

2019 DIGITAL FUTURES

THE KEY TO DELIVERING BETTER EXPERIENCES

ED MCQUISTON
EVP, CHIEF COMMERCIAL OFFICER
HYLAND

@MCQUISTONED



What do you want to do?



Buy a home

Get the tools and advice for the journey to your new front door.

[Learn more](#)

Start online



Refinance your mortgage

Lower payments, pay off sooner or cash out existing equity in your home.

[Learn more](#)

Start online



Tap into your home's equity

To access the cash you need, see which finance option is best for you.

[Learn more](#)

Apply online






Manage your accounts

Explore tools to help manage both your mortgage and home equity accounts.




[Learn more](#)

Manage accounts

11:04   

rocketaccount.com

Already have a Rocket Account with one of our sister companies? [Sign in instead.](#)


  


First Name

Last Name

Email Address

Your email address will be your username.


Password 

Retype Password 

[Create My Rocket Account](#)

[Need help? Talk to Us](#)


[Terms of Use](#)

Chat with us 

Quicken Loans

Let's go over a few things so we can connect you with a Home Loan Expert who will help you get started with your new loan.

What is your name? (Please do not include any special characters in your name) *

 Complete the required field

What is your email address? *

2:54

LTE



+1 (614) 390-8990 >

iMessage
Sat, Sep 14, 12:32 PM

Hey Edward,
This is Nik with Homeside Financial/
Lower.com, I hope all is well! I am
reaching out to you as we closed a
loan for you recently and you are
now eligible for a no lender cost
refinance due to our "Free Refi for
Life" program we are running for
former borrowers. We are able to
combine both of your loans into 1
that has a fixed rate and should be
much lower than both rates that you
currently have. Give me a good time
to reach out to you so I can explain
more in detail and see what you
think.
Thanks!

I'm very interested. Feel free to call
me to discuss on Monday

Absolutely, is there a particular time
on Monday that would work best?

Sat, Sep 14, 2:21 PM

9 am work?

Delivered

Sounds great!



iMessage



Around the globe, **96%** of consumers say customer service is an important factor in their choice of loyalty to a brand. -Microsoft

Gartner predicts that **89%** of businesses are expected to compete mainly on customer experience and by 2019, more than **50%** of organizations will redirect their investments to customer experience innovations.-Gartner

By 2020, more than **40%** all data analytics projects will relate to an aspect of customer experience. - Gartner

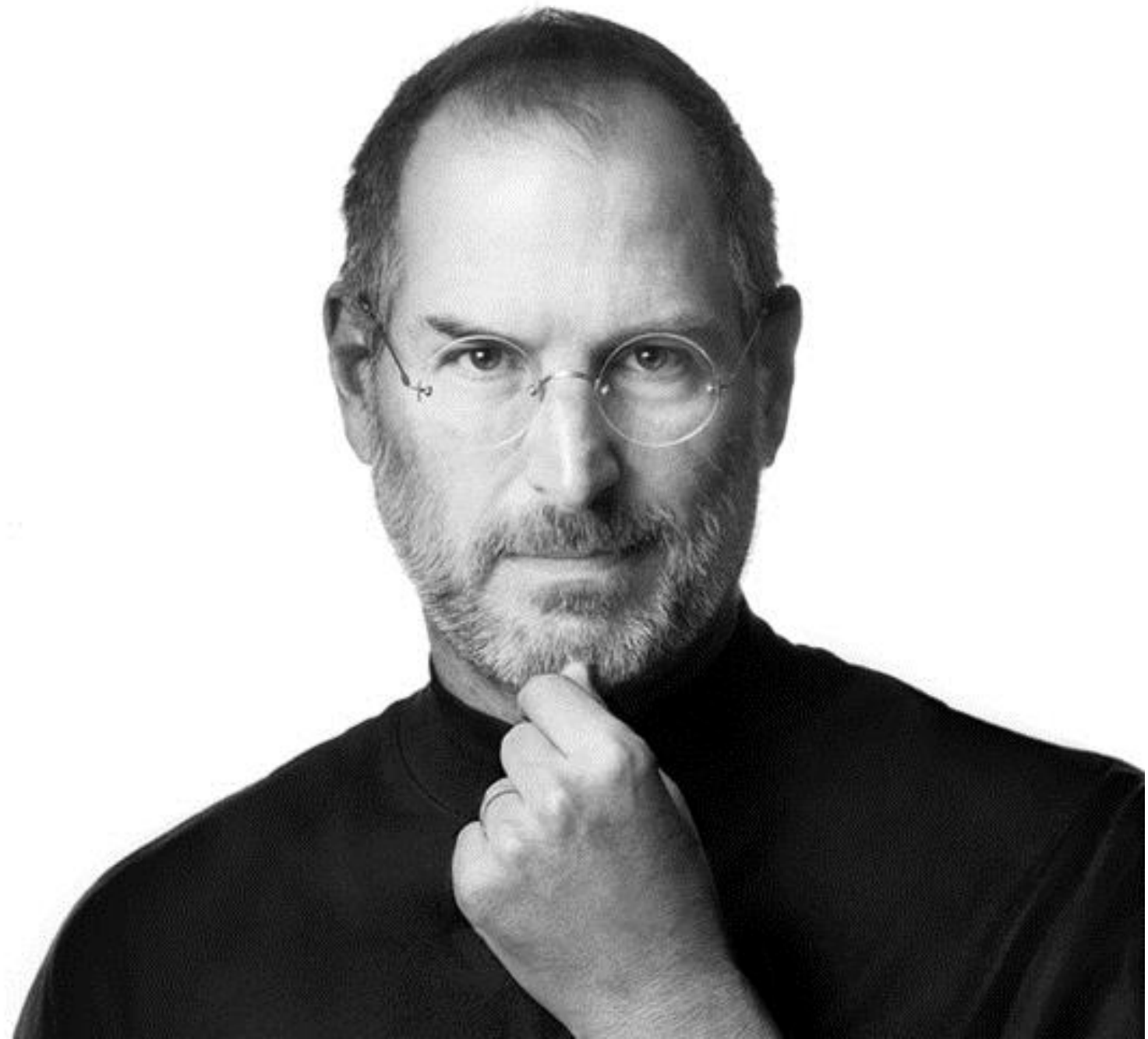
87% of organizations agree traditional experiences no longer satisfy customers
- Accenture

A moderate improvement in CX would impact the revenue of a typical **\$1 billion** company an average of **\$775 million** over three years. - Temkin Group

84% of organizations working to improve CX report an increase in revenue. -
Dimension Data



