

ADOBE SYSTEMS UK
FUTURE OF eFORMS REPORT 2002
A MORI REPORT ON THE USE OF INTERNAL eFORMS

FINANCIAL SECTOR



MORI



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FOREWORD

Michael Higgins, managing director, Adobe Systems UK,
Benelux & CEEA

To succeed in today's fast-moving world, public and private sector managers are on a crusade. Their goals are streamlined business processes, improved services, and efficient budget management.

Technology has had a huge impact on the workplace. However, for many people the simple process of completing routine but essential forms remains a paperchase. Nowhere is this more keenly felt than in financial, legal and government organisations.

Times are changing. The migration to electronic forms is accelerating. Businesses and governments around the world are discovering the benefits of eForms with the help of Adobe's Acrobat family of products and the Adobe Portable Document Format (PDF) platform.

Adobe continues to increase its commitment to making eForms a reality across business. New product initiatives, new investments and new alliances are taking shape to provide a full range of eForms solutions to the enterprise as Adobe firmly establishes itself as a global leader in business process management.

The financial, legal and government sectors traditionally face the biggest challenge when it comes to transferring paper-based processes online. We commissioned this series of reports to track the progress of eForms in these markets in the UK. We hope you find the results valuable and thought-provoking.



FOREWORD

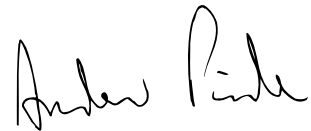
Andrew Pinder, Office of the e-Envoy

The Prime Minister has set the Office of the e-Envoy, and indeed the rest of Government, challenging targets for delivering government services electronically to citizens and businesses.

No less important is the need to transform the way the public sector works, streamlining processes, delivering more effective and efficient services, and providing a working environment for public servants that is fit for the 21st century.

Web technologies and eForms have great potential to enable this transformation.

It is good to see from this survey that government is making excellent progress in this area. There is still much to do to integrate electronic transactions into the machinery of government, and to establish trust in new systems to match or exceed what is already there, but working with companies such as Adobe, we are well on the way!



FOREWORD

Jim Pang, managing director, Royal Mail ViaCode

One of the key justifications for the use of information technology within both public and private sector organisations is that it can save time and money.

It's always particularly pleasing therefore to see an independent study such as this one which supports our belief in the real paybacks to be gained from using technology wisely.

The survey was highly focused, analysing the use of eForms for standard, internal processes, such as the submission of timesheets. I am pleased to see that it shows that the UK's finance, legal and government sectors readily appreciate what a powerful tool they are harnessing in the adoption of eForms.

ViaCode's mission is to bring confidence and surety to all types of e-business through the supply of advanced digital security technology. We believe that the ability to authenticate and secure eForms, whether for internal or external use, is a key requirement and we're delighted to see that this report shows senior IT decision-makers share our view. It is clear that secured and signed eForms are set to become a prime enabler for the delivery of content across all three sectors.



INTRODUCTION

One third of those financial companies who do not use eForms at present intend to implement them in the future. As a reaction to the fast-changing nature of the market, and with increased competition and pressure to reduce costs, proposed implementation of eForms is faster here than in any of the three sectors surveyed. Most anticipate implementation within two years, and over half expect to have eForms in place within six months.

This is the first inquiry into the use of internal electronic forms (eForms) in the UK's financial, legal and government sectors. Conducted by MORI on behalf of Adobe Systems, it reveals that IT decision makers show high levels of awareness of technology such as eForms.

Across the finance, government and legal sectors, there is overwhelming enthusiasm for eForms and a real appreciation of the potential benefits. More than two in five financial organisations currently have eForms in place. Nearly half of those interviewed have implemented a fully automated processing system (Please refer to 'How are eForms used?' section). However, paper and email remain important elements of each form's life-cycle, despite the fact that most respondents acknowledged the time, paper and storage saving benefits of full automation:

"Estimates are that about 83% of all business documents consist of forms. In the US, businesses spend about \$1bn a year designing and printing forms. However, they spend \$25-35bn a year filing, storing and retrieving those paper forms and an extra \$65-85bn over the entire life-cycle of those documents maintaining, updating and distributing them" Sellen, A. J. and Harper, R. H. R., "The myth of the paperless office". Massachusetts Institute of Technology, 2002

