

Home Lending Case Study

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Tools used: PowerPoint, Excel, HLCC, Figma, Figjam

Skills demonstrated: UX and product research, UX design, UI, data analysis, storytelling, empathy, knowledge of ABC Bank and mortgage industry and best sales practices.

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Overview



My Role

I am a Branch Home Lending Advisor at ABC Bank. I used my knowledge of our systems, tiered intervention strategies from my years as a teacher, and best practices from my UX/UI Design Certification. I used data analysis, UX strategy and research, as well as Figma to design several creative solutions.



Scope

As a current Home Lending Advisor, my scope is limited. I have access to funding numbers through HLA Overview, and can use my own experience as a user, however I did not want to bring any attention to myself and wasn't sure it was appropriate to be doing a large-scale interview process or testing among my peers.

Overview



Problem

How do we enable Branch Home Lending Advisors to continue to fund units, despite recent downward trends due to higher interest rates?



Solution

By utilizing different Salesforce platforms into the already existing Home Lending Client Central, we can support lead capture, retention, and management more effectively. We can also use it's built in reporting feature to inform trends in lead quality.

We can acheive this by enabling a no/low code SMS messaging system to targeted leads, adding a Velocify call strategy for realtors and realigning the Closed/Lost Reason deposition for proper analysis and identifying possible knowledge gap in bankers.

Research

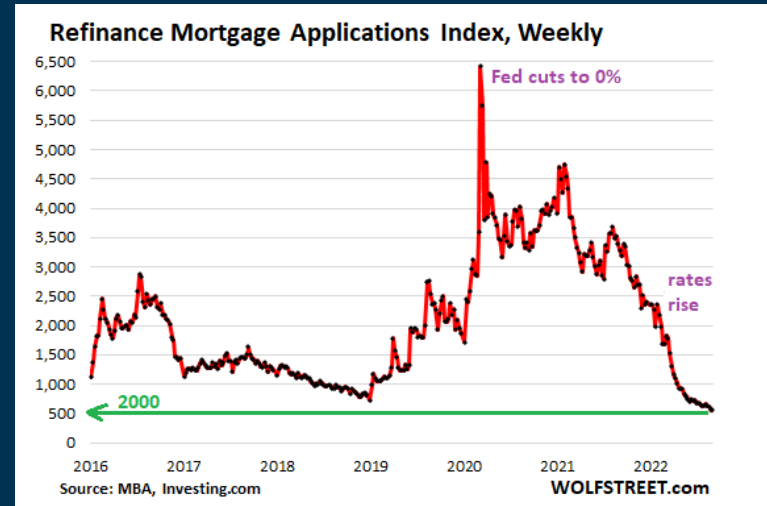
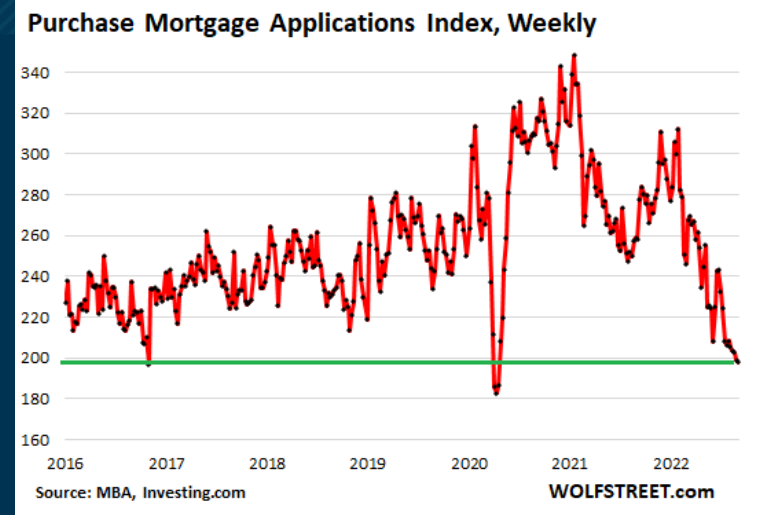


Currently, there are seven loan officers for every one listing, nationwide.”

- Jerry Grubin, Managing Director, Home Lending Executive, ABC Bank

Recent Statistics in Home Lending

- Rates are rising and it is causing the mortgage industry to buckle. Lenders are seeing a decrease in applications that are worse than the recession of 2008.
- ABC Bank has hired a lot of new Home Lending Advisors since the previous recession. The vast majority of those working in the field now have not seen this type of market.
- ABC Bank HLAs have been operating in an environment where they are order takers, not having to rely on their sales skills in order to help them close a deal.



Changes in Compensation Model

- It has recently been announced that sometime in 2023 the Branch HLA model will return to a commission pay structure after having a high base salary for over two years.
- Though HLAs have ample time to prepare for this change in compensation, it puts the urgency for production on the shoulders of the individual HLA as well as stakeholders and management.
- This is good news for stakeholders, since now, if a Branch HLA wants to continue to hold his job and make money, he will need to be open to make necessary changes.



Image taken from www.shopify.com

HLA Overview

- I started my research by collecting data from HLA Overview on loans funded over a 12-month period. I took one team in my organization and assigned each HLA a number to protect his or her identity. I then created several graphs showing the number of loans that were funded each month, and average funding over three-month intervals.

Active Pipeline by Status:

| Pipeline | Total | | | Purchase Active HBA | | | Refinance | | |
|--|-------|-----------|-----------|---------------------|-----------|-----------|-----------|-----------|-----------|
| | Count | \$ (000)s | App Aging | Count | \$ (000)s | App Aging | Count | \$ (000)s | App Aging |
| Total | 11 | 4,236 | 68.6 | 8 | 3,361 | 85.1 | 3 | 875 | 24.7 |
| <input checked="" type="checkbox"/> MX | 11 | 4,236 | 68.6 | 8 | 3,361 | 85.1 | 3 | 875 | 24.7 |
| 20 - Loan Setup Complete | 5 | 2,420 | 46.6 | 4 | 2,020 | 47.8 | 1 | 400 | 42.0 |
| 24 - Approved Waiting for Property | 4 | 1,341 | 122.5 | 4 | 1,341 | 122.5 | 0 | 0 | |
| 35 - Conditionally Approved | 2 | 475 | 16.0 | 0 | 0 | | 2 | 475 | 16.0 |

Production Statistics:

| Applications | YTD | | QTD | | Oct-2022 | | Sep-2022 | | Aug-2022 | |
|---------------------|-------|-----------|-------|-----------|----------|-----------|----------|-----------|----------|-----------|
| | Count | \$ (000)s | Count | \$ (000)s | Count | \$ (000)s | Count | \$ (000)s | Count | \$ (000)s |
| Total | 67 | 23,742 | 2 | 975 | 2 | 975 | 6 | 2,336 | 9 | 3,627 |
| Purchase | 13 | 5,829 | | 0 | 0 | 0 | 1 | 230 | 3 | 1,684 |
| Purchase Active HBA | 26 | 9,767 | 1 | 700 | 1 | 700 | 2 | 803 | 4 | 1,495 |
| Refinance | 28 | 8,146 | 1 | 275 | 1 | 275 | 3 | 1,304 | 2 | 448 |
| Econsent % | 55.2 | | 100.0 | | 100.0 | | 33.3 | | 44.4 | |

| Fundings | YTD | | QTD | | Oct-2022 | | Sep-2022 | | Aug-2022 | |
|------------|-------|-----------|-------|-----------|----------|-----------|----------|-----------|----------|-----------|
| | Count | \$ (000)s | Count | \$ (000)s | Count | \$ (000)s | Count | \$ (000)s | Count | \$ (000)s |
| Total | 38 | 11,735 | 1 | 181 | 1 | 181 | 2 | 531 | 1 | 182 |
| Purchase | 6 | 2,550 | | 0 | 0 | 0 | 1 | 264 | 0 | 0 |
| Refinance | 32 | 9,185 | 1 | 181 | 1 | 181 | 1 | 267 | 1 | 182 |
| Econsent % | 65.8 | | 0.0 | | 0.0 | | 100.0 | | 100.0 | |

