

Research report

Customer experiences and satisfaction with The Pensions Advisory Service

by Alex Thornton, Nicholas Fitzgerald, Richard Lloyd
and Heather Rose

Department for Work and Pensions

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Alex Thornton, Nicholas Fitzgerald, Richard Lloyd and Heather Rose

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Contents

Acknowledgements.....	vii
The Authors.....	viii
Glossary.....	ix
Abbreviations.....	x
Summary.....	1
1 Introduction.....	6
1.1 Overview of TPAS.....	6
1.2 Background to the project.....	7
1.3 Note regarding the analysis.....	7
1.4 Report structure.....	8
2 Respondent profile.....	10
2.1 Gender.....	10
2.2 Age.....	11
2.3 Employment status.....	12
2.4 Representatives.....	14
2.5 Respondent profile – qualitative interviews.....	14
3 Awareness of TPAS.....	15
3.1 Sources of awareness.....	15
3.1.1 Telephone respondents.....	15
3.1.2 Postal respondents.....	17
4 Status of the query/complaint.....	19
4.1 Status of the query/complaint.....	19
4.2 Nature of the query/complaint.....	20
4.3 Contact with the pension scheme provider (postal only).....	21
4.4 Outcome of the complaint (postal only).....	23
4.4.1 Whether TPAS have reached a decision.....	23
4.4.2 Happiness with the decision reached.....	23
4.4.3 Clarity of explanation for the decision.....	24

4.4.4	<i>Agreement with decision</i>	24
4.4.5	<i>Findings from the qualitative interviews (postal respondents)</i>	25
5	Experience of the service provided by The Pensions Advisory Service.....	28
5.1	Point of access	29
5.1.1	<i>Ease of access to contact details</i>	29
5.1.2	<i>Use of the TPAS helpline (postal only)</i>	29
5.1.3	<i>Use of email (postal only)</i>	30
5.1.4	<i>Use of the TPAS website</i>	30
5.2	Number of times contacted/prevalence of contact	31
5.3	Responsiveness	32
5.3.1	<i>Speed of response (postal only)</i>	32
5.3.2	<i>Speed of answering the call (telephone only)</i>	35
5.4	Rating the information provided	36
5.5	Perceptions of the written correspondence (postal only).....	40
5.6	Perceptions of the adviser (telephone only).....	42
5.7	Length of the call	44
6	Satisfaction with the service provided by The Pensions Advisory Service	45
6.1	Overall satisfaction.....	45
6.2	Drivers of satisfaction – customer priorities and influences on satisfaction.....	47
6.2.1	<i>Drivers of satisfaction for postal customers</i>	47
6.2.2	<i>Drivers of satisfaction for telephone customers</i>	51
6.3	Other service performance measures	53
6.4	Likelihood of re-use or recommendation of TPAS.....	55
6.4.1	<i>Likelihood of re-use of the TPAS helpline (telephone only)</i>	55
6.4.2	<i>Qualitative findings – postal and telephone customers</i>	55
6.4.3	<i>Likelihood of recommending TPAS</i>	56
6.5	Perceptions of the best aspects of the service.....	58
6.6	Areas for improvement in the service (problems difficulties).....	61
6.6.1	<i>Whether experienced problems or difficulties</i>	61
6.6.2	<i>Description of problems or difficulties</i>	62

7	The Pensions Ombudsman	64
7.1	Awareness of the Pensions Ombudsman (telephone only)	64
7.2	Contact with the Pensions Ombudsman.....	65
7.3	Referring between TPAS and the Pensions Ombudsman (postal only)	66
8	Conclusions and recommendations.....	68
8.1	Conclusions	68
8.1.1	<i>Satisfaction – overall and key drivers</i>	69
8.2	Recommendations.....	70
Appendix	Study methodologies.....	72

List of tables

Table 2.1	Gender profile by type of pension scheme for telephone and postal respondents (percentages)	10
Table 2.2	Age profile by type of pension scheme for telephone and postal respondents (percentages)	12
Table 2.3	Employment status for TPAS telephone and postal respondents (percentages)	13
Table 3.1	Sources of awareness (telephone) – gender and employment status (percentages).....	16
Table 3.2	Sources of awareness for TPAS postal respondents by pension scheme (percentages).....	17
Table 4.1	Steps taken by the pension provider to resolve the complaint, by pension scheme (percentages).....	22
Table 4.2	Agreement with the decision made, by happiness with the decision (percentages)	25
Table 5.1	Use of the TPAS website by age and type of query/complaint for telephone and postal respondents.....	30
Table 5.2	Satisfaction with speed of call answer, by speed of answer (percentages).....	36
Table 5.3	Agreement with statements about the information provided for telephone respondents (percentages)	37
Table 5.4	Agreement with statements about the information provided for postal respondents (percentages).....	38
Table 6.1	Potential drivers of overall satisfaction for postal respondents	48
Table 6.2	Potential drivers of overall satisfaction for telephone respondents (percentages)	51

Table 6.3	Likelihood of recommending the service, by speed of correspondence and overall satisfaction for postal respondents	58
Table 6.4	Best thing about TPAS for telephone respondents (percentages)	59
Table 6.5	Best thing about TPAS for postal respondents (percentages)	60
Table 6.6	Whether experienced problems or difficulties, by speed of correspondence and overall satisfaction for postal respondents (percentages).....	62
Table 6.7	Description of problems/difficulties for postal respondents (percentages).....	63
Table 7.1	Contact with the Pensions Ombudsman for postal respondents	65
Table A.1	Breakdown of sample and achieved interviews for telephone customers.....	76
Table A.2	Best thing about TPAS for telephone respondents (percentages)	77
Table A.3	Best thing about TPAS for postal respondents (percentages)	78
Table A.4	Description of problems or difficulties experienced for postal respondents (percentages)	80

List of figures

Figure 2.1	Age profile for telephone and postal respondents (percentages)	11
Figure 4.1	Happiness with the decision reached by TPAS (postal only)	24
Figure 5.1	Speed of response for postal respondents.....	33
Figure 5.2	Speed of answering call for telephone respondents	35
Figure 5.3	Agreement with statements about the written correspondence from TPAS (percentages).....	41
Figure 5.4	Agreement with statements regarding the TPAS adviser (percentages)	43
Figure 6.1	Overall satisfaction (percentages)	46
Figure 6.2	Agreement with service performance measures – postal only (percentages)	53
Figure 6.3	Performance rating for helpline attributes – telephone only (percentages).....	54
Figure 6.4	Likelihood of recommending the service	57
Figure 7.1	Direction of referral for postal respondents who contacted the Pensions Ombudsman	66
Figure A.1	Breakdown of sample and achieved interviews for postal customers	75