INTRODUCTION

For the financial services sector, the benefits of eForms are manifold: more efficient monitoring of expenses, timesheets and training requests, can lead to significant savings over relatively short periods of time. All three sectors are feeling the pressure from central Government, customers and employees to make more extensive use of electronic forms to facilitate online processes. MORI research, conducted on behalf of Irish-based CRM software supplier, Amacis, in 2000, highlighted that reducing business costs was a critical issue for senior IT staff in retail banks and building societies, second in importance only to the development of new channels to market. Customers too are beginning to demand that finance companies, both large and small, now offer the facility to do business electronically.

“Insurance companies are starting to make policy documents available online and I hope that in the next couple of years, there will be more and more forms filled in and submitted electronically”

Anita Jones, Astbury Wren & Co. Ltd

“I think managing the pace of changing customer requirements is probably one of the biggest challenges that we all face”

A retail bank

By talking to IT decision-makers, we have ensured that our assessment of eForms usage is set in the context of the organisations’ wider IT strategy. Full methodological details are included in the Appendix.

eFORMS IN FINANCE

Financial firms see eForms as the future, and even for those organisations that do not currently use them, full implementation is anticipated within the next two years.

The revenue base of many financial institutions is structured according to the time employees spend on business projects. This means that financial sector companies have much to gain from the implementation of eForms. Reducing time spent on administrative tasks therefore has an immediate impact on the bottom line.

For financial companies data security is critical. eForms provide a secure method of distributing content which prevents third party manipulation of data. Having recognised this significant security benefit of internally-focused eForms, many financial organisations are now extending their use externally:

“We use PDFs for a number of forms as many are legally binding contract forms. It is very important that they are not altered in any way. PDF forms prevent any changes being made to the documents”

Insurance company

eFORMS IN FINANCE

THE BENEFITS OF eFORMS

Financial firms recognise the potential cost savings eForms offer. The most frequently mentioned benefits were saving time and paper (86%), keeping records organised and compact (82%) and saving on storage space (80%).

“We implemented a shared electronic forms solution to avoid access violations. Now, everybody can use the eForms all at once, and they’re more sophisticated, with drop-down boxes, and different date formats”

Adele Freeman, Certa UK (Ltd)

“We moved to eForms to get rid of paperwork – inevitably things get lost and paper takes up a lot of space”

Anita Jones, Astbury Wren & Co. Ltd.

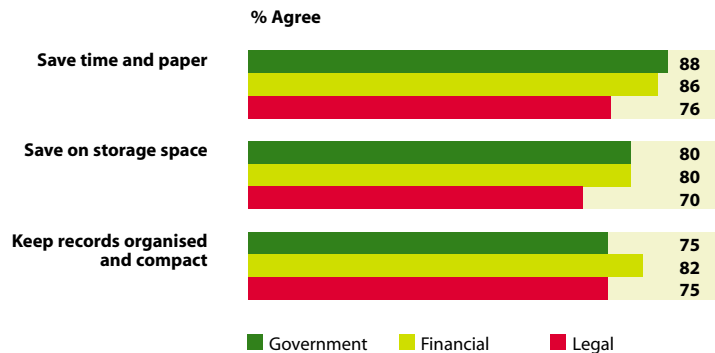
Financial companies are required to store documents for several years in case of a dispute. All companies are required to keep payroll details for four years, supplier invoices for a period of seven years and employee expense claims for several years. eForms clearly minimise the space required for internal forms filing, thereby offering substantial storage and cost savings:

“We will be increasing the range of electronic forms in the business. They clearly save us time and make it easier to process information promptly”

An accountancy firm

eFORMS IN FINANCE

eFORMS WILL...



WHICH FORMS ARE eFORMS?

Four in ten of the IT decision-makers in the financial sector reported using eForms for internal purposes.

One fifth of the financial companies that use eForms confirmed that over half of the total number of forms they generated was available in an electronic format (eForm). A further third made between 20%-50% of their forms available in this way.

eFORMS IN FINANCE

Q. Which generic types of internal forms is your organisation currently delivering via eForms to internal employees for them to fill out?



