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First Hawaiian Bank: Boosting Revenue and Reducing Risk with AI in Loan Decisioning

Winner of the 2025 Celent Model Bank Award for
AI-augmented Retail Lending

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Curtis Wagner
Head of Client Engagement
Zest AI

As AI adoption in financial services continues to accelerate and evolve at a rapid pace, it's important to recognize where it is making a meaningful impact: not only to an institution's bottom line, but also to the people they serve.

It's inspiring to see First Hawaiian Bank (FHB) recognized by Celent for their dedication to innovation and for being diligent, intentional, and resourceful in their strategy. While they chose to partner with Zest AI for our AI-automated underwriting solution, their outcomes were due to their deep understanding of the challenges they were solving and a commitment to changing the status quo.

The FHB team was methodical in assessing their approach to solving for lending growth and inefficiencies. The traditional ways of underwriting did not serve FHB's diverse client base and hampered the bank's ability to scale effectively. The path forward to unlock access to credit for more of the community was to clearly establish the goals they needed to achieve the metrics that defined success, and ensure the entire organization was aligned on the transformation that was needed.

In working with hundreds of institutions of all sizes, the critical components I see for successfully using AI in the lending process lie in identifying the right metrics to target, providing the right data to build it, and being an active participant in the process. AI opens up greater opportunity and ultimately, longevity for banks, but it will always require humans to enable its full potential.

Since 2009, Zest AI has been innovating and perfecting AI lending technology. A pioneer in the field, serving more than \$5.6T in assets with over 600 active models, Zest AI is helping FIs build thriving lending ecosystems with purpose-built AI solutions.

If you want to learn more about how Zest AI can support your institution's AI lending evolution across underwriting, fraud detection, and lending intelligence, visit us at zest.ai or email hello@zest.ai.

Case Study at a Glance

First Hawaiian Bank (FHB) created an AI-augmented automated loan origination and decisioning system that enables it to expand the scorable population, lend to underserved customer segments, increase automated underwriting rates, and increase loan approval rates, while effectively managing credit risk.

Financial institution	 First Hawaiian Bank
Initiative	Boosting Revenue and Reducing Risk with AI in Loan Decisioning
Synopsis	First Hawaiian Bank increased loan growth and gained operating efficiency while expanding addressable markets in consumer lending by implementing AI-based, automated underwriting. A custom credit model—coupled with process redesign to maximize its impact—improved customer experience, expanded approvals in previously un-scorable/credit invisible populations, and improved risk management.
Timelines	• March 2023 – Development: vendor contracting, project planning, data requirements and collection, custom AI modeling • June 2023: Model finalization (deploy, test, and refine), integration to loan origination system (LOS), final testing, and management sign-off • October 2023: AI-automated decisioning went live, post-production monitoring, and performance evaluation • February 2024: Initial quarterly business review (FHB, Zest AI) • October 2024: Annual and quarterly business review
Key benefits	• Increased approval rates to 65%, up 35% in year one • Previously un-scorable applicants are 36% of increased approvals • Increased instant decisioning (for both approved and declined loan applications) thirteenfold during the first year (through September 2024)
Vendor partners	   

Sources: First Hawaiian Bank, Celent Analysis

Celent Perspective

Implementing artificial intelligence/machine learning (AI/ML) in lending is imperative for all financial institutions but also an uncharted path for most. The journey to achieving augmented loan underwriting requires enhanced data management, new modeling and model management expertise, lending system modifications, new policy guidelines, and adherence to emerging compliance requirements. However, the destination has many rewards: credit box expansion to reach new customer segments, a larger addressable market, refined loan pricing, and improved default prediction and lower delinquency rates.

In a major digital transformation project for retail lending, First Hawaiian Bank implemented a new AI/ML loan scoring model and custom data to bring more loan applicants into its approvable credit box. This automated underwriting system drove loan growth and gained operating efficiency by dramatically reducing manual underwriting. Deploying a custom credit model, coupled with process redesign to integrate it with the Bank's loan origination system, increased FHB loan application approvals in previously un-scorable populations.

First Hawaiian Bank:

- Is one of the first regional banks in the US to build an AI/ML automated loan underwriting platform for consumer lending that expands its addressable market and originations.
- Implemented the platform for credit card underwriting to test the model with a lower balance loan product attractive to a broad customer segment.
- Created an on-premises data lake to manage expanded customer, transaction, and product data. FHB is now building a cloud-based data storage capability on Snowflake integrated with its cloud-based AI/ML models.
- Automated the underwriting of 95% of credit card applications not otherwise reviewed for Fraud, OFAC, or other high-risk characteristics and increased loan approval rates to 65%.
- Is developing AI/ML models for consumer loans, consumer lines of credit, and indirect auto loan products that are planned to launch in 2025.