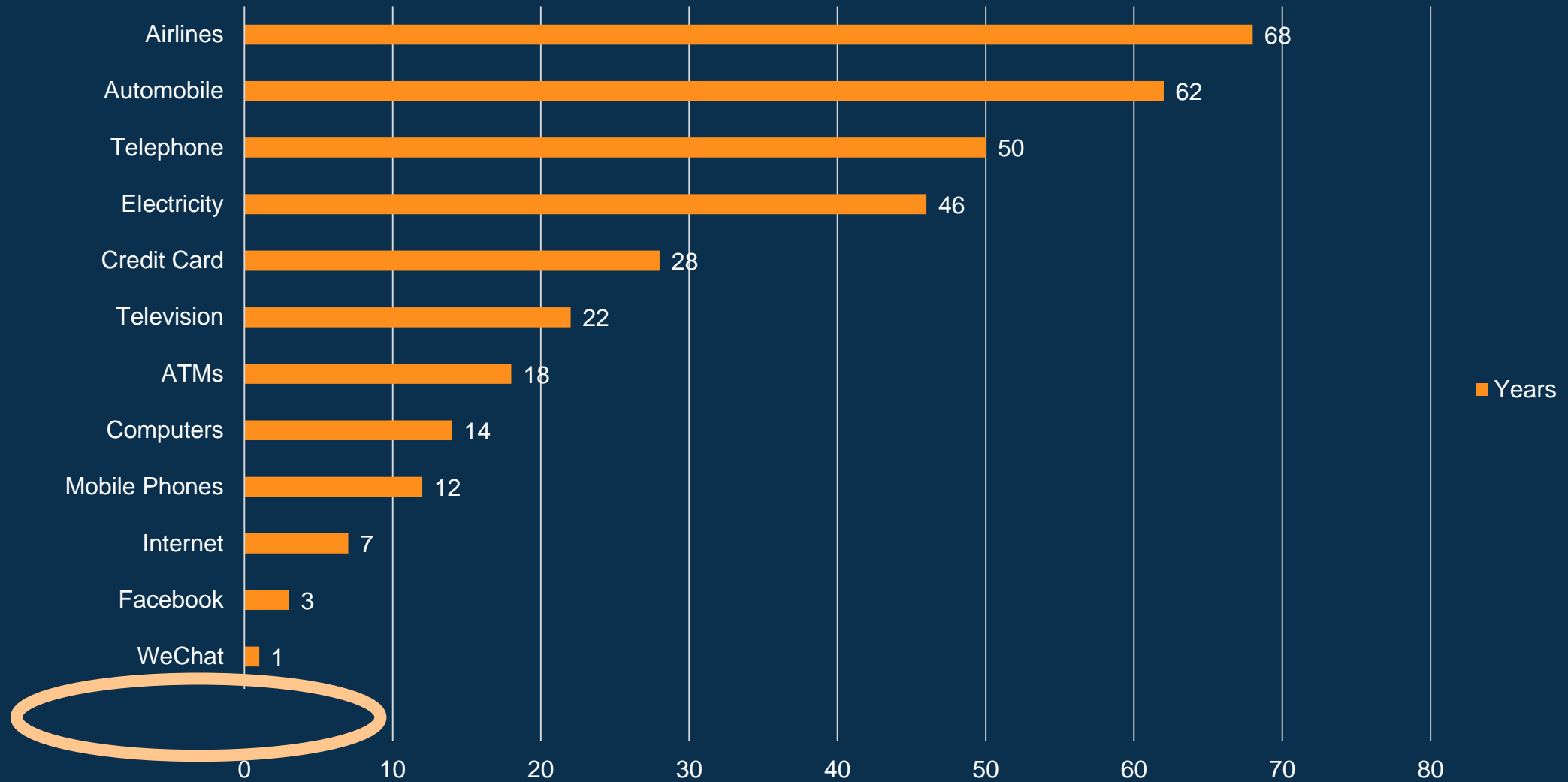
**76% OF CONSUMERS
EXPECT COMPANIES TO
UNDERSTAND THEIR NEEDS
AND EXPECTATIONS.**





HOW LONG DOES IT TAKE TO HIT 50 MILLION USERS?

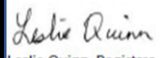

The impact of the shift to digital, and the power of network effects.





Official Transcript

Prepared for: University of Kansas on 07/03/2012
 DID#: [REDACTED]
 Docufile Student ID: [REDACTED]
 Student SSN: [REDACTED]
 Page 1 of 2


 Leslie Quinn, Registrar
 

Student Name: [REDACTED]
 Student ID: 007 [REDACTED]
 Student SSN: [REDACTED]
 Date of Birth: [REDACTED]
 Student Address: [REDACTED]

Credit-Undergraduate

Degree/Certificate Awarded						
Course Level:		Credit-Undergraduate				
Subj No.	Course Title	Cred	Grd	Pts	R	
Credit Spring 2011						
ENGL 121	Composition I	3.00	F	0.00	E	
SPD 121	Public Speaking	3.00	D	3.00		
Ehrs: 3.00	GPA-Hrs: 3.00	QPts: 3.00	GPA: 1.00			
Credit Fall 2011						
HIST 125	West Civ. Rdgs/Discussions I	3.00	W	0.00		
HPER 200	First Aid and CPR	2.00	B	6.00		
SOC 122	Introduction to Sociology	3.00	B	9.00		
SPD 120	Interpersonal Communication	3.00	C	6.00		
Ehrs: 8.00	GPA-Hrs: 8.00	QPts: 21.00	GPA: 2.62			
Credit Spring 2012						
BIOL 140	Human Anatomy	4.00	D	4.00		
ENGL 121	Composition I	3.00	C	6.00	I	
HPER 134	Weight Training (Beginning)	1.00	B	3.00		
MATH 171	College Algebra	3.00	C	6.00		
PSYC 130	Introduction to Psychology	3.00	D	3.00		
Ehrs: 14.00	GPA-Hrs: 14.00	QPts: 22.00	GPA: 1.57			
Work in Progress						
Subj No.	Course Title	Cred				
Credit Fall 2012						
BIOL 140	Human Anatomy	4.00				
EMG 121	CPR I-Basic Life Support Ho Pr	1.00				
HIST 141	U.S. History Since 1877	3.00				
MATH 172	Trigonometry	3.00				
PSYC 218	Human Development	3.00				
In Progress Credits: 14.00						
Undergraduate Transcript Totals						
TOTAL INSTITUTION		Earned Hrs	Gpa Hrs	Points	GPA	
		25.00	25.00	46.00	1.84	

Forms

Select a form: Transcript



Institution Information

Institution ID: 181675
 Name: [REDACTED] Phone: [REDACTED]
 Address: [REDACTED]
 City: [REDACTED] State: [REDACTED] Zip: [REDACTED]

Student Information

Student ID: 100119
 Last Name: [REDACTED] First Name: [REDACTED] Middle: [REDACTED]
 Address: 5112 Stearns St
 City: [REDACTED] State: [REDACTED] Zip: [REDACTED]
 SSN: [REDACTED] DOB (MMDDYYYY): [REDACTED] Phone: [REDACTED]

Academic Summary

Cumulative GPA (0.000): 1.84
 Degree Program: [REDACTED] Major: [REDACTED] Award Date (MMDDYYYY): [REDACTED]

Application Menu: Access help, options, troubleshooting, and administration.