Screenshot of HLA Overview

Raw Data

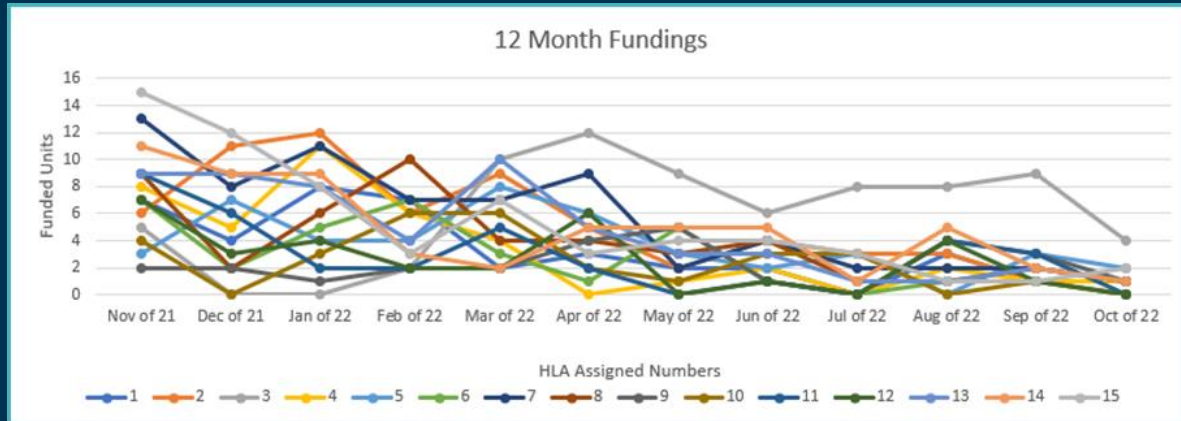
Funding by Month

| HLA | | 21-Nov | 21-Dec | 22-Jan | 22-Feb | 22-Mar | 22-Apr | 22-May | 22-Jun | 22-Jul | 22-Aug | 22-Sep | 22-Oct |
|-----|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1 | | 7 | 4 | 8 | 7 | 2 | 3 | 2 | 2 | 0 | 3 | 1 | 1 |
| 2 | | 6 | 11 | 12 | 6 | 9 | 5 | 2 | 4 | 3 | 3 | 1 | 1 |
| 3 | | 5 | 0 | 0 | 2 | 10 | 12 | 9 | 6 | 8 | 8 | 9 | 4 |
| 4 | | 8 | 5 | 11 | 6 | 4 | 0 | 1 | 2 | 0 | 2 | 1 | 1 |
| 5 | | 3 | 7 | 4 | 4 | 8 | 6 | 3 | 2 | 3 | 0 | 3 | 2 |
| 6 | | 7 | 2 | 5 | 7 | 3 | 1 | 5 | 1 | 0 | 1 | 1 | 0 |
| 7 | | 13 | 8 | 11 | 7 | 7 | 9 | 2 | 4 | 2 | 2 | 2 | 1 |
| 8 | | 9 | 2 | 6 | 10 | 4 | 4 | 3 | 4 | 1 | 1 | 2 | 1 |
| 9 | | 2 | 2 | 1 | 2 | 2 | 4 | 5 | 1 | 0 | 4 | 3 | 1 |
| 10 | | 4 | 0 | 3 | 6 | 6 | 2 | 1 | 3 | 3 | 0 | 1 | 0 |
| 11 | | 9 | 6 | 2 | 2 | 5 | 2 | 0 | 1 | 0 | 4 | 3 | 0 |
| 12 | | 7 | 3 | 4 | 2 | 2 | 6 | 0 | 1 | 0 | 4 | 1 | 0 |
| 13 | | 9 | 9 | 8 | 4 | 10 | 5 | 3 | 3 | 1 | 1 | 2 | 1 |
| 14 | | 11 | 9 | 9 | 3 | 2 | 5 | 5 | 5 | 1 | 5 | 2 | 1 |
| 15 | | 15 | 12 | 8 | 3 | 7 | 3 | 4 | 4 | 3 | 1 | 1 | 2 |

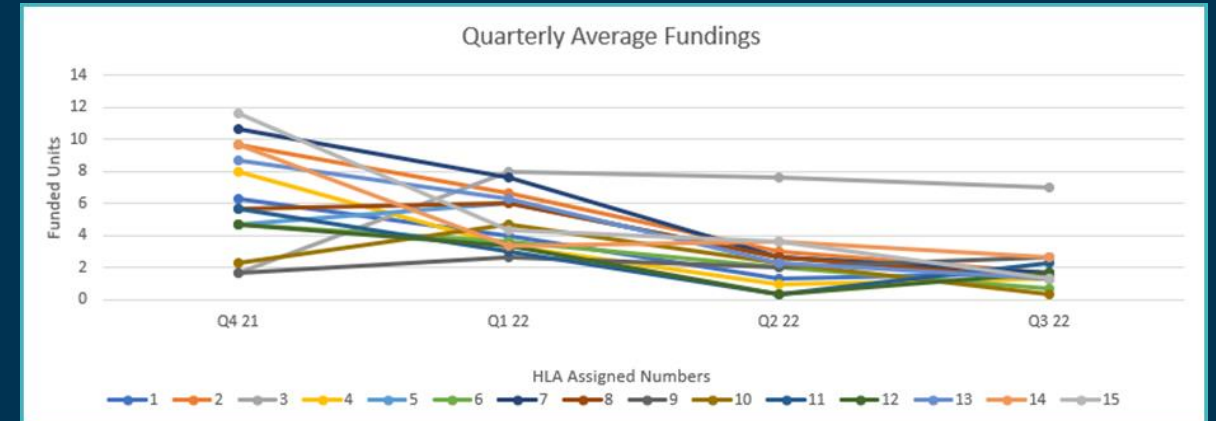
Three-month average Funding

| HLA | | Q4 21 | Q1 22 | Q2 22 | Q4 22 |
|-----|--|----------|----------|----------|----------|
| 1 | | 6.333333 | 4 | 1.333333 | 1.666667 |
| 2 | | 9.666667 | 6.666667 | 3 | 1.666667 |
| 3 | | 1.666667 | 8 | 7.666667 | 7 |
| 4 | | 8 | 3.333333 | 1 | 1.333333 |
| 5 | | 4.666667 | 6 | 2.666667 | 1.666667 |
| 6 | | 4.666667 | 3.666667 | 2 | 0.666667 |
| 7 | | 10.66667 | 7.666667 | 2.666667 | 1.666667 |
| 8 | | 5.666667 | 6 | 2.666667 | 1.333333 |
| 9 | | 1.666667 | 2.666667 | 2 | 2.666667 |
| 10 | | 2.333333 | 4.666667 | 2.333333 | 0.333333 |
| 11 | | 5.666667 | 3 | 0.333333 | 2.333333 |
| 12 | | 4.666667 | 3.333333 | 0.333333 | 1.666667 |
| 13 | | 8.666667 | 6.333333 | 2.333333 | 1.333333 |
| 14 | | 9.666667 | 3.333333 | 3.666667 | 2.666667 |
| 15 | | 11.66667 | 4.333333 | 3.666667 | 1.333333 |