Detailed Description

First Hawaiian Bank (FHB or “the Bank”), founded in 1858, is Hawaii’s oldest and largest financial institution. The bank has 48 branches throughout Hawaii, three in Guam, and one in Saipan, serving one of the most demographically diverse regions in the United States. Like in many areas of the U.S., a significant number of applicants face challenges to accessing credit products due to having no credit file or a limited ‘thin’ credit file.

Table 1: First Hawaiian Bank Snapshot

Year Founded	1858
Headquarters	Honolulu, Hawaii
Geographic Presence	Pacific Ocean islands (Hawaii, Guam, Saipan)
Employees	2,019 (12/31/24)
Other Key Metrics	- Assets: \$23.8 billion (12/31/24) - Branches: 52 (Hawaii, 48; Guam, 3; Saipan, 1)
Solution Providers	- AI/ML modeling: Zest AI - Loan origination system: MeridianLink - Public cloud hosting: Amazon Web Services (AWS)

Source: First Hawaiian Bank. Note: data as of December 31, 2024

As the sole local bank issuer of credit cards, First Hawaiian Bank is the market leader in Hawaii, Guam, and Saipan. However, because the Bank maintains a conservative credit risk profile, it has historically been limited in its ability to approve applicants due to the limitations of legacy tools and corresponding underwriting methodology. By increasing approval rates 35% without a deterioration in credit quality, this initiative enabled the Bank to reach more people while remaining within its risk appetite and ultimately better serving its constituents without placing depositors or shareholders at increased risk.

Opportunity

Reliance on traditional credit bureau scoring methods and manual end-to-end applicant processes did not support sustainable loan growth in terms of scalability or risk measurement accuracy. FHB led with the data-rich, AI/ML-underwritten consumer credit card product as a test case to provide inclusive, automated loan underwriting. The new AI-driven process transformed the historically opaque and manual underwriting process into a largely automated, score-based decision. This initiative is the first

major leg of multiple initiatives to re-engineer FHB customers' end-to-end loan origination experience, from loan application intake, know-your-customer (KYC) fraud checks, underwriting, approval, to loan booking.

The top challenges that FHB looked to address included:

- **Legacy scoring model:** FHB's standard licensed credit bureau score was a legacy version originally launched in 2004 and focused on mortgage lending. FHB found that it could not make accurate card credit decisions based on score alone and began to rely heavily on the manual analysis of credit report data to make decisions.
- **Traditional model limitations:** To control for limitations in its legacy credit bureau model, FHB applied additional underwriting policy controls as pass/fail criteria, such as excluding customers with bankruptcies or delinquencies. Manual analysis was restrictive as only one control failure could trigger a loan application decline, regardless of the trend of the total customer credit file.
- **Dependence on manual processes:** Without an updated scoring methodology, underwriters manually examined virtually all applications, with an "instant" decisioning rate of under 10%.
- **Restricted lending growth:** The lack of custom models to address the geographically and demographically diverse Hawaii and Oceania populations and the aged legacy scoring model led to loan application approval rates under 40%.
- **Model development resource constraints:** FHB's internal data science team estimated that building an in-house custom scoring model would take 18–24 months, would have "blind spots" from utilizing bank-only data, and would delay the execution of competing FHB business and technology priorities.

FHB decided that AI/ML models were the best path to improve the accuracy of credit risk scoring and underwriting, with additional non-FHB elements to increase automation by reducing additional underwriting policy controls. The models and processing technology solution needed to be accurate, efficient, and compliant while requiring little to no in-house IT staff support.

FHB estimated that expanding access to previously un-scorable credit card applicants could drive a 20% to 50% increase in credit application approval rates without requiring the bank to accept additional credit risk. In addition, process automation would reduce manual processing. The Consumer Products Division sponsored the initiative to support a strategy for the lending business to scale efficiently as credit applications increased by reducing manual loan underwriting dependencies.

Solution

First Hawaiian Bank decided to partner, not build, an AI/ML credit model analytics and decisioning system. It then integrated the model with its loan origination system.

Solution Partners

FHB partnered with **Zest AI**, a pioneer in AI lending technology since 2009, to develop a custom underwriting solution for the credit card portfolio (the "Consumer Credit Cards model"). Zest AI holds over 50 patents issued and pending and has a strong relationship with US regulators. By partnering with Zest AI, the Bank mitigated potential AI project pitfalls of optimizing for the wrong metrics, insufficient data to support model training, and the requirement to commit a data scientist team for at least a year.

