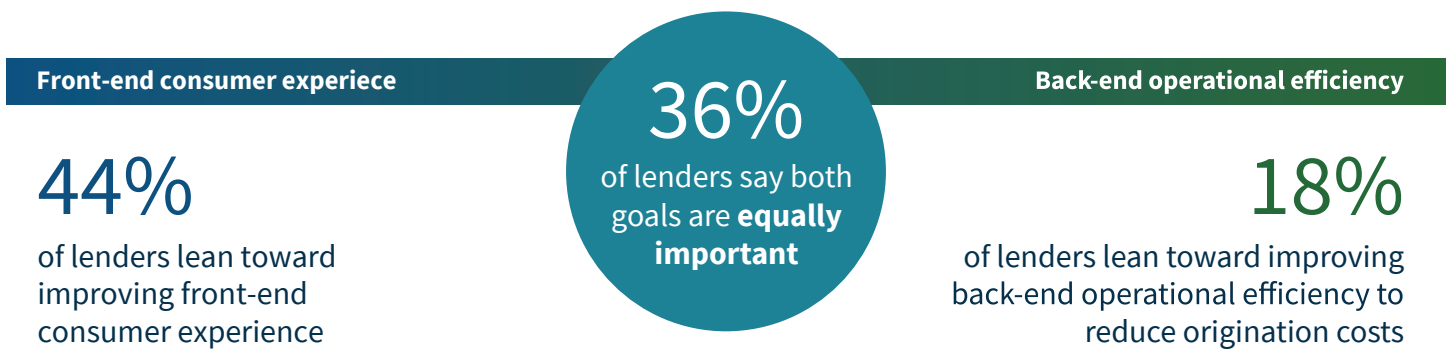




## Lenders share experiences with digital transformation investments

As part of our quarterly **Mortgage Lender Sentiment Survey®**, our economists surveyed senior mortgage executives to better understand their lending institutions' digital transformation efforts. Among their findings: More lenders lean toward improving the front-end customer experience than back-end operational efficiency, with most lenders also reporting a higher success rate with their front-end digital transformation efforts.

### Goals for Digital Transformation Efforts



### Transformation Success Rates\*



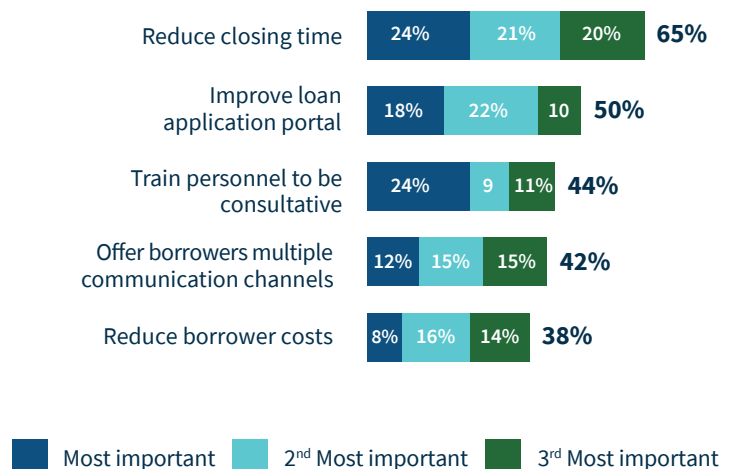
**87%**  
front-end consumer experience



**69%**  
back-end operational efficiency

\* Percentage of lenders who say the efforts have been somewhat or very successful.

### Top 5 Focuses of Improving the Front-End Experience



Hear more from **our research team**, or read the **full findings of our Survey**.

Led by Senior Vice President and Chief Economist Doug Duncan, our **Economic & Strategic Research (ESR) Group** studies current data, analyzes historical and emerging trends, and conducts surveys of consumer and mortgage lender groups to provide forecasts and analyses on the economy, housing, and mortgage markets.