Funding Averages

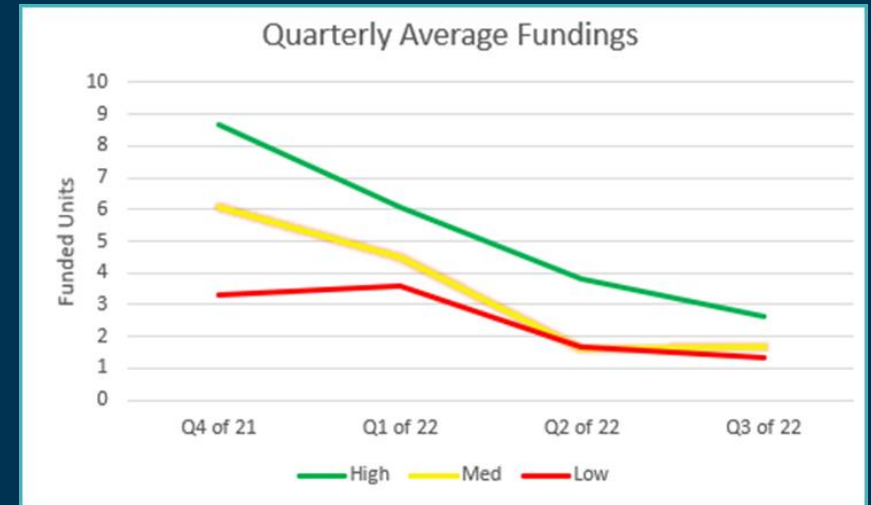
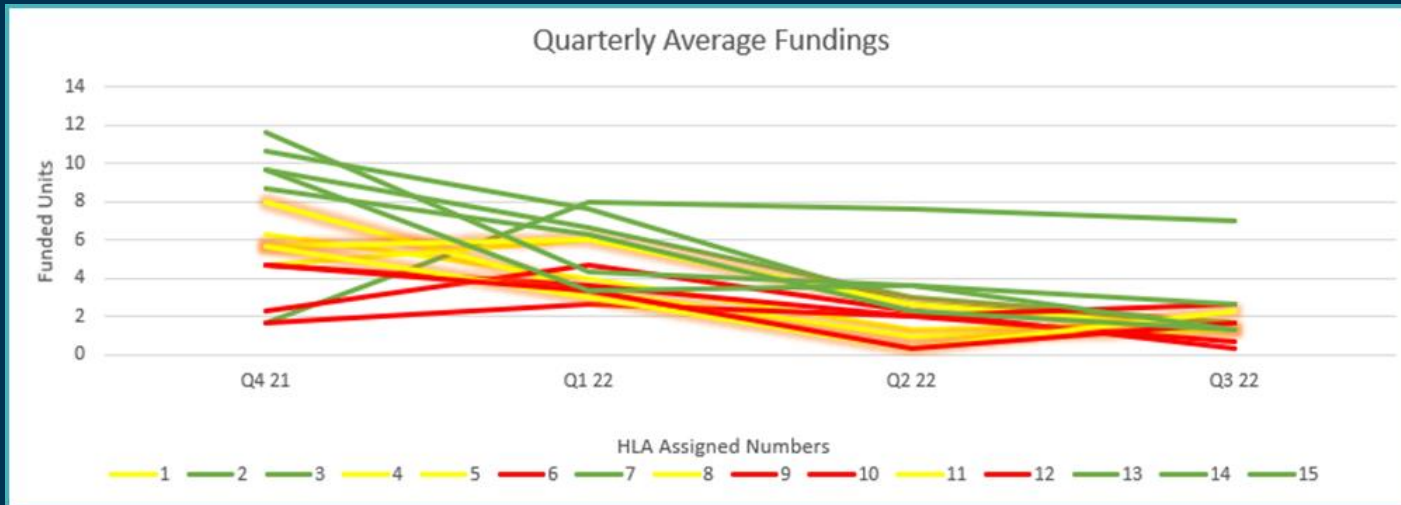


I first plotted funded units on a graph over 12 months.



I then took the quarterly averages of the funded units and plotted them accordingly.

Grouping HLAs



Next, I grouped the HLAs into three categories, High, Medium, and Low and assigned them a group color, plotted their average fundings on a graph.

Grouping HLAs

Low HLA



Med HLA

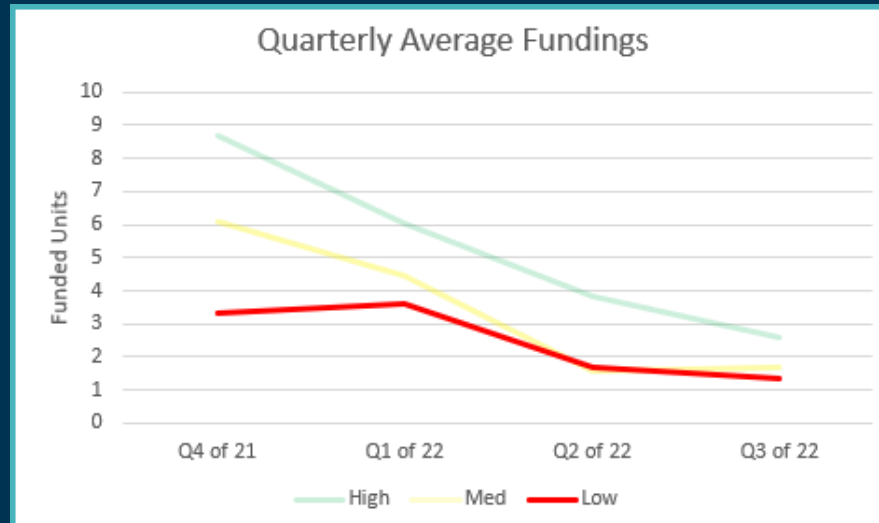


High HLA



Personas

Low HLA



Behaviors



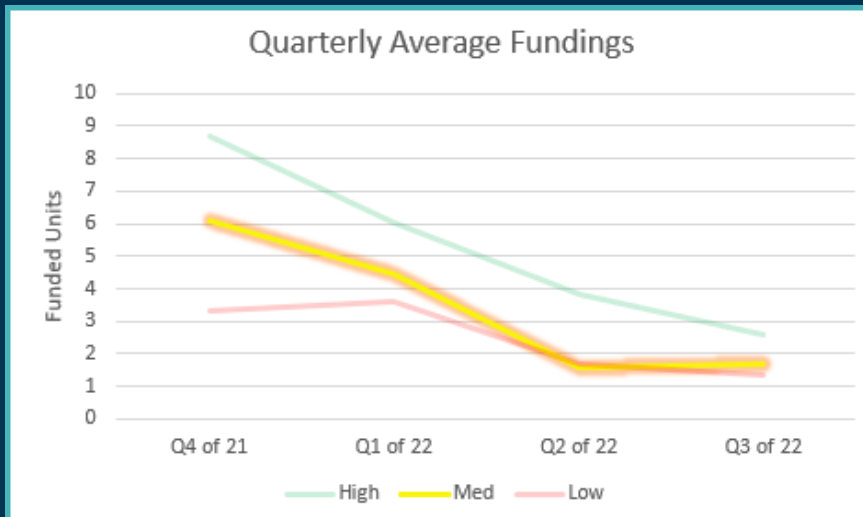
- Calls leads assigned and sent to them
- Does not participate in new strategy brainstorming
- Adverse to pivoting sales strategies in changing environments

Needs

- Reminders to follow up with realtors and leads
- An easy system that does not make them think
- Support and coaching from management

