

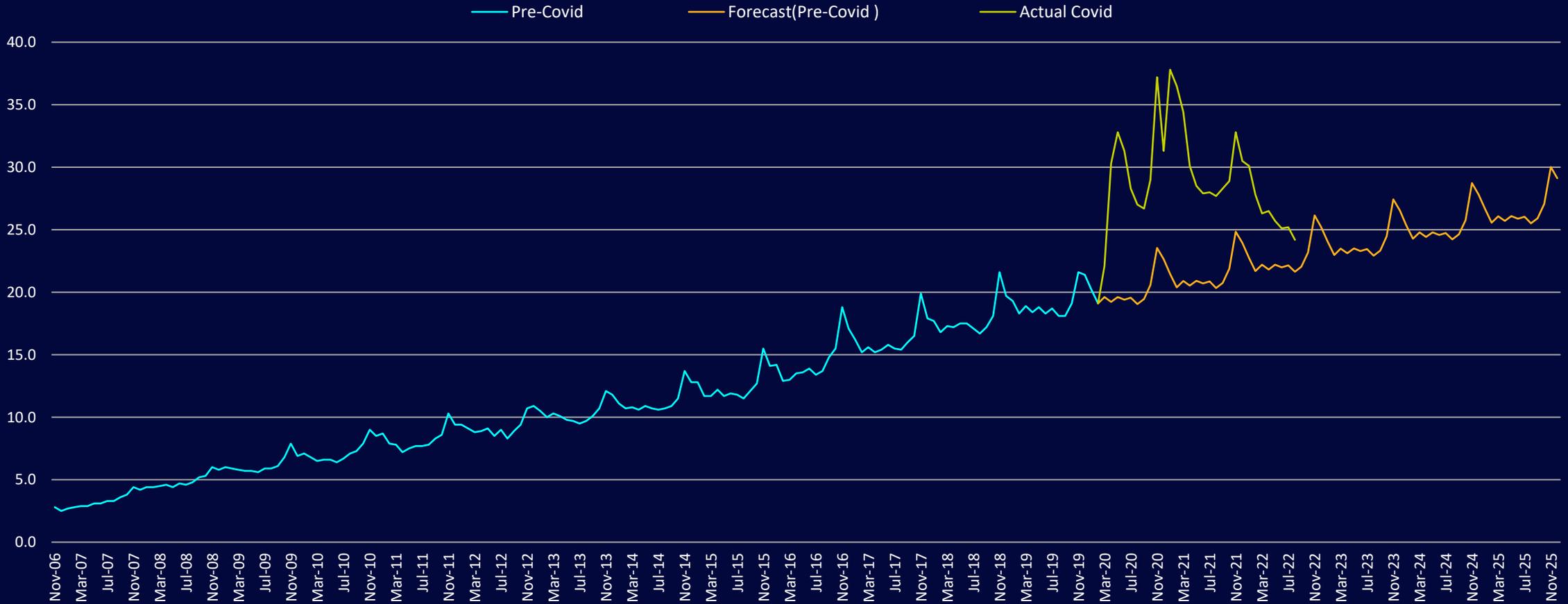
Alternate universe:  
Digital, Data, AI and  
blockchain join forces  
for good

Alan Linter – Innovation and Data Science Director,  
Capita



# Online retail sales %

We might be creatures of habit



# Key dates in digital evolution

Key technological advances and launches over the last 30 years have increasingly enabled digital services within the population, even with an increasingly older skewed population the numbers of people exposed to digital and with a high digital propensity continues to grow every year.



