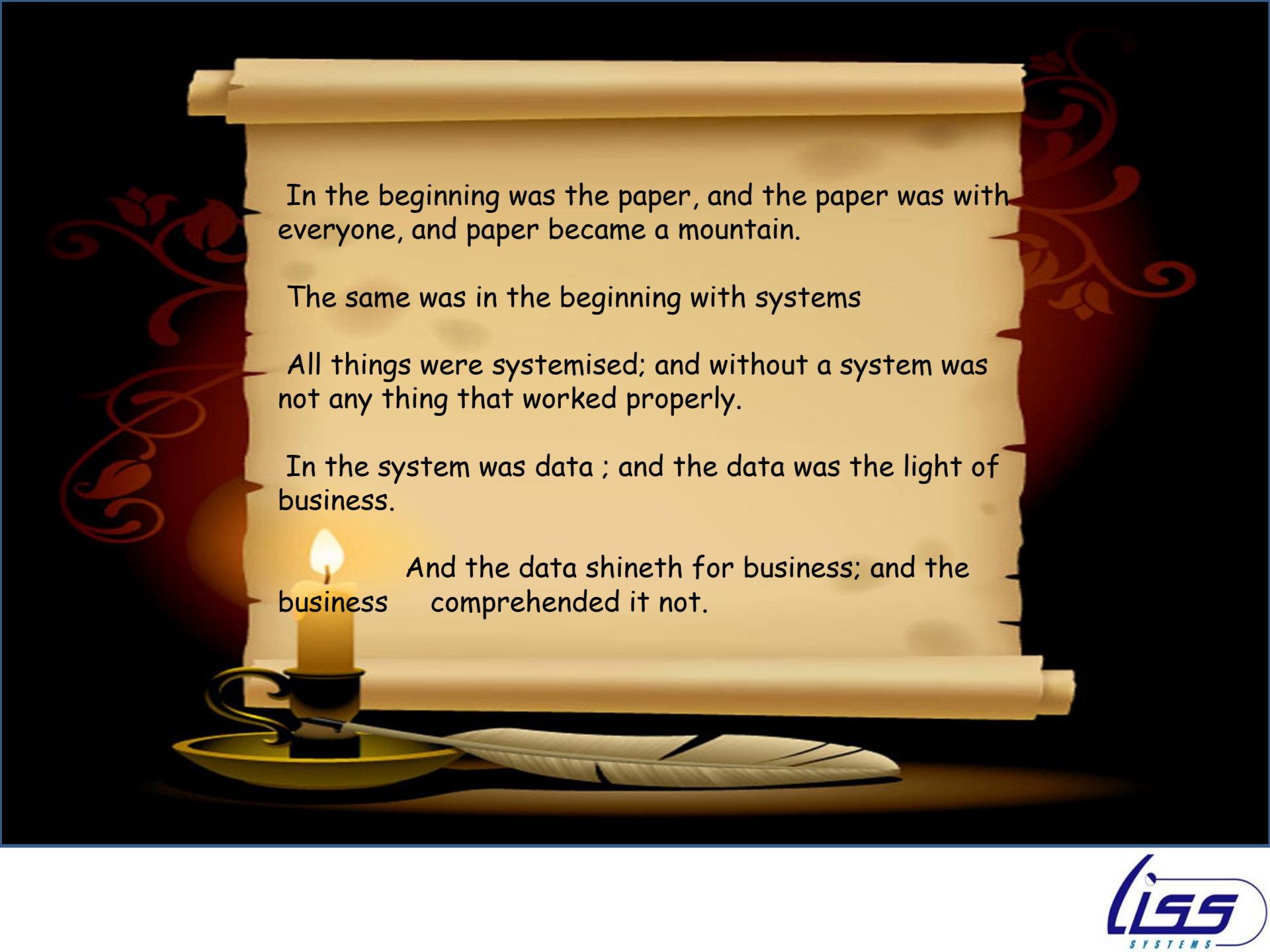


# Will improving the customer experience grow the market?

*Guy Williams*

Sales and Marketing Director  
LISS Systems





In the beginning was the paper, and the paper was with everyone, and paper became a mountain.

