



# Table of contents

<b>Evolving forms to meet customer expectations</b>	3
Maturity stage 1 — Paper based	4
Maturity stage 2 — Digital	5
Maturity stage 3 — Responsive	6
Maturity stage 4 — Optimized	7
Maturity stage 5 — Intelligent	8
<b>Comparing capabilities side by side</b>	9
<b>Solutions across the customer journey</b>	11
<b>Security and compliance</b>	12

# Evolving forms to meet customer expectations

Digital forms are an increasingly critical part of the customer experience. Customers want the ability to access forms through self-serve applications, fill, sign, and return them on any device, and receive instantaneous responses. Incrementally maturing your digital form capabilities can help you meet their expectations—and gain significant increases in efficiency that will drive costs down and ROI up.

## Digital forms maturity model



### **Paper based**

Simple online PDF forms and manual processes.



### **Digital**

Fully digital forms with e-signature capabilities.



### **Responsive**

Adaptive forms that work across devices and integrate with business processes.



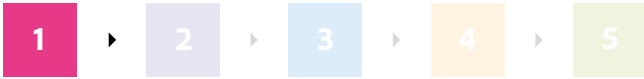
### **Optimized**

Personalized forms and workflows across channels.



### **Intelligent**

Form creation at scale via AI and machine learning.



## MATURITY STAGE 1

# Paper based

## Benefits at this stage:

### Customer

- Forms are a mix of both traditional paper and static PDFs.
- PDFs are online, but must be downloaded, printed, filled, and signed. Processing involves scanning and emailing or mailed for processing.

### Business

- Processes are in place to complete transactions with customers.

## CASE STUDY:

### Digitizing applications in the state of Iowa

As COVID-19 closed the doors of businesses nationwide, the state of Iowa urgently needed to be able to help their local small businesses apply for grants and tax deferrals. With their offices closed to the public, the Iowa Economic Development Authority (IEDA) accelerated its plans to launch Adobe Sign, stood up a new implementation to support their grant program, and partnered with the Iowa Department of Revenue (IDR) to set up a web form that enabled small businesses to apply for a tax deferral program.

### Solution:

- Use Adobe Sign to send award contract agreements and W-9 forms in bulk.
- Receive applications through an Adobe Sign web form.
- Enable batch processing to quickly collect signatures from business owners.

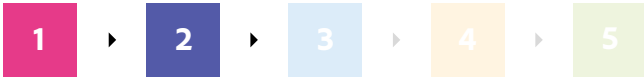
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### RESULTS:

Set up a new, self-serve small business relief application **in less than 2 days.**

Completed **more than 20,000 transactions** in four weeks.

**Delivered \$52 million** in financial relief to small businesses in just 3 weeks.



MATURITY STAGE 2

# Digital

## Benefits at this stage:

### Customer

- Forms are typically easy to find on your website.
- Forms are easy to fill out, sign, and submit online.

### Business

- Accelerated form approval and response processes.
- Reduced costs associated with overhead and labor.
- Seamless business continuity with remote workers and agents.

“ Working with Adobe has allowed us to be agile in our response to the pandemic and the rapidly changing situation ahead of us.

Suresh Viswanathan  
Chief Operating Officer, TSB Bank

### TIP:

Move your maturity to stage two to get results similar to TSB Bank, as well as capabilities that enable the following:

- Automatic submission of data into business systems
- Reduced rate of incomplete or inaccurate data
- Automated review, approval, and signature workflows

### CASE STUDY:

## Ramping up digital forms at TSB Bank

When COVID-19 inhibited in-branch visits, TSB Bank needed to ensure that their communities, including small local businesses, had access to their financial products and services—which to some had become vital. Redesigning the application process as an end-to-end digital experience meant that customers would not have to risk leaving their homes.

### Solution:

- Transform the banking process into a fully digital experience in one week.
- Add e-signature capabilities to allow customers to sign from anywhere.