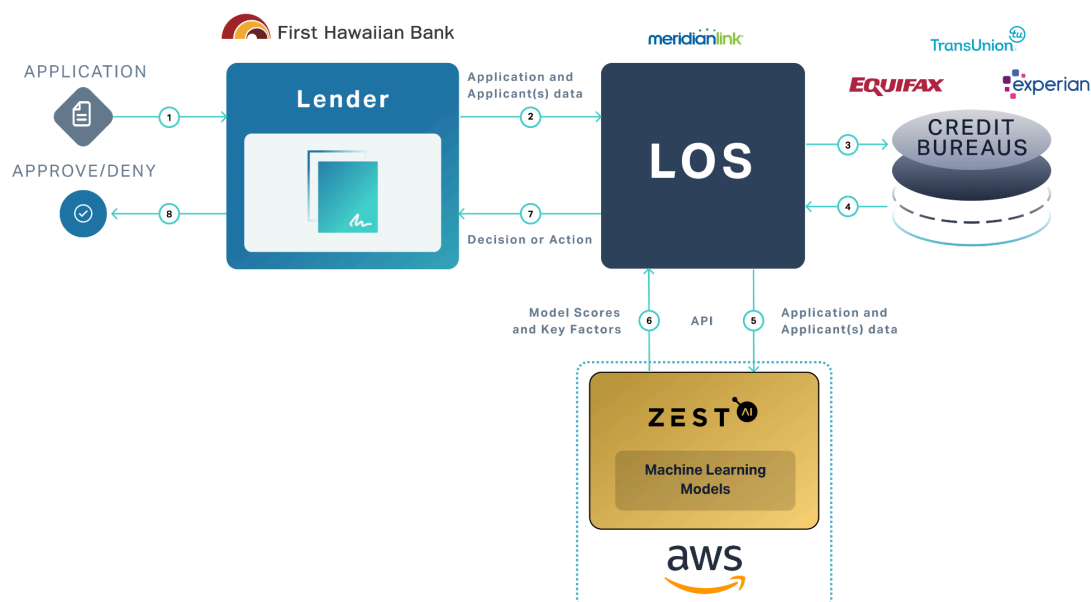
Zest AI provided the AI-automated underwriting solution, professional services, additional data, and modeling expertise. They developed a machine learning model using tens of millions of data points derived from almost half a million borrowers and credit bureau data representative of the Hawaii, Guam, and Saipan geographies. The custom model was trained on 256 data features to create a custom model for FHB's unique customer base.

- **AWS** provides private cloud hosting of the credit card scoring model, which Zest AI manages for FHB. Banks frequently opt for private clouds over public clouds due to the desire for enhanced security of systems and sensitive financial data, control and customizable security, and compliance with regulatory requirements. There were no other changes to other existing FHB on-premise and cloud solutions during this initial phase.
- **MeridianLink** is FHB's loan origination system provider. FHB uses MeridianLink Consumer (formerly known as LoansPQ). MeridianLink worked with FHB and Zest AI to create a two-way integration between the LOS and Zest AI. Zest AI and MeridianLink have an ongoing multi-client relationship, which reduces engineering needs and integration costs for FHB and other banks. The LOS was also modified to return (display) Zest AI model results that are different from credit score-based decisions. FHB stores input and output data in the LOS and in an on-premises FHB data mart.
- **TSYS** is the credit card payment processor used by FHB. TSYS provides digital engagement platform solutions, account information, and statements, and is the Bank's solution for card payment authorization, posting, and settlement.
- **FIS** is FHB's core system provider. FHB uses **IBS Loans** as the system of record for consumer, small business, and commercial loans/lines of credit.

In addition, **Sharefile** is used to facilitate secure sharing of model development data and ongoing production reporting. **Tableau** was used to develop executive and risk-monitoring dashboards based on existing FHB data marts.

Figure 1 is a high-level overview of the main processes and vendors comprising FHB's loan origination and automated underwriting platform. Loan applicants submit their application to the bank via any point-of-sale (mobile, internet, or branch) channel. The point-of-sale (POS) system transmits the data to the LOS, which then pulls credit bureau data and scores and transmits this information to Zest AI.