The same was in the beginning with systems

All things were systemised; and without a system was not any thing that worked properly.

In the system was data ; and the data was the light of business.

And the data shineth for business; and the business comprehended it not.

# WILL IMPROVING THE CUSTOMER EXPERIENCE GROW THE MARKET?

**Yes**

Legacy systems → digital solutions

Legacy thinking → digital thinking



2 Examples

**Traditional business / digital thinking**

**Digital business / digital solution**

## Traditional market - Digital thinking

App which enables customers to book private hire cars on any mobile device

- Cheap / fast / reliable + SMART
- Dynamic pricing – driven by customer demand



UBER

U B E R

#KeepLondonMoving

Keep Calm and Uber On



## Traditional market - Digital thinking

App which enables customers to book private hire cars on any mobile device

- Cheap / fast / reliable + SMART
- Dynamic pricing – driven by customer demand
- Track and call

Star Trek experience

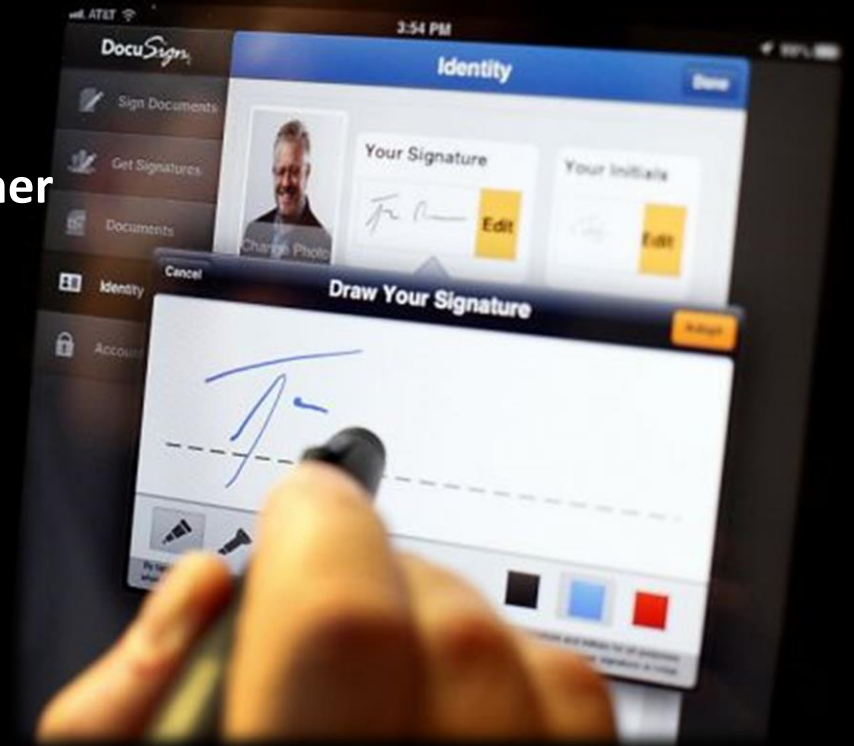
FT reported market growth and improved quality



U B E R

## Digital market - Digital thinking

- Electronically signature platform
- Sign anytime, anywhere, any device
- Legally binding - irrefutably ties the signer with the document
- Encrypted / time stamped / audited
- Digital certificate for every transaction
- Bank grade security







# What about the UK?





Is the customer experience today utilising these new technologies to deliver a better experience for the customer?

Let's take a look at the current process...

# The **typical** application process



# The **typical** application process



10 mins later...



# The **typical** application process



20 mins later...