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Glossary

Mean	An average value created from the sum of all values divided by the number of these values. All data have equal influence on the mean, so it may not always be a very good measure of central tendency for data that include outlying values or which are unevenly distributed.
Occupational pension scheme	A pension scheme set up by an employer for the benefit of employees, with the employer making contributions to the scheme and generally meeting administrative costs. The scheme is provided via the employer, but the pension scheme takes the form of a trust arrangement and is legally separate from the employer. Types of occupational scheme include defined benefit, defined contribution and hybrid schemes.
Personal pension scheme	A pension which is provided through a contract between an individual and a pension provider. The survey only covered employees' personal pensions where the employer made a contribution. This report makes a distinction between personal pensions, which are arranged by individual employees, and group personal pensions, access to which is facilitated by an employer.
A self-invested personal pension (SIPP) plan or scheme	A type of personal pension plan which works in the conventional way for contributions, tax relief and eligibility. The main difference is that the SIPP has a more flexible approach to investments. A conventional personal pension generally involves the plan holder paying money to an insurance company for investment in an insurance policy. A SIPP allows the plan holder greater freedom in what to invest in and for the plan to hold these investments directly.
Stakeholder pension scheme	A personal pension scheme which complies with regulations which limit charges and allow individuals flexibility about contributions. Introduced in April 2001. Employers with five or more employees who do not provide an occupational scheme or a group personal pension with an employer contribution of three per cent or more have a legal obligation to provide access to stakeholder pension schemes, but are not obliged to make contributions.
State Pension age	The age at which a person can claim their State Pension.

Abbreviations

DWP	Department for Work and Pensions
FSA	Financial Services Authority
IT	Information Technology
NDPB	Non-Departmental Public Body
NHS	National Health Service
TPAS	The Pensions Advisory Service
TPS	The Pension Service

Summary

Introduction

This report provides the findings from a study into customers' experiences of, and satisfaction with, The Pensions Advisory Service (TPAS). TPAS is an executive Non-Departmental Public Body (NDPB) funded by the Department for Work and Pensions (DWP), and provides information and guidance to members of the public regarding a range of pension issues as well as helping resolve complaints and disputes.

TPAS provides a telephone helpline and a complaints and disputes service. The telephone helpline offers information and guidance on pensions, covering general pension-related queries, information on individual rights and advising on suitable contacts if queries are not appropriate for the helpline service. The helpline received over 74,000 calls during 2009/10. The complaints and disputes service works with individuals who have already attempted to resolve their 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. In 2009/10, TPAS received approximately 7,500 complaints, of which around 2,500 were allocated for investigation. These 2,500 cases represent the 'complex complaint' workload which was in scope for the postal survey. In addition, TPAS dealt with around 16,000 questions and enquiries in 2009/10. Communication with TPAS can also take place via email, and their website received over one million visits in 2009/10.

Study aims and methodology

The main aim of the study was to explore customer experiences of TPAS, including their expectations of, and levels of, satisfaction with the services received, and identify where the service is performing well or where it could be improved.

The study methodology included both quantitative and qualitative components. In the quantitative element 500 telephone helpline customers were interviewed by telephone between March and July 2010, and 790 customers using the written complaints service (and including both completed and ongoing cases) responded to a postal survey via self-completion questionnaires between May and July 2010. 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 telephone and postal respondents were nearing or over retirement age, with 66 per cent and 74 per cent of the telephone and postal respondents being aged over 55, respectively;
- over half (58 per cent) of the telephone respondents were in work, most of whom were working full-time, with most of those not working (being retired). Conversely, most (61 per cent) of the postal respondents were not in work, with most (47 per cent) being retired; and
- around one in five (17 per cent) of telephone respondents described contacting TPAS on behalf of someone else.

Following completion of the main quantitative surveys, 20 respondents were selected and re-contacted for in-depth qualitative telephone interviews in July and August 2010, allowing their experiences to be explored in more detail. The sample comprised ten respondents to the helpline survey and ten involved in written complaints, and included ten individuals who expressed

satisfaction with The services provided by TPAS overall and ten who reported being dissatisfied. Of the 20 respondents participating in the qualitative interviews:

- 15 were male and five female;
- 15 were over 55 years of age – with ten reporting being in work and seven being retired.

Awareness of TPAS

The study explored the way in which respondents first became aware of TPAS, with a broad range of channels being described.

Telephone customers most commonly mentioned finding out about TPAS through the internet (37 per cent), followed referrals from other organisations (21 per cent). Other routes described by the telephone respondents included recommendations by work colleagues or friends, or through printed materials.

For postal respondents the most commonly cited source of awareness was the Pensions Ombudsman (20 per cent), followed by pension providers (14 per cent), the internet (13 per cent) and respondents' companies or organisations (ten per cent).

Sources of awareness for the telephone and postal respondents also differed according to other variables, including gender, working status and age. For example, the proportion of telephone respondents citing hearing of TPAS via the internet decreased with age.

The qualitative interviews identified that while few difficulties were reported in finding contact details for TPAS, the view emerged that more could be done to raise the profile of the service (and hence awareness) more widely.

Status of the query/complaint

The postal respondents were at different stages of the complaint process. The complaint process had ended for just over half (52 per cent) of the respondents, with the process being ongoing for the remainder. The share of respondents whose complaints were in the early stages was very small (just one per cent). The majority (91 per cent) of the telephone respondents described that their queries had been answered either in full (70 per cent) or partially (21 per cent) at the time of interview.

Calls to the telephone helpline could cover more than one topic area, with the most common amongst respondents taking part in the survey being about state benefits/the state pension (46 per cent), followed by occupational pensions (37 per cent) and personal pensions (33 per cent). The postal respondents, on the other hand, most commonly contacted TPAS with complaints regarding their occupational pensions (59 per cent), followed by personal pension schemes (29 per cent). The large majority of postal respondents had contacted their pension provider about their complaint before contacting TPAS.

Where postal respondents' complaints had reached a decision¹/outcome, just over half (56 per cent) were either very or fairly happy with the decision reached, while one-third reported being fairly or very unhappy. Over three-quarters (79 per cent) reported that the explanation provided for the

¹ In this context 'decision' refers to the outcome in relation to the service provided by TPAS 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.

decision reached was clear, with almost two-thirds (64 per cent) agreeing with the decision reached. Understandably agreement with the decision was closely linked with their happiness with the decision reached.

