

# Customer experiences and satisfaction with The Pensions Advisory Service

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## Introduction

GHK Consulting and TNS-BMRB were commissioned by the Department for Work and Pensions (DWP) to explore customers' experiences of, and their satisfaction with, the services provided by The Pensions Advisory Service (TPAS).

TPAS is an executive Non-Departmental Public Body (NDPB) funded by the DWP, which provides information and guidance to members of the public on a range of pension issues through a telephone helpline and a complaints and disputes service. The telephone helpline offers independent information and guidance on pensions, and received over 74,000 calls during 2009/10. The complaints and disputes service works with individuals who have already attempted to resolve their pension disputes in writing, with an adviser being allocated to attempt to resolve the dispute through mediation and conciliation. This aspect of the service is largely based on written communication, with approximately 7,500 complaints being received in 2009/10, 2,500 of which were allocated for investigation. TPAS can also be contacted by email, and their website received over one million visits in 2009/10.

## Study methodology

The study methodology featured both quantitative and qualitative components. The quantitative element comprised a telephone survey of 500 telephone helpline users, and a postal survey of individuals using the written complaints service which received 790 responses. The characteristics of the respondents to the quantitative surveys showed that:

- telephone respondents were evenly split by gender, while two-thirds of the postal respondents were male;
- most respondents were nearing or over retirement age, with 66 per cent of the telephone and 74 per cent of the postal respondents being aged over 55; and
- around one in five (17 per cent) of telephone respondents described contacting TPAS on behalf of someone else.

The qualitative component explored customers' experiences of TPAS in more detail through in-depth telephone interviews. Twenty respondents from the quantitative surveys were contacted, ten respondents to the helpline survey and ten involved in written complaints.

## Awareness of TPAS

Respondents first became aware of TPAS through a variety of routes. Telephone customers most commonly found out about the service through the internet (37 per cent) or following a referral from another organisation (21 per cent). Other routes included recommendations by work colleagues or friends, or through printed materials. The postal respondents most commonly heard of TPAS through the Pensions Ombudsman (20 per cent), pension providers (14 per cent), or via the internet and their employer/organisations.

While most of the respondents (over 80 per cent) described finding the contact details for TPAS to be fairly straightforward, the qualitative interviews suggested that more could be done to raise the profile of the service.

## Status of the query/complaint

The respondents taking part in the survey and using the telephone helpline most commonly contacted TPAS with queries about state benefits/the state pension (46 per cent), followed by occupational pensions (37 per cent) and personal pensions (33 per cent)<sup>1</sup>. The postal respondents, on the other hand, most commonly contacted TPAS regarding their occupational pensions (59 per cent), followed by personal pension schemes (29 per cent).

The majority of the telephone respondents described how their helpline queries had been answered at the time of interview (91 per cent). However, the postal respondents were at different stages of the complaints process – with the process having ended for just over half (52 per cent) and being ongoing for the remainder. Where a decision had been reached<sup>2</sup>, just over half (56 per cent) were very or fairly happy with the outcome, with one-third reporting being fairly or very unhappy. Over three-quarters (79 per cent) reported that the explanation provided for the decision reached was clear, with almost two-thirds (64 per cent) agreeing with it. Understandably, agreement with the decision was closely linked with respondents' happiness with it.

## Experience of the service provided by TPAS

Just over half of the postal respondents had also communicated with TPAS by email, while fewer than half of all respondents had used the TPAS website – with use being linked to age in both cases. At least half of those using the website did so to find information relating to their complaint prior to contacting TPAS, showing its importance both as an information source and a signpost to other sources of advice.

<sup>1</sup> Helpline queries could cover more than one topic area.

<sup>2</sup> In this context 'decision' refers to the outcome in relation to the TPAS service or the choice made by the TPAS staff member to either refer the case to the appropriate ombudsman service, or to state that in their opinion the customer does not have a case which merits further attention.

The frequency of contact with TPAS understandably varied by customer type – with over two-thirds of the telephone respondents calling the helpline on a single occasion. Postal respondents experienced multiple contacts, the frequency of which varied on a case basis, and included both written and telephone contacts. In many cases, complaints began with a telephone contact, with guidance being sought on taking their complaints forward.