# The typical application process



# The **typical** application process



# The **typical** application process

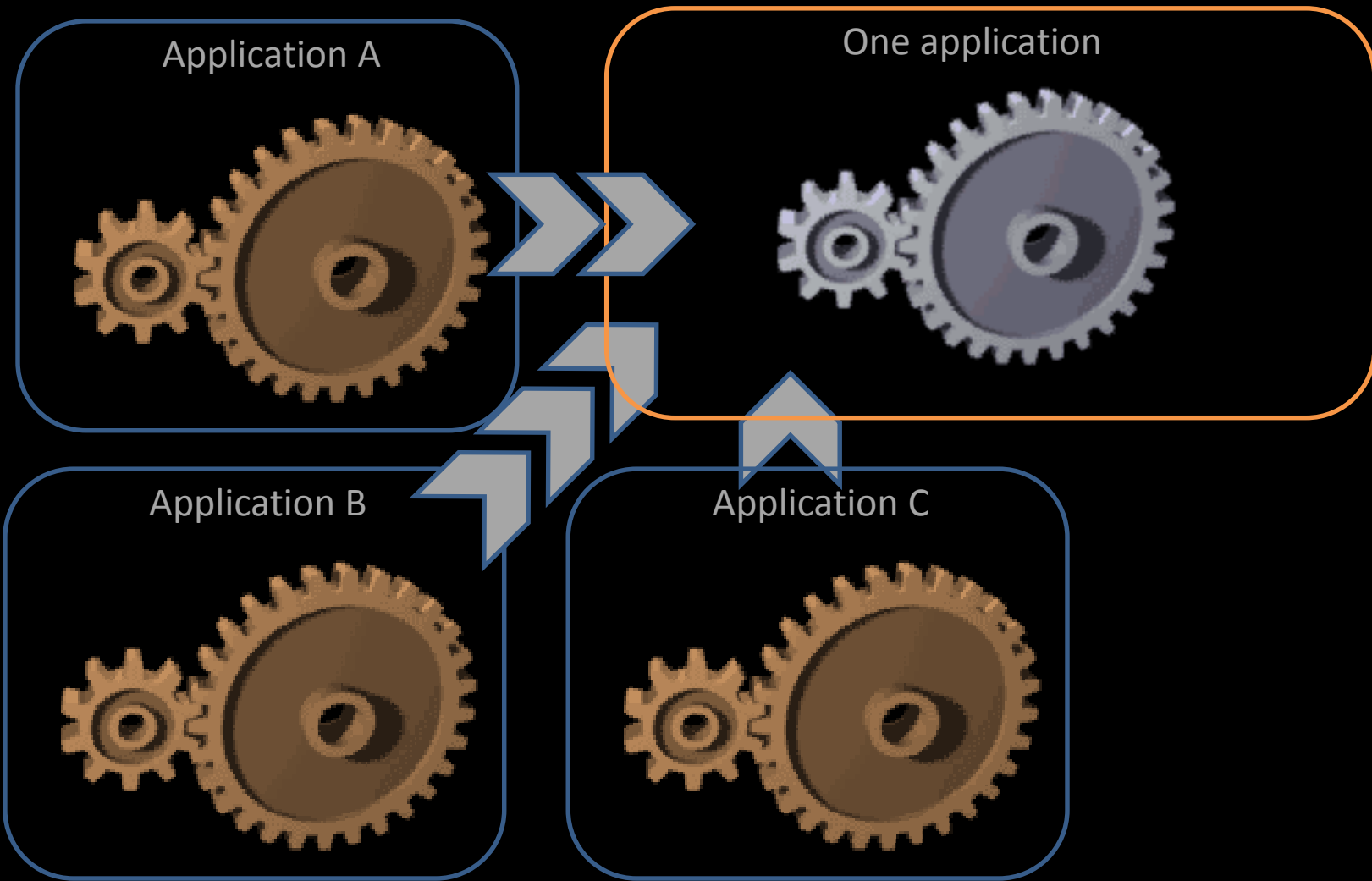


# The **evolutionary** application process

Things are improving though...albeit they  