Personas

Med HLA



Behaviors



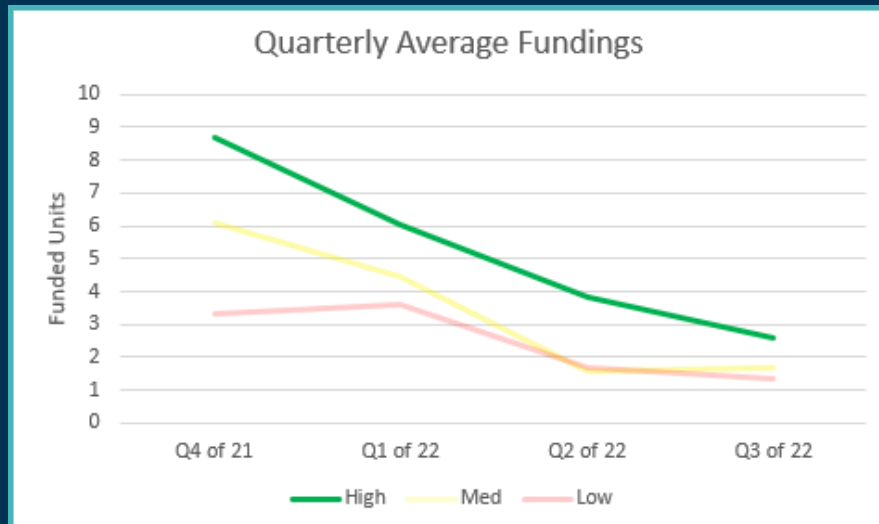
- Call all leads assigned and sent to them
- Practice strategies that have been taught to them for getting more leads
- Don't have the tools to track leads outside of HLCC
- Have trouble pivoting sales strategies after working in a low rate environment for several past years

Needs

- Notice from bankers regarding banker touchpoints
- An easy system that is designed to help them find more opportunities
- Support to identify banker knowledge gaps

Personas

High HLA



Behaviors



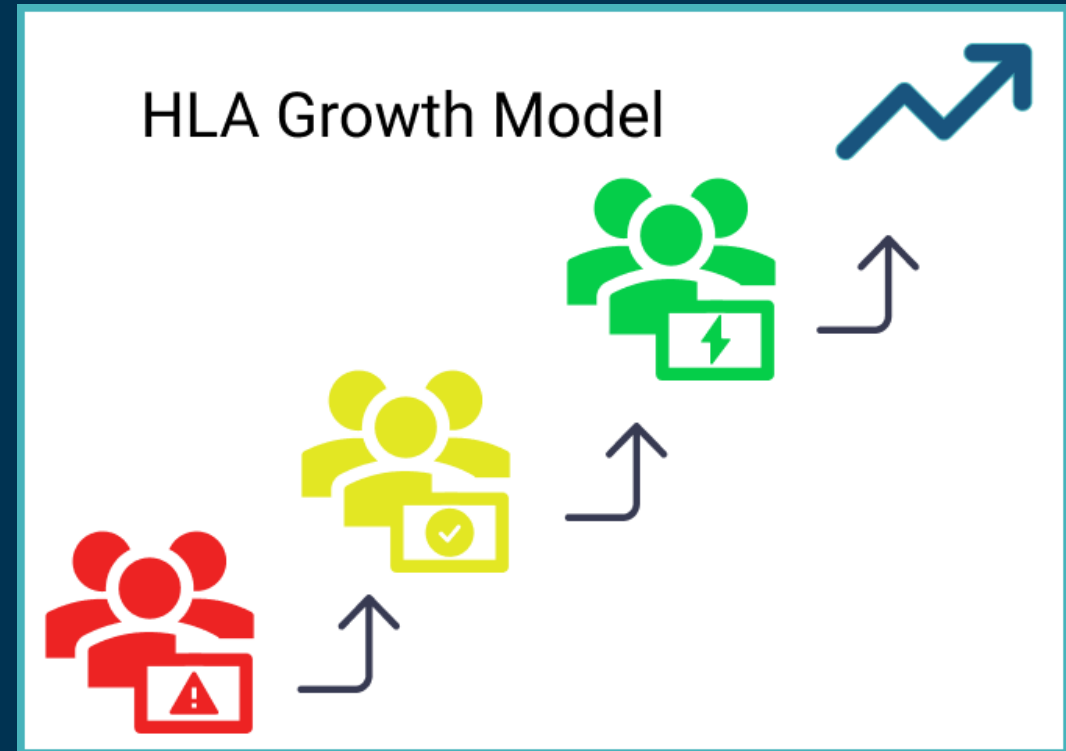
- Goes above and beyond the call strategies in Velocify and makes their own spreadsheets and marketing strategies
- Identifies high, medium and low bankers and develop a growth plan for them
- Habitually engages bankers for more quality leads
- Pivots to and invents new sales strategies in changing environments

Needs

- A way to streamline their activities into one central system
- Ample opportunities to brainstorm new ideas

How Might We...

- Enable all HLAs to jump up one level (low to med, med to high)?
- Assist High HLAs to achieve more than thought possible despite higher rates and lower lead volume?
- Utilize one of our existing systems to support lead capture, retention, and management?





Ideate

Home Lending Client Central

- Currently, the push is for all HLAs to utilize Home Lending Client Central (HLCC, a Salesforce based system) for the management of leads, tasks, and appointments.
- HLAs are expected to use HLCC to complete tasks every day. Those tasks are calling leads from bankers (warm leads), calling Proactive Signal and Doppler leads (cold leads), manage realtors, and send marketing emails to customers in their area.
- **There are things that could be added/replaced to the HLCC home page that would benefit HLAs and help them capture and convert more leads.**

The screenshot displays the Home Lending Client Central (HLCC) home page. The interface is divided into several sections:

- Header:** Includes a search bar and navigation tabs for "All", "Home", and "Quick Links".
- Opportunities Section:** Titled "My New Referral Opportunities", it shows 0 items. Below the title is a table with columns: "Opportuni...", "Age (Time ...", "Created Date", "Opportunit...", "Star Ranking", "Name of Se...", and "Loan Purpose". The table is currently empty, displaying "No items to display."
- Leads Section:** Titled "My New Digital Leads", it shows 0 items. Below the title is a table with columns: "Name", "Created Date", "Lead / Oppo...", "Lead Status", "Product Type", "CMH Status", and "MAX Lead #". The table is currently empty, displaying "No items to display."
- Leads Section:** Titled "My New Marketing Leads", it shows 3+ items. Below the title is a table with columns: "Name", "Created Date", "Lead / Oppo...", "Lead Status", "Product Type", "CMH Status", and "MAX Lead #". The table is currently empty, displaying "No items to display."
- Today's Tasks Section:** Features a calendar icon and the text "Nothing due today. Be a go-getter, and check back soon." with a "View All" link.
- My Meetings (30) Section:** Displays a table of meetings for today at 2:46 PM. The table has columns: "DATE", "START", "ACCOUNT N...", and "SUBJECT".

| DATE | START | ACCOUNT N... | SUBJECT |
|------------|----------|----------------|-----------------|
| 11/04/2022 | 02:30 PM | WALTER E BE... | HLA Schedule... |
| 11/08/2022 | 03:00 PM | JASON L HER... | HLA Schedule... |
| 11/14/2022 | 01:30 PM | DAVID R GON... | HLA Schedule... |

Screenshot from HLCC Home Page

Brainstorming (Crazy Eights)

1.

Updating Closed/
Lost Reasons in
HLCC so they align
with actual closed/
lost reasons

2.

Ability to add realtors
like leads

3.

View comments in
reporting in Velocify

4.

Velocify call
strategy for realtors

5.

Text messages
for marketing

6.

View details when
bankers interact
with customers from
the HLA's
designated
branches

7.

More freedom in
creating reports in
HLCC

8.