The qualitative interviews with postal respondents where complaints had been completed also explored their happiness and agreement with the outcome. Their happiness with the outcome was closely linked to their agreement with the decision – and with their initial expectations – illustrating the importance of managing customer expectations from the outset.

Experience of the service provided by TPAS

Most of the respondents described finding the contact details for TPAS fairly straightforward, with 81 per cent of telephone and 83 per cent of postal respondents describing finding contact details very easy or fairly easy.

Just over half of the postal respondents had also sent or received correspondence by email, with use being most likely amongst the younger customers. Fewer than half of all respondents had used the TPAS website – 44 per cent of postal and 42 per cent of telephone respondents – where use was again linked to age. At least half of all respondents (49 per cent for telephone and 74 per cent for postal) used the website to find information relating to their complaint prior to contacting TPAS, showing its importance as a signpost and an information source in its own right.

The frequency of contact with TPAS varied by customer type – with the majority of telephone respondents (69 per cent) calling the helpline on a single occasion. Postal respondents, by the nature of their interaction with TPAS, experienced more frequent contacts, both in writing and by telephone, often in the first instance for guidance on taking their complaints forward.

Most telephone and postal respondents rated TPAS' responsiveness to their contacts positively. Two-thirds of postal respondents described the speed of response as good or very good, and were positive about being kept up to date with the progress of their complaints – with 72 per cent stating they had been updated sufficiently frequently. The allocation of a named adviser providing a single point of contact for the duration of their complaint was also highly valued. In the case of the telephone respondents, most reported their calls being answered either immediately or reasonably promptly, with 93 per cent being satisfied with the call waiting time.

Both sets of respondents (postal and telephone) also rated the quality and appropriateness of the information provided to them by TPAS highly – generally finding this 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 received from TPAS. Almost three-quarters felt that the complaint process had been explained clearly to them from the outset, including what TPAS could, and could not, help them with. However less than half the postal respondents considered that correspondence from TPAS gave clear timings for what they could expect to happen next.

The telephone respondents were strongly positive in their views of the adviser they spoke with – with almost all (over 90 per cent) considering their adviser to have been polite, attentive and knowledgeable, and to have presented the information in an impartial manner and behaved in a professional manner throughout.

Satisfaction with TPAS

Overall satisfaction with the services provided by TPAS 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 experience of the services provided by TPAS.

For the postal respondents, the main influences on overall satisfaction appeared to be the speed of correspondence, whether they had experienced any problems or difficulties with the service, and, where relevant, their happiness with the outcome of their complaint. The quality of written correspondence was also an influence – in terms of being clear and concise, accurate and up to date, and helping the respondents to decide what to do next. The qualitative research confirmed that satisfaction with the outcome of a complaint was a key driver of overall satisfaction for the postal respondents. 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.

Overall satisfaction for the telephone respondents was influenced by the speed at which their calls were answered, and whether they felt that their query had been wholly or partly answered. Their views of the adviser they spoke with were also important to overall satisfaction, in terms of whether they understood their query, were seen as knowledgeable, were attentive and behaved in a professional manner.

In addition to these key drivers of satisfaction, most postal respondents considered that TPAS had investigated their complaints in a professional and impartial manner, and had investigated them thoroughly. Most of the telephone respondents were also positive about the provision of information they needed or being put in touch with a person to help them, and let them know the next steps to take.

On the basis of their experience to date, 96 per cent of the telephone and 75 per cent of the postal respondents indicated that they were likely to recommend TPAS to others.

The Pensions Ombudsman

Just over half of the telephone respondents were aware of the Pensions Ombudsman, although fewer than one in ten of these had made contact with them in relation to their query – suggesting interactions between telephone respondents and the Pensions Ombudsman were minimal. The 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 the postal respondents had contacted the Pensions Ombudsman in relation to their complaint, two-thirds described contacting them in the first instance and subsequently being referred to TPAS. Conversely, just over a quarter (28 per cent) described being referred to the Pensions Ombudsman having made initial contact with TPAS. In most cases the postal respondents referred between TPAS and the Pensions Ombudsman considered the explanation provided for their referral to be clear (79 per cent), and 68 per cent were satisfied with the speed at which their complaint had been referred. The survey findings suggest that the referral process was well managed from the respondents' perspective.

Conclusions and recommendations

The study concluded that levels of satisfaction with the services provided by TPAS amongst both the telephone and postal respondents was high – with 94 per cent and 67 per cent of respondents, respectively, reporting being very or fairly satisfied.

While satisfaction levels for the telephone customers would be difficult to improve upon, the postal respondents were more likely than telephone respondents to be neither satisfied nor dissatisfied, and to express dissatisfaction, with the service to date. While those who were neither satisfied nor dissatisfied could be due to not wishing to comment on complaints which were ongoing, it is clear that the outcomes of a complaint, and the extent to which this matches with customer expectations of an outcome, has a strong influence on overall satisfaction. However, even when not happy with the outcome reached, most postal respondents reported positively on other aspects of the service.

The key drivers of satisfaction for telephone respondents included:

- the time taken for their call to be answered;
- the extent to which their query had been addressed; and
- their views on the adviser they dealt with – including their ability to understand the query, knowledge, being attentive and behaving in a professional manner.

For postal customers the key drivers were:

- the speed at which TPAS answered their correspondence;
- whether the information provided was clear, concise, accurate, up to date and of value in helping them decide what to do next; and
- the individuals' happiness with the decision reached – in some cases being the overriding factor given the potential importance of the outcomes reached.

In many cases, it appears that some of the factors influencing postal respondent satisfaction were beyond the control of TPAS, often relying on the timely supply of information by pension providers.

Beyond respondent happiness with the outcomes achieved, it was difficult to prioritise between different drivers of satisfaction. However, for postal respondents in particular, initial expectations of achievable 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 high levels of customer service to maintain high levels of satisfaction as identified in the study. In addition:

- the study identified the importance of customers' expectations of the services provided by TPAS – and the importance of setting realistic expectations for the outcomes of postal complaints at the outset. Ensuring that staff have the appropriate soft skills to deal with emotional or agitated customers will continue to be important;
- a number of respondents felt more could be done to raise awareness of TPAS more widely, and suggested providing posters in community areas, including contact details in information from pension providers, and raising their profile with employers.