Figure 1: First Hawaiian Bank – New Loan Origination and Underwriting Platform Overview



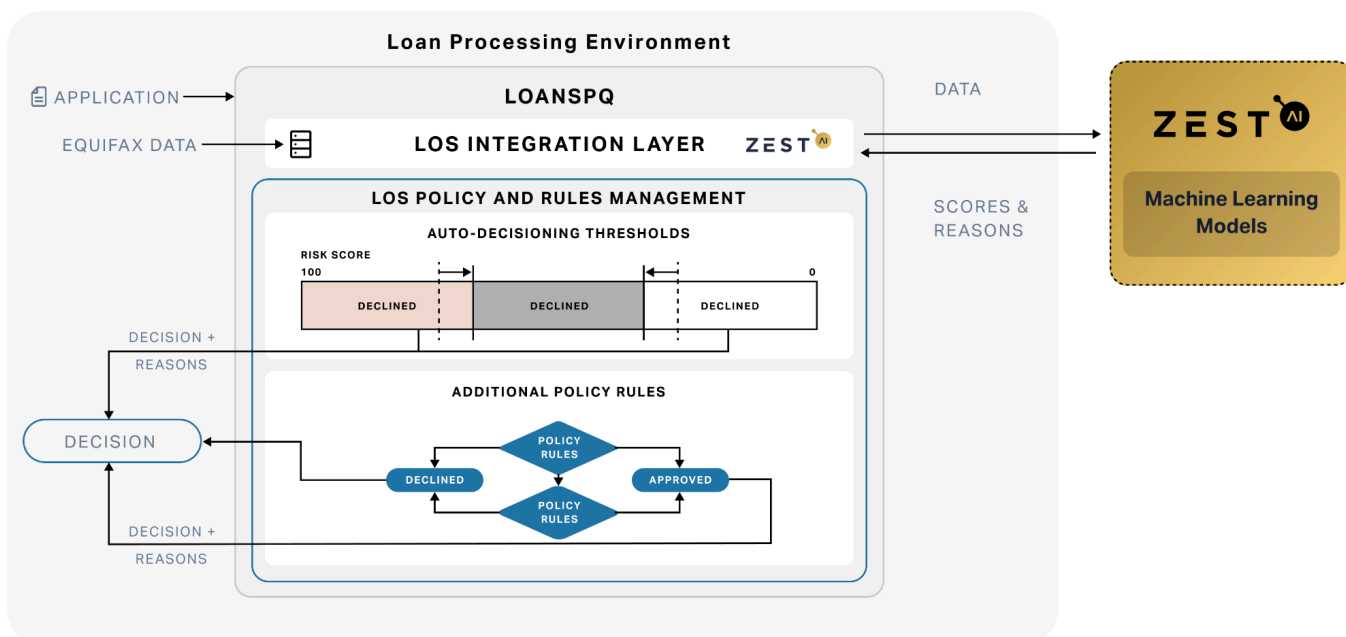
Source: First Hawaiian Bank, Zest AI

The Zest AI model analyzes the bureau data, generates custom risk scores, and sends the scores and key factors (i.e., credit score attributes¹) to the LOS, which returns an underwriting decision or other action to the loan applicant through FHB's digital channels.

Loan Processing, Modeling, and Decision Environment

Figure 2 is a detailed map of the loan processing and decisioning environment within the loan origination and underwriting platform. In addition to the new AI/ML modeling, FHB improved its credit policy and rules management as part of the transition from manual human underwriting to automated AI/ML underwriting. First, automated underwriting enabled FHB to **create additional policy rules** in the system to automatically approve or decline loans.

¹ Credit score attributes, or factors, are information used to assess a person's creditworthiness and determine their likelihood of repaying a loan. Attributes are used to calculate a credit score. Typical credit score attributes include payment history, amounts owed, length of credit history, new credit, and types of credit.

Figure 2: First Hawaiian Bank – New Loan Processing and Decisioning Environment

Source: First Hawaiian Bank

Automated declines reduce human underwriter time spent on rejecting loan applications that don't generate revenue. Automated approvals also reduce human underwriter time on approved loans to increase operating margin efficiency.

Second, automation enabled FHB to **create new auto-decisioning thresholds** based on AI/ML risk scores and credit policy guidelines. The bank periodically reviews the thresholds and can quickly increase or decrease them as needed.

Third, the system also gave FHB the flexibility to evaluate credit applications in the gray area of credit policy, where most policy requirements are met but one or two fail. The system refers the application to a human underwriter for further review and approval on an exception basis.



Zest AI's technology has made a measurable impact on our ability to serve our customers. By pulling in thousands of data points that accurately reflect our customers in Hawaii, Guam, and Saipan, Zest AI's underwriting solution allowed us to increase approvals by 35% without moving down the risk spectrum.

- First Hawaiian Bank

Finally, FHB was able to retain the use of FICO as a benchmark and in-house scores, including pre-existing analytics such as in-house "propensity to apply" scores.

