgage terms and options, as well as review the final documents.



Competition persists as the number one concern, especially for struggling lenders. According to Fannie Mae's ongoing survey of mortgage lenders, those that reported a decreased profit margin outlook blame heightened competition.



Digital transformation initiatives are gaining traction in the mortgage industry. In a Boston Consulting Group analysis of 20 banks and service providers in the home buying space, 46 digital solutions features had already been deployed.



People want consistency when buying property. A PwC survey shows that more than 80% of current and future buyers would like to interact with a single person throughout the entire mortgage process.

# How to achieve real results with clever branding

## No. 1

### **Use your digital footprint to attract customers in new markets**

The beauty of a strong digital brand is your unlimited potential to bring in new business, regardless of how many regional offices you have. Digital marketing gives you the power to make a meaningful connection from thousands of miles away.

Assurance Financial has its roots in Baton Rouge, Louisiana with loan officers spread across 28 states. Abby has catapulted a notable increase in new business from new markets.

“The acquisition numbers have been fantastic so far,” Founder and CEO Kenny Hodges said. “While we don’t have boots on the ground in every market across the country, Abby is a great online presence to help us capture market share.”

Partnering with Blend allows you to join the 170+ lenders already leveraging our Digital Lending Platform.

## No. 2

### **Promote your brand in the physical world, too**

It’s easy to forget about traditional methods of attracting attention because people spend so much time on their phones. Keep in mind, prospective customers are also out in the real world, driving by billboards, sitting at subway stations, listening to the radio.

In the last year and a half, Assurance Financial has expanded its marketing campaigns, including social media, radio, SEO, direct advertising, and outdoor advertising. Bus benches and billboards in Baton Rouge feature Abby as the helpful digital loan officer who can help homebuyers start an application in 15 minutes or less.

Take advantage of both online and offline marketing tactics. Measure results and keep testing new ways to reach your target market.

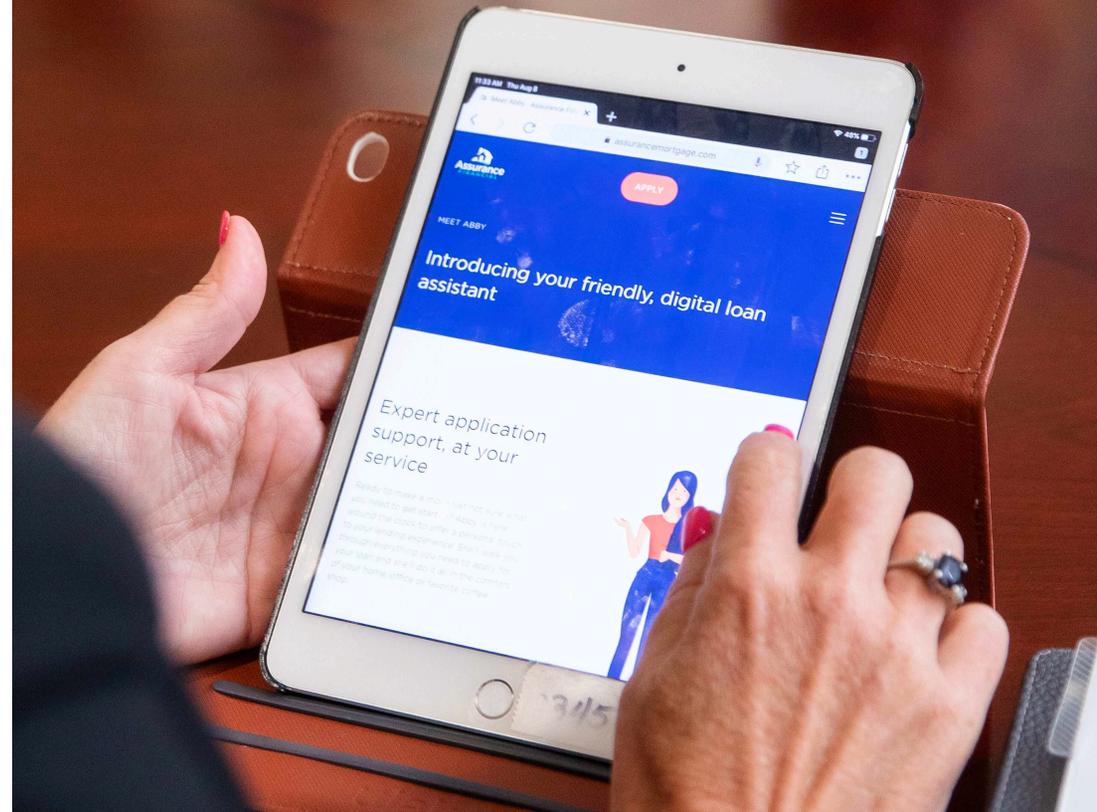
### No. 3

#### Never stop modernizing and innovating

Technological advances continue to reshape the lending industry. Keep an open mind and continue exploring new technologies like voice-enabled services, video chat, cobrowsing, and automated chatbots.

The team at Assurance Financial never stops asking questions like, “How do we make the lending process more efficient, faster, and less expensive?” At Blend, we’re always improving our Digital Lending Platform, so that our partners can benefit from our latest discoveries.

Regularly measure how consumers interact with your application, noting where people get stuck in order to see where they need more guidance. Based on those assessments, explore new technologies that could improve the customer experience.



#### No. 4

##### **Measure internal processing times obsessively**

Lenders often consider the digital experience purely as a benefit to the customer. To measure ROI, they must also keep a close eye on how the digital experience impacts internal efficiencies.

Assurance Financial has shaved off two days from processing times since using Blend, according to Director of Operations Scott Alexander. Once the platform gathers all the necessary data, the process takes about seven days to close.

“We’re getting more complete 1003s because it’s an interactive conversation,” Alexander said. Rather than the traditional method of having a loan officer ask questions, he explained, the new digital method is producing better information, which leads to fewer conditions.

Adopting a new technology platform can radically accelerate internal processing times in different ways. Make sure to monitor how long each step takes, so that you can pinpoint results and continue streamlining internal processes.

#### No. 5

##### **Support and delight at every touchpoint engages customers long-term**

Whether your customers are visiting the website or reading email, every touchpoint is an opportunity to show them you care. Take a step back and think about what would brighten your day as a homebuyer. Work that into the digital experience.

For loan applicants visiting the Assurance Financial website, for example, the site recognizes the person’s zip code and gives a personalized greeting based on the local weather. It also gives the customer an option to set up an automated reminder to finish applications at a later date.

Even the most basic functions reinforce the caring, helpful brand. The more customers feel valued, the more engaged they will be with your brand. That’s why 74% of Assurance Financial customers have an online account.

Keeping a fresh perspective is critical. Conduct regular surveys to better understand your customers. Encourage your team members to contribute new ideas on how to make your customers smile.

## Brighter financial futures within easy reach

Ready to explore how Blend can help you develop a digital and customer-first brand? Get the conversation started today.

- [Get to know Blend](#)
- [Read Assurance Financial's story](#)
- [Book a meeting](#)
- [Explore the platform](#)

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