1 Introduction

This report outlines the findings of a study into the customer experiences and satisfaction with The Pensions Advisory Service (TPAS). It was commissioned by the Department for Work and Pensions (DWP) in 2009. TPAS is an executive Non-Departmental Public Body (NDPB) and is funded solely by DWP through its grant-in-aid allocation which is recovered through the General Levy on pension schemes. TPAS is non-statutory and has its own independent board. DWP provide a stewardship role and both TPAS and the DWP work together to set the body's direction and activities. The survey results will help inform future decisions on the focus of TPAS' delivery. This chapter includes a short description of TPAS, the background to the project and a note regarding the analysis.

1.1 Overview of TPAS

TPAS is an independent, non-profit organisation funded by the DWP. TPAS provides information and guidance to members of the public regarding a wide range of pensions issues including occupational, personal, stakeholder and state pension schemes and can help resolve complaints and disputes. The staff include technical and administrative employees, who are supported by experienced pensions and legal professionals working on a voluntary basis. Between 50 per cent and 60 per cent of the disputes investigated by TPAS were handled by volunteer advisers, and the rest are dealt with internally.

The key aspects of TPAS are the telephone helpline, queries about pensions which could be either straightforward or complex dispute cases, and workplace visits. As this study focuses on the helpline and complex dispute case work, comments contained in this report will only apply to those parts of TPAS. The telephone helpline offers information and guidance about pensions. TPAS staff and voluntary advisers can cover general pension-related queries, issues regarding the rights of those with pension schemes, provide information about benefits and the state pension, attempt to help with complaints and disputes and advise on who to contact if the query is not appropriate for the helpline service. During the 2009/10 financial year over 74,000 calls were made to the TPAS helpline.

TPAS can also support members of the public to resolve complaints and disputes regarding pensions. This aspect of the service is largely based on written communication and complaints about the state pension or state benefits are not covered by the service. The service is provided by a network of volunteers supported by a paid team of ten technical advisers. In 2009, 59 per cent of disputes investigated by TPAS were allocated to volunteers and the paid team investigated the balance. The service received around 7,500 complaints in 2009/10, of which 2,500 were allocated for investigation. Written complaints could be in regard to a number of subjects; however, in 2009/10 the main subjects were maladministration (48 per cent), disputes about entitlement (20 per cent) or ill-health or early retirement applications (12 per cent).

TPAS also provides a website which offers information and guidance regarding state and private pensions for employees, employers and self-employed people. This is a growing part of the service and in 2009/10 there were over one million visits to the site.

1.2 Background to the project

The main aim of the project was to develop an understanding of customer experiences of TPAS. This included investigating perceptions and expectations of TPAS, levels of satisfaction with the service received (and influences on this) and where the service is performing well and where improvements could be made. The project included both qualitative and quantitative elements and covered the telephone helpline and the disputes and complaints service.

In the quantitative aspect of the project telephone helpline customers and written complaint service customers were surveyed separately. Telephone interviews were conducted with 500 telephone customers from 4 March to 4 July 2010. These individuals had been recruited to the survey during a call they made to the helpline between 1 February and 9 June 2010.

Self-completion postal surveys were completed and returned by 790 customers of the written complaints service between 24 May and 9 July 2010. The initial mailout was sent to a census of eligible respondents who had not opted out of the study. It included a mix of both open and closed cases which were originally received between April 2009 and April 2010.

Following the completion of the telephone and postal surveys, a sample of 20 individuals was selected and re-contacted for qualitative telephone interviews undertaken to explore their experiences of the service in more depth. The sample was drawn from individuals responding to the telephone and postal surveys (split ten and ten respectively), and those who had expressed satisfaction and dissatisfaction with the services received to date (again a ten and ten split, respectively). The interviews were undertaken between the 25 July and 15 August 2010.

An in-depth description of the survey methodology including survey tools can be found in the Appendix.

1.3 Note regarding the analysis

Throughout the report, where possible, the results of the telephone and postal customer surveys have been presented alongside one another. Direct comparisons between the two have, however, been restricted to a small limited number of sections. This format has been chosen as the telephone and postal surveys were largely similar and therefore presenting results as one report (rather than two distinct reports) reduces repetition and allows for comparisons where it is sensible to do so.

Direct comparisons between telephone and postal respondents should be treated with caution for the following reasons. Firstly, the two aspects of the service differ in their approach, scope and objectives. Secondly, some of the questions included in the surveys differ from one another to some degree. Thirdly, the methodology used to collect this information is clearly very different. These three factors limit comparability of the services, therefore it is suggested that readers do not make their own comparisons across the two aspects of the service and make use of comparisons only where they have been specifically included in the text.

Direct comparisons between the telephone and postal results have only been included for the most generic measures – where questions are identical. For example, it is possible to make direct comparisons of the respondent profile and levels of overall satisfaction.

Due to the limitations of the sample size, it is not always possible to compare survey findings for sub-groups within the survey populations. For example, it is not always possible to analyse by type of query/complaint. Further analysis is, however, possible across telephone respondents calling in relation to occupational pensions, personal pensions or a state benefits/pensions, but not for

those calling about a stakeholder pension or a self-invested personal pension (SIPP). For postal respondents sub-group analysis is possible across occupational pension and personal pension complainants, but not for stakeholder or SIPP complainants.

Particularly within the postal survey, for some questions, a small minority of respondents chose not to select a response. This is typical of self-completion postal surveys. Throughout the report non-responses and (where utilised) not applicable options have been excluded from the analysis.

Throughout the commentary of the report the following terms have been used and are defined as below. For further definitions of relevant acronyms please see the abbreviations list.

Postal respondents – customers of the TPAS complaints and disputes service who were deemed eligible and had completed and returned the postal questionnaire.

Telephone respondents – customers of the TPAS helpline service who had completed the telephone survey.

Open case – a case which TPAS considers ongoing, where communication between the complaints and disputes service and the customer is still occurring.

Closed case – a case in which TPAS is no longer actively involved and communication between the complaints and disputes service and the customer is no longer occurring.

The current study separates telephone helpline customers (telephone respondents) and complaints and disputes service customers (postal respondents) according to the dominant mode of communication with TPAS. It is recognised that customers may use more than one mode of communication during their customer journey, for example, complaints customers may email about their complaint, or even telephone the helpline. However, in order to provide clear and targeted feedback the two services have been separated in this manner and questions focus on the **most recent** call (for telephone respondents) and the **last time you wrote** (for postal respondents). Please refer to Sections 5.1.2 and 5.1.3 for further discussion of this point.