**1992**

First UK internet service



Anyone **48** and under have had their entire adult life with the **internet**



**2000**

First UK broadband service



Anyone **40** and under have had their entire adult life with **broadband**



**2007**

First UK smart phone available



Anyone **33** and under have had their entire adult life with a **smart phone**



**2019**

First UK 5G service



Anyone **21** and under have had their entire adult life with **5G**

# Changing nature of UK digital propensity

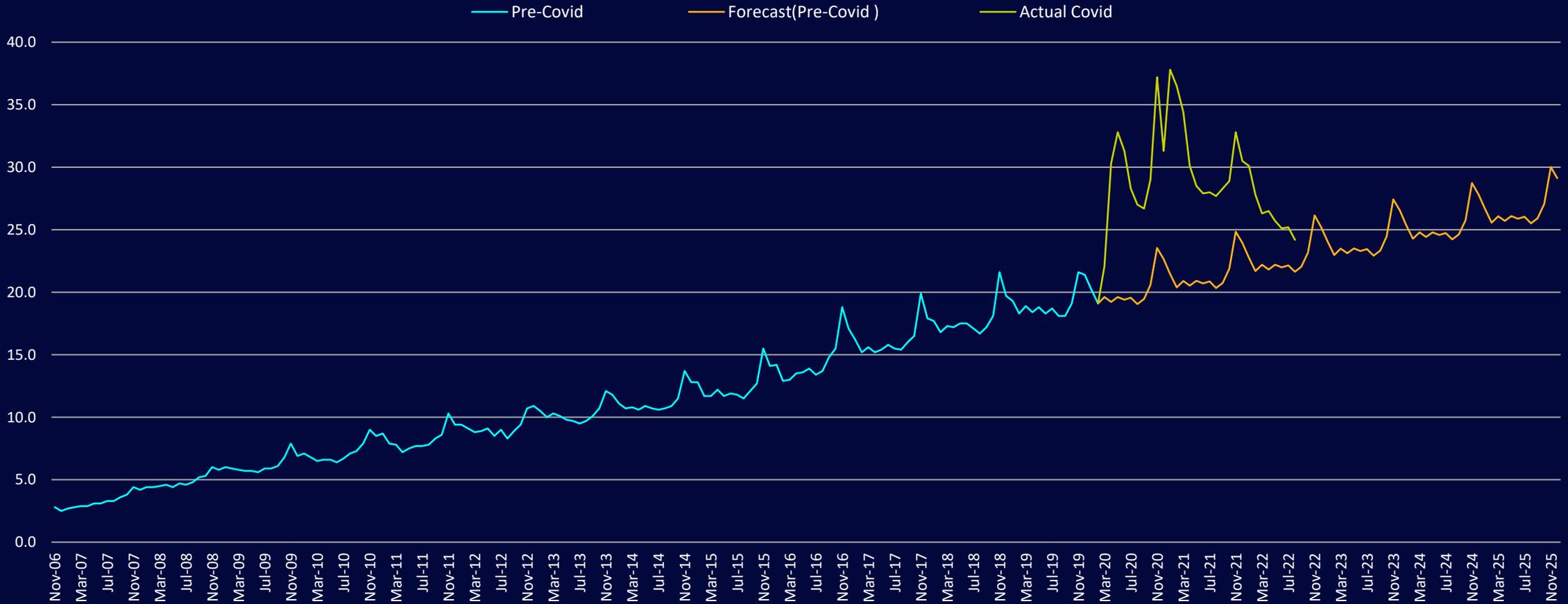
The growth and evolution of population will see a vast increase in the number of digital natives in the UK population and a naturally increasing propensity to consume digital first services (Source ONS UK Population Prediction)

		2020	2022	2025	2030	
Analogue	Adults over the age of 30 when first internet service launched	36%	33%	30%	24%	<b>33%</b> Reduction in Analogue & Adopter now a minority
Adopter	Adults between 18-30 when first internet service launched	17%	17%	17%	16%	
Broadband	Adults who have had their entire adult life with the internet	24%	24%	24%	23%	
Smart phone	Adults with their entire adult life with a smart phone	21%	21%	21%	21%	<b>50%</b> Growth in 5G & Smart phone class
5G	Adults with their entire adult life with 5G	1%	4%	9%	17%	

**1.8x** increase in smart phone / 5G population

# Online retail sales %

Digital seems to be evolving at demographic & not technological shift



# What customers want out of interaction with brands – Total Experience (TX)



## ADDING VALUE

Value means being agile and adaptive



## MEETING EMOTIONAL NEEDS

Emotional needs matter as much as functional



## REMOVING FRICTION

Remove friction, and make it easy to interact



## BEING AUTHENTIC

Do what you say you will do



## END-TO-END EXPERIENCES

Experiences matter, they must be end-to-end

**66%**

“We need modern tech to solve future problems”

Ipsos Global Trends Survey 2020

**70%**

Cite a good experience as one that “made me feel valued.”