Position: Make Same Width, Make Same Height, Make Same Size

Layout: Send to Back, Bring to Front, Snap to Centers, Horizontal, Vertical

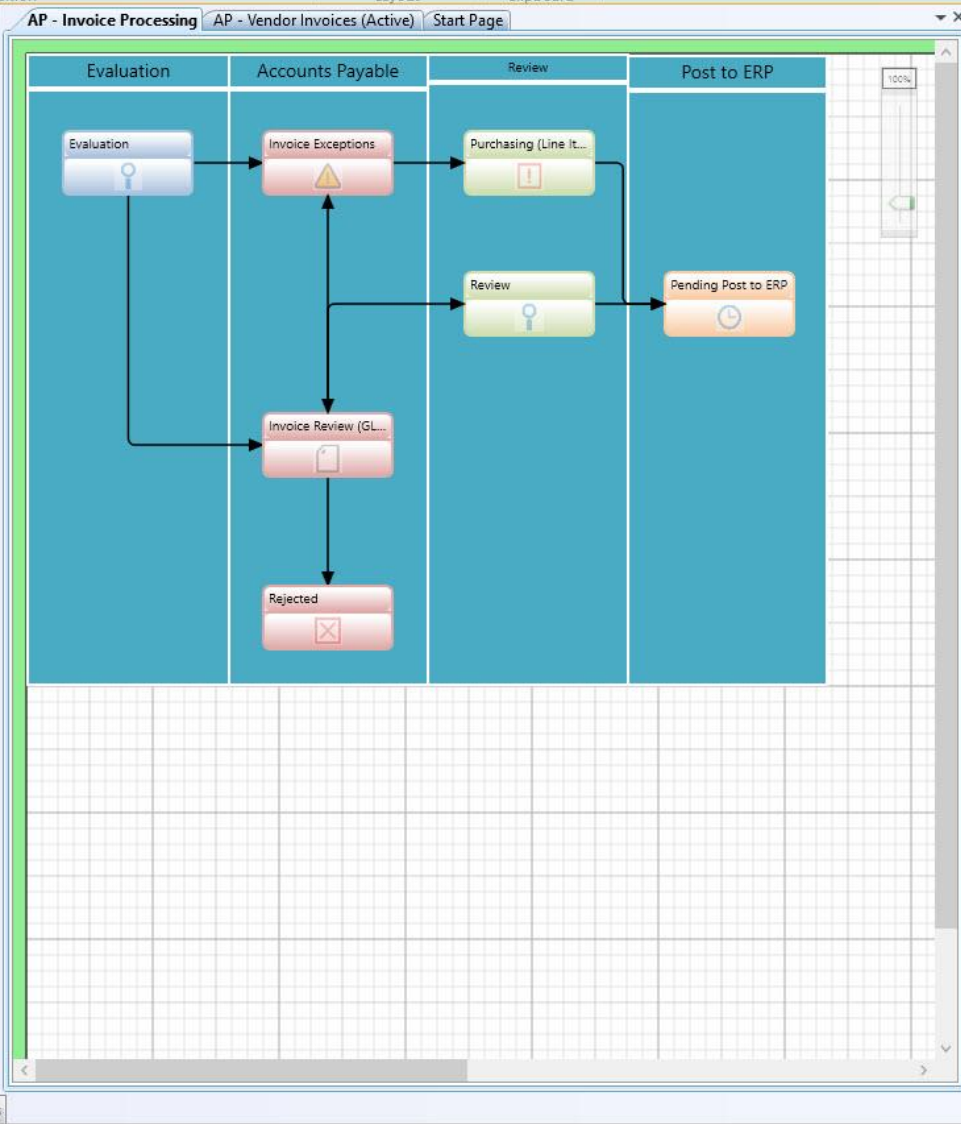
Clipboard: Copy Diagram as Image

Repositories: OnBase - MANAGER

Integration Services: Workflow, Notifications, Capture Process

Find: AP - Invoice Processing

- AP - Invoice Approval Management
- AP - Invoice Eform Processing
- AP - Invoice Processing
 - Initial
 - Evaluation
 - Invoice Review (GL Coding)
 - System Work
 - Ad Hoc User Tasks
 - Edit/View Distribution
 - Display Distribution
 - Filter Rules
 - Find Related Items
 - On True
 - Display Object(1)
 - On False
 - Find Related Non-PO Invoice Object
 - Submit for Approval
 - Submit for Multiple Approval
 - Reject
 - Needs Review
 - Send to Exceptions
 - Timers
 - Transitions
 - Invoice Approval
 - Multiple Approvers
 - Review
 - Missing Vendor
 - Invoice Exceptions
 - Purchasing (Line Item Matching)
 - Rejected
 - Pending Post to ERP
 - Sent to ERP
 - Awaiting Vendor Response



Properties: Display Object(1) ID: 1684

Created: 12/11/2017 4:06:53 PM (MANAGER)

Modified: 12/11/2017 4:06:53 PM (MANAGER)

Action Type: Display WorkView Object

General | Documentation

Object Display Option: Display in New Window

Current Item (Selected)

From Specific Class (optional): Application, Class

Use Scoped Property Bag: Disable, Enable Debug Breakpoint, Log Execution





Hey Siri...
who won the 1967 Super Bowl?



1967 NFL Championship Game



The 1967 National Football League Championship Game was the 35th NFL championship, played on December 31 at Lambeau Field in Green Bay, Wisconsin. It determined the NFL's champion, which met the AFL's champion in Super Bowl II, then formally referred to as the second AFL-NFL World Championship Game. [Wikipedia](#)

Date: December 31, 1967

Champion: Green Bay Packers

Location: Lambeau Field, Green Bay, WI

Favorite: Packers by 6½

Stadium: Lambeau Field

Referee: Norm Schachter

Hey Siri...