Finally, the findings from the qualitative element of the study have been included throughout the report as relevant and appropriate, and are clearly identified throughout.

1.4 Report structure

The remainder of this report is structured as follows:

- Chapter 2 describes the profile of the telephone survey, postal survey and qualitative interview respondents;
- Chapter 3 explores the ways in which the study participants became aware of TPAS;
- Chapter 4 describes the status of the participants' queries or complaints, and explores the outcomes of the postal complaints and their views on the decisions² reached;
- Chapter 5 reviews the experience of the services received, and participants' views of the information received and other key service variables;

² In this context 'decision' refers to the outcome in relation to TPAS 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.

- Chapter 6 explores participants' satisfaction with the services provided by TPAS, in terms of satisfaction both overall and by component, identifying the key drivers of satisfaction;
- Chapter 7 describes the links identified between TPAS and the Pensions Ombudsman; and
- Chapter 8 provides our conclusions and recommendations.

The report also contains a technical appendix, setting out the methodologies followed in the quantitative and qualitative fieldwork, and the fieldwork tools used.

2 Respondent profile

This chapter provides an overview of the profile of respondents for the telephone and postal surveys, and for the participants in the qualitative interviews. This includes analysis of gender, age, working status and whether the query or complaint was for the respondent's own purposes, or on behalf of someone else or a group.

2.1 Gender

Gender was recorded in both the telephone and postal surveys. While gender was evenly split for telephone callers (53 per cent male compared with 47 per cent female), the majority of postal respondents were male (67 per cent compared with 33 per cent female).

As can be seen in Table 2.1, differences in gender were present across the types of query or scheme the respondent was calling about. Telephone respondents calling about an occupational pension scheme were mostly male (62 per cent), while callers regarding a personal pension scheme were split fairly evenly between male and female. In contrast, the majority of respondents calling with a query regarding a state pension were female (55 per cent). As the postal service does not deal with complaints about state benefits this may account for some of the difference in the overall gender profile between telephone and postal respondents.

The gender profile of postal respondents whose complaint was regarding an occupational pension scheme was very similar to that of telephone respondents interested in the same topic (63 per cent male, 37 per cent female). However, postal respondents whose complaint was regarding a personal pension scheme were largely male (72 per cent male, 28 per cent female). This was clearly different to the gender profile for telephone respondents.

Table 2.1 Gender profile by type of pension scheme for telephone and postal respondents (percentages)

	Total	Occupational pension scheme	Personal pension plan	State benefits/ state pension
Telephone respondents				
Male	53	62	53	45
Female	47	38	47	55
<i>Base</i>	500	186	163	231
Postal respondents				
Male	67	63	72	-
Female	33	37	28	-
<i>Base</i>	788	457	228	-

2.2 Age

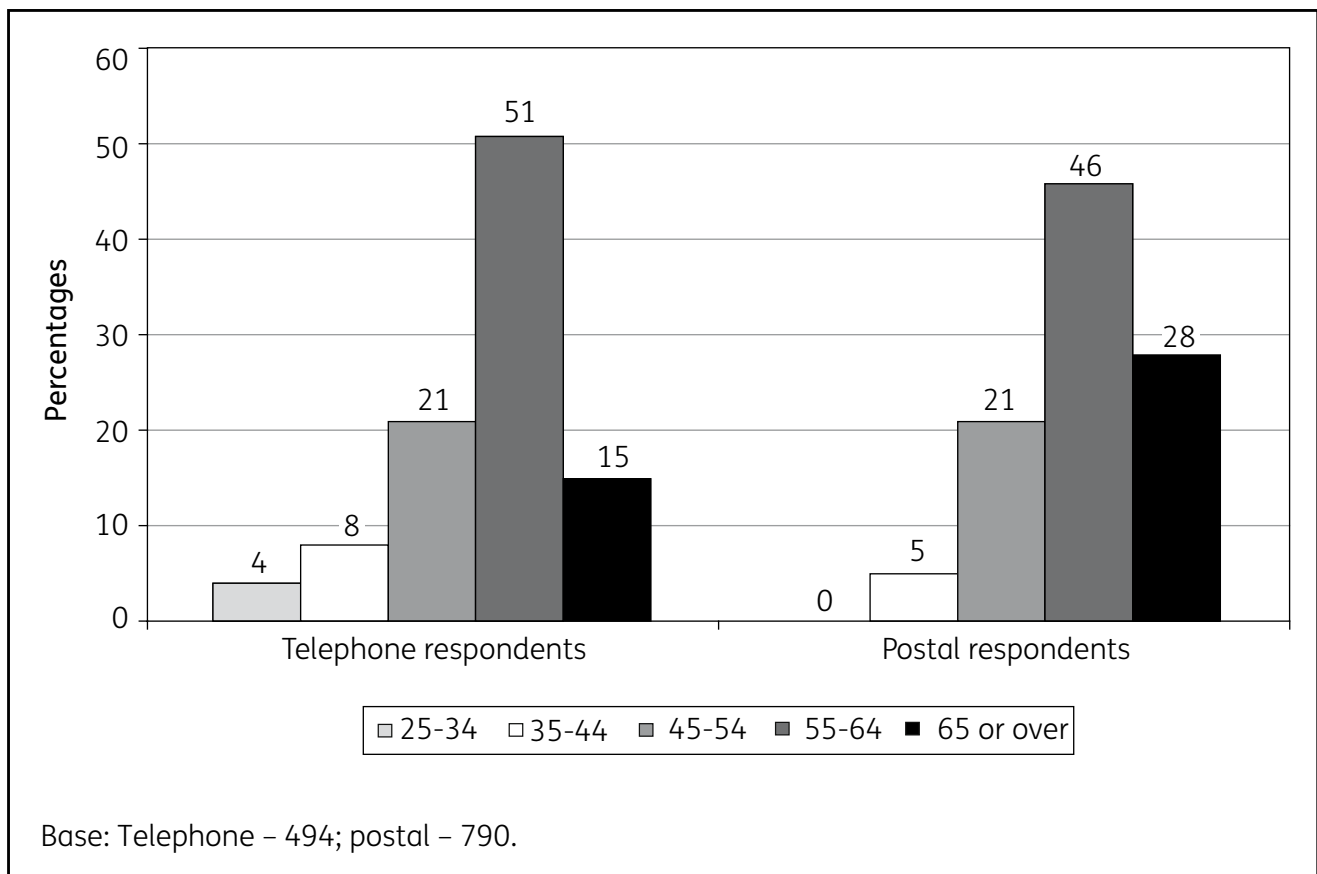
All respondents were asked to give their age which was categorised into ten-year age brackets.