Ipsos Global Trends Survey 2020

**60%**

“I wish my life was more simple.”

Ipsos Global Trends Survey 2020

**59%**

“I tend to buy products from brands that reflect my personal values.”

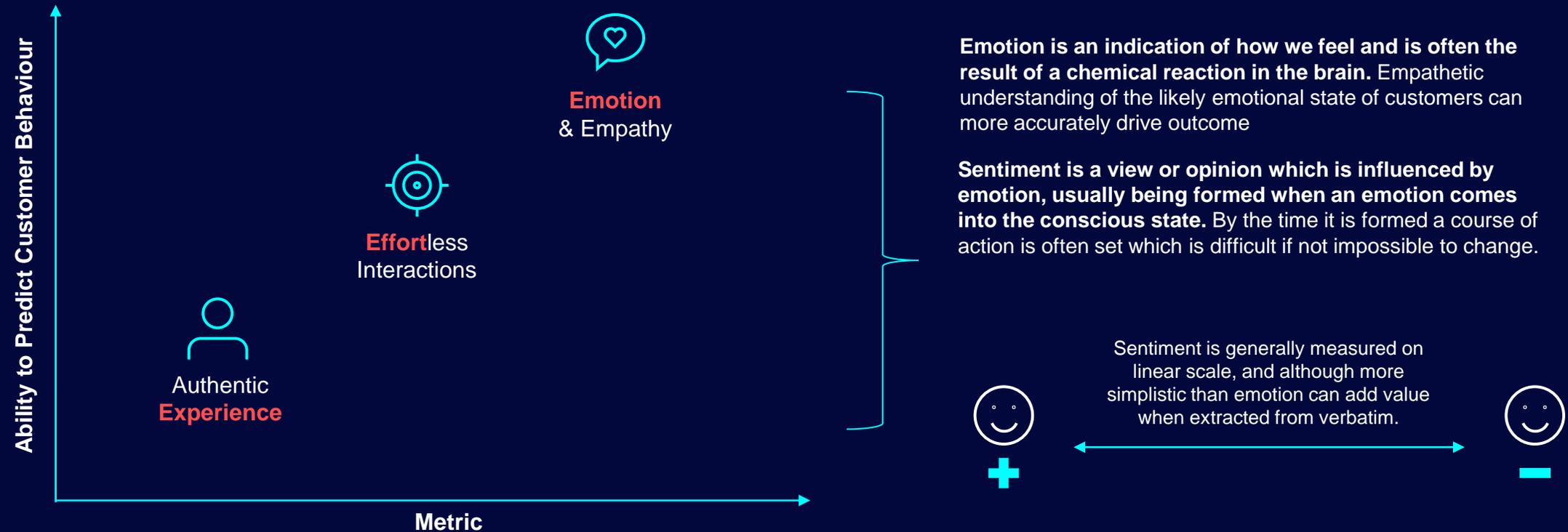
Ipsos Global Trends Survey 2020

**86%**

Will pay more for a better experience.