Most respondents rated TPAS' responsiveness positively. The majority reported that their calls had been answered either immediately or reasonably promptly, with 93 per cent being satisfied with the call waiting time. Telephone respondents also described their advisers positively – with almost all (over 90 per cent) considering them to have been polite, professional and knowledgeable, and to have presented information impartially. Two-thirds of the postal respondents also rated the speed of response highly, and most were positive about being informed of the progress of their complaints and almost three-quarters stating they had been kept up to date sufficiently frequently. The allocation of a named adviser, as a single point of contact for their complaint, was also highly valued.

Both postal and telephone respondents also rated the quality and appropriateness of the information received highly – with most finding it to be clear and concise, up to date and valuable in helping them decide their next steps. Postal respondents were broadly positive about the written correspondence they received, with almost three-quarters feeling that the complaint process had been explained to them clearly at the outset. However, fewer than half felt that their correspondence set clear timings for the next steps in the process.

## Satisfaction with TPAS

Overall satisfaction with TPAS services was high amongst both respondent groups – with 94 per cent of telephone and 67 per cent of postal respondents being either very or fairly satisfied with their experiences.

The main drivers of overall satisfaction for the telephone respondents included the:

- speed at which their calls were answered; and
- extent to which they considered that their query had been addressed.

Perceptions of the TPAS advisers were also important, in terms of whether they were felt to understand individual queries, were knowledgeable and attentive, and behaved professionally.

In the case of the postal respondents, the main influences on overall satisfaction were:

- the speed of correspondence;
- whether any problems or difficulties had been experienced with the service; and
- where relevant, their happiness with the outcome of their complaint.

The quality of written correspondence also influenced satisfaction – in terms of whether it was clear and concise, accurate and up to date, and had helped respondents decide on next steps. The qualitative research confirmed that satisfaction with the outcome of a complaint was a key influence on overall satisfaction. This emphasises the importance of providing clear guidance on what postal customers can expect from the service, in terms of being able to address their complaint or query, at the outset.

Most postal respondents considered that TPAS had investigated their complaint thoroughly, and in a professional and impartial manner. Similarly, most telephone respondents were positive in terms of being provided with the information they needed, put in touch with a person to help them, and advised of the next steps to take. Based on their experiences, 96 per cent of the telephone and 75 per cent of the postal respondents indicated that they would be likely to recommend TPAS to others.

## The Pensions Ombudsman

Just over half of the telephone respondents were aware of the Pensions Ombudsman, but fewer than one in ten had contacted them in relation to their query.

Postal respondents were more evenly split between those who had (48 per cent), and had not (49 per cent), contacted the Pensions Ombudsman in relation to their complaint. Where they had been contacted, this was most commonly before being referred to TPAS. Conversely, just over a quarter described being referred to the Pensions Ombudsman after contacting TPAS. In most cases the postal respondents referred between TPAS and the Pensions Ombudsman considered the reason for their referral to be clear (79 per cent), and over two-thirds were satisfied with the speed at which their complaint had been referred. The survey findings suggest that the referral process between the two organisations was well managed from the respondents' perspective.

## Conclusions and recommendations

The study concluded that satisfaction with TPAS services amongst both the telephone and postal respondents was high. It will be challenging to improve overall satisfaction levels among telephone customers (with 94 per cent already being very or fairly satisfied), and attention should focus on ensuring that these high levels of satisfaction are maintained.

While 67 per cent of the postal respondents were very or fairly satisfied, they were more likely than telephone respondents to be neither satisfied nor dissatisfied, or express dissatisfaction, with the service to date. While those who were neither satisfied nor dissatisfied may be reserving judgement as their complaint was ongoing, it is clear that the outcome of a complaint, and the extent to which this meets customer expectations, has a strong influence on overall satisfaction. However, even when not happy with the decision/outcome reached,

most respondents reported positively on other aspects of the service.

In many cases, the factors influencing postal respondent satisfaction were beyond the control of TPAS, with, for example, responsiveness often relying on the timely supply of information by pension providers. With the exception of respondent happiness with the outcome achieved, it was difficult to prioritise between the different drivers of satisfaction. However, for postal respondents in particular, initial expectations of outcomes, and whether TPAS would 'solve their pension problem' irrespective of its actual validity, underpinned their overall view of the service.

The resulting recommendations focused on ensuring that TPAS continues to provide the level of customer service to ensure that the high levels of satisfaction identified are maintained. Respondents also suggested that more could be done to raise awareness of the service, for example, by providing posters in community areas, including contact details in information from pension providers, and raising TPAS' profile with employers.

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The full report of these research findings is published by the Department for Work and Pensions (ISBN 978 1 84712 922 2. Research Report 724. February 2011).

You can download the full report free from: <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

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