As expected, the vast majority of respondents were nearing or over retirement age, with 66 per cent of telephone and 73 per cent postal respondents aged 55 or over. In both surveys, the age bracket representing the largest proportion of respondents was 55-64. As can be seen in Figure 2.1 the age profile of telephone respondents and postal respondents was broadly similar, though telephone respondents were slightly younger on average.

The second largest group of telephone respondents was made up of callers aged between 45 and 54. Respondents aged 65 or over made up a further 15 per cent of all callers, while those aged 44 or under constituted only 12 per cent.

Just over a quarter of the postal respondents were aged 65 or over, which made this group the second largest age bracket. As with the helpline caller age profile, people aged 45-54 made up about one-fifth of callers. People aged 35-44 made up only a very small proportion of all postal respondents (five per cent) while almost no postal respondents were aged under 35 and just one was aged under 25 – hence, postal respondents aged 34 or under have been excluded from Figure 2.1 below.

Figure 2.1 Age profile for telephone and postal respondents (percentages)



For telephone respondents, the age of the caller also appears to be related to the pension scheme that the respondent was contacting The Pensions Advisory Service (TPAS) about.

12 Respondent profile

As Table 2.2 shows, telephone respondents calling about occupational or personal pension schemes were younger than those calling about a state pension. Only 24 per cent of those calling about state pension were aged under 55, while 41 per cent and 40 per cent of callers were under 55 for occupational and personal pension schemes respectively. The age profile for occupational pension schemes and personal pension plans was very similar for telephone callers.

Table 2.2 Age profile by type of pension scheme for telephone and postal respondents (percentages)

	Total	Occupational pension scheme	Personal pension plan	State benefits/ state pension
Telephone respondents				
Under 55	33	41	40	24
Aged 55-64	51	45	45	57
Aged 65+	15	13	15	18
<i>Base</i>	500	186	163	231
Postal respondents				
Under 55	26	29	19	-
Aged 55-64	46	46	50	-
Aged 65+	28	25	31	-
<i>Base</i>	790	457	228	-

Within postal respondents, those whose complaint was in relation to an occupational pension tended to be slightly younger than those whose complaint was in relation to a personal pension. While 29 per cent of occupational pension complainants were aged under 55, only 19 per cent of personal pension complainants were in this age band. Also, one-quarter of occupational scheme complainants were aged 65 or over compared with nearly one-third of personal pension plan complainants.

Please note that customers who communicated with TPAS via email only were excluded from the survey. As discussed in Sections 5.1.3 email users tend to be younger than telephone and postal customers. Therefore, if this group had been included in the study the customer profile would have most likely have been different, with a larger percentage of working and younger customers.

Due to the low percentage of respondents (both telephone and postal) in the younger age brackets, throughout the analysis (as in Table 2.2) these individuals have been grouped into the under 55 age bracket.

2.3 Employment status

Employment status was collected for all telephone and postal respondents. In all cases working full-time was defined as working 30 hours or more per week. Working part-time was defined as working less than 30 hours per week. The differences described below reflect the inherent differences between telephone and postal respondents – the former consisting of people often with general queries about a current or potential pension scheme, the latter consisting of people with complaints about how a pension scheme has been administered (and as a consequence containing a high proportion of retired people).

As can be seen in Table 2.3 almost six out of ten telephone respondents (58 per cent) were employed, two-thirds of whom were in full-time work and one-third in part-time work. Four out of ten telephone respondents (41 per cent) were not working, most of whom were retired.

A small proportion of telephone respondents (five per cent or under for each group) were unemployed or signing on for Jobseeker’s Allowance, not registered unemployed but seeking work, looking after family or home and not seeking work, or long-term sick or disabled.

In contrast to telephone respondents, the majority of postal respondents were not working (61 per cent), most being retired, although a sizeable minority were working. This included 26 per cent employed full-time and 19 per cent part-time.

As is described below, the difference between the employment status of telephone and postal respondents is related to the difference in age profile between these two groups.

Table 2.3 Employment status for TPAS telephone and postal respondents (percentages)

	Total	Under 55	55-64	65+
Telephone respondents				
Working (net)	58	78	57	20
Working full-time (30 hours or more per week)	39	58	36	7
Working part-time (less than 30 hours per week)	19	20	21	13
Not working (net)	41	22	42	80
Retired	26	4	24	78
Registered unemployed/Jobseeker’s Allowance	5	5	5	1
Not registered unemployed but seeking work	4	4	5	0
Looking after family or home/not seeking work	3	5	3	1
Long-term sick or disabled	3	3	4	-
<i>Base</i>	500	163	255	76
Postal respondents				
Working (net)	39	61	42	13
Working full-time (30 hours or more per week)	26	50	24	6
Working part-time (less than 30 hours per week)	13	11	18	7
Not working (net)	61	39	58	86
Retired	47	11	44	85
Registered unemployed/Jobseeker’s Allowance	1	3	1	0
Not registered unemployed but seeking work	1	2	2	0
Looking after family or home/not seeking work	2	3	2	0
Long-term sick or disabled	9	18	8	1
<i>Base</i>	987	209	359	220

* Due to low base size the percentages for telephone respondents aged 65 or over should be taken as indicative only.

Age is clearly linked with working status. As can be seen in Table 2.3, the proportion of respondents not working (including retired) increased with age for both telephone and postal respondents.

The proportion of telephone respondents who were not working was 22 per cent for those aged under 55. This increases to 42 per cent for the 55-64 age group and 80 per cent for those aged 65 or older (all but two per cent of whom were retired).

The pattern is similar for postal respondents, with 39 per cent of the under 55 age group not working (including only 11 per cent retired). The majority (58 per cent) of those aged 55-64 were not working and for postal respondents aged 65 or over, 86 per cent were not working, almost all of whom were retired. Minor differences in employment status were present across the types of pension scheme respondents were writing to TPAS about. Those writing in relation to a personal pension plan were more likely to not be working than respondents writing about an occupational pension scheme. This was largely driven by the proportion who were retired.