are **steps** rather than leaps



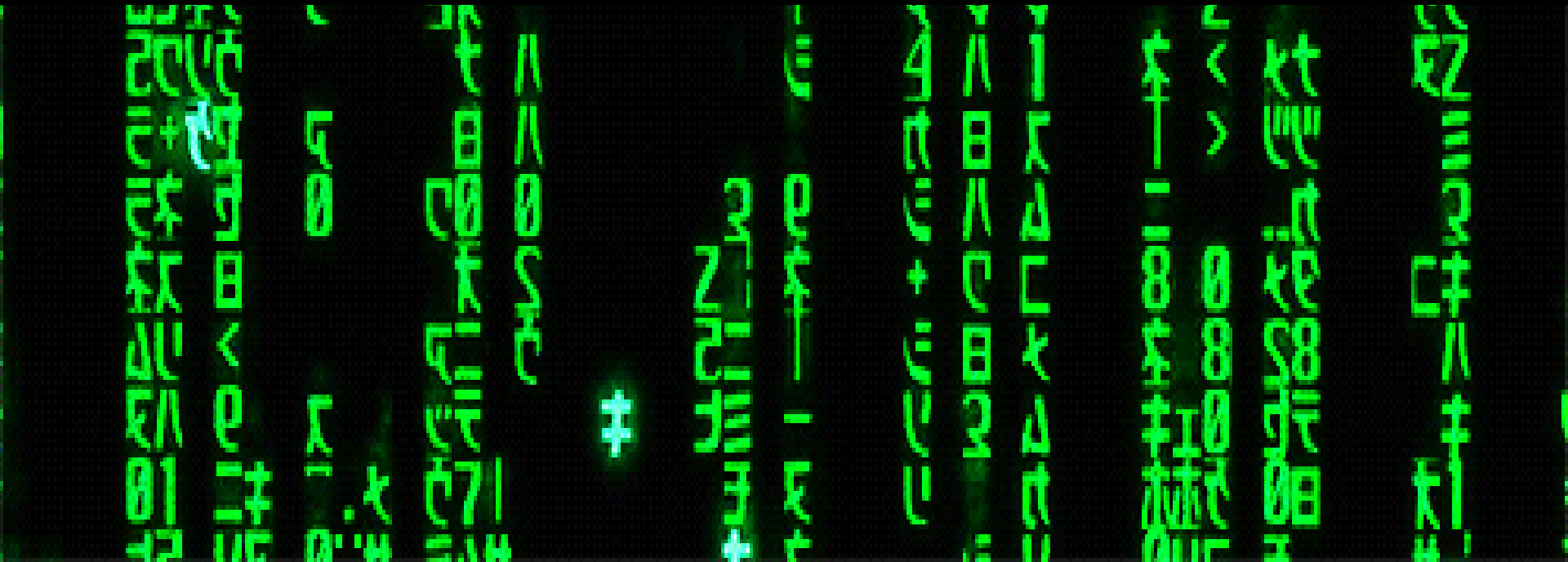
# The **evolutionary** application process



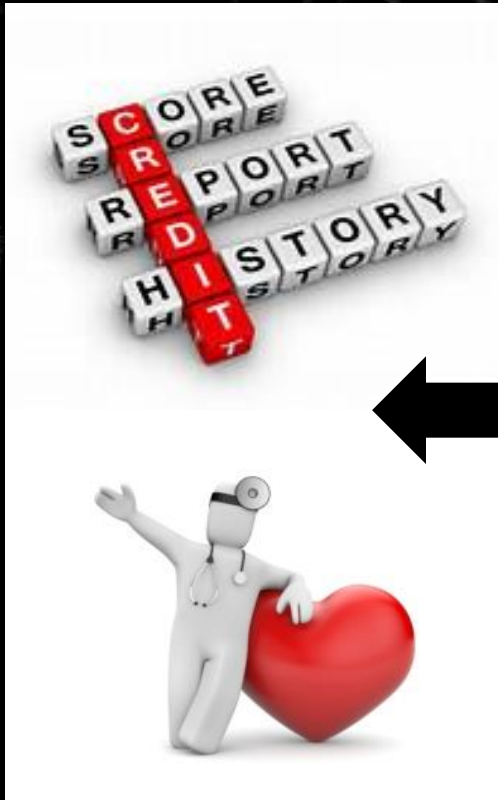
# The **evolutionary** application process

Is it really a great experience?