Utilize existing
platforms built in to
Salesforce with no/
low code

Enable SMS Messaging

- HLAs get dozens of cold leads every day to call on. AI has identified these leads as someone looking to purchase a new home soon.
- Currently, HLAs are calling these leads with about a 30% answer rate.
- Customers are typically more likely to respond to an SMS message than answer a phone call from an unknown phone number (all HLAs have a corporate NY area code).

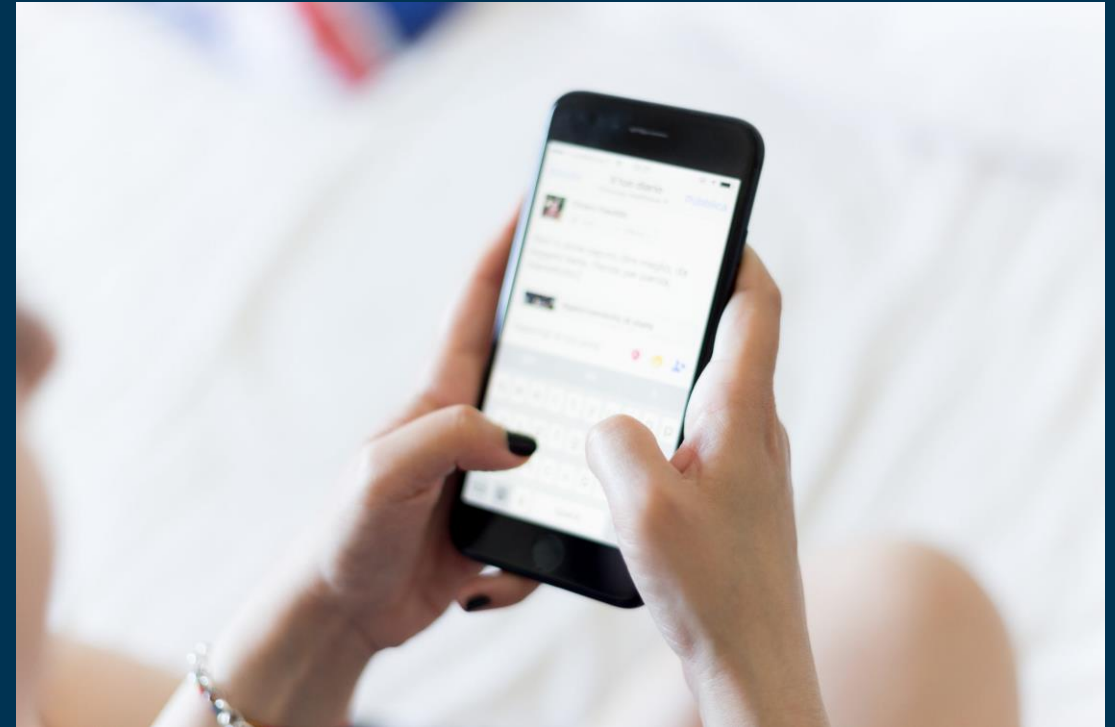
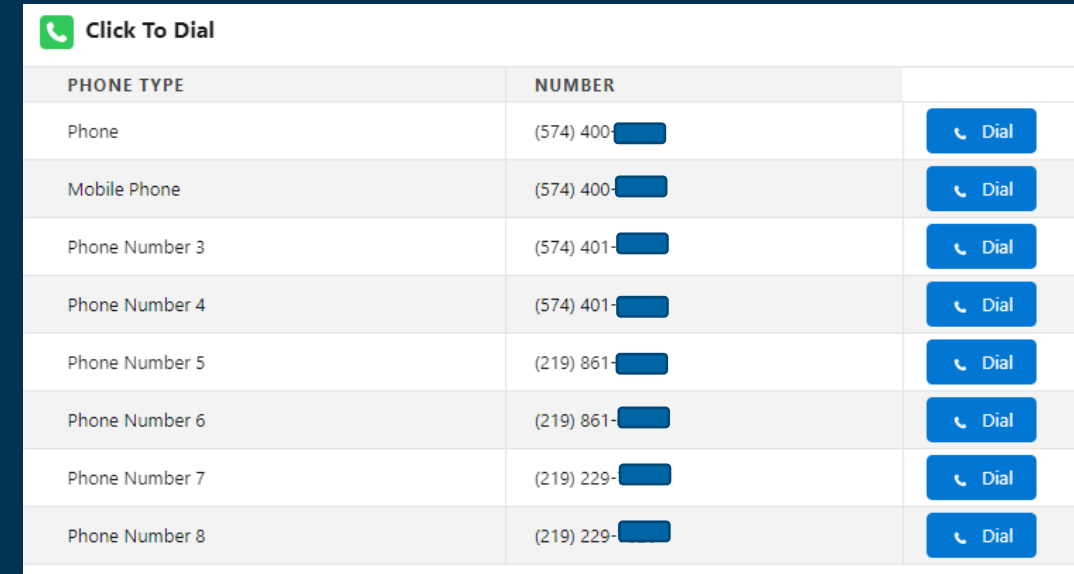


Image taken from www.ijungo.com

Potential Problems for SMS Messaging

- The phone numbers in many leads do not match up to the customer's actual phone number.
- In order to ensure that the message will go to the customer's cell phone, this would need to be fixed.



The screenshot shows a 'Click To Dial' interface with a table of phone numbers. The table has two columns: 'PHONE TYPE' and 'NUMBER'. Each row has a 'Dial' button next to the number. The numbers are partially obscured by redacted boxes.

| PHONE TYPE | NUMBER | |
|----------------|-----------------------|----------------------|
| Phone | (574) 400- [REDACTED] | Dial |
| Mobile Phone | (574) 400- [REDACTED] | Dial |
| Phone Number 3 | (574) 401- [REDACTED] | Dial |
| Phone Number 4 | (574) 401- [REDACTED] | Dial |
| Phone Number 5 | (219) 861- [REDACTED] | Dial |
| Phone Number 6 | (219) 861- [REDACTED] | Dial |
| Phone Number 7 | (219) 229- [REDACTED] | Dial |
| Phone Number 8 | (219) 229- [REDACTED] | Dial |

Image taken from a lead in HLCC for one customer

Example

The following screens were taken from the same customer in HLCC. The phone number marked as mobile in the Client Info Screen is the correct cell number.


When viewing the lead information however, three new numbers come up, one is even marked as a 'mobile phone', however it is typically a disconnected phone number or sometimes a business phone number for the customer's employer.

We would need to pull directly from the Client Info screen to have a successful SMS message sent, or we would have to change the lead screen to mimic the real phone numbers.


Client Info Screen

Account Information


Account Owner

 [Home Lending Support](#)