Oracle 2012

# Empathy and Digital Empathy will become a differentiator



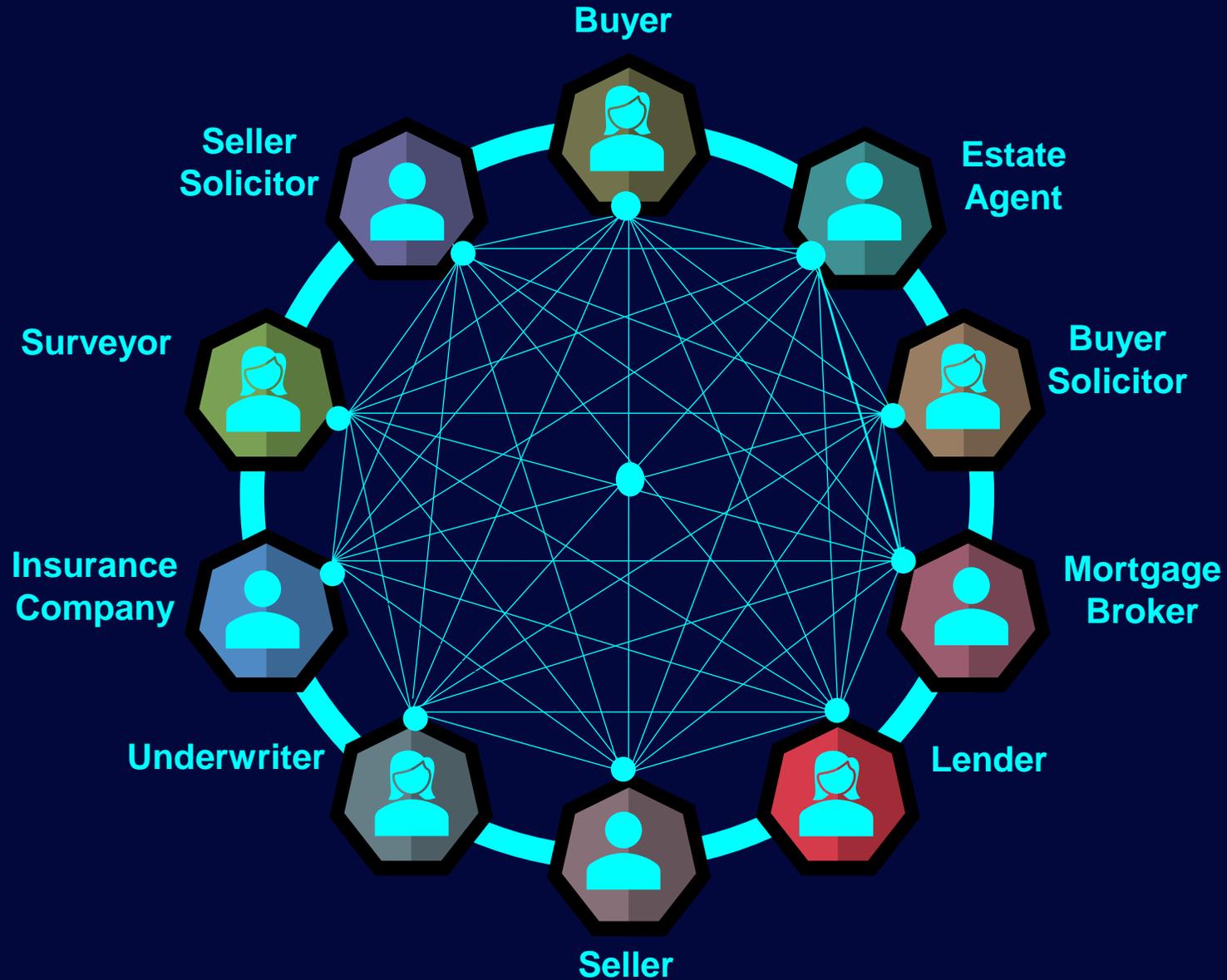
**“People don’t always remember what you say or even what you do but they always remember how you made them feel!”**  
– Maya Angelou