Show me the biggest signature on the
declaration of independence.

in the necessity, which denounces our Separation, and hold them, as we hold the rest of mankind
of the united States of America, in General Congress, Assembled, appealing to the
good People of these Colonies, solemnly publish and declare, That these United Colonies are,
in obedience to the British Crown, and that all political connection between them and the State of Great
Britain have full Power to levy War, conclude Peace, contract Alliances, establish Commerce, and to do all
the support of this Declaration, with a firm reliance on the protection of divine Providence, we

John Hancock

Wm Hooper
Joseph Hewes,
John Penn

Robt Morris
Benjamin Rush
Benj. Franklin

Samuel Chase
Wm. Paine
Tho. Stone
Charles Carroll of Carrollton

John Morton
Geo. Clymer
Ja. Smith
Geo. Taylor

Edward G. Mudge

Thos. Mifflin

CONSUMERIZATION OF IT





SHIFT IN CUSTOMER EXPECTATIONS



Historically, customers have expected basics like quality services and fair pricing – but modern customers have much **higher expectations**, such as **proactive service**, **personalized interactions**, and **connected experiences across channels**. - *Salesforce*

The Modern Customer Expectations

- More than half of consumers expect a response from customer service **within an hour, even on weekends.**
- **33%** of consumers who ended their relationship with a company last year did so because the experience wasn't **personalized** enough.
- **90%** of consumers **expect** companies to have an online portal for customer service.
- **53%** of people will abandon a mobile site if it takes longer than **three seconds** to load.
- **72%** of customers expect companies to **know their purchase history** regardless of what method of communication they used, such as chat, phone or email.
- The **top reason** customers switch brands is because they **feel unappreciated.**
- **80% of customers** say they are more likely to do business with a company if it offers **personalized experiences.**

A hand in a dark suit sleeve is shown holding a glowing, white digital circuit pattern against a blue background. The circuit pattern consists of interconnected lines and nodes, resembling a network or data flow. The hand is positioned in the upper right, with fingers slightly curled as if grasping or supporting the glowing pattern. The overall image conveys a sense of human interaction with digital technology.

DIGITAL TRANSFORMATION

NETFLIX





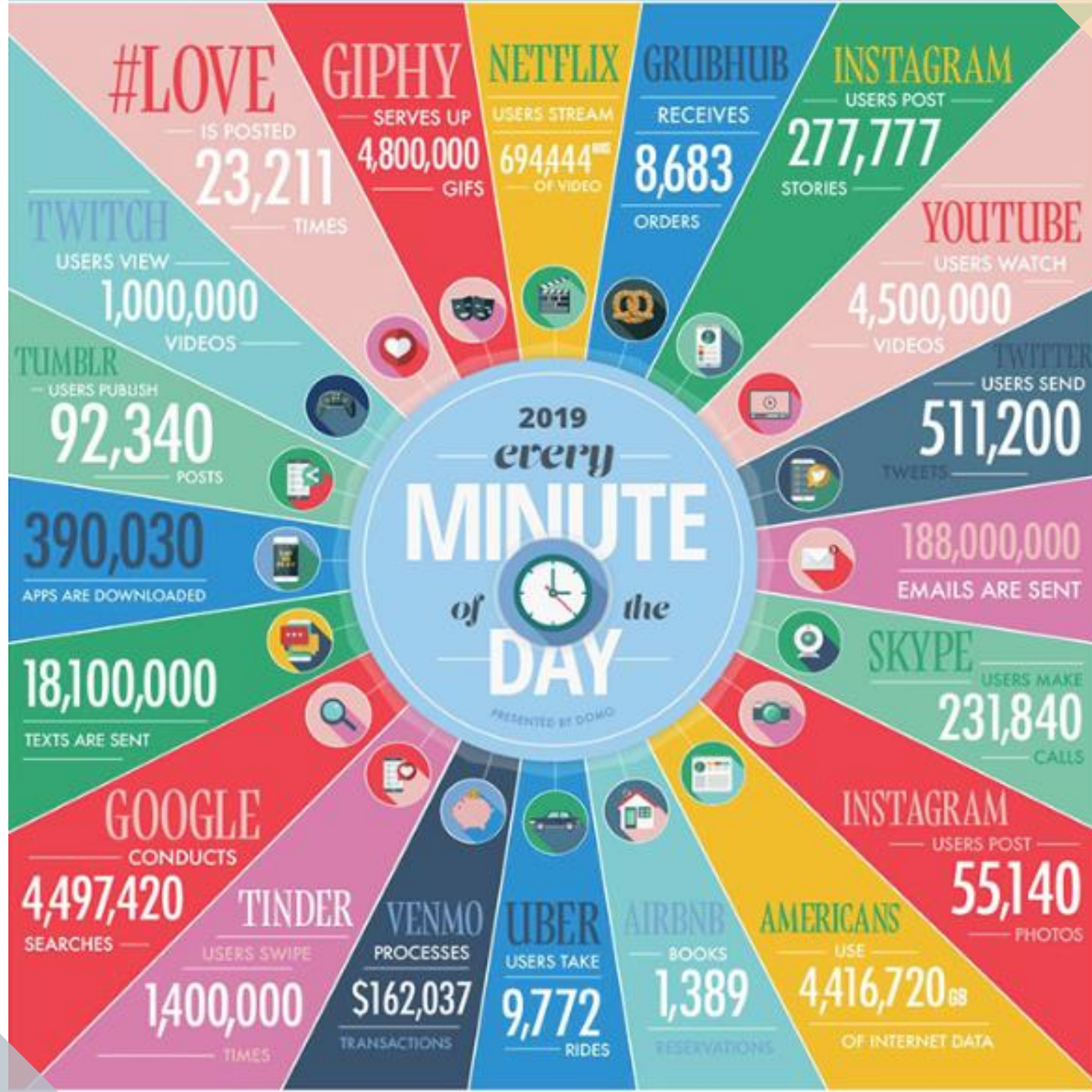
instacart



An aerial night view of a city, likely Tokyo, with a grid overlay in the top right corner. The city lights are visible, and the grid is composed of small white dots on a dark blue background.

DIGITAL DISRUPTION:

IS THE INTERNET OF THINGS
THE CULPRIT?



Source: DOMO (2019)

Research shows that since 2000, **52%** of companies in the Fortune 500 have either gone bankrupt, been acquired, or ceased to exist as a result of digital disruption. The collision of the physical and digital worlds has affected every dimension of society, commerce, enterprises, and individuals.

