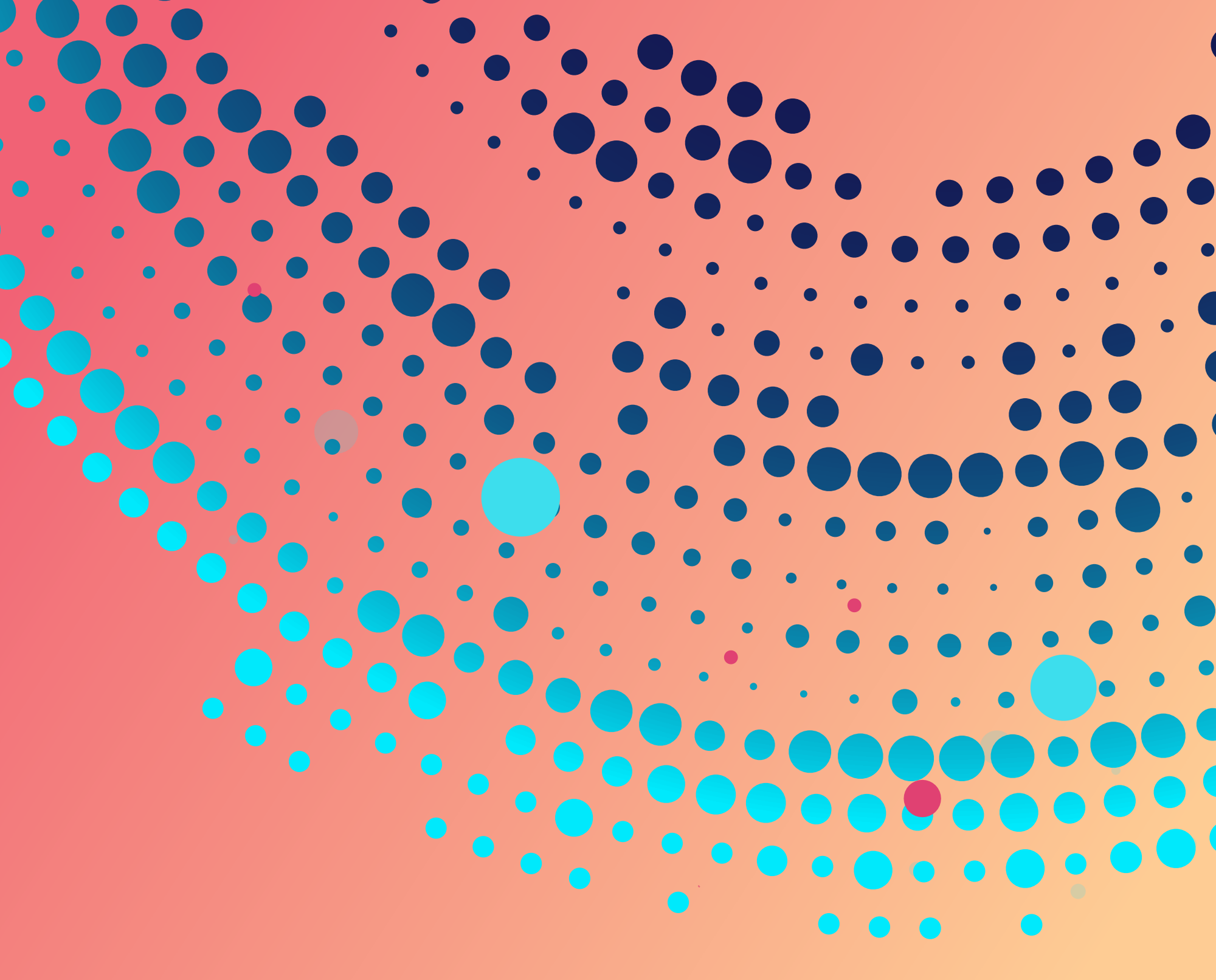




# Effortless *enrollment.*

How to make the digital enrollment  
process easy for your customers and  
your team.



**M**eeet Ted. He wants to apply for a home equity loan at a national bank. First, he tries to do this while at a coffee shop using his mobile device, but the bank's forms aren't mobile-friendly. Later, he completes the form at home on his desktop, but discovers at the end of the process that he still has to print it out and will have to use his lunch break the next day to take it to the bank's local office. Uh, no thanks.

Instead, after a little more searching online, Ted finds another bank that lets him complete the entire loan application online on his mobile device and offers the same great rates. After submitting his application, Ted can even opt to receive his welcome kit digitally—including offers personalised for his preferences. Ted's only regret is that he wasted so much time on the first bank's application.

