# Pension schemes' digital communications: what can we learn from Uber??

As pension schemes digitise member communication, we must use technology to make people's lives easier – and not fall into the trap of tech for its own sake.??

This was the theme of a session Andy Seed, our Chief Growth Officer, and I led at the Pensions Management Institute's PensTech and Admin Summit last week.??

Two themes Andy and I discussed with the audience were:?

- What can our industry learn from Uber's shakeup of the taxi industry???
- How can meeting the needs of vulnerable people guide our digital communication??

With the member experience paramount, it makes sense that we should study innovative consumer businesses. And with regulators promoting the interests of vulnerable consumers, we know the second point is high on trustees' agenda too.?

When we talk about digital communications, we tend to think about individual ways of getting in touch such as websites, portals, apps and emails. But true communication creates connected experiences based on how people really think and act – not emailing a PDF of a printed newsletter.?

There's a trap here: are we providing things because members want them, or just adding features we've been able to build? The risk is that, as the writer Douglas Adams warned: "We are stuck with technology when what we really want is just stuff that works."?

**Uber, behavioural science and consumers' needs?**

Uber is a prime example of a company that applied technology to what people wanted and needed. Owning no cars, Uber disrup ted the taxi industry, which had barely changed worldwide since the invention of the motor car. ?

Using behavioural science, Uber gained valuable insights into consumer needs and behaviour. The crucial revelation was that people valued knowing where their taxi was and when it would arrive over the speed it would take to get there.?

This illustrates two points from behavioural science:?

1. Operational transparency – showing consumers how a service works has been found to increase the value they attach to that service. And if they value it more, they trust it more.?
2. Reduced uncertainty – not knowing what's going on is stressful, and studies have shown people prefer bad certainty than nothing. In fact, an inaccurate estimate of how long something will take makes people feel more in control than no information at all.?

Uber showed consumers what was going on under the bonnet of its service and made them feel more in control when they ordered a cab. And Uber analysed its self-generated data relentlessly to understand people's behaviour and keep improving.??

**Vulnerable people shine a spotlight on our service?**

At Aptia, we've set ourselves the goal of disrupting an industry – pensions administration. And we can learn from aspects of Uber's approach to improve what we do for pension schemes and their members.?

People who know us well understand that we often talk about how we treat vulnerable members. If we improve how we take care of these people, often with complex needs, it should follow that we do a good job when serving other members.?

Vulnerable people often still get a raw deal when dealing with companies – including people who are recently bereaved. As a defined benefit pension administrator, paying pensions of 1 million people, we spend a lot of time talking to people who are bereaved and want to find out about their loved one's pension.??

**Bereaved people often want digital communication?**

Now, it would be easy to assume people in this sensitive position, often in their 70s or 80s, would want to call or write to us. But I've seen a lot of messages from members who are grateful they can engage with us digitally – at their own time, at their own pace and without having to talk to someone.??

We all deal with grief differently, and while some people might want the personal touch of a phone call, others used to managing their lives online prefer to do things digitally. With this in mind, here are ways we support those people:?

- We advertise our digital contact portal, Contact Aptia Pension, on all outbound correspondence. This would be what the bereaved person may have to hand when dealing with the death of a loved one?
- A bereavement option is on the landing page of our Contact Aptia Pensions portal so that people know it's available?
- We've replaced the long, static form with a digital process that asks questions based on the member, their scheme and the answers they give?
- To help people track their case, we send updates as they pass certain stages or when they ask for one in real time. In this way, we're emulating Uber by increasing transparency and reducing uncertainty

**Feedback is critical to understanding?**

With more automation and AI, we will be able to give people better estimates of how long things will take and provide more personal updates. And we can keep improving by reviewing our data and the feedback we receive from people who use our services.?

Feedback is critical. For example, our first contact team told us that bereaved people often know little about the pension they are contacting us about. They may have found a letter to their loved one, but they don't know what happens next or if they are entitled to any money.?

We've tried to head off this problem by including a "what happens to my pension when I die?" section on our new mobile app – My Pension @ Aptia. There's a Q&A to help the member and an option to find out their scheme details.??

We think this might trigger a family conversation that wouldn’t happen otherwise, giving people a clearer idea of their loved one’s pensions before they die. And there’s a contact sheet that the member can send or print off with our details so that their loved ones have the information they need.?

**Data helps us listen, learn and adapt?**

We’re applying these lessons across our digital communications – linking up channels and responding to how people live their lives. And we’re gathering information all the time to help us do this.?

Our data shows that nearly all our queries now come through phone calls, email and our online portal, Contact Aptia Pensions. Only 10% of queries come by post and this is falling fast as the digital generation engage with their pensions. We’re also seeing people switch to tablets and phones from computers, and we expect this to accelerate as the app catches on.?

Digital communication is the future of pension scheme administration. And we’ll have to keep listening, learning and putting members first to get it right.?

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Author
Sue Doughty, Head of UK Pensions Administration, Aptia
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