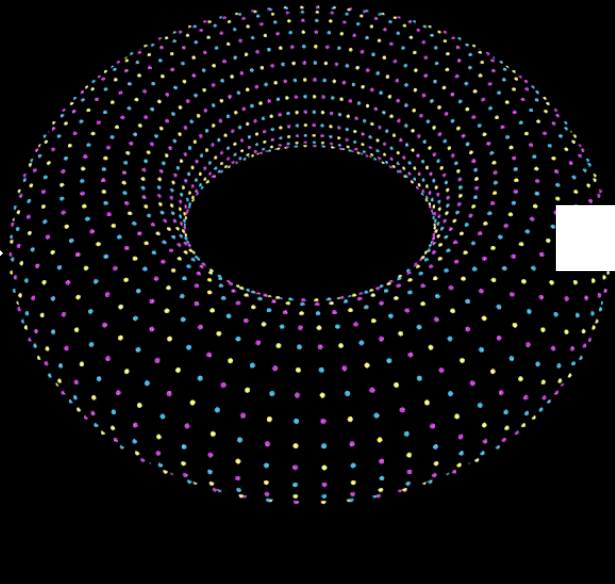
Is it **growing the market**?



# The **revolutionary** application



Digital Engine



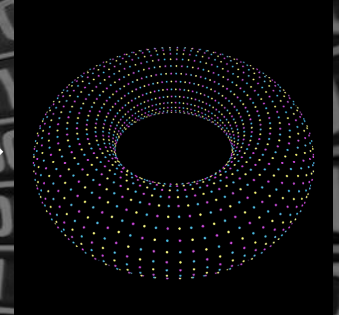
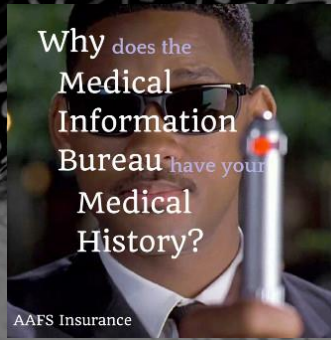
**Instant**

No non disclosure

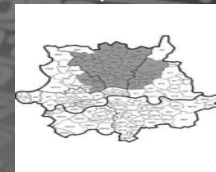
The price remains the same

Dove tailed to digital marketing

# The **revolutionary** application



Black cab

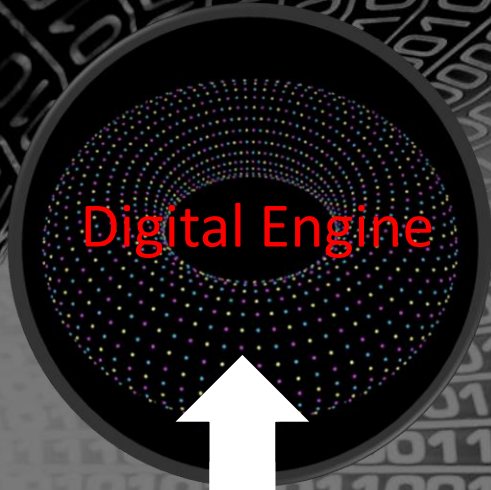


UBER






# The **revolutionary** application to grow the market



**Digital Mortgage Applications**



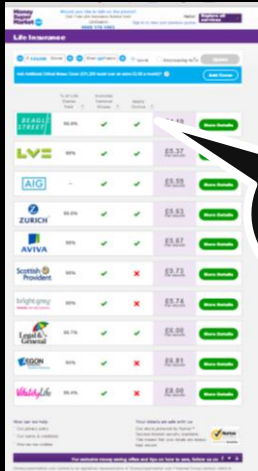
**Default Protection**  
Cover with one click mortgage applications

**Aligned marketing and digital application**



£150,000 cover  
**One click to accept**  
Offer lasts for 48 hours

**Price comparison**



**Real Prices**

**Compare fully underwritten prices**



The **revolutionary** application

WILL IMPROVING THE CUSTOMER  
EXPERIENCE GROW THE MARKET?

**Yes**

To do that we have to **revolutionise**

Digital thinking  
Digital technology