CASE STUDY

TESCO BANK ADOPTS RESPONSIVENESS AND AUTOMATION TO BRING QUALITY TRAVEL POLICIES TO CUSTOMERS

ABSTRACT

Tesco Bank, a leading insurance and banking solutions provider wanted to introduce a platform that could help its customers to purchase and manage travel insurance policies from any device in a smooth way. The client company wanted a responsive website that was focused on end customers, limiting the project to a B2C model. Indus Net Technologies helped the client company to achieve these goals by developing a robust web application that is quick, efficient and easy to use. The new app has helped the client company to reach out to customers who are interested in travel insurance policies.

RESPONSIVE DESIGN ENABLES BUYING POLICIES ON THE GO

With the advancement of technology and mobile devices, the expectation of customers is reaching sky high. Customers are reluctant to sit in front of their desktops or laptops to buy travel policies. Most people want to buy travel policies on-the-go, using mobile devices such as smartphones and tablets. This market needs spurred the client to request for a responsive web application which can be accessed from any smart device with a web-browser. The resulting web app was to replace the old Tesco B2C design.

The client and Indus Net Technologies have had a long term relationship starting from the initial B2C & B2B (including call center support) web applications which were successfully developed by Indus Net Technologies in October 2010.

Indus Net has also provided upgradation and customization support for the aforesaid web applications. Thanks to Indus Net Technologies' high standard and quality, the client company contacted INT for further projects.

The current challenge was to keep the functionality of the responsive web application as simple as possible so that prospects' and customers' expectations were not adversely affected by the changes made to the new B2C application. Indus Net Technologies created a responsive web-application with a simple interface that not only helps customers to buy travel insurance policies directly from various devices but also provides agents and insurance companies with tools to provide customer care for their customers.

Indus Net Technologies achieved this goal within the project timeline by utilizing accurate UI/ UX design, a high standard of coding by development team, a rigorous unit testing and immaculate post development testing (both automated and manual).

RESPONSIVENESS AND SECURITY PROPEL CLIENT WEB APP TO MARKET SUCCESS

The previous B2C web application for Tesco Travel Insurance developed in October 2010 was a great application for desktops and laptops. However, it was not mobile-ready and the design was not responsive. Customers were unable to use it on the latest smartphones and tablets. Customers had to communicate with Tesco's call center agents. It was a time consuming process unless they contacted agents to buy travel policies.

While this is convenient for most people, there are a number of people who prefer to purchase policies directly from their insurer. Looking at this subsection of the market, Tesco Bank wanted to build an effective platform that would help consumers to purchase travel policies without worrying about availability on desktops and laptops, documentations, verifications, calculations etc. In short, Tesco wanted all these features on a web application that could also be used on a mobile platform.

Indus Net Technologies created a responsive web app with an impressive UI/UX, while maintaining responsiveness. This helped thousands of people to purchase travel policies, directly from their desktops and mobile devices. Indus Net Technologies also understands the level of security that is required for an app like this.

The integrated payment system for Tesco Travel Policies is a highly secure Centralized Card Payment System (CCPS) which is also developed and managed by Indus Net Technologies. This CCPS follows the PCI-DSS standard and is audited by PCI-DSS at regular intervals. Since only credit cards are allowed to buy Tesco Travel Policy, the CCPS ensures that all the credit card information is properly encrypted and protected. With this extra level of security, Tesco Bank's customers can buy travel policies on their own without any doubt of losing card information. The results are astonishing. Day by day there is a growth in the number of customers buying policies from mobile devices.

INDUS NET TECHNOLOGIES®

CALL CENTER AGENTS CAN PROVIDE BETTER SERVICE TO CUSTOMERS

The B2B (admin) section of the Tesco Travel Insurance System is primarily accessed by call center agents and the system admin. The B2B section is not responsive in nature as it is accessed only on desktops and laptops. However, security and integrity-wise, it is a robust system that delivers every operational requirement of call center agents including Quote & Buy, Policy Management, Financial Reporting, MTA (Mid Term Adjustments), MIS Reporting etc. The B2B system automates various operational needs of call center agents so that they can provide better service to their customers in short period of time.

Indus Net Technologies used PHP and MySQL to develop a web-service based responsive B2C platform and PHP & MySQL were also utilized in the development B2B section (non-responsive) of Tesco Travel Insurance. Most tasks that were previously done manually are now automated, thanks to Indus Net Technologies' experience in automation.

Data automation and a focus on payment security have helped Tesco Bank to veer customers from competitors. Certainly, seeking Indus Net Technologies' help allowed Tesco Bank to achieve a competitive edge, and sell thousands of Travel Insurance Policies to customers in time. Calculating premium, making a payment and purchasing policies had never been this easy. Most importantly, quarterly scans help Tesco Bank to remain vigilant for any threats that might be lurking around.

BRINGING RESPONSIVENESS & AUTOMATION TO INSURANCE SERVICES

Tesco Travel Insurance System is the perfect example of how responsiveness and automation can help in creating a web application that can be easily used by B2C clients on all mobile device. A responsive web app eliminates the need for native mobile apps, while also delivering the same functionalities on mobile browsers. The B2B application is also an ideal instance of how an automated system can be used to ameliorate insurance policy management system along with various customized financial and MI reporting.

Automation helps insurance companies to save time, eliminate intermediaries when possible, and also help intermediaries to provide better customer care to their clients. All these factors help to increase sales of policies.

To understand how Indus Net Technologies can help to automate and bring responsiveness to insurance products, **contact us today.**

> " All that was once manually done is now automated, and responsive technology helps both customers and agents to use devices with different screens and still use Tesco Bank's app easily "
>
> **- Project Manager**

ABOUT TESCO PLC AND TESCO BANK

Tesco PLC is a British multinational grocery and general merchandise retailer headquartered in Welwyn Garden City, Hertfordshire, England, UK. It is the 3rd largest retailer in the world measured by profits and fifth-largest retailer in the world measured by revenues. Originally a UK grocery retailer, Tesco has diversified geographically since the early 1990s and into areas such as the retailing of books, clothing, electronics, furniture, toys, petrol and software; financial services; telecoms and internet services.

Tesco Bank (Under the Umbrella Branding of Tesco PLC) is a prominent British Retail Bank that specializes in financial and insurance products. The bank was established in 1997 and offers a wide range of products such as loans, mortgages, travel insurance, etc. With more than 7 million customer accounts and policies, it is one of the largest financial institutions in Britain. The bank also has an average customer satisfaction of 87.8%, and was placed at the 3rd spot in British Bank Awards.

ABOUT INDUS NET TECHNOLOGIES

Indus Net Technologies is an award-winning, global digital service company, providing enterprise mobility, mobile app development, web application development, analytics and digital marketing solution to mid-large enterprises across forty countries through its offices in India, UK, USA, Canada, Singapore and Saudi Arabia.
Indus Net have proven expertise in Financial Service/BFSI, Media, Publishing, Entertainment, Retail, Health and Professional Services business verticals.
With a team of 750+ digital professionals and experience of executing 11000+ projects over two decades, Indus Net have touched over 200m+ lives. Being ISO 9001, ISO 27001 certified and appraised for CMMi Level3, Indus Net is known for agility, partner approach, innovation and technology excellence.

e: info@indusnet.co.in

IC:www.google.com

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