Achieving AI/ML Model Compliance

The AI-based model decisions (versus prior manual underwriter research) also assists FHB in maintaining compliance with applicable regulatory requirements of the Fair Credit and Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA), and Consumer Financial Protection Bureau (CFPB) guidance.

Zest AI's compliance capabilities include customizable and comprehensive SR 11-7² model risk management (MRM) documentation, a fair lending report, and the ability to conduct less discriminatory alternatives (LDA) searches. An LDA search refers to identifying and implementing models that minimize bias and disparities in algorithmic decision-making processes. This involves seeking out and evaluating alternative models that maintain accuracy while reducing or eliminating discriminatory impacts on specific groups.

For example, Zest AI supports a deep and detailed assessment of machine learning fair lending performance by training two models simultaneously. The first model is FHB's risk scoring model with an attached objective function to minimize credit risk and protected class disparity, and the second model is a classifier model that predicts protected class solely based on the risk score. The second "adversary" model will penalize the first model if scores between the two are different, and iterative adversary models can be created to compare (less discriminatory) alternatives. This is how the credit model learns to minimize both protected class disparity and credit risk.

AI/ML Modeling and Expanded Data

FHB's internal loan application and performance data was sufficient but not optimal to build the best model possible. The Bank would benefit from training the model on a broad national dataset to build a comprehensive picture of borrower behavior. Zest AI has a large and diverse historical loan performance database from its work with other lenders. This data augmented internal FHB training data, and the model was tested against Bank-only data, resulting in increased model accuracy and stability.

The Zest AI custom credit risk model leverages actual FHB loan applicant history and Zest AI data which was anonymized and normalized. The model creates a highly predictive and *customized data feature set* to gain additional insight into customer credit risk, including analysis of applicants that were previously denied for "thin-file/no file"³ reasons associated with standard credit bureau data. A data feature is a specific characteristic or attribute of a dataset that is used as input to a model for prediction or analysis. More data features increase the probability of having enough data to generate a score.

The developed model also needed model performance and monitoring key performance indicators (KPIs) that fit into the overall FHB lending business workflow and context. Testing metrics were derived from a proxy analysis of benchmark approval rates against Zest score-only approval rates on market data. A satisfactory developed model was expected to have a Kolmogorov-Smirnov (K.S.) Statistic greater than 44%, and a Gini Coefficient greater than 0.59 to increase application approvals at constant risk.

² SR 11-7 is Supervisory Guidance on Model Risk Management issued by the US Federal Reserve Board and the Office of the Comptroller of the Currency (OCC).

³ A "thin file" or "no file" credit report means a person has little to no credit history and insufficient data to generate a credit score. This can be due to a lack of credit accounts, a short history of credit usage, or credit activity that hasn't been reported to the credit bureaus.

Zest AI and bank test data showed potential loan approval rate increases ranging from 35% to 47%, with no deterioration in credit risk performance.

Critically, while many AI/ML model providers offer to incorporate broad selections of data to improve model prediction accuracy, they put the onus on the financial institution (FI) to extract, prepare, and deliver that data. Zest's broad approach—from leveraging data already resident in a credit report to building mature and explainable approaches to fair lending and regulatory compliance concerns—demonstrated a clear understanding of the pressures that FIs face in integrating new technologies, and were as essential as the technology in achieving adoption at FHB.

Implementation

The internal First Hawaiian Bank team included experts from six cross-functional bank divisions:

1. Consumer Credit & Originations: Project management and implementation
2. Enterprise Data & Analytics: Model due diligence and testing
3. Analytics Risk Management: Model documentation review and monitoring
4. Credit Administration Division: Credit strategy review and approval
5. Consumer Compliance: Fair lending and regulatory review
6. Consumer Products Division: Use case and product expertise

The internal team ensured that the solution satisfied a spectrum of FHB requirements including expeditious implementation, low supporting resources required, model efficacy, and robust compliance documentation. FHB's involvement was heaviest during the model development, review, and approval process. The team also created a framework for implementation across bank products and set standards for documentation. The team remains involved for quarterly model performance and monitoring meetings.

With respect to credit policy, AI/ML analytics is a first for FHB and required a considerable shift in the existing application and approval strategies used. They rebuilt the underwriting process to maximize the model's potential benefits while remaining within established risk appetite limits. This delivered benefits for customers, staff, and shareholders while maintaining the confidence of FHB's regulator and board of directors. The project required FHB Credit Committee approval of product-specific underwriting adjustments that would allow for risk-conscious capture of a financially viable (expected revenue and profit) portion of the estimated approval rate uplift.