Digital transformation forces wholesale change to the foundations of an enterprise — from its operating model to its infrastructure, what it sells, and to whom and how.



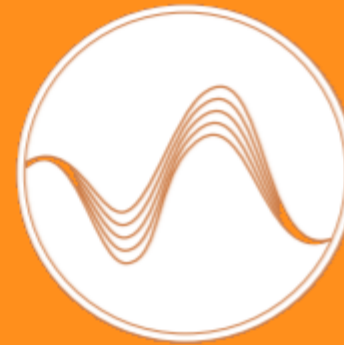
Nine in ten insurers fear losing part of their business to FinTechs



Margin pressure and loss of market share are top FinTech-related threats



Innovation drivers: new customer needs and deeper risk insights



Little responsiveness to emerging innovation waves – insurers focus on commonly adopted trends



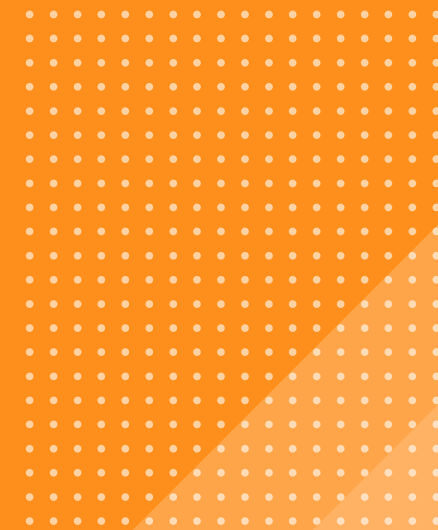
Insurers are closing existing gaps around customer centricity and digital channels



Three in four industry players (74%) acknowledge ongoing disruption; most are dealing with FinTechs at different levels



Cooperation with FinTechs is key to connect management cultures and bridge gaps over regulatory and IT concerns

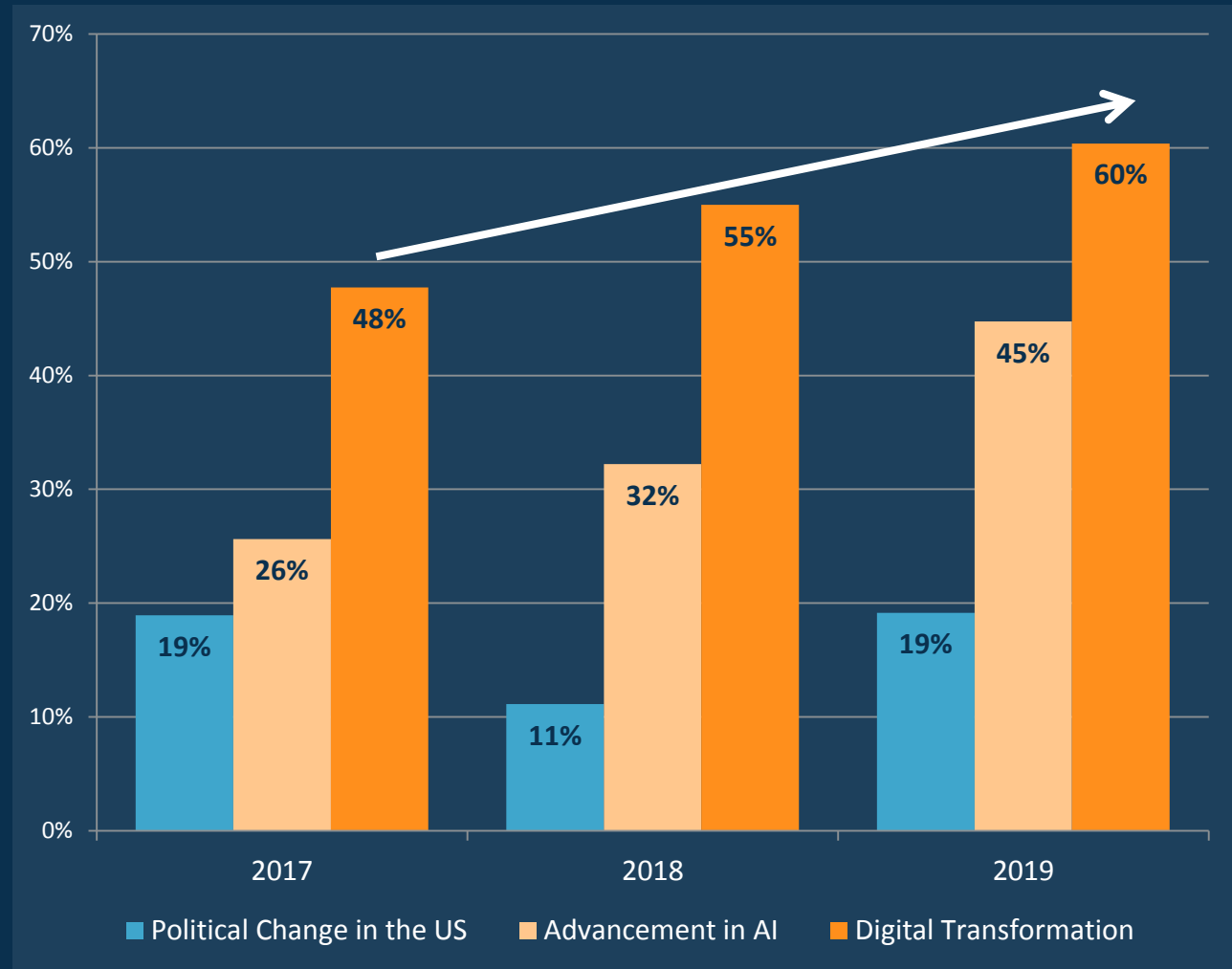
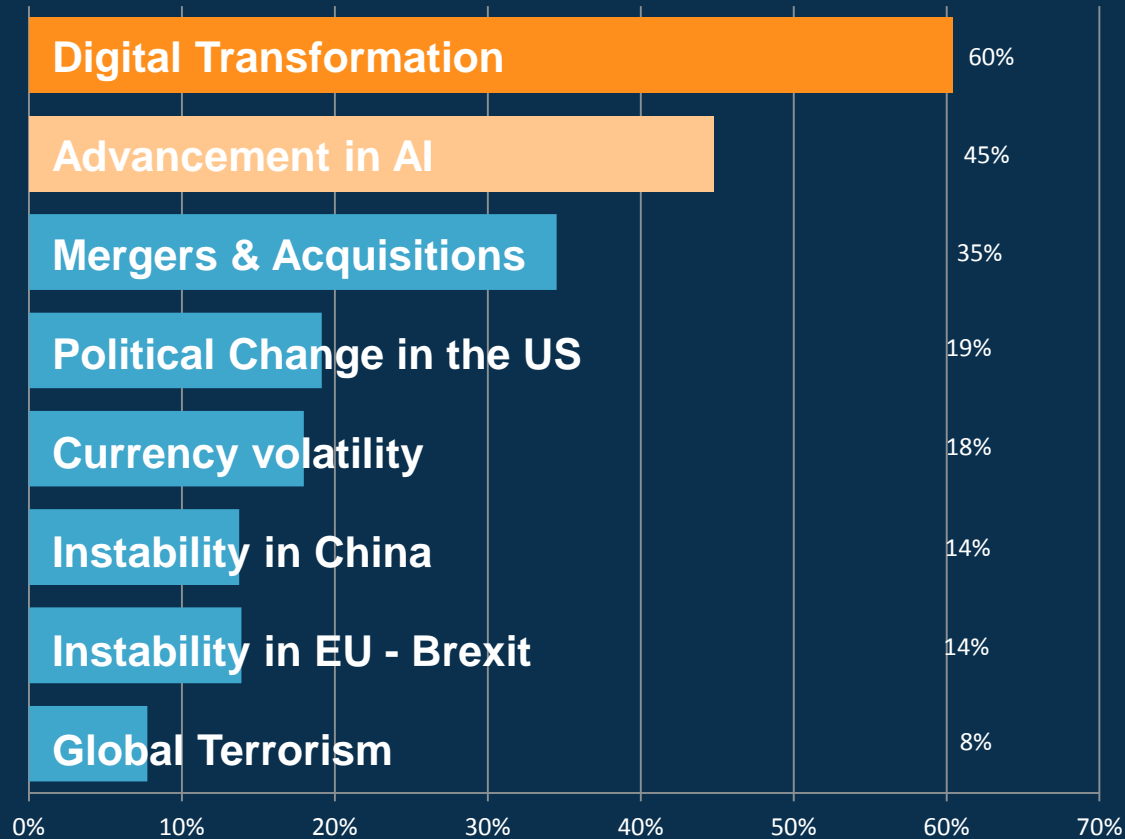