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### RESULTS:

**Digitized 18 and processed 80,000 forms in eight weeks.**

**Turned 15,000 potential in-branch visits into digital-only interactions.**





## MATURITY STAGE 3

# Responsive

## Benefits at this stage:

### Customer

- Forms are prefilled with customers' personal information.
- Personalized responses are delivered to customers' preferred channels.
- Customers can save and resume form filling across devices.

### Business

- Form authors can create fragments to use again and again, and make multiple form updates at once, saving hours in labor.
- Forms workflows are automated and communications are triggered by submission, improving operational efficiency.
- Easy back-end integration with ERP, CRM, and databases that enable personalized responses and process automation.



In addition to cutting steps from our processes, we can now output copies of completed forms to PDF to add a layer of hands-on service.

Lizelle Vaughan

Program Director for Digital Experience Management, Nedbank

### TIP:

## Move your maturity to stage three to get results similar to Nedbank, and capabilities that enable the following:

- Guided step-by-step mobile-responsive form filling experiences
- Automated digital process workflows and document tracking
- Integration with enterprise apps (Microsoft, Salesforce, Workday, and more)
- Create, manage, and update forms and documents without IT

### CASE STUDY:

## Improving digital enrollment rates at Nedbank

A little more than a quarter of Nedbank customers arrive on their website via mobile. So when the bank began to see a high drop rate during mobile enrollment processes, they leaned on analytics to identify friction as well as opportunities to improve.

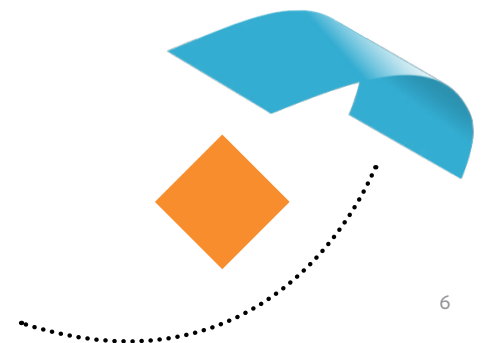
### Solution:

- Connect form to customer data to enable prefilling of form fields.
- Provide end users with document of record for reference and archival.
- Maintain centralized form library and shared content assets for faster updates.

### RESULTS:

Increased online enrollment conversion from **33% to 80%**.

Reduced the number of forms processing steps from **7 to 4**.





MATURITY STAGE 4

# Optimized

Benefits at this stage:

## Customer

- Web experiences include personally relevant offers and communications.
- Customers can serve themselves via personalized portals.
- Customers can save and resume form filling across devices.

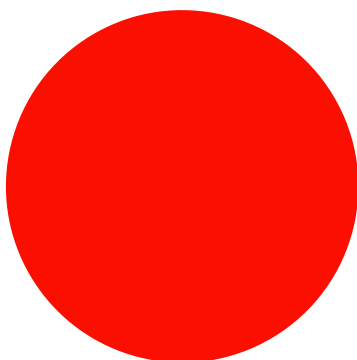
## Business

- Improved digital conversion rates.
- Opportunity for cross-sell or up-sell activities.
- Data insights that empower creators to optimize web experiences and forms.

TIP:

**Move your maturity to stage four to get results similar to the brokerage, as well as capabilities that enable the following:**

- Continuous experience improvement via data insights
- Granular analytics to identify and remove customer friction
- Customized content proactively sent or presented during web visit



CASE STUDY:

## Optimizing client experiences at T. Rowe Price

T. Rowe Price had more than 1,000 versions of marketing material for their different products—so sending hundreds of thousands of letters to clients with the right information was complex and difficult to achieve at scale. Additionally, because client consultants relied on designers to edit every version and every update of the material, slow turnaround times were common. Improving efficiencies in their processes could help them quickly reach clients and grow their business.

### Solution:

- Use Adobe Experience Manager Forms and Assets to centrally manage client communications.
- Enable business users to easily edit communications while complying with brand standards.
- Remove redundancy between client consultants and artwork designers.

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RESULTS:

Cut client proposal delivery time **from 4-5 days down to 15 minutes.**

**Scaled client communication,** optimized for any device in various channels.

Improved client experiences with **streamlined communication and proposals.**



MATURITY STAGE 5

# Intelligent

Benefits at this stage:

## Customer

- Experiences are digital, mobile responsive, modern, optimized, and personalized for the end-to-end journey.