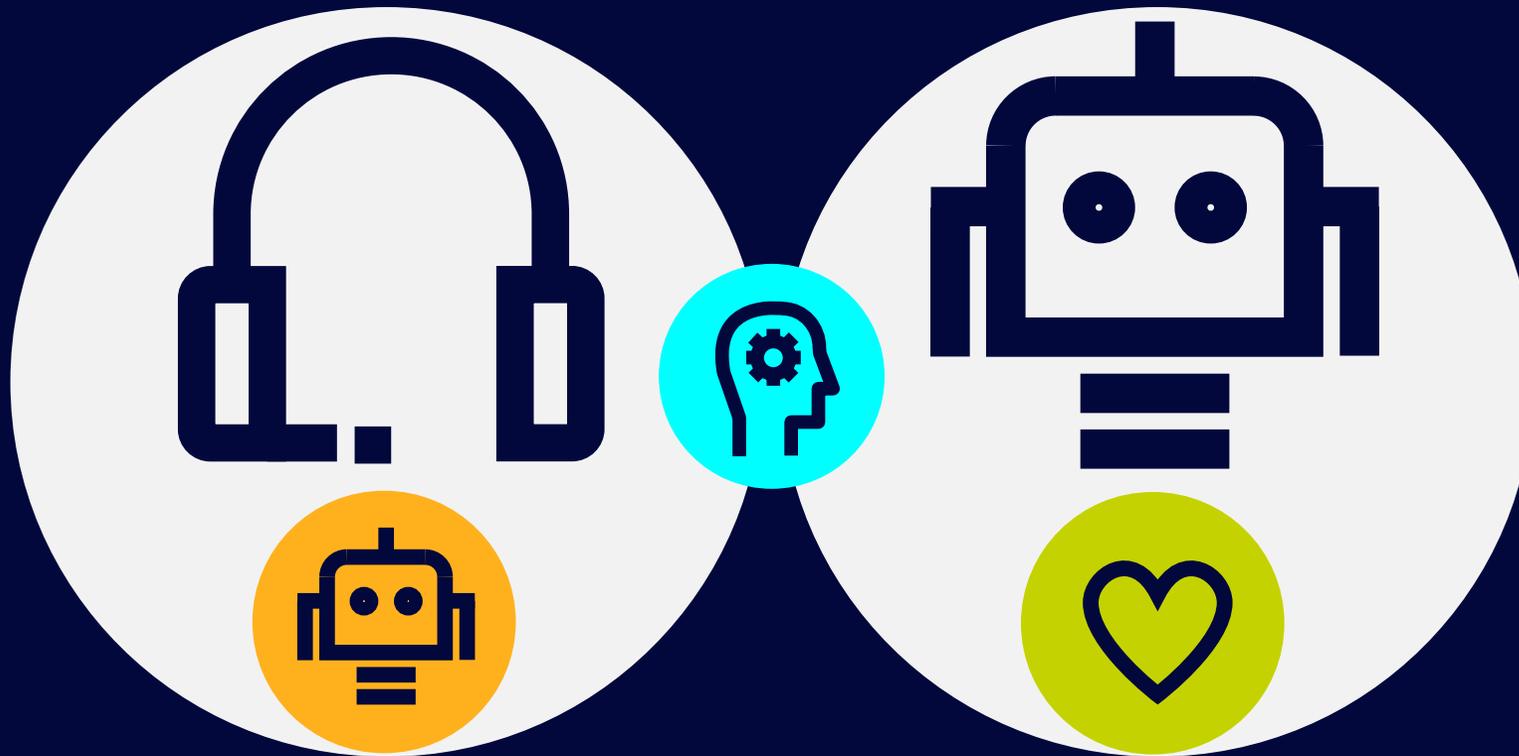
## Top 10 most stressful life moments

1. Experiencing the loss of a loved one
2. Going through a divorce or separation
3. Getting married
4. Moving to a new home
5. Chronic illness
6. Losing job or starting a new job
7. Workplace stress
8. Financial issues
9. Adolescence
10. Transitioning to retire

The process of **buying a home is one of the most stressful Life Moments** – exponentially compounded by other simultaneous Life Moments

# Hugely Complicated often Analogue Home Buying Experience 1.0





**AI technology allows humans to be supported and augmented by AI and BOTs to learn and be augmented by humans. Delivering Empathetic Experiences between humans and in digital arenas.**

# Key Dates in Digital Communications

Many methods of interaction and sharing of information have existed for a long time and represent a considerable opportunity in the mortgage process



**1966**

First Conversational AI



**2006**

Google Translate Launched



**2007**

Conversational AI 2.0



**2007**

Passwordless Authentication



**2016**

Augmented Reality hits Mainstream



**2000**

First Modern API Launched



**2009**

Bitcoin Created



**2018**

First Modern Digital Humans

# Proven Technologies Can Digitise the Home Buying Experience 1.5



# Metaverse – Building a service environment for the future

## What Is It?

The Metaverse is a combination of exponential technologies integrated through the internet to present a host of new capabilities, functionalities and opportunities. They include XR, Avatars, AI, SLAM and Blockchain

## Really, What is it?

The metaverse is a space for social interaction represented in a digital, mixed reality world. This isn't a new concept. We've been playing video games, online with other people for decades.

The metaverse is the broadening of that application into more traditional social constructs but delivered through digitised worlds. The realisation of commercial opportunities are what's driving the momentum right now.