DIGITAL TRANSFORMATION AND ARTIFICIAL INTELLIGENCE MOST POWERFUL BUSINESS DISRUPTORS

Perceived Disruptive Forces

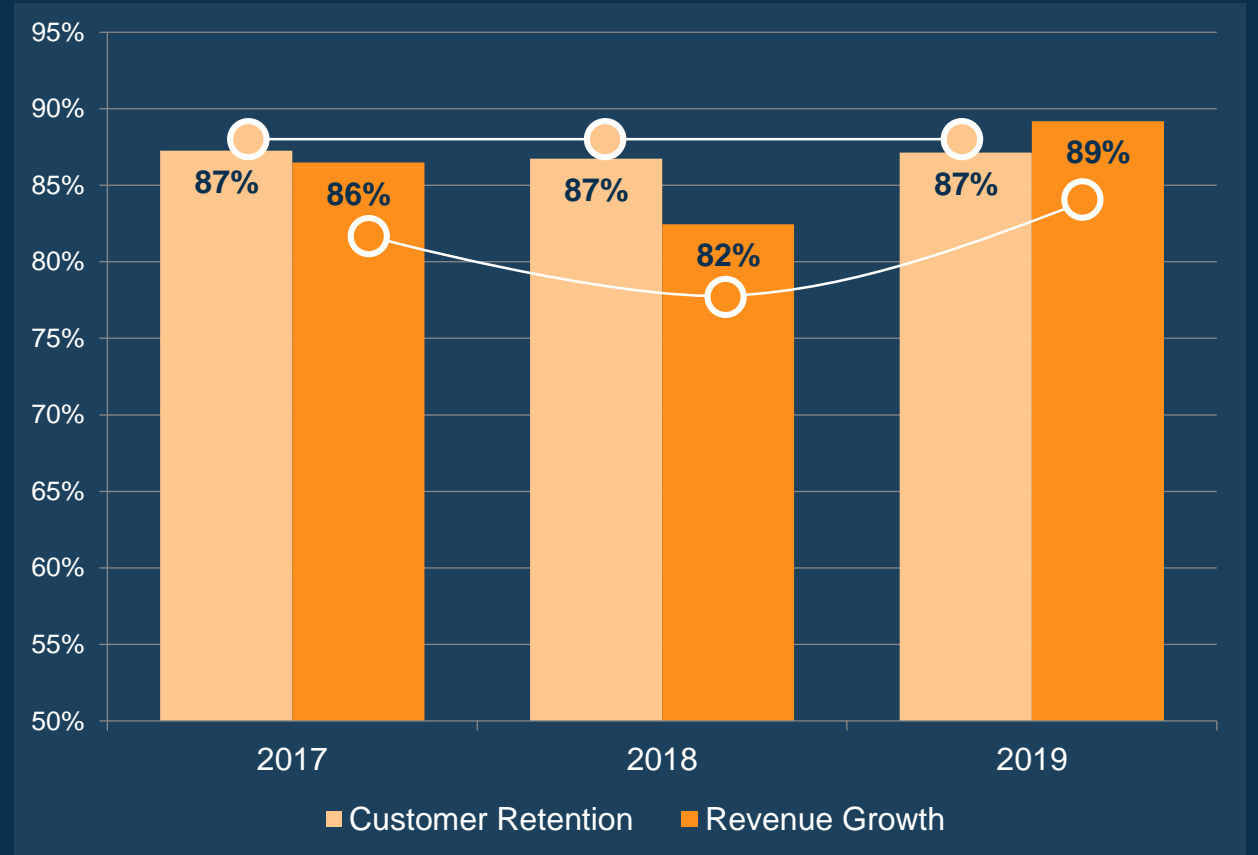
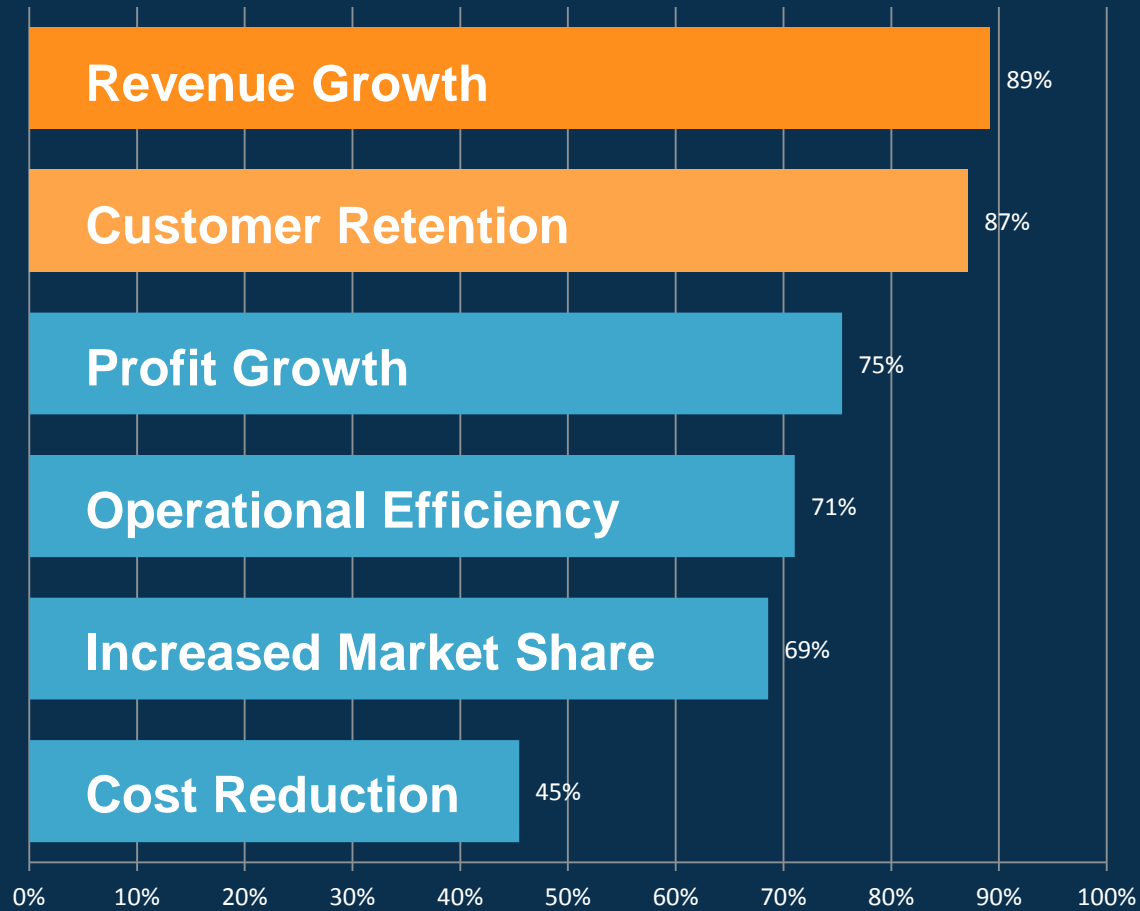