## Business

- Minimal time is spent on form and document creation, optimization, and management.

TIP:

**Move your maturity to stage five to get results similar to the B2B, as well as capabilities that enable the following:**

- Automated transformation of paper and legacy forms to digital and conversion at scale
- Automatic identification and extraction of existing reusable form elements
- Integration into back-end business systems via automated schema creation with form conversion

CASE STUDY:

## Making forms intelligent at a global B2B

A global leader in medical supply manufacturing wanted to improve experiences for their customers in order to differentiate themselves from other B2B companies in the same space. They also wanted to do so in a way that wouldn't require them to hire new people or dedicate existing resources.

### Solution:

- Use AI/ML based service to convert legacy forms to mobile-responsive forms at scale.
- Optimize digital inventory for faster updates across multiple forms and documents.
- Automate the creation of contextually relevant experiences.

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RESULTS:

Increased customer **satisfaction and loyalty.**

**Less time spent building** forms and documents **freed up time to build** modern digital experiences.

**True end-to-end** multi-channel personalized enrollment and onboarding.





# Comparing capabilities side by side

While the main goal of maturing your digital forms is to improve customer experience, it also brings technological capabilities that greatly improve business efficiency. Use the chart below to discover the capabilities your next stage will offer.

Customer experience	Stage 1	Stage 2	Stage 3	Stage 4	Stage 5	Business efficiency
Simple PDF forms are easy to find online.	X	X	X	X	X	
Convert Word, Excel, and other files to PDF.	X	X	X	X	X	
Advanced mobile fill capabilities (pick lists, date pickers, and more).		X	X	X	X	Legal and compliant electronic and digital signatures that provide the highest level of assurance of a signer's identity.
Forms and documents render perfectly according to screen size for optimal reading and filling.		X	X	X	X	Scan document and convert to fillable PDF.
Form look and feel are consistent across touchpoints.		X	X	X	X	Convert PDF into mobile responsive form.
Secure and compliant e-signature capabilities.		X	X	X	X	Capture legally binding e-signatures.
Fill forms via mobile app, even when offline.		X	X	X	X	Capture data in the field efficiently, even when offline.
Self-serve online forms.		X	X	X	X	Automated data submission into business system.
Forms fields are auto-filled, saving time and effort.		X	X	X	X	Form fill validation to reduce errors and increase conversion rates.
Digital submission, review, approval, and signature tracking.		X	X	X	X	Visual workflow editor to see or adjust routing in real time.
Accessibility features (read, fill, speech to text, sign, and more).		X	X	X	X	Create one form with dynamic screen display.
Integrated form and site experience.		X	X	X	X	Forms and documents embedded into adjacent web experiences.

Customer experience	Stage 1	Stage 2	Stage 3	Stage 4	Stage 5	Business efficiency
Save and resume across devices.			X	X	X	Automated digital process workflows and document tracking.
Guided step-by-step form-filling experiences.			X	X	X	Integration with enterprise apps (Microsoft, Salesforce, Workday, and more).
Personalized responses sent to customers' preferred channels.			X	X	X	Centralized, automated forms and document management.
			X	X	X	Connect form data to multiple systems (CRM, billing, and more).
			X	X	X	Submission-triggered, automated customer communication.
			X	X	X	Create, manage, and update forms and documents without coding.
			X	X	X	Apply changes to one form or document across an entire library.
			X	X	X	Author forms and documents via drag and drop components.
			X	X	X	Create reusable templates and text boxes.
Continuous experience improvement via data insights.				X	X	Granular analytics to identify and remove customer friction.
Personalized customer portal.				X	X	Form testing and optimization.
Custom, personalized web experiences and supporting workflows.				X	X	Opportunity to cross-sell or up-sell marketing offers via customer communications.
Personally relevant offers and communications across web experiences.				X	X	
Contextually relevant delivery of forms and documents.				X	X	
					X	Automated transformation of paper and legacy forms to mobile-responsive forms.
					X	Machine learning (ML) optimization recommendations and actions.
					X	AI identification and extraction of existing reusable form elements.