Like the first bank in Ted's story, many organisations overlook that the digital enrollment process is a critical piece of the customer experience. In fact, since it may be the first real interaction your customer has with your brand, it could be the most important experience of all. And when it doesn't go effortlessly, customers like Ted will decide to take their business elsewhere. Across all industries, the rate of abandonment of online forms is 74 percent, according to SaleCycle.

Given that online forms have been around for decades, it may seem surprising that the process can still be so challenging for organisations—and for their customers. But it doesn't have to be. Digital enrollment has matured to the point where it's possible to do it much better than in the past. The key is having the right tools and processes in place.



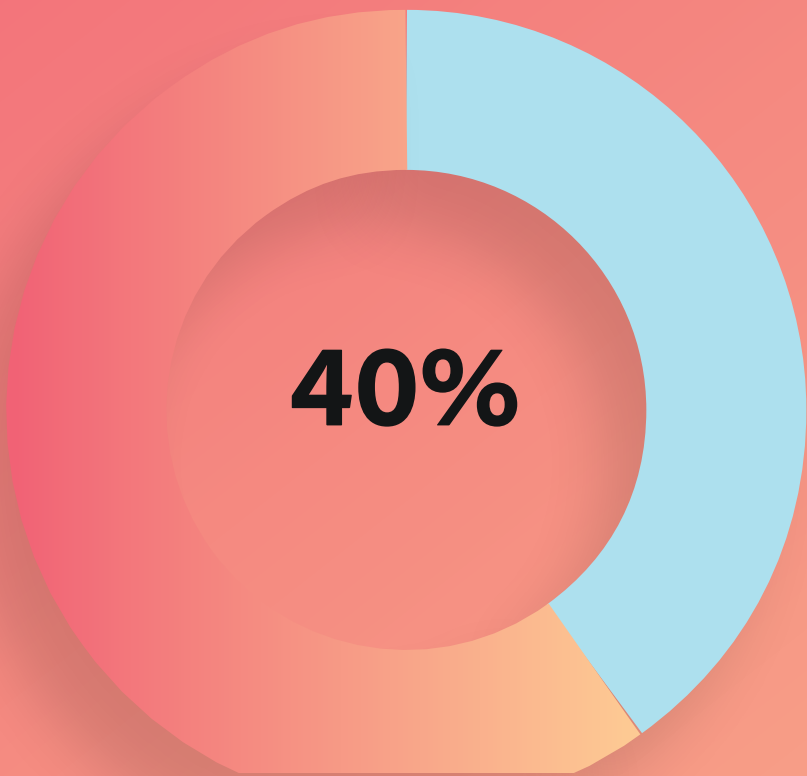
# Why digital enrollment can be so *frustrating*.

**E**ven if you've accepted that the enrollment process is a critical component of the customer experience—and therefore essential to winning and retaining customers—achieving digital enrollment success can still be a challenge.

Some of the biggest stumbling blocks you might encounter to improving your online forms and applications may include the following:

# Siloed data across channels.

You have data and forms scattered across the organisation, which makes it challenging to centralise and efficiently manage the various forms and enrollment processes. And because data is disconnected, you often don't have the full picture of who your customer is, making it hard to personalise the experience.



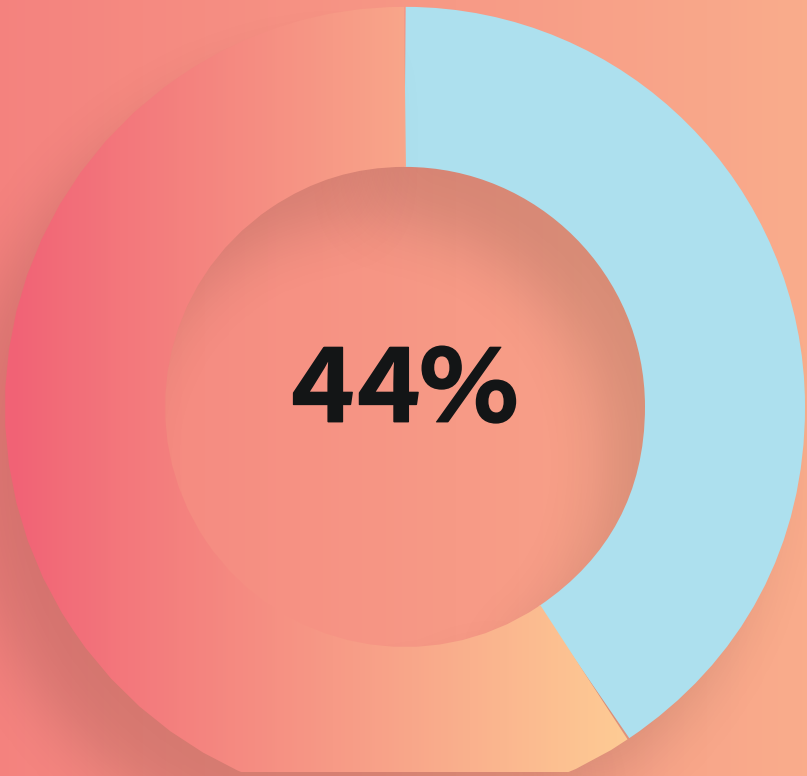
Over 40% of adults start a journey on one device and *finish on another*.