Q: What do you expect to disrupt your business in 2019?

Source: Altify Business Performance Benchmark Study 2019 | n=685

REVENUE GROWTH AND CUSTOMER RETENTION KEY STRATEGIC 2019 IMPERATIVES

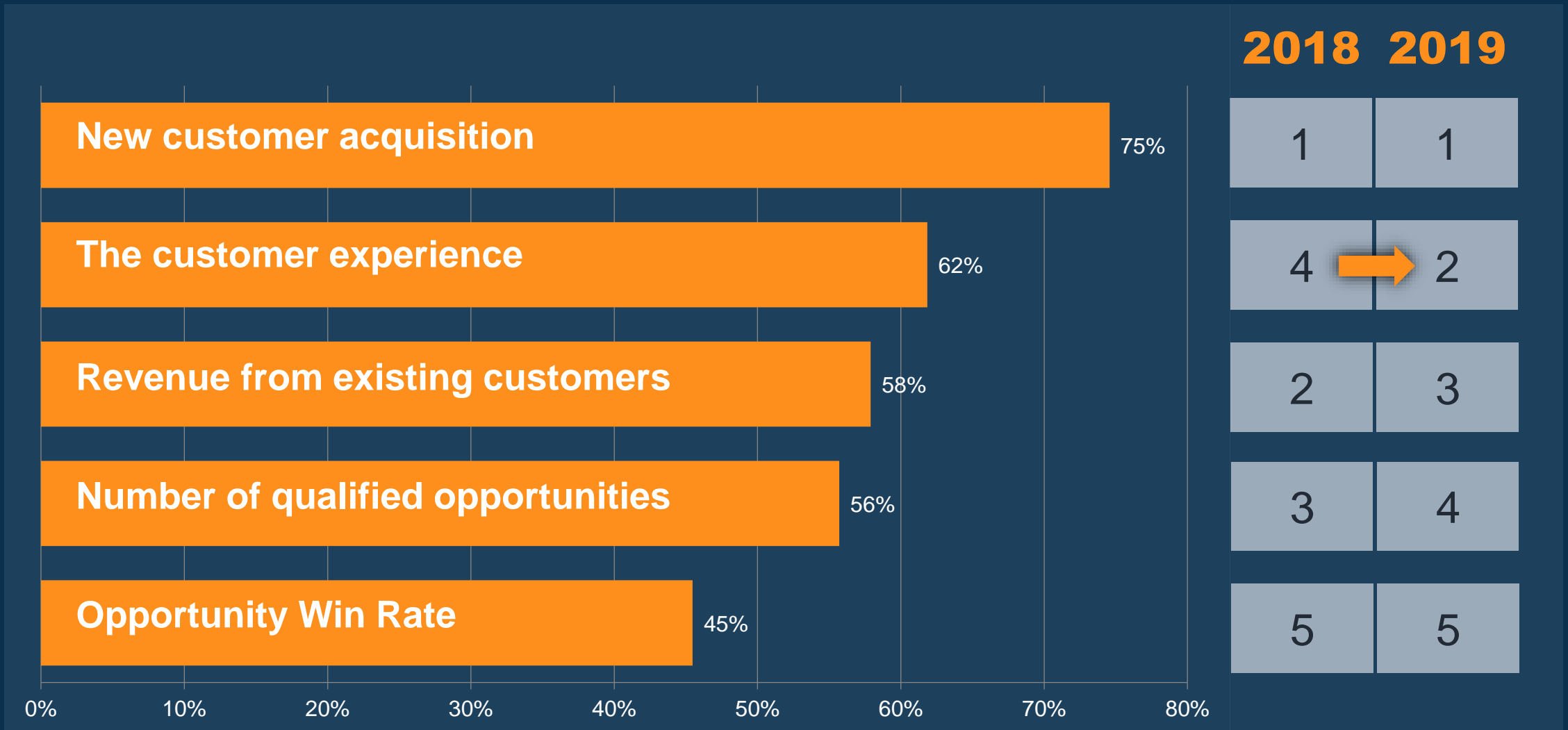
Key Initiatives for 2019



Q: Please select the importance of each of the following in 2019?