# Solutions across the customer journey

According to Forrester, improving the customer experience by one point can drive more than \$1 billion in revenue. Since forms are one of the first interactions organizations in some industries have with customers, there is no better place to start. For this and every step of the customer journey, we have a solution that can help.

## Customer journey

	Awareness ▶		Enrollment and onboarding			▶ Retention
Action	Find	Fill	Sign	Process	Respond	Optimize
<b>Adobe's digital enrollment solution</b>	Build an online forms portal for easy digital access.	Scan to digitize paper-based documents.  Convert to mobile adaptive forms at scale with AI and machine learning.	Capture digital signatures that are legally binding and globally secure.	Automate business and approval workflows.  Ensure compliance with audit trails and document of record and archiving.	Deliver personalized customer communications.	Track abandonment rates and drop-off points to optimize experiences and maximize conversion.
	<ul style="list-style-type: none"> <li>• Adobe Acrobat</li> <li>• Adobe Sign</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Acrobat</li> <li>• Adobe Sign</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Acrobat</li> <li>• Adobe Sign</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Acrobat</li> <li>• Adobe Sign</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Acrobat</li> <li>• Adobe Sign</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Acrobat</li> <li>• Adobe Sign</li> </ul>
<b>Adobe Experience Cloud ecosystem</b>	<ul style="list-style-type: none"> <li>• Adobe Target</li> <li>• Adobe Campaign</li> <li>• Adobe Experience Manager</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Experience Manager</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Experience Manager</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Experience Manager</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Target</li> <li>• Adobe Campaign</li> <li>• Adobe Experience Manager</li> </ul>	<ul style="list-style-type: none"> <li>• Adobe Analytics</li> <li>• Adobe Experience Manager</li> </ul>



# Security and compliance

Our solutions also give you the features you need to keep customer information secure, and to remain compliant with regulations as they change. Control who can edit, approve, and publish content, and comply with global security and privacy standards with our federally certified solutions.

## Adobe Acrobat and Adobe Sign

Document-level control	Cloud security and process control
<ul style="list-style-type: none"><li>• Prevent editing</li><li>• Control access</li><li>• Redact sensitive information</li><li>• FedRamp Tailored / ISO 27001 / Soc2 Type 2 / PCI / FERPA / GLBA</li></ul>	<ul style="list-style-type: none"><li>• PDF data secured in motion and at rest</li><li>• 21 CFR Part 11, SAFE BioPharma, HIPAA</li><li>• FedRamp Tailored*</li></ul>

\* Currently, Adobe is pursuing FedRamp Moderated status for Adobe Sign.

Adobe Experience Manager Forms	Adobe Experience Manager deployed on managed services
<ul style="list-style-type: none"><li>• FedRamp Tailored / ISO 27001 / Soc2 Type 2 / PCI / FERPA / GLBA</li></ul>	<ul style="list-style-type: none"><li>• FedRamp Tailored / ISO 27001 / Soc2 Type 2 / PCI / FERPA / GLBA / IRAP</li><li>• Esquema Nacional de Seguridad (ENS) High (Spain)</li></ul>

Adobe Sign is Microsoft's preferred e-signature solution.

An Adobe service that is GLBA-ready, FERPA-ready, FDA 21 CFR Part 11 compliant, or HIPAA-ready means that the service can be used in a way that enables the customer to help meet its legal obligations related to the use of service providers. Ultimately, the customer is responsible for ensuring compliance with legal obligations, that the Adobe service meets its compliance needs, and that the customer secures the service appropriately. Under FERPA guidelines, Adobe can contractually agree to act as a "school official" when it comes to handling regulated student data and therefore to enable our education customers to comply with FERPA requirements. Currently, Adobe is pursuing FedRamp Moderated Status for Adobe Sign.

**Connect with us to take your forms maturity to the next stage.**

Contact us

# Sources

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