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Transforming the way you work

Innovation, transformation & automation

Simon James, MD, Civica Payments

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Digital by default

“...social housing providers will need to rethink the range of services they provide, the way services are delivered, the structure of their corporate groups and financing needs”.

Deloitte



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Demand and supply of new housing

The number of households in the UK, and therefore the demand for housing, has increased, partly as a result of increasing population together with decreasing average household size.

2015

27m

households in the UK, of which

29%

were single occupancy

2026

2m

new homes required per year

Sources: Office for National Statistics, May 2016
Charityworks360



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Changing **population**

Life expectancy if
born in 1980

84.7 **88.8**
(male) (female)

Life expectancy if
born in 2015

91 **94.3**
(male) (female)

UK population

1981
56.3m

UK population

2015
65.1m

7.7%

Of UK population don't
speak English as their
main language

Source: Office for National Statistics, May 2013 & Jan 2015

Change in **government policy**

Introduction of **Universal Credit Welfare reform**

An estimated

2.5m

people will need
budgeting support to
transition onto a monthly,
direct payment

12%

Reduction in average rents
by 2020/2021

Source: Work & Pensions Committee, Nov 2012
Social Housing, July 2015



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Drive to a **cashless society**

1.5m

adults in the UK don't
have a bank account

£11.6bn

estimated amount of
government benefits to
be issued through
prepaid cards

2015

Year that card and
automated payments
overtake cash transactions
for the first time

"[By 2026], whilst cash
probably won't be
eliminated completely...it
will almost certainly be
displaced by contactless
payments"

Ben Rabinovich, PaymentEye, May 2016

Sources: University of
Birmingham, 2015
The Guardian, May 2015
Retail Times, 2015
PaymentEye, May 2016



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Maximise **technology** and **service delivery**

“Housing providers need to ensure that their digital services are so simple and intuitive that they become the preferred channel for tenants”

Simon Fowler, Managing Director, ABS



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Digital Disruption

- ▶ Worlds largest taxi company owns no taxis
- ▶ Largest accommodation provider owns no real estate
- ▶ Largest phone companies own no telco infrastructure
- ▶ Most popular media owner creates no content
- ▶ World's largest movie house own no cinemas
- ▶ Largest software vendors don't write the apps



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UBER



facebook

NETFLIX



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It's all about **mobile...or is it?**

Fastest growing industry in the world

More than

4bn

people own mobile phones...

5x

more mobile phones than PCs

74%

of smartphone users use their mobile to help with shopping

...only

3.5bn

use a toothbrush!

More than

90%

of adults have their mobile within arm's reach at all times

Adults are

40%

More likely to return home if they forgot their phone than their wallet



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A digital life

Smartphones are UK internet users' most popular device

An average of

2hrs

spent online on
smartphones every day

66%

of people worldwide
now own a smartphone

94%

of UK 16-24 year olds own a
smartphone

54%

of all internet traffic is
smartphones

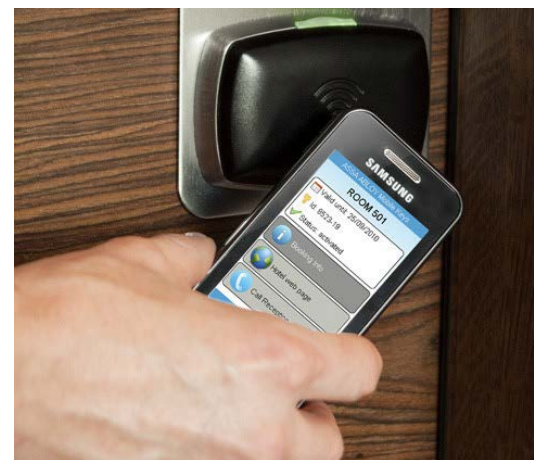
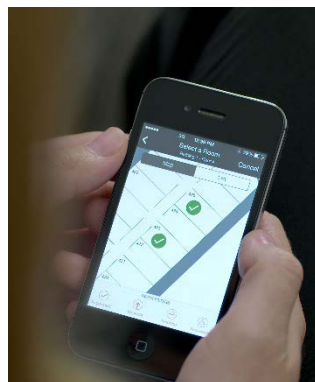
88%

of UK adults own one,
up from 39% in 2012

63%

of 55-64 year olds own
one, up from 19% in 2012

The travel industry – what can we learn?



Summary

▶ Younger generation

- Tech-savvy
- Used to mobile and online communication and shopping
- Don't necessarily want to talk to anyone

▶ Speed, simplicity and ease of use

▶ Automation

▶ Paperless

▶ Aging population – still need to be catered for

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