2.4 Representatives

All telephone and postal respondents were asked whether their query was for their own purposes or on behalf of someone.

Around one in five (17 per cent) telephone respondents were representing another person when they made the call to TPAS. Although representatives made up a relatively small number of telephone respondents (87 in total) some sub group analysis was possible. A relatively large proportion of representatives were male (61 per cent, compared with 51 per cent calling on their own behalf), and aged 65 or over (30 per cent compared with 12 per cent who called on their own behalf). Consistent with this age profile, 37 per cent of representatives were retired, compared with 22 per cent of those calling on their own behalf.

The majority of representatives (57 per cent) were calling with a query regarding a state benefit or pension, which is relatively high compared with those calling on their own behalf (43 per cent). This profile suggests that many representatives are men who may be calling on behalf of a spouse or an elderly family member who is nearing state retirement or already receiving a state pension.

Only three per cent of postal respondents had contacted TPAS about a complaint that was not for themselves. This consisted of two per cent who had written on behalf of another individual and one per cent who were contacting TPAS on behalf of a group of people, for example, as a member of a pension fund that they belong to. As the number of respondents in this group is very low (27 in total) sub-group analysis was not possible.

2.5 Respondent profile – qualitative interviews

Twenty participants in the telephone and postal surveys were selected and re-contacted to explore their experiences in more detail through in-depth telephone interviews. The 20 selected interviewees comprised of:

- 15 male and five female respondents;
- four aged between 45 and 54, ten between 55 and 64 and five aged 65 and over – with one declining to provide their age; and
- ten respondents described being in work, three as not working and seven who were retired.

In terms of the focus of the individual query or complaint, eight respondents were enquiring about occupational pensions, five about personal pensions, and five about state pensions. The remaining respondents had queries about different pension types – the first about personal and occupational pensions, and the second about stakeholder and occupational pensions.

3 Awareness of TPAS

Summary points

- The survey showed that respondents first became aware of The Pensions Advisory Service (TPAS) through a broad range of channels.
- Telephone respondents most commonly became aware via the internet or referrals from other organisations (jointly accounting for over half of all telephone respondents). Other sources for telephone respondents included recommendations by work colleagues or friends, or through printed materials.
- For postal respondents the most commonly cited source of awareness was the Pensions Ombudsman, followed by pension providers, the internet and respondents' companies or organisations.
- Sources of awareness for the telephone and postal respondents differed according to other survey variables, including gender, working status and age. For example, the proportion of telephone respondents citing the internet decreased with age.
- The qualitative interviews identified few difficulties with finding contact details for TPAS, but suggest more could be done to raise the profile of the service (and hence awareness) more widely.

Sources of awareness are clearly very important in understanding the context in which respondents access the service. This section of the report investigates the various sources of awareness for both telephone and postal respondents.

3.1 Sources of awareness

Both telephone and postal respondents were asked the same question: 'How did you become aware of The Pensions Advisory Service?'. Respondents were able to select as many sources as were relevant from a list of 11 options, and were able to specify the source if it was not present on the list.

3.1.1 Telephone respondents

In general, sources of awareness of TPAS were fairly broad with no single source having been mentioned by the majority of respondents. For telephone respondents the most common source of awareness was the internet or a search engine such as Google. This was mentioned by a total of 37 per cent of respondents. One-fifth of callers were given the number or referred by another organisation. As can be seen in Table 3.1, recommendation from a work colleague or friend, and a leaflet, letter or booklet were the only other sources which were mentioned by more than one in ten respondents.

Table 3.1 Sources of awareness (telephone) – gender and employment status (percentages)*

	Total	Male	Female	Working	Retired
Internet/search engine (e.g. Google)	37	43	29	41	27
Given the number/referred by another organisation	21	24	17	18	23
Recommendation from a work colleague/friend	12	8	15	12	13
Leaflet/letter/booklet	11	11	11	10	14
Your company/organisation	9	6	12	10	7
<i>Pension provider (net)</i>	9	9	9	9	7
Newspaper/magazine/press article	8	7	10	9	9
Advertisement (e.g. radio/newspaper/magazine)	6	6	5	5	10
Pension department/authority/state	5	6	4	5	6
Directgov website (www.direct.gov.uk)	3	3	3	3	2
<i>Base</i>	<i>500</i>	<i>265</i>	<i>235</i>	<i>287</i>	<i>125</i>

Note. Only sources of awareness mentioned by three per cent of respondents or more have been included in the table.

* Percentages do not sum to 100 as respondents were able to select more than one response.

The use of the internet was also frequently cited as a source of awareness about TPAS amongst the ten qualitative telephone respondents, followed by newspapers and magazines, Jobcentre Plus and The Pension Service. However, the most commonly mentioned source of awareness by these respondents was by a recommendation from a friend (three respondents).

Sources of awareness were found to vary by gender and employment status. Internet or search engine was mentioned by 43 per cent of male callers to the TPAS helpline, whereas 29 per cent of females listed this as a source of awareness. Male callers were also more likely than female callers to have heard of TPAS through being given the number or referred by another organisation. In contrast, almost twice as many women as men had received a recommendation from a work colleague or friend. Women were also twice as likely as men to have heard about TPAS through their company or organisation.

The most common source of awareness for both working (either full- or part-time) and retired telephone respondents was the internet. However, there was a large difference in the proportion who mentioned this source, with 41 per cent of working callers but only 27 per cent of retired callers selecting the internet or a search engine. A similar proportion of retired callers stated that they were given the number or referred by another organisation compared with those who were employed. A relatively high proportion of retired people had heard of TPAS through a leaflet, letter or booklet (14 per cent). Retirees were also twice as likely as working people to mention seeing an advertisement.

Consistent with differences by working status, sources of awareness also varied by age. The proportion of telephone respondents who mentioned the internet decreased with age. For example, nearly half (47 per cent) of those aged 45-54 mentioned the internet, while just over a quarter (28 per cent) of callers aged 65 or over mentioned the internet. In contrast, older people were more likely to mention being given the number or referred by an organisation, taking a recommendation from a work colleague or friend, or seeing an advertisement. Despite the lower levels of awareness through the TPAS website for older age groups, it is expected that all age groups would make increasing use of this source. This is evidenced by increasing traffic on the TPAS website and improved usability of the site.