Account Name


STEFANO 

Time Zone



Best Time to Contact

No Preference

Preferred Method of Contact 


Please Choose One

Language Preference

English

Home Phone


Mobile

(415) 987-









Work Phone

Work Phone Ext

International Phone

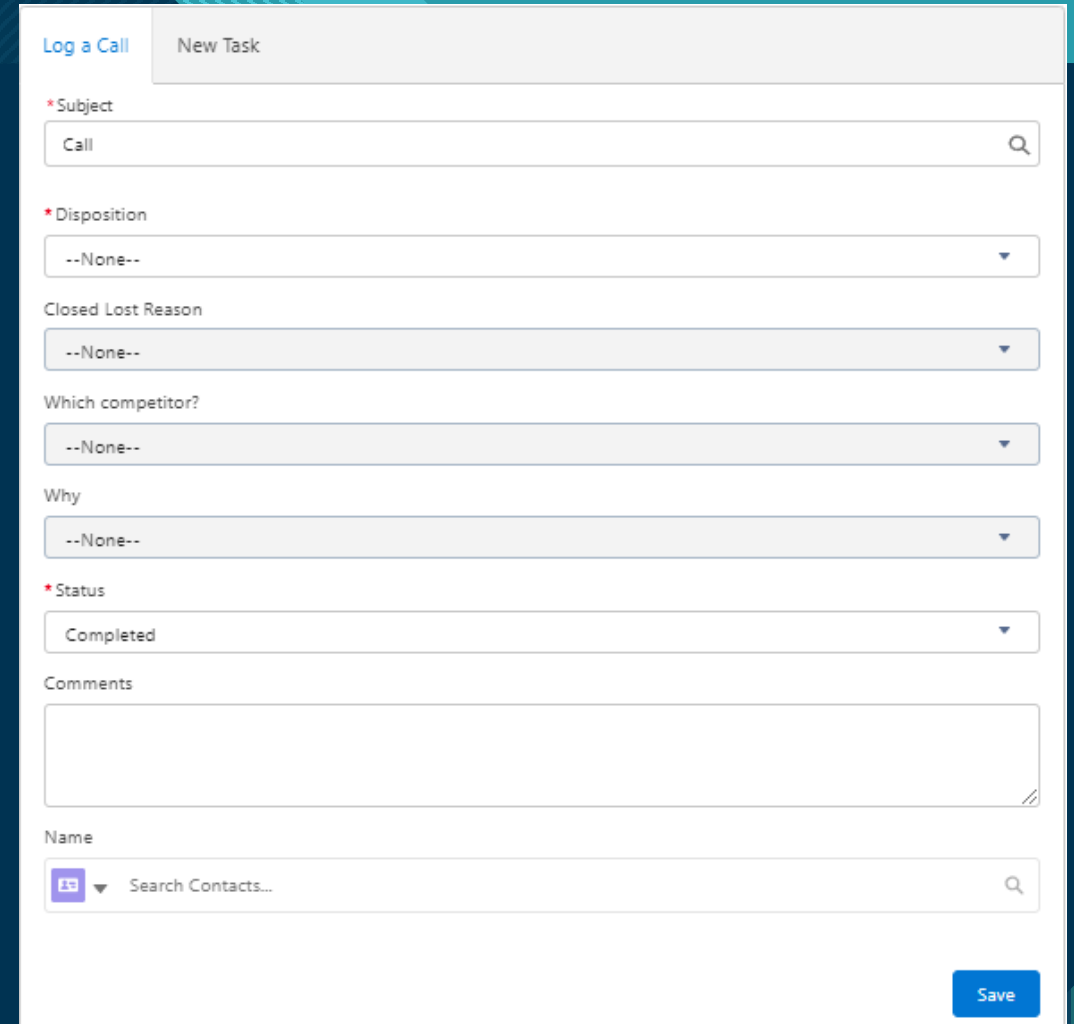


Lead Screen

| Click To Dial | | |
|----------------|--|--|
| PHONE TYPE | NUMBER | |
| Phone | (415) 431-  |  Dial |
| Mobile Phone | (415) 814-  |  Dial |
| Phone Number 3 | (415) 826-  |  Dial |
| Phone Number 4 | (415) 987-  |  Dial |

Realigning Closed/Lost Reason

- HLAs can create reports and view the status and possible reason why the lead was closed/lost.
- Some of the reasons are unclear or missing.
- Due to attrition, about 50% of bankers sitting in the branch are new. They are the ones that find opportunities and often are the ones in first contact with the customer.
- By changing some of the options, HLAs could use the data to analyze skill gaps in banker knowledge and address them.



The screenshot shows a web form titled "Log a Call" with a "New Task" tab. The form contains several fields:

- *Subject:** A text input field with the value "Call".
- *Disposition:** A dropdown menu with the value "--None--".
- Closed Lost Reason:** A dropdown menu with the value "--None--".
- Which competitor?:** A dropdown menu with the value "--None--".
- Why:** A dropdown menu with the value "--None--".
- *Status:** A dropdown menu with the value "Completed".
- Comments:** A large text area for notes.
- Name:** A dropdown menu with a search icon and the text "Search Contacts...".

A blue "Save" button is located at the bottom right of the form.

Screenshot from HLCC

Before and After

| | |
|---|--|
| | Closed/Lost Reason: |
| | Lost to Competitor |
| | Already Purchased |
| | Collateral Not Supported |
| | Do Not Solicit |
| ? | Do Not Call F&F |
| | Duplicate Lead |
| ? | Lost to Outside Referral |
| | No Right Party Contact Achieved |
| | Not Interested |
| | Product Not Available: LTV/CLTV Exceeds Guidelines |
| ? | Product Not Available: JPMA |
| | Product Not Available: Other |
| | Quick Close Not Approved |
| | Rate Not Competitive |
| | Rate Not Competitive: Unable to Match |
| | Refinance Not in Customer's Best Interest |
| | Unresponsive |
| | Renting Longer than 12 Months |
| | Purchase Postponed |
| | No Longer Relocating |



| |
|---|
| Closed/Lost Reason: |
| Lost to Competitor |
| Already Purchased |
| Collateral Not Supported |
| Do Not Solicit |
| Lost to Another Chase HLA |
| Duplicate Lead |
| No Right Party Contact Achieved |
| Not Interested |
| Product Not Available: Credit Score |
| Product Not Available: Insufficient Seasoning for Derogatory Credit |
| Product Not Available: Only Wants a HELOC |
| Product Not Available: LTV/CLTV Exceeds Guidelines |
| Product Not Available: Other |
| Quick Close Not Approved |
| Rate Not Competitive |
| Rate Not Competitive: Unable to Match |
| Refinance Not in Customer's Best Interest |
| Unresponsive |
| Renting Longer than 12 Months |
| Purchase Postponed |
| No Longer Relocating |

Velocify Call Strategy for Realtors

- It has been mentioned during a Sales Strategy Meeting that HLAs across the board are forgetting to check in with the realtors of customers who are currently shopping for a home.
- HLAs currently utilize Velocify in Salesforce to manage warm leads from bankers.
- This same concept can also be applied to realtors.

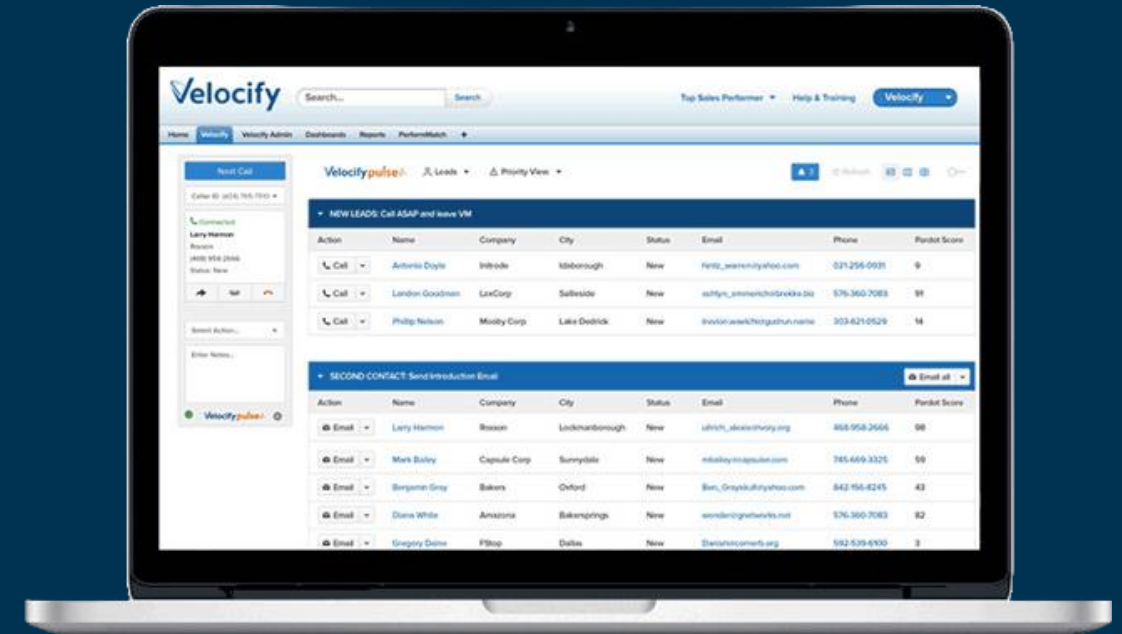


Image taken from appexchange.salesforce.com

Mockups

SMS Marketing System

- Since all the proposed solutions can easily be implemented with no/low code on Salesforce, I decided to only mockup the SMS Marketing System because it provides solutions to multiple issues.
- By incorporating it into HLCC, this system can pull from the HLAs client base and can easily plug in the customer's information to complete the SMS templates.

