

Guide: Marketing Automation (MA) in the application process

What is Marketing Automation (MA) in our application process?

Marketing Automation (MA) refers to the use of automated communication flows to enhance the customer experience and streamline processes during the application journey. For our partners, this means branded, professional, and seamless communication that reflects their identity while delivering clarity and efficiency to customers.

Purpose of MA in the application process

1. **Keep customers informed:**
 - Ensure customers are always updated on the status of their application.
 - Provide timely notifications about required actions and next steps.
 2. **Enhance user satisfaction:**
 - Transparent communication reduces uncertainty and builds trust.
 - Clear updates make the process feel smoother and more engaging.
 3. **Drive conversions:**
 - Prompt reminders and updates encourage customers to complete necessary actions, such as signing agreements.
 - Optimize the application journey to reduce drop-offs.
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Tools we use

- **HubSpot CRM:** All MA emails are sent through HubSpot, ensuring professional and branded communication tailored to the partner's marketing style.
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How we optimize MA flows

To avoid overwhelming customers, we focus on:

- Sending a minimal number of emails.
- Customizing communication based on customer actions during the application process.

We use **two distinct flows** depending on whether the customer signs their agreement within 30 minutes or not:

1. Flow for customers who sign the agreement within 30 minutes

- **Email 1:** Confirmation of received application and notification that their credit decision is being processed.
 - **Email 2:** Update on the credit decision (approved/rejected) and notification that funds are being disbursed if the agreement is approved.
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2. Flow for customers who do not sign the agreement within 30 minutes

- **Email 1:** Reminder about the missing signature, along with an update on their credit decision.
- **Email 2:** Follow-up update on the credit decision (approved/rejected) and an additional reminder about the missing signature, if applicable.

If the customer signs the agreement after receiving these reminders:

- **Email 3:** Confirmation of the signed agreement and notification that funds are being disbursed.
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Key features of all MA emails

1. **Customer portal access:** Every email reminds customers that they can view detailed information about their application in the portal, ensuring transparency and convenience.
 2. **Branded communication:** All emails are fully branded to match the partner's identity, maintaining consistency in tone, style, and design.
 3. **Action-oriented messaging:** Clear and concise language guides customers on the next steps they need to take.
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Why Marketing Automation matters

- **Improves customer experience:** Keeps customers informed and engaged throughout the process.
- **Strengthens brand trust:** Professional, branded communication builds credibility and loyalty.
- **Drives better outcomes:** Ensures more completed applications and fewer drop-offs through timely reminders and updates.

By leveraging MA, we ensure your customers receive a seamless and supportive experience from start to finish. Let us know if you'd like to explore additional customizations or insights into how these flows can be tailored further to your needs.