Minor differences were also present across the different pension schemes respondents were calling about. In particular those interested in state benefits were less likely to have heard about the helpline through the internet (33 per cent compared with 40 per cent for occupational pension callers and 38 per cent for personal pension callers). Also, respondents calling with a query about a state benefit were more likely to have heard about the helpline through a recommendation from a friend (15 per cent compared with 11 per cent for occupational pension callers and ten per cent for personal pension plan callers) or through a newspaper, magazine or press article (12 per cent compared with six per cent for occupational pension callers and seven per cent for personal pension callers). Given that state pension callers are known to be older and predominantly female, this is also consistent with the findings shown in Table 3.1.

3.1.2 Postal respondents

The main source of awareness for postal respondents was through the Pensions Ombudsman. As can be seen in Table 3.2 the Pensions Ombudsman was mentioned by one-fifth (20 per cent) of all respondents. In large part this may be because the Pensions Ombudsman expects complainants to have contacted TPAS before submitting a complaint to them. Therefore, those who have not done so would typically be directed to TPAS by the Pensions Ombudsman.

Other key sources of awareness were pension providers (14 per cent), the internet/a search engine (13 per cent), and the respondents' company or organisation (ten per cent). The Pensions Ombudsman was also the most common source of awareness for the qualitative respondents (six of the ten), although others referred to being directed towards TPAS by the Financial Services Authority (FSA), their trades union and a solicitor. It should be noted that many of the sources mentioned in Table 3.2 below were collected through an open ended (other specify) option in the questionnaire. This accounts for differing source of awareness categories between postal and telephone results.

Table 3.2 Sources of awareness for TPAS postal respondents by pension scheme (percentages)*

	Total	Male	Female	Occupational pension	Personal pension
Ombudsman/financial/Pensions Ombudsman	20	23	14	11	26
<i>Pension provider (net)</i>	14	15	10	12	17
Internet/search engine (e.g. Google)	13	10	19	16	10
Your company/organisation	10	9	12	14	5
Directgov website (www.direct.gov.uk)	9	9	8	10	7
Recommendation from a work colleague/friend	8	8	8	10	5
Citizens Advice Bureau	7	6	9	9	5
FSA	4	4	3	1	9
Financial adviser	4	4	3	1	7
NHS/NHS pensions	3	1	6	5	-
Newspaper/magazine/press article	3	3	2	2	4
<i>Base</i>	747	501	244	433	217

Note. Only sources of awareness mentioned by three per cent of respondents or more have been included in the table.

* Percentages do not sum to 100 as respondents were able to select more than one response.

As can be seen in Table 3.2 men were more likely than women to have heard of the service through the Pensions Ombudsman. Men were also more likely than women to have heard of the service through a pension provider. Conversely, the most common source of awareness among women was through the internet or a search engine. Women had also heard of the service through their company or organisation marginally more often than men.

Source of awareness also differed across the type of pension scheme that respondents had written about. One-quarter of personal pension complainants had heard of the service through the Pensions Ombudsman, while less than half that proportion of occupational pension complainants mentioned this source of awareness. Another source of awareness which differed considerably by the two main types of pension scheme was through the complainant's company or organisation. This was a source of awareness for 14 per cent of all occupational but only five per cent of personal pension complainants. At least minor differences appear across occupational and personal pension scheme complainants for all other sources shown in Table 3.2. For postal respondents, employment status does not appear to be closely linked to sources of awareness.

The qualitative interviews with respondents found that although it was easy to find the contact details for TPAS, several considered that there was more that could be done to raise their profile (and so awareness of them) more widely. As one postal respondent who was referred to TPAS by the Pensions Ombudsman described:

'I wouldn't have known they existed to be honest – I was told they were the best people to take my case up.'

(Postal, male, 55-64, private pension, dissatisfied)

However, a second postal respondent summarised the views of several others in terms of awareness raising:

'It's pretty good as it is, and I suspect, like most services, you only think about them when you need them.'

(Postal, male, 55-64, occupational pension, satisfied)

4 Status of the query/complaint

Summary points

- The postal respondents covered all stages of the complaint process – more than half stating the process had ended (closed cases). The remainder indicated the process was ongoing or had just begun (open cases).
- Telephone respondents most commonly contacted The Pensions Advisory Service (TPAS) with queries about state benefits and/or the state pension (almost half), followed by occupational pensions and personal pensions.
- Postal respondents, on the other hand, most commonly contacted TPAS with complaints about occupational pensions (more than half), followed by personal pension schemes. The majority had contacted their pension provider about their complaint before contacting TPAS.
- Where postal respondents' complaints had reached a decision³/an outcome (closed cases), just over half reported being either very or fairly happy with the decision reached, while one-third reported being fairly or very unhappy. In these cases over three-quarters reported that the explanation for the decision was clear, and almost two-thirds agreed with the decision/outcome. Understandably agreement with the decision was closely linked with their happiness with the decision reached.
- The qualitative interviews with postal respondents where a decision had been reached further explored happiness and agreement with decisions. Again 'happiness' with the outcome was closely linked to their agreement with the decision – and with their initial expectations of the process- illustrating the importance of managing customer expectations from the outset.

This chapter looks in more detail at the nature of the query (for telephone respondents) and of the complaint (for postal respondents). This section also looks at (for postal respondents only) contact between the respondent and their pension scheme provider and the outcome of the complaint. Firstly we look at the status of the query or complaint.

4.1 Status of the query/complaint

All postal respondents were asked to indicate what stage of the complaint process they were at currently.

The status of the complaint for just over half of all postal respondents (52 per cent) was that 'the complaint process has ended' and they expected 'no further correspondence from The Pensions Advisory Service'. A further 44 per cent said that the complaint was 'ongoing'. Only a very small minority (just one per cent) had 'only just begun the complaint process'. Therefore, 45 per cent of postal respondents had a complaint that was currently open or ongoing. Only two per cent of

³ In this context 'decision' refers to the outcome in relation to TPAS 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.

respondents did not know what stage of the process their complaint was at currently. This profile is to be expected given the sample used for the survey of postal respondents, which included a mix of open and closed cases. Further details of sample selection can be found in the Appendix.

Minor differences in the proportion with open or ongoing cases were found across the two main types of pension scheme. Almost half (48 per cent) of respondents with a complaint about an occupational pension had open or ongoing cases compared with 40 per cent of respondents who had a complaint regarding a personal pension plan.

Seven of the ten postal respondents taking part in the qualitative fieldwork described how a decision had been reached on their complaints, with the remaining three cases being ongoing at the time of interview. The time taken for the decisions to be reached ranged between two and six