HOW ARE eFORMS USED?

The present implementation of eForms in many organisations is a mixture of computer and paper-based processes. Many organisations employ a range of different solutions. This report identified four types of eForm, classified according to how they are processed:

Paper The most basic eForms – printed off, filled-out manually and sent via traditional mail or internal post

Hybrid Filled-out electronically, printed off and then sent using traditional mail or internal post

Electronic Completed and sent via email as an attachment

Automated The most sophisticated eForm – filled out electronically and submitted automatically to a central processing database

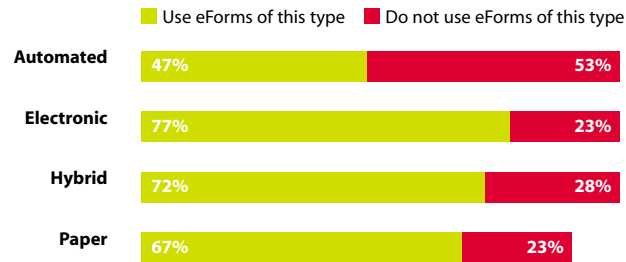
eFORMS IN FINANCE

Many of the financial organisations interviewed that currently use eForms, process these forms in a variety of ways. More than 75% of finance companies employ 'Electronic' versions, 70% are using 'Hybrid' forms and almost half are adopting an 'Automated' eForm solution.

"There is a lot of emphasis on the company intranet, so HTML was the natural form to go for. We also use Adobe Acrobat to produce PDF forms"

Retail bank

Q. Which of these types of eForm is your organisation currently using for its internal documents?



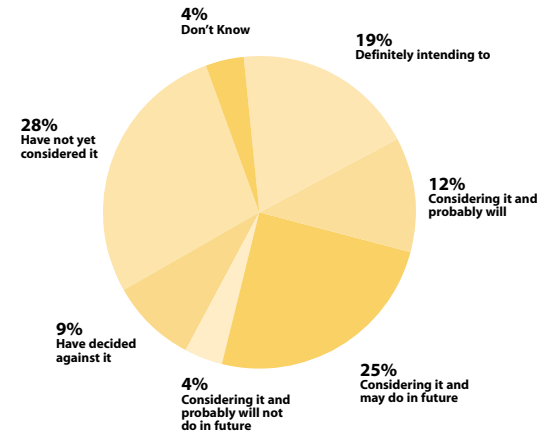
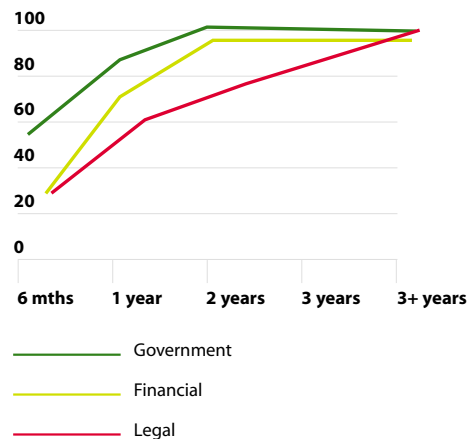
Base All financial organisations using eForms (43), Nov 2001

eFORMS IN FINANCE

eFORM IMPLEMENTATION PLANS

One third of those financial companies who do not use eForms at present intend to implement them in the future. As a reaction to the fast-changing nature of the market, and with increased competition and pressure to reduce costs, proposed implementation of eForms is faster here than in any of the three sectors surveyed. Most anticipate implementation within two years, and over half expect to have eForms in place within six months.

"We will shortly be introducing them [eForms] into the business. The sooner the better really. We expect great things from them"
Accountancy firm



Base All those whose organisation is not currently using eForms but definitely or probably will do so and who have an idea of the timescale of implementation. Government (33), Financial (17), Legal (10) *Caution small base sizes

Base All financial organisations not using eForms (57)

eFORMS IN FINANCE

CONCLUSION

The benefits of eForms – particularly the potential cost savings – are widely recognised across a range of business processes. Of those financial firms that intend to implement them, all plan to do so within two years.

Particularly in cases where document security and integrity is a priority, financial firms are making ever-increasing use of electronic systems for completion, processing and storage of forms, turning their existing infrastructure to good use as a way to lower overheads and improve competitiveness.