Proposed SMS Templates

- Proactive Signal Lead
- Touchpoint Trigger
- Referral Oppty No RPC
- New Digital Application

By turning the Marketing Cloud Emails into SMS Templates, the possibilities are endless!

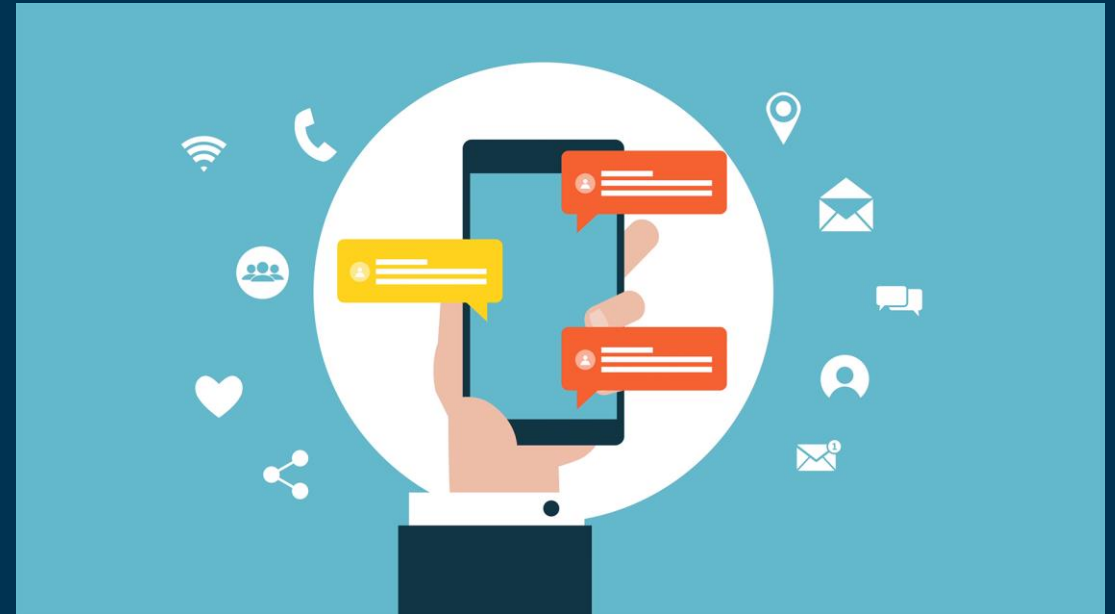


Image taken from www.thinq.com

SMS Mockups

Messages

Draft SMS +

New Messages 3

Message History

Select Recipient

Select Message Type

Messages

Draft SMS +

New Messages 3

Message History

Susan Ross

Touchpoint Trigger

Hello **Susan**, my name is Emma, and I am your dedicated Home Lending Advisor for the **Hesperia** ABC Branch. It looks like you just **upgraded to Private Client**, congrats! If you have any questions about home lending, please don't hesitate to text back or give me a call at 555-555-4800.

Send

Messages

Draft SMS +

New Messages 3

Message History

George Costanza

Freeform

Hello George, did you have a chance to drop your application package off at the branch?

Send

Messages

Draft SMS +

New Messages 3

Message History

Elaine Benes

Referral Oppty No RPC

Hello **Elaine**, my name is Emma, and I am your dedicated Home Lending Advisor for the **Hesperia** ABC Branch. Your banker, **Juan** told me you were interested in **purchasing a new home**. When would be a good time to give you a call?

Send

Messages

Draft SMS +

New Messages 3

Message History

Jerry Seinfeld

New Digital Application

Hello **Jerry**, my name is Emma, and I'm the Home Lending Advisor for the **Hesperia** ABC Branch. I see that you have recently filled out an application for refinancing your property. When would be a good time to give you a call?

Send

Messages

Draft SMS +

New Messages 3

Message History

Kramer Nolastname

Proactive Signal Lead

Hello **Kramer**, my name is Emma, and I'm the Home Lending Advisor for the **Hesperia** ABC Branch. If you have any questions regarding your existing mortgage or are looking to purchase a new home, please let me know, I am happy to assist.

Type YES if you would like to connect. Type STOP to opt out.

Send

Proposed HLCC Redesign Created in Figma

HL Client Central C... Home

Opportunities
My New Referral Opportunities

11 items • Sorted by Opportunity Name • Filtered by My team's opportunities - Opportunity Type, Opportunity Record Type, Stage • Updated a few seconds ago

Search this list...

| Opportunity Na... | Age (Time Open) | Created Date | Opportunity Type | Star Ranking | Name of Sender | Loan Purpose |
|----------------------|-----------------|--------------|------------------|--------------|----------------|--------------|
| No items to display. | | | | | | |

Opportunities
Velocify Call Strategy

3 items • Sorted by priority

Customer Realtor

Search this list...

| Actions | Max Lead # | Opportunity Type | Name | Cell Phone | Email | Product Type | HLCC Stage |
|---------|------------|----------------------|---------------|------------|-------|--------------|------------------------|
| Call | | Consumer Bank Ref... | Jasper Moul | (530) 743 | | Purchase | Opportunity Identified |
| Call | | Consumer Bank Ref... | Kiley Jeffers | (775) 297 | | Purchase | Contact Made |

Leads
My New Marketing Leads

3 items • Sorted by Expiration Date • Filtered by My leads - Lead / Opportunity Source, Lead Status • Updated a few seconds ago

Search this list...

| Name | Client Account | Unread B... | Phone | Callable | Created Date | Lead Type | Expiratio... |
|--------------|----------------|-------------|-----------|----------|-------------------|------------------|--------------|
| Beth Mab | BETH MAB | ✓ | (530) 743 | ✓ | 11/4/2022 7:24 AM | Proactive signal | 11/8/2022 |
| HECTOR ROMKE | HECTOR ROMKE | ✓ | (775) 297 | ✓ | 11/4/2022 7:24 AM | Proactive signal | 11/8/2022 |
| April Ghost | APRIL GHOST | ✓ | (916) 840 | ✓ | 11/4/2022 7:25 AM | Proactive signal | 11/8/2022 |

HOME LENDING CLIENT CENTRAL RESOURCE CENTER

SMS Messages (3 New)

New Messages 2 Draft SMS

View all

| RECEIVED | NAME | MESSAGE |
|-----------|-----------------|--|
| Today | RODRIGO REYES | Yes, please give me a call so we can discuss this. |
| Today | MICHELE MICKELA | Please give me a call when you can! |
| Today | DORIS WILLIAMS | No thank you. |
| 11/4/2022 | MONICA SANDOVAL | You can call me after 3pm on Friday |

My Meetings (31)