Source: Econsultancy



# Poor mobile experiences.

Your website may be mobile-responsive, but not your forms. Mobile forms need to limit keystrokes, pre-fill information as much as possible, and adapt to several screen sizes. When digital forms don't meet these mobile expectations, customers either abandon the form entirely or switch to cost intensive in-person or phone channels.



44% of citizens place a priority on smartphone *access* to government digital services.

Source: Accenture

## Limited scalability.

You may have taken one form online or even half a dozen. But when it comes to modernising tens to hundreds of forms, you have to repeat all the costly and time-consuming IT effort to author forms, develop data integrations, and manage the customer experience. What's more, when you try to push a branding update across the entire collection, you discover the only option is chasing down forms one by one for updates.



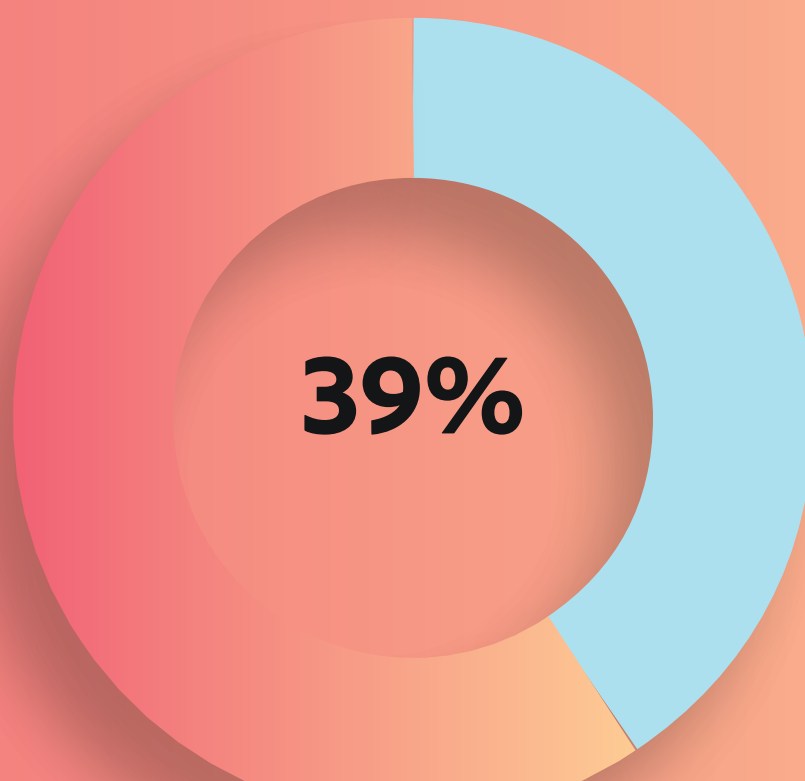
AXA Insurance empowered business users to make form updates and reduced the time to update a form from months to days.

## Lack of visibility.

With numerous steps and checkpoints in a digital enrollment process, being able to measure and monitor what is happening is critical. Yet if you can't answer basic questions like what percentage of forms were completed, how many errors are occurring and where, or what the cycle time is from an application submission to each subsequent step, it's hard to identify areas of friction and take action to improve the experience.

# Fragmented technology toolsets and legacy systems.

Fragmentation across enrollment and onboarding processes leads to a disjointed customer experience that's hard to scale and hard to secure. Customers demand a single seamless process, where each interaction throughout the process feels consistent and personalised.



39% of respondents say having well-designed user journeys that offer a *seamless transaction* are difficult to master.

*Source: Econsultancy and Adobe*



# Outdated communication tactics.

The end of enrollment is the beginning of customer communications. But many communications are still print-centric, sustaining manual processes that are slow, error-ridden, expensive to execute, and difficult to secure. The lack of relevant and timely communications ultimately results in higher operating costs, lower productivity, and greater compliance risks.

# Eliminate the exasperations and excel at *digital enrollment*.

Delivering differentiated customer experiences now and in the future requires that they be effortless, personalised, and relevant. In an Adobe and Econsultancy Digital Trends survey, over one-fifth of client-side respondents ranked “optimising the customer experience” as the single most exciting opportunity for the year ahead. And they’re right—customers don’t just wish for the best experience possible, they expect it.