The future for eForms in the financial sector is assured, as increasing numbers of firms seek to streamline their internal administration and reduce business costs.

GENERAL FINDINGS

FAMILIARITY WITH eFORMS

Across the financial, legal and government sectors, approximately nine in ten IT decision-makers (87%) indicated they were extremely or quite familiar with the concept of eForms.

EXTENT OF USE

The number of organisations currently employing eForms is approximately four in ten across all three industry sectors.

Approximately 75% of respondents use **'Paper'**, **'Hybrid'** or **'Electronic'** processed eForms, with 40% deploying **'Automated'** eForms. Many organisations employ a range of these solutions for different internal processes.

BENEFITS OF USE

The majority of respondents (83%) acknowledged time and paper saving as the main benefit of eForms. Keeping records organised and compact (78%) and saving storage

space (77%) were the other two most common benefits. 59% of respondents indicated reduced business costs and 56% improved data accuracy as benefits.

CURRENT USAGE

Seven in ten users say eForms account for 50% or less of the forms filled out by employees for internal purposes.

FUTURE USAGE AND TIMESCALE OF UPTAKE

Amongst those not currently using eForms, 57% were considering implementing an eForms solution, and 38% stated that they 'definitely' or 'probably' would. Only one in ten rejected the idea outright. Of those organisations planning to adopt eForms in future, nearly two-thirds, across all sectors, predict they would be implemented within a year, with over a third expecting them to be in place within six months. eForms are clearly a key strategy for companies across all three sectors.

SUMMARY

Awareness of eForms is high amongst non-users and current users. The installed base of eForms users is approximately four in ten for organisations in each sector, and implementation is on the agenda for many more.

Popular processes already covered by an eForms solution are simple administration procedures – expense claims, timesheets, holiday leave requests and training requests. Some consisted of a fairly basic process of printing off a form and completing it manually, but more sophisticated PDF-based solutions are also widely used.

The qualitative evidence from respondents is that those who have made the switch to eForms did so chiefly for reasons of convenience and economy.

APPENDICES

METHODOLOGY

306 interviews were conducted by telephone with IT decision-makers, responsible for purchasing IT systems and software. Of this total there were:

100 respondents from companies in the finance sector

102 respondents from organisations in the Government sector (both Central and Local Government)

104 respondents from companies in the legal sector

All companies had a minimum of 20 employees. Interviews were conducted by telephone using CATI (Computer Assisted Telephone Interviewing) by MORI Telephone Surveys Limited between 6 - 20 November 2001.

Inevitably, in a survey of this nature, when comparing the results of specific sub-groups within each sector, some of the resulting sample sizes are small and the results should be treated with caution. Where sample size is an issue, attention has been drawn to this in the relevant part of this report. Where aggregated data has been used, these are based on equal importance assigned to each sector.

USEFUL WEB SITES

Adobe eForms

www.adobe.co.uk/eforms

Adobe Future of eForms report

www.adobe.co.uk/futureofeforms

Adobe eGovernment Solutions

www.adobe.co.uk/government

Accessibility

<http://access.adobe.com/>

Adobe Acrobat Accessibility

www.adobe.co.uk/solutionsacc

Adobe Finance Solutions

www.adobe.co.uk/finance

Adobe Legal Solutions

www.adobe.co.uk/legalsolutions

Adobe Worldwide Customer Spotlights

www.adobe.com/products/acrobat/customerstories.html

Adobe UK Customer Spotlights

www.adobe.co.uk/products/acrobat/customerstories.html

Adobe Acrobat 5.0

www.adobe.co.uk/products/acrobat/main.html

Adobe Acrobat Family of Products

www.adobe.co.uk/acrofamily

Royal Mail ViaCode

www.royalmail.com/at_home/net_security/default.htm

UK Online Annual Report

www.e-envoy.gov.uk/ukonline/progress/anrep2001/default.htm

UK Online for Business

www.ukonlineforbusiness.gov.uk/gateway/home/index.jsp

Judicial Working Group

www.courtservice.gov.uk/info/rep/judicialworkinggroup/reportjwg.pdf

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