Source: Altify Business Performance Benchmark Study 2019 | n=685

TOP 5 REVENUE RELATED PRIORITY INITIATIVES FOR 2019

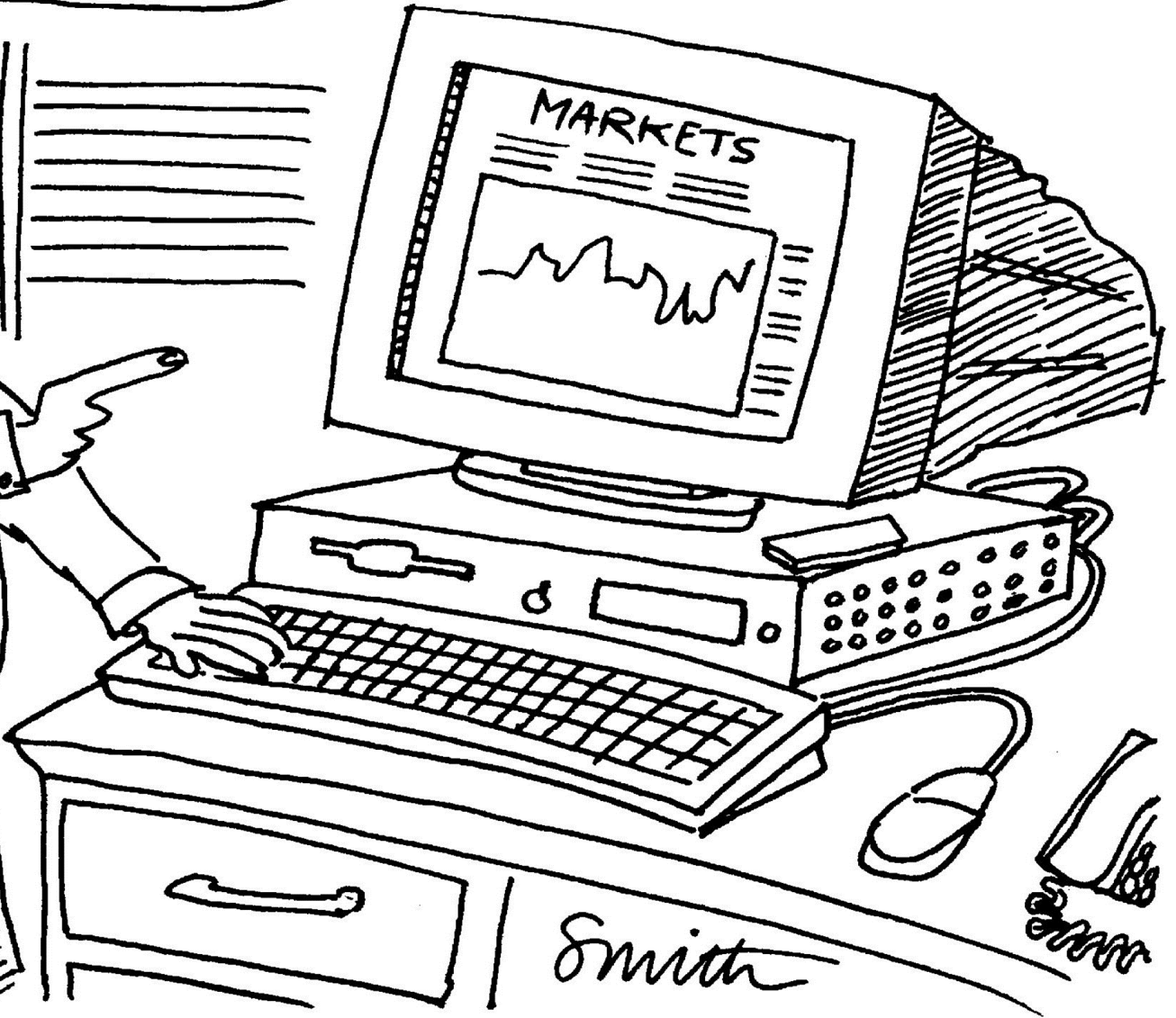


Q: What are top priority opportunities to improve in 2019?

Source: Altify Business Performance Benchmark Study 2019 | n=685



BASICALLY IT MAKES THE SAME MISTAKES THAT WE'VE ALWAYS MADE — BUT IT MAKES THEM SO MUCH FASTER!



Smith

SURVIVING DIGITAL TRANSFORMATION

- **Have the right, digital-savvy leaders in place**
- **Build capabilities for the workforce of the future**
- **Empower people to work in new ways**
- **Give day-to-day tools a digital upgrade**
- **Reimagine your workplace**
- **Upgrade the organization's hard wiring**



STEPS TO DIGITAL TRANSFORMATION SUCCESS

- **Make transformation a top strategic priority.**
- **Business outcomes need to drive digital transformation.**
- **The potential of data and analytics is not fully utilized yet.**
- **An enterprise-wide approach to DX needs to be adopted.**
- **Companies need to learn how best to marry technology with human resources.**





x





7 Sausage, Egg & Cheese McGriddles[®]
meal 5.39 | 700-870 Cal.
3.49 | 550 Cal.



8 2 Sausage Burritos
meal 4.79 | 750-920 Cal.
1.29 | 300 Cal. ea.



9 Bacon, Egg & Cheese Bagel
meal 5.69 | 700-870 Cal.
3.79 | 550 Cal.



10 Steak, Egg & Cheese Bagel
meal 5.89 | 780-950 Cal.
3.99 | 630 Cal.

Hi, these are popular at this restaurant



Bacon Egg & Cheese Biscuit



Hotcakes



Coffee



Hash Browns

Fruit & Maple Oatmeal 2.39 | 310 Cal.
Fruit 'N Yogurt Parfait 1.39 | 150 Cal.

McCafé™



Coffee
1.00 | 0 Cal.

Fruit
0.39



A person wearing a dark suit and tie is holding a torn piece of white lined paper with both hands. The paper has a jagged, deckle-like edge. The text on the paper is in a bold, dark blue, sans-serif font. The background is a plain, light-colored wall. There are decorative elements: a grey triangle with a white dot pattern in the top right corner and a grey triangle with a white dot pattern in the bottom left corner.

**A SATISFIED
CUSTOMER
IS THE BEST
BUSINESS
STRATEGY
OF ALL**

THANK YOU