Driving Digital Adoption
a case study for Disrupt CX 22

Fran Rea
April 2022

newpay
Bigger buys, smaller payments

aqua
Build better credit with Aqua

bip.
Cardless credit you control

Pulse
Rewarding everyday spend
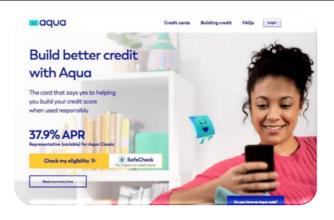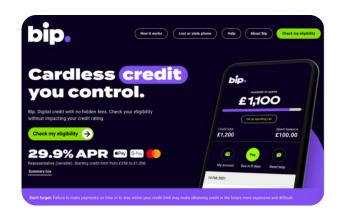
DEKO
Powering your checkout

New Day

About NewDay

- NewDay is one of the UK's largest providers of consumer credit with the simple purpose of helping people move forward with credit.

- We are proud to serve close to **five million customers across the UK** through our portfolio of brands designed to meet a range of different consumer credit needs.

- This includes five of our own brands, alongside a stable of retail and e-tail partnerships with leading brands.

c5M
customers in the UK

1 in 6
UK Credit Cards issued by NewDay

Based on eBenchmarkers data at 31 December 2021, includes NewPay originations

c2M
customers with improved credit scores

12 months to 31 December 2021

146M
transactions processed each year

12 months to 31 December 2021

aqua

Build better credit with Aqua

The card that says yes to helping you build your credit score when used responsibly

37.9% APR
Representative (variable) for Aqua Classic

bip.

Cardless credit you control.

Bip. Digital credit with no hidden fees. Check your eligibility without impacting your credit rating.

29.9% APR
Representative (variable). Starting credit limit from £250 to £1,200.

Partnering with *leading brands*

amazon   ao   Argos   DEKO

No single magic wand!

New Day

Set your team up with the right mindset upfront

Prevention

Unnecessary Contacts

Automation

Digital solution or Bots

Self Serve

Enablement for customers

Lean

If you do handle it – do so effectively

New Day

Driving Digital Adoption

2018

Bring Development In House and move to AGILE

- Bring Digital Servicing in house aligned with Business Strategy to move at pace
- Improve Digital Change by enabling smaller / more frequent releases
- Adoption of an Agile Methodology

2019

PULL strategy – develop easy to use self serve features online

- **Deliver Digital features** on roadmap **to drive self servicing capability**
- Push for **Mobile App first** and **focus on Net Easy** and creating frictionless journeys
- Ensure regulatory compliance
- Launch **paperless initiatives** such as e statements
- Measure and track improvement across **key measures of success**
- **Use insight** and CIRP to create / fix things that matter to customers
- **'Awareness'** Campaigns and Features that explain WHY not WHAT

2020 - 2021

PUSH – Campaigns, Awareness and use of insight to drive adoption

- **Hackathon** powered innovation – get people involved
- **Pandemic!**
- **Contact Centre metrics** / Knowledge – target them to grow online servicing
- **Prevent Channel Switch**
- **Focus on Ease of Access –** authentication / biometrics
- **System Availability is key** – too much downtime and they revert!
- Scale rapidly using white labelling or **re use APIs**
- **Proactive alerting and comms** – prevent unnecessary contact

2021

Create Digital Assistance to maximise adoption

- Maximise your contact centre to **provide Digital Assistance**
- Recruit and enable **capable people with empathy, technical skills and good customer service**
- Use the digital coordinators to **Triage and feed back into the business**
- Use the Voice channel to create **value add conversations**
- **Born Digital –** register online or apply online at start!

New Day