As of Today at 3:58 PM

| DATE | START | ACCOUNT NAME | COMMENTS |
|------------|----------|------------------|------------------------|
| 11/07/2022 | 02:00 PM | PAUL J HAMS | Need to call sister... |
| 11/08/2022 | 03:00 PM | JASON L HERBERT | Call to check in wi... |
| 11/10/2022 | 02:30 PM | WALTER E BATH... | Customer unresp... |
| 11/14/2022 | 01:30 PM | DAVID R GONTH | Might be ready to... |
| 11/15/2022 | 01:00 PM | JACOB A HAVEN | Needs a call in th... |
| 11/16/2022 | 10:00 AM | DAISY GAST | Unresponsive, try... |
| 11/28/2022 | 01:00 PM | SARAH CHILD | Unresponsive, try... |

Before and After



My New Referral Opportunities
0 items • Sorted by Opportunity Name • Filtered by My team's opportunities • Opportunity Type, Opportunity Record Type, Stage • Updated a few seconds ago

My New Digital Leads
0 items • Sorted by Name • Filtered by My leads • Lead / Opportunity Source, Lead Status, Omni Ready for Reassignment • Updated a few seconds ago

My New Marketing Leads
3 items • Sorted by Expiration Date • Filtered by My leads • Lead / Opportunity Source, Lead Status • Updated a few seconds ago

| Name | Client Account | Unread B... | Phone | Callable | Created Date | Lead Type | Expiration... |
|--------------|----------------|-------------|-----------|----------|-------------------|------------------|---------------|
| Beth Mab | BETH MAB | ✓ | (530) 743 | ✓ | 11/4/2022 7:24 AM | Proactive signal | 11/8/2022 |
| HECTOR ROMKE | HECTOR ROMKE | ✓ | (775) 297 | ✓ | 11/4/2022 7:24 AM | Proactive signal | 11/8/2022 |
| April Ghost | APRIL GHOST | ✓ | (916) 845 | ✓ | 11/4/2022 7:25 AM | Proactive signal | 11/8/2022 |

My Meetings (31)
As of Today at 3:58 PM

| DATE | START | ACCOUNT NAME | SUBJECT |
|------------|----------|------------------|----------------------|
| 11/07/2022 | 02:00 PM | PAUL J HAMIS | HLA Scheduled (Ph... |
| 11/08/2022 | 03:00 PM | JASON L HERBERT | HLA Scheduled (Ph... |
| 11/10/2022 | 12:30 PM | WALTER E BATH... | HLA Scheduled (Ph... |
| 11/14/2022 | 01:30 PM | DAVID R GONTH | HLA Scheduled (Ph... |
| 11/15/2022 | 01:00 PM | JACOB A HAVEN | HLA Scheduled (Ph... |
| 11/16/2022 | 10:00 AM | DAISY GAST | HLA Scheduled (Ph... |
| 11/23/2022 | 01:00 PM | SARAH CHLD | HLA Scheduled (Ph... |

My New Referral Opportunities
0 items • Sorted by Opportunity Name • Filtered by My team's opportunities • Opportunity Type, Opportunity Record Type, Stage • Updated a few seconds ago

Velocity Call Strategy
1 items • Sorted by priority

| Actions | Max Lead # | Opportunity Type | Name | Cell Phone | Email | Product Type | HLCC Stage |
|---------|------------|----------------------|---------------|------------|-------|--------------|------------------------|
| Call | 1 | Consumer Bank Ref... | Jasper Moui | (530) 743 | | Purchase | Opportunity Identified |
| Call | 1 | Consumer Bank Ref... | Kiley Jeffers | (775) 297 | | Purchase | Contact Made |

My New Marketing Leads
3 items • Sorted by Expiration Date • Filtered by My leads • Lead / Opportunity Source, Lead Status • Updated a few seconds ago

| Name | Client Account | Unread B... | Phone | Callable | Created Date | Lead Type | Expiration... |
|--------------|----------------|-------------|-----------|----------|-------------------|------------------|---------------|
| Beth Mab | BETH MAB | ✓ | (530) 743 | ✓ | 11/4/2022 7:24 AM | Proactive signal | 11/8/2022 |
| HECTOR ROMKE | HECTOR ROMKE | ✓ | (775) 297 | ✓ | 11/4/2022 7:24 AM | Proactive signal | 11/8/2022 |
| April Ghost | APRIL GHOST | ✓ | (916) 845 | ✓ | 11/4/2022 7:25 AM | Proactive signal | 11/8/2022 |

SMS Messages (3 New)
New Messages • Draft SMS

| RECEIVED | NAME | MESSAGE |
|-----------|-----------------|--|
| Today | RODRIGO REYES | Yes, please give me a call so we can discuss this. |
| Today | MICHELE MICKELA | Please give me a call when you can! |
| Today | DORIS WILLIAMS | No thank you. |
| 11/4/2022 | MONICA SANDOZ | You can call me after 3pm on Friday |

My Meetings (31)
As of Today at 2:58 PM

| DATE | START | ACCOUNT NAME | COMMENTS |
|------------|----------|------------------|------------------------|
| 11/07/2022 | 02:00 PM | PAUL J HAMIS | Need to call sister... |
| 11/08/2022 | 03:00 PM | JASON L HERBERT | Call to check in w... |
| 11/10/2022 | 02:30 PM | WALTER E BATH... | Customer unresp... |
| 11/14/2022 | 01:30 PM | DAVID R GONTH | Might be ready to... |
| 11/15/2022 | 01:00 PM | JACOB A HAVEN | Needs a call in th... |
| 11/16/2022 | 10:00 AM | DAISY GAST | Unresponsive, try... |
| 11/23/2022 | 01:00 PM | SARAH CHLD | |

I took some of the empty space that typically doesn't have useful information in it and added a space For the Velocity Call Strategy (with a toggle for realtor call strategy), SMS Messages, and added a spot to see comments in the meetings.



Conclusion

Conclusion

- As a Branch HLA it was important to me to find solutions to the biggest problems we face.
- Though I was able to observe patterns and behaviors in my peers to gather data, I would have preferred to do surveys and interviews to gather more information that I may be missing.
- By utilizing the existing Salesforce platforms in HLCC, we can easily convert leads at a higher rate, identify knowledge gaps in the new bankers, and give support to all three Personas. In doing this we will be able to continue funding units (the bottom line) despite the tough economic times.



Image taken from www.vecteezy.com

Meeting the Persona's Needs

1.

Updating Closed/
Lost Reasons in
HLCC so they align
with actual closed/
lost reasons



2.

Ability to add realtors
like leads



3.

View comments in
reporting in Velocify



4.

Velocify call
strategy for realtors



5.

Text messages
for marketing



6.

View details when
bankers interact
with customers from
the HLA's
designated
branches



7.

More freedom in
creating reports in
HLCC



8.

Utilize existing
platforms built in to
Salesforce with no/
low code



Behaviors



- Calls leads assigned and sent to them
- Does not participate in new strategy brainstorming
- Adverse to pivoting sales strategies in changing environments

Needs

- Reminders to follow up with realtors and leads
- An easy system that does not make them think
- Support and coaching from management

Behaviors



- Call all leads assigned and sent to them
- Practice strategies that have been taught to them for getting more leads
- Don't have the tools to track leads outside of HLCC
- Have trouble pivoting sales strategies after working in a low rate environment for several past years

Needs

- Notice from bankers regarding banker touchpoints
- An easy system that is designed to help them find more opportunities
- Support to identify banker knowledge gaps

Behaviors



- Goes above and beyond the call strategies in Velocify and makes their own spreadsheets and marketing strategies
- Identifies high, medium and low bankers and develop a growth plan for them
- Habitually engages bankers for more quality leads
- Pivots to and invents new sales strategies in changing environments

Needs

- A way to streamline their activities into one central system
- Ample opportunities to brainstorm new ideas



Thank You

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