



**Case study**

NTT DATA helps Legal & General bring digital transformation vision to life

## Project overview

- NTT DATA designs, builds, houses and supports advanced digital delivery hub capabilities in central London to create innovative L&G customer experiences
- The digital delivery hub showcases new capabilities to help establish L&G's credibility within the industry
- Digital initiative scaled up to create innovative products that boost revenue and save substantial delivery costs
- Collaboration and flexible approach by NTT DATA support further advances in data science at L&G



# NTT DATA helps L&G drive a technology, business and cultural change

Working in collaboration with NTT DATA, L&G has adopted agile ways of working and established an advanced London-based digital delivery hub to evolve customer experience and launch innovative digital products.

When Robert Jamison started as the Group Chief Digital and Technology Officer in 2017, his overriding ambition was to transform L&G's existing digital delivery capabilities by simplifying its technology architecture, adopting agile processes for flexible and rapid launches, and implementing a strict customer-focused mindset in its operations.

"I wanted to put digital technology front and centre of our operations and achieve a cultural change in the business that would excite people. The aim was to encourage employees to think innovatively about how to create thrilling interactions with L&G for customers that would deliver better experiences and outcomes to leapfrog the competition," explains Jamieson.





## London based hub showcases new digital capabilities

The first phase of bringing Jamieson’s vision to reality was to establish a dedicated London-based digital innovation and delivery hub with a multi-disciplinary mix of roles and skills from across the enterprise. This would enable Jamieson to showcase the new approach, how it worked and what it could achieve. NTT DATA provided an interim Delivery Director to lead the London Digital Hub set up.

NTT DATA also turned over a floor of their recently launched digital and innovation facility in Shoreditch to house the new L&G hub for a year.

NTT DATA designed and equipped the centre as a showcase for collaborative working. Visitors to the Shoreditch hub could see for themselves the sheer pace of development and enthusiasm being generated. The hub also provided credibility in the industry that helped L&G to win a number of Insurtech deals.

“Seeing it all in action helped to convince those not used to fast-paced change. The hub brought it all alive for us with high quality modern facilities that also helped us recruit great engineering and design talent,” Jamieson says.

L&G and NTT DATA ran a number of senior sessions to coach executive leaders on business agility, demonstrating its benefits and showcasing new ways of working.

“Through a series of highly engaging workshops, NTT DATA helped our leadership team to understand their role in driving agile transformation throughout the business. They helped us understand that real cultural change comes not by taking control and inspiring followers, but by giving control and creating more leaders,” explains Jamieson.

Using the design thinking in the NTT DATA office, Jamieson designed a dedicated space within the L&G HQ in Coleman Street, London.



# Scaling up digital transformation to deliver business innovation

Jamieson worked with NTT DATA to develop a transformation programme to create new customer experiences and rapidly launch innovative digital pension products. Called the Digital Customer Initiative (DCI), the programme identified some key products areas ripe for transformation and established multi-disciplinary squads aligned to the key systems that supported each of the products.

DCI represented an evolution for L&G as Jamieson explains: “DCI implemented an ecosystem approach to our digital strategy, focussing on creating digital products and tools to achieve cost savings, underpinned with powerful digital insight to create value for customers. Previously, we sold products, now we focus on meeting customer needs.”

NTT DATA implemented the NTT DATA IDEA model that is built around four core principles; innovation, design led thinking, engineering excellence, and agile orchestration at scale. This is a structured approach to providing a team of teams aligned to value streams or products.

NTT DATA provided specialist component teams to build a library of micro services exposing back end capability. This is important because the key to creating a differentiated experience is to use data and logic in the back-end technology stack that contains the core Systems of Record (SoR). The journey squads focused on creating simple, elegant experiences that enabled customers to achieve their goals, without having to worry about back end complexity.

NTT DATA also provided on-site training in scaled agile techniques and seeding the teams with experts, all with extensive experience in product-centric agile environments. This combination of training and continued guidance provided by NTT DATA helped L&G to upskill its resources.

“NTT DATA guided us in a number of ways. Initially they ran SAFE training for our teams. Alongside this, they helped us define our value streams and structure the agile release squads we needed to deliver large-scale change. They helped us in preparing and conducting planning, which really kicked things off for us. Then they helped guide the squads and drive planning, synchronisation and continuous learning processes through programme retrospectives,” comments Jamieson.



## Lower costs, higher revenue and customer centricity

With the initial three-year phase of the digital transformation programme coming to a conclusion, Jamieson says it has been successful in delivering agility and client centricity. “We’ve created a good set of products and tools, as well as a solid foundation for the roll out of data science to give more valuable insights, helping us to better cross-sell and upsell.”

Adopting agile methods has helped reduce the cost of the digital delivery model by around 30%, while the unit cost of customer service has been cut by about 25%.

Data insights have been used to show where the staff members of a large corporate customer are under-contributing to their pension, enabling them to be encouraged to save more for a financially secure retirement. L&G has also created an app through the digital delivery hub that allows a corporate customer’s staff to view their pension and other investments alongside other functions such as holiday booking. This has encouraged people to review their savings more frequently and is helping to educate them on the level of savings needed for retirement.

Looking back over the three-year journey of digital transformation, Jamieson points out some of the key successes for L&G: “The people and strong alignment of culture between the two organisations has been one of the biggest benefits of working with NTT DATA. They have a collaborative approach that achieves success by working with us, not applying processes to us. It is a more productive and less prescriptive way of working than we have experienced with other consultants.”

An aerial view of the London skyline at sunset. The sun is low on the horizon, casting a golden glow over the city. The Shard is the most prominent building, with its distinctive spire. Several other skyscrapers are under construction, with cranes visible against the sky. In the foreground, there are older, classical-style buildings with domes and columns. A street with red double-decker buses and cars is visible in the lower part of the image.

**“NTT DATA has a strong partnership approach that achieves success by working with us. It is a more productive, less prescriptive way of working than we have experienced with other consultants.”**

**Robert Jamieson**  
Group Chief Digital and Chief Technology Officer  
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NTT DATA offers a portfolio of best-in-class consulting services and innovative enterprise solutions tailored to suit the entire life cycle of IT investment. Supported by our international Centres of Excellence, our team of local experts can deliver on a wide range of services from transformation to agile development and intelligent automation for industries across manufacturing / automotive, banking, insurance, telecommunications, media and public services.

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