EXECUTIVE LEADERSHIP / CASE STUDY 04

DIGITAL LENDING CUSTOMER JOURNEY

One end-to-end journey from first click to funded loan, built from launch to scale

FINANCIAL SERVICES | CONSUMER LENDING • PRIME & NEAR-PRIME • FULL LOAN CYCLE

STRATEGIC TRANSFORMATION BLUEPRINT

- **Full Loan Cycle Ownership:** Launched prime and near-prime lending with acquisition, underwriting, funding and servicing owned end to end.
- **Digital-First Journey:** Replaced a phone-only outbound model with email, SMS and online applications built for a larger-ticket borrower.
- **Product-Fit Acquisition:** Redefined purchased-lead criteria by product fit and opened resolicitation and cross-sell into the existing book.
- **AI-Assisted Underwriting:** Used AI to review credit reports, flag banking risks against underwriting guides and price loans by debt service ratio.
- **One Source of Truth:** Gave product, sales, marketing and operations the same stage definitions and funnel dashboards.
- **Built to Scale:** Hired and trained a team that grew from ~5 to ~18 FTE in one year, and grew funded volume faster than salary cost.

Technology scope: Hubspot CRM | Online application | Email and SMS campaigns | Website rebuild | Funnel dashboards | AI credit and DSR review | Transunion Credit Reporting

TRANSFORMATION IMPACT | Q1 VS Q4 2025, PRIME & NEAR-PRIME COMBINED

PERFORMANCE KPI	BEFORE (Q1)	AFTER (Q4)	BUSINESS IMPACT
Qualified opportunities	3,967	7,808	+97%, nearly 2× qualified demand generation
Speed to lead (time to first contact)	~4 hrs	Under 5 min	~98% faster, applicants reached warm
Submission rate (qualified opportunities)	24.75%	64.18%	+39.4 pp, 2.6× more submissions
Credit decisions per quarter	780	4,409	5.7× volume through underwriting
Application-to-decision time	~48 hrs	Under 4 hrs	~92% faster credit decisions
Qualified-to-funded conversion	7.8%	12.9%	+5.1 pp, 1.65× conversion
Loans funded per quarter	311	1,010	+225%, 3.2× loans funded
Funded volume per quarter	$3.19M	$10.88M	+241%, 3.4× dollars funded
Salary cost as % of originations	2.74%	2.03%	−0.71 pp, 26% lower cost to originate
Team size (FTE)	~4.8	~18.1	Built from scratch, 3.7× team

IDENTIFIED CHALLENGES | TRANSFORMATION BASELINE

OPERATING GAP	FRAGMENTED BASELINE	BUSINESS CONSEQUENCE
Lead criteria	Purchased leads bought on volume, not product fit	Spend went to prospects who could never qualify
Channel mix	Phone-only outbound model built for smaller-ticket loans	Wrong customer profile for a larger-ticket product
Application flow	Multi-stage application with requirements that added friction	Fewer than 1 in 4 qualified opportunities submitted
Speed to lead	Follow-up timing inconsistent across channels	Applicants went cold before the next step
Funnel visibility	Fragmented journey tracking with no segment or cohort view	Product changes made without conversion evidence
Underwriting	Manual credit report, banking and affordability review on every file	Decision capacity capped by manual review
Operational handoffs	Manual handoffs between sales, underwriting and funding	Throughput capped by headcount
Existing book	Discharged and active customers outside the acquisition plan	Lowest-cost growth channel left untapped
Digital presence	Website not built to carry the new product	Paid traffic landed where it could not convert
Team readiness	New line of business with no trained team or playbook	Every hire learning the product from scratch
Cross-team priorities	Product, frontline and executive priorities pulled in different directions	Slow decisions and competing backlogs

REDESIGNED OPERATING MODEL | FIVE CONNECTED STAGES, ONE FOUNDATION

01 ACQUISITION & CHANNELS *Attract the right borrower*	02 APPLICATION JOURNEY *Remove the friction*	03 UNDERWRITING & DECISIONING *Decide fast and right*	04 FUNDING & ONBOARDING *Turn approvals into loans*	05 TEAM & ENABLEMENT *Hire, train and scale*	06 UNIFIED FOUNDATION *Connect the journey*
• Own budget, channels and lead criteria • Product-fit lead criteria by loan type • Email & SMS campaigns to online applications • Resolicitation of discharged loans • Cross-sell into the active book • Website rebuilt for the new product	• Get every applicant to submit • Simplified application stages • Clear requirements upfront • Staged email & SMS follow-up • Drop-off and abandonment recovery	• AI credit report review & flagging • AI banking review against underwriting guides • AI debt service ratio pricing • Guidelines tuned with underwriting	• Approval-to-funding handoffs • Document & verification follow-up • Funding readiness checks • Welcome & first-payment setup • Exception tracking & rework	• Hired the launch team • Built training material from scratch • Frontline feedback into the backlog • Prioritization rules for the queue • Coaching on conversion & quality	• Shared stage definitions • Funnel, origination & volume dashboards • Documented product requirements • Quarterly outcome reviews

TRANSFORMATION OUTCOMES | SIX G.R.O.W.T.H. LEADERSHIP PILLARS

01 BUSINESS TRANSFORMATION		
• Launched prime and near-prime lending from scratch	• Owned acquisition through underwriting to funding	• Built a repeatable launch and optimization playbook
02 CUSTOMER EXPERIENCE		
• Lifted submission rate from 24.75% to 64.18%	• Matched channel and journey to the borrower	• Rebuilt the website around the new product
03 SALES, OPS & SYSTEMS		
• Replaced phone-only outbound with digital channels	• Embedded AI in credit, banking and pricing review	• Grew originations from 311 to 1,010 a quarter
04 PEOPLE & CULTURE		
• Scaled the team from ~5 to ~18 FTE in one year	• Wrote the training material and playbook	• Turned frontline feedback into product priorities
05 DATA, PERFORMANCE & GOVERNANCE		
• Built stage-level funnel tracking by product line	• Took credit decisions from 780 to 4,409 a quarter	• Cut salary cost from 2.74% to 2.03% of originations
06 REVENUE & GTM		
• Grew quarterly funded volume from $3.19M to $10.88M	• Lifted qualified-to-funded conversion from 7.8% to 12.9%	• Opened resolicitation and cross-sell into the book

BUSINESS EXPANSION | TURNING THE LAUNCH INTO A GROWTH ENGINE

3.4×
QUARTERLY FUNDED VOLUME
$3.19M in Q1 to $10.88M in Q4

5.7×
CREDIT DECISIONS PER QUARTER
780 in Q1 to 4,409 in Q4 with AI-assisted review

26%
LOWER SALARY COST TO ORIGINATE
From 2.74% to 2.03% of funded volume

EXECUTIVE LEADERSHIP IMPACT

The journey creates the opportunity. Product removes the friction. Underwriting protects the book. Operations scales the result. People make it repeatable.

Took a new lending product from launch to scale with one journey, AI-assisted underwriting and a team that grew volume faster than cost.