**METaverse**



**CONNECTED**



**Conversational AI**



**Digital Humans (Avatar)**



**Augmented Reality**



**Digital Currency**



**Multi-lingual**

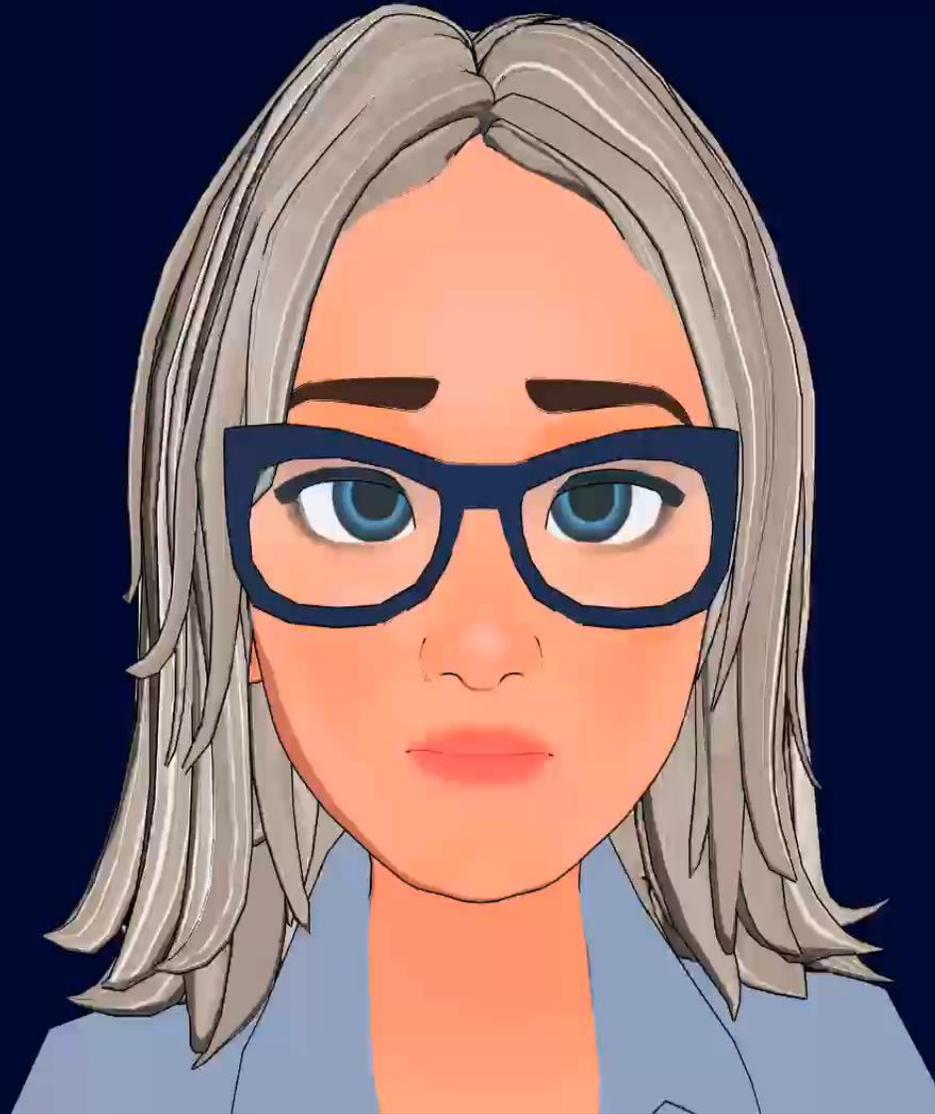


**Passwordless Auth**



**Analytics**

**Capita**



# Distributing the Home Buying Experience to New Locations

## Spaces



Traditional Stores to scan and have personal concierge



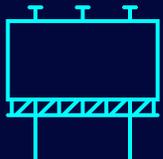
Scan at pop-up kiosk to deliver hyperlocal extended campaigns



Scanning of print media to initiate conversation



Launched within car infotainment systems



Launched via outdoor media



Smart devices in homes

## Screens



Always on mobile phone channel



Accessed via traditional browsing conversation



Launched via text message campaigns



Launched from digital advertising assets



Launched via text message campaigns



Launched from email marketing and campaigns

## Speech



Pushed from contact centre as part of conversation

Tackling Digital Literacy

Tackling Literacy

Tackling Language

# Re-imagined Home Buying Experience 2.0