Implementation Timeline

Outsourcing the AI/ML model development, data management, and private cloud hosting enabled First Hawaiian Bank to put the system into production quickly. The project went from kick-off to launch with no financial outlay required by FHB until production launch. Excluding due diligence and vendor selection prior to development, the project was completed in six months from kick-off to launch, versus an estimated 18–24 months to build an in-house custom credit risk scoring model.

Starting in March 2023, the Bank completed vendor contracting, project planning, data requirements and collection, and custom AI modeling. Starting in June 2023, they finalized the model (deployment, testing, and refinement), integration to the LOS, final testing, and management sign-off. In October 2023, AI-automated decisioning went live, followed by post-production monitoring and performance evaluation. The first quarterly business review with FHB and Zest AI was held in February 2024, and the first annual business review was held in October 2024.

Results

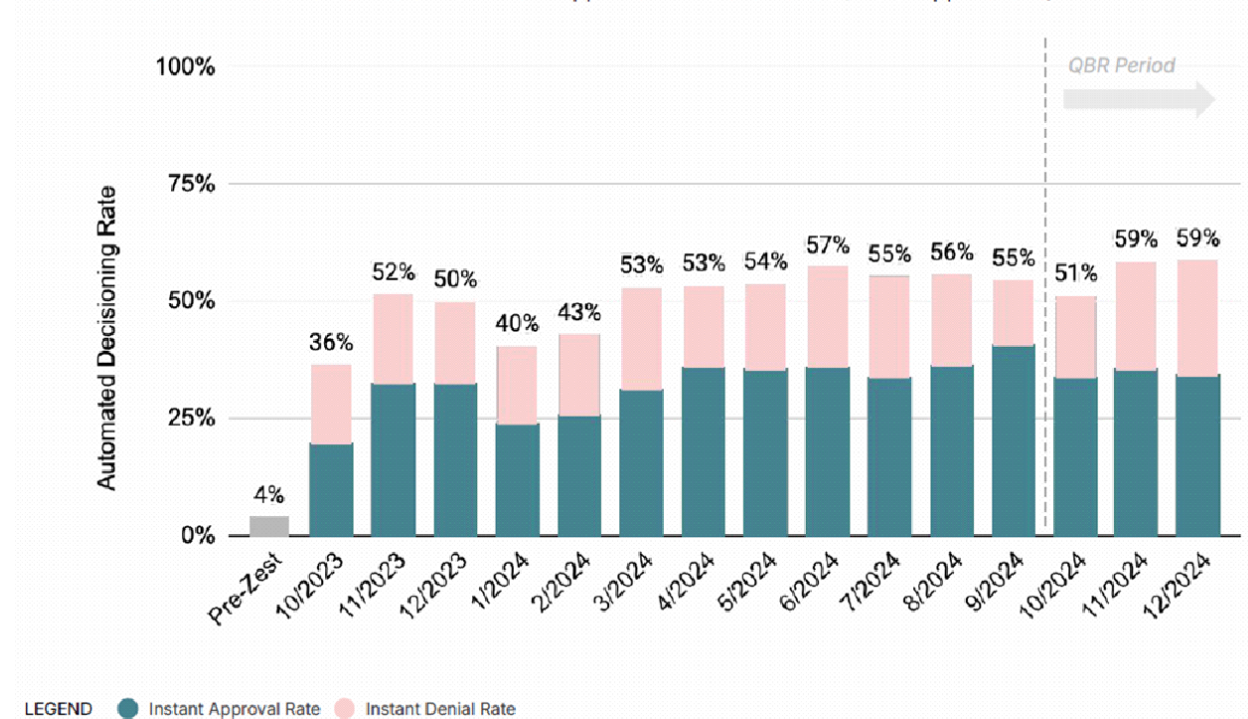
The solution has been in production for just over one year, with annual results as of the third quarter of 2024. Project benefits began immediately at production launch as credit card loan application approval rates began increasing and continued increasing as loan application volume increased. The scalability and client experience benefits from increased instant decisioning also increased return from the project, but were not quantified.

Credit Decisioning Automation Results

Most FHB credit card applicants can now receive instant decisions at their chosen touch point: online, in-branch, or via phone. Ninety-five percent of all applications not otherwise reviewed for fraud, Office of Foreign Assets Control (OFAC) regulations, or other high-risk characteristics benefited from the new process. FHB increased instant (automated) decisioning (for both approved and declined loan applications) to 55% after one year (October 2023 – September 2024), a thirteenfold increase from 4% (Figure 3). Automated approvals reached 40% of loan applications at the same time.

