



Digital Lending Maturity Path

20 October 2021 By: Austin Kilgore

Javelin's Digital Lending Maturity Path provides a strategic framework for assessing financial institutions' ongoing evolution in digital innovation. The framework assesses corporate commitment, business philosophy, and an extensive range of features and indicators to lay the foundation for setting digital priorities in loan origination and servicing, determining strategic direction, and allocating resources.

This framework maps out four key stages of technology development that lenders navigate as they seek to improve their digital proficiency. Lenders embark on this journey to provide technology and services that empower borrowers and elevate their employees into a role of trusted advisor, thus creating deeper customer relationships, improving borrower satisfaction, and managing credit risk.

Key questions discussed in this report:

- What key constraints inhibit lenders' ability to more successfully incorporate digital capabilities into their operations and promote greater internal collaboration?
- What benefits do digital capabilities provide to borrowers, employees, and other third-party stakeholders?
- How can lenders use a road map to prioritize their digital strategy and maintain momentum throughout the evolution to a more digital operation?

Copyright ©2020 Escalent and/or its affiliates. All rights reserved. No portion of these materials may be copied, reproduced, distributed or transmitted, electronically or otherwise, to external parties or publicly without the permission of Escalent.

javelinstrategy.com

inquiry@javelinstrategy.com

925.225.9100