

Are You Offering Your Clients Choice In The ‘New Normal’?

By Sabrina McClune from Beyond Encryption

As the UK recovers from the Covid-19 pandemic, many industries are beginning to see what the ‘new normal’ looks like, the financial services being no exception. After a drastic upheaval in home purchase processes, along with the increased digitisation of standard communications, how can mortgage and financial advisers continue to adapt their offering to attract and retain new clients?

When looking at the various adjustments that took place amid the pandemic, it can be argued that an increase in digital capabilities was the most impactful change noticed within the industry. [Research has](#) discovered that advisers who utilised a wider range of technologies during the pandemic experience significantly fewer business challenges than those with narrower offerings.

Stonebridge Financial is one example of a firm that delivered digital services to their clients during the pandemic, with the help of secure email solution, Maillock. Andy Davies, Financial Advisor at Stonebridge Financial, says *“When the COVID-19 pandemic happened, we weren’t able to see clients in person. That meant we had to deal with people by email as a default”*.

Now that face-to-face meetings are possible once more, firms are advised to continue extending the online resources developed during the pandemic, while still retaining their original in-person services. Since [58% of consumers](#) now have higher customer service expectations than they did a year ago, this will be a vital contributor towards creating good client experiences.

Andy Davies embodies this mentality, allowing his clients to either access his services in person or, if they’d prefer the safety and time that remote services provide, complete them over email, leaving the choice entirely up to the individual.

All firms must endeavour to provide their customers with this choice, delivering solutions that a wide range of clients can easily use, and continuously push for a more comprehensive offering. Companies should also consider which digital mediums are best for their customers to access, presenting a selection of digital options to use to suit their preferences.

Sam Whybrow, Director at Thanks Wealth Planning, demonstrates this well, offering his clients a client portal and the Maillock secure email solution. Sam says, *“I differentiate client by client. Some clients still prefer using email and aren’t used to using a full portal yet”*.

When asked about client reactions to being offered not just one, but two secure methods for communicating with his business, Sam revealed that he enjoys having the flexibility to provide his clients with a personalised choice, stating that *“they appreciate that we are going above and beyond”*.

Giving customers the freedom to communicate with you in a way that’s easiest to them is the next game-changing step in the financial services industry. When seeing how both Stonebridge Financial



and Thanks Wealth Planning have catered to their customers' needs, Maillock has played a defining role in offering client choice.

Andy Davies reveals, *“Integrating Maillock into our business was one of the simplest things I've ever done”*, with the implementation offering him and his customers an encrypted and authenticated digital solution that was easy to use and cost efficient for his business.