Figure 3: First Hawaiian Bank Dramatically Increases Automated Underwriting with AI/ML**Automated Decisioning Over Time**

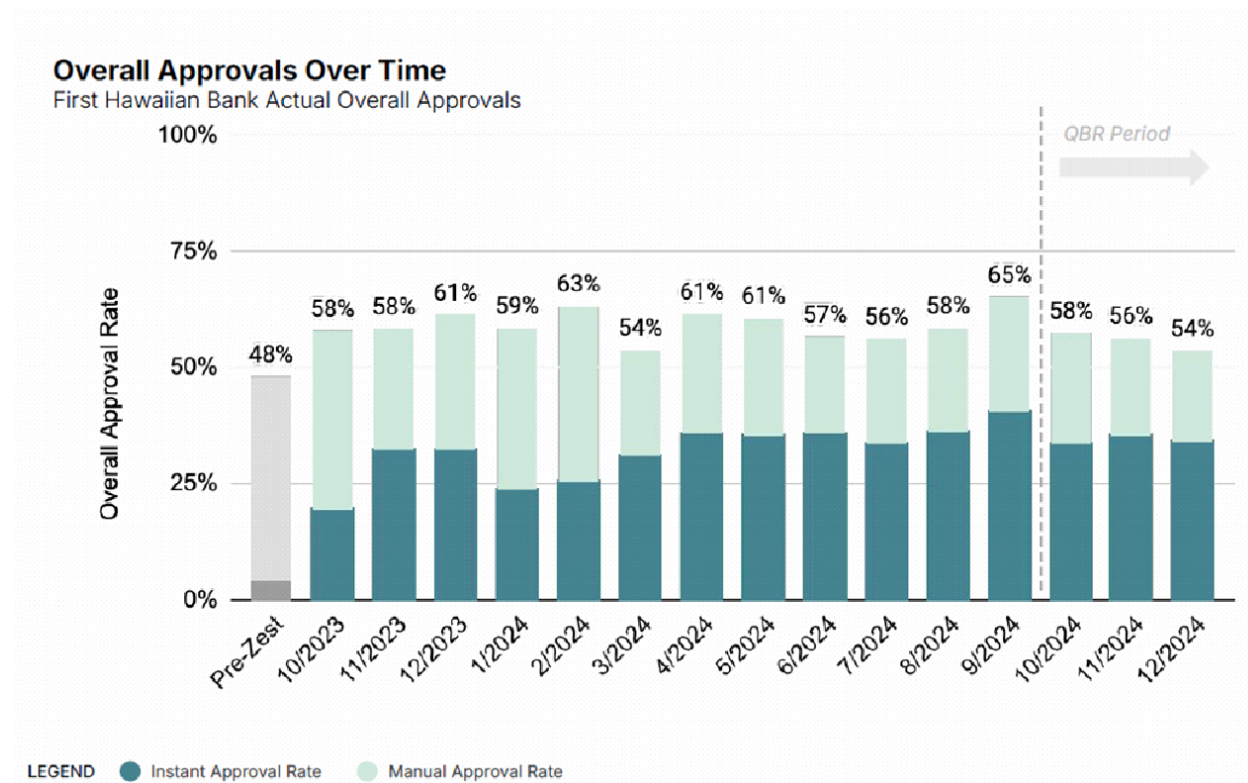
First Hawaiian Bank Automated Decisions (Instant Approved + Instant Denied / Total Applications)



Source: First Hawaiian Bank, Zest AI

The system also enabled FHB to instantly decline loans. This reduced human underwriter time spent on loan applications that don't generate revenue and worsen operating margin. Instant declines rose from zero to 14% in September 2024. These automated decisioning rates continue to remain stable over time.

Figure 4 shows overall (manual and automated) approval rates during the same time period. Overall underwriter approvals increased strongly from 48% to 65% in September 2024 as the combination of improved scoring penetration into FHB's borrower population and unlocked underwriter capacity allowed for focus on decisions where judgement matters, rather than on repetitive manual processes.

Figure 4: First Hawaiian Bank Increases Credit Card Loan Approval Rates with AI/ML

Source: First Hawaiian Bank, Zest AI

The AI/ML system opened the credit box and gave FHB the analytical ability to review and approve some loans on an exception basis, make a product/rate counteroffer, and/or appropriately price products according to applicant credit risk.

An additional material benefit of a more accurate risk score is that it helps decline loans with indicators that could presuppose an unacceptably high default rate, which would have been approved based on the legacy scoring method. FHB observed a 7.2% “newly declined” population during model development, which with some assumptions indicates annual avoided cost (everything else constant and assuming default at 12 months) of \$1MM+ (15,000 applications * 7.2% swap-out rate * 20% empirical default rate * \$5,000 median exposure at 12 months and a fully-drawn line). This is a large project benefit that FHB will track in detail in 2026.