To achieve online enrollment excellence, you must first master these four components:

## 1. Deliver fluid experiences.

Fluid experiences are those experiences that flow without interruption and don’t require effort on the part of the customer. To achieve this state of flow, you should be able to do the following:

- Allow customers to sign forms digitally to streamline onboarding while achieving compliance.
- Create forms and documents that adapt to different devices and screen sizes and are available across digital channels.
- Ensure end-to-end consistency by allowing customers to save and resume on any device or
- Allow users to complete pre-filled forms, sign digitally, and process applications offline as well as online for the best mobile experience.

By bringing its transactional services online and making the experience more fluid for customers, departments and agencies across the UK government have seen significant increases in online enrollment. Over 98 percent of driving tests are now booked online, 85 percent of self-assessment filing is done through online channels, and 12 million people have registered to vote using a new digital service according to GOV.UK.

## 2. Reach business and IT velocity.

Business agility and speed to market are crucial components of any digital initiative. To stay ahead of competitors and customer expectations, look for a platform that allows you to do the following:

- **Design omni-channel forms and documents.** Omni-channel authoring eliminates the need to create additional content for each and every channel you support.

- **Reuse fragments for form and document authoring.**

Business users can reduce the time it takes to create new enrollment forms or correspondence documents by dragging and dropping reusable components in a visual, intuitive user interface.

- **Automate and personalise messages.** Embed personalised offers in approval letters, welcome kits, and monthly statements across different channels—websites, email, and even mobile apps to drive further engagement and cross-sell opportunities.

- **Improve digital workflows.** To process applications faster, integrate backend systems to automate data flows and easily manage associated tasks and actions, including adding steps for marketing and compliance personnel to review and approve customer communications.

Investitionsbank Berlin improved their digital application workflow by creating an “information glossary,” storing data related to its loan and development process. Form designers can now create forms by dragging and dropping the components quickly without having to worry about the logic, dependencies, help texts, validations, field lengths, links, or other concerns. Forms that used to take half a day to create now only take five minutes.

### 3. Achieve cloud scale and security.

Security is an important part of delivering an excellent customer experience and meeting regulatory requirements. Many enrollment and service requests contain personally identifiable information that must be secured. In Adobe’s 2018 mobile study, privacy and data security ranked as a high priority for mobile web experiences with 81 percent of those in IT and 76 percent in marketing saying it’s the most important.

Additionally, when you tap into the cloud, you gain the ability to automatically scale as needed so that you can meet demand spikes, even in highly regulated industries such as healthcare, government, or financial services.


## 4. Apply content intelligence.

Tools that operate at the intersection of content and data are able to drive actionable insight for enrollment processes. Seamless integration between forms and analytics allows for continuous improvement of form effectiveness, including pinpointing where customers are dropping off or slowing down so you can create a better experience.

With the power of AI and machine learning, you can also accelerate the modernisation of your enrollment process. Chatbots and AI-led screening can scale personalisation and engagement throughout the enrollment experience, while AI technology can combine CRM data with other data sources to recommend and enable dynamic, one-to-one personalised experiences.

Finally, robust machine learning tools can ingest hundreds of static legacy forms (think of all those PDFs you have sitting around), apply intelligence to recognise form structures, and convert the entire collection into interactive, mobile forms. Mobile now represents 65 percent of digital media time while the desktop is becoming a secondary touchpoint for an increasing number of digital users, according to the recent Adobe and Econsultancy Digital Trends survey. Being able to effortlessly convert your forms to be mobile-friendly is more than just exciting, it's essential.





Exceed your customer's  
*expectations*—and  
your own.

**W**hen you look back at Ted's initial poor experience with filling out an online application, you can see how finding a bank that would let him complete the entire process online and on his mobile device was an even more powerful conversion tool after such a frustrating experience.



With the right technology and tools in place you can do what your competitors aren't doing to make the online application process effortless. And when you do, you'll be rewarded with the ability to do the following:

- Effectively serve the needs of an omni-channel customer through IT and business teams who can rapidly create new and update existing forms and documents as needed by channel and customer context.
- Efficiently modernise and standardise thousands of forms and documents across the enterprise without years of time and millions of dollars in IT effort.
- Easily scale as needed to meet customer demand while meeting regulatory requirements.
- Effortlessly deliver best-in-class enrollment experiences with pre-filled forms and personalised communications optimised for any device.

When you master the enrollment experience, you'll not only exceed customer expectations—you'll exceed your own expectations. Because the process of creating, managing, and processing forms and documents won't just be easy for customers like Ted, it will be easy for you.

# Adobe can help.

Adobe Experience Manager Forms helps you design, manage, and rapidly deliver compelling digital forms and communication experiences across all devices and channels. With Experience Manager Forms, you can eliminate fragmented experiences and enable engaging, connected, and personalised customer journeys across web, mobile, app, and even print.

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