Lessons Learned

FHB’s Consumer Products Division built the initial proof-of-concept system using a one-time data provision and a custom monitoring structure. This helped launch the solution, evaluate model performance, and realize benefits quickly. However, the project would have benefitted from centralization and curation of bank consumer data; planning for this is underway. Newer centralized data management, data curation, and analytics activities will facilitate expansion of the system to other loan product types.

Additionally, the project required close collaboration with multiple bank divisions. Maturation of FHB's due diligence and implementation processes for AI/ML and generative AI models can further improve the speed of project implementation by providing different stakeholders with a template for approval.

Future Plans

The project is currently on track to increase division profitability by 15% within the project's five-year pro-forma financial analysis period. Any unmodeled improvement in application volume, approval rate uplift, or product-level profitability will increase project value into perpetuity as applicant cohorts age.

FHB began with consumer credit cards because they are easier to process and underwrite. **Currently in development** is a Zest AI and FHB joint proposal to retrain the model with a new data source estimated to provide an additional 3% uplift in loan approval rates, and to use project research to further adjust underwriting requirements providing an additional 3% to 5% increase in approval rates.

AI/ML Underwriting for New Loan Products

The success of this initiative led First Hawaiian Bank to implement an IT road map through 2027 to expand the number of loan products underwritten with AI/ML, improve the bank client experience, enhance credit risk measurement, and further increase decision speed.

For example, scoring models for consumer loans and lines and indirect auto loan products will launch in 2025. Future consumer loan and line applications will be received through MeridianLink Modern—converted from the current MeridianLink Classic—from direct mail, social media, and mobile app channels. For indirect auto loans, MeridianLink is integrated with the Dealertrack⁴ channel. The AI/ML system will provide score and decision support data directly into the LOS to allow FHB the capability to scale its review process without adding additional staffing.

More accurate credit scoring will also allow for expanded counteroffers, cross-selling, or to adjust product pricing based on credit risk. This capability further expands the product and credit box and increases loan revenues.

Enhanced Data Management

Increased analytic modeling also necessitates improved data management. Data is currently stored in three on-premises FHB data marts, organized by platform. On-premise data storage for a cloud-deployed analytic solution is not the optimal long-term data solution for the project as it expands to additional loan types and lending volume grows. FHB plans to enhance data management on Snowflake in late 2025 to ingest raw data directly from vendors, increasing the speed at which data is available and its accuracy. The Snowflake AI Data Cloud is a cloud-based data management platform for storing, managing, and analyzing data. Benefits include secure access to data, scalability, the ability to build and deploy AI/ML applications, efficient data sharing across clouds and organizations, and a unified data infrastructure.

Generative AI Decision Support

⁴ Dealertrack is a web-based platform and dealer management system (DMS) that helps dealerships manage their business operations and find financing for customers buying vehicles.

FHB also plans to adopt Zest AI's LuLu Pulse solution. LuLu Pulse is a generative AI "lending intelligence companion" that leverages public data from the National Credit Union Administration (NCUA) and the Federal Financial Institutions Examination Council (FFIEC) in the US. These entities have bank and credit union call report datasets to provide insights and answers to business and credit risk queries. LuLu Pulse will answer general questions related to lending and industry insights, can answer credit risk queries, and will enable searching and sharing of reports and model documentation linked to FHB's Zest AI scoring models.

Data management will also be enhanced to support this generative AI initiative. FHB will create self-service public and private data stores to support the 2025–2026 phased LuLu Pulse portfolio management and risk analysis initiative.

New Data Sources

For 2026, there are also plans to expand the data sources utilized by the existing credit scoring models to further improve accuracy, to expand AI/ML scoring into small business loan products, and to integrate LuLu Pulse with existing FHB portfolio data to enable dynamic portfolio management.

Outlook

These new data management and AI capabilities will help FHB reimagine the receipt and storage of application and credit risk data as well as a rebuild of loan origination data management, modeling, and loan processing across the bank's consumer lending businesses. Legacy relational database storage will migrate to the cloud, and curated loan product-level datasets will be created that support executive and self-service dashboarding of key lending metrics. As First Hawaiian Bank expands the use of AI/ML credit decisioning to other types of consumer loans, their performance metrics will also improve in those lines of business.

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Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

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Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

For more information about this case study,

Craig Focardi, Principal Analyst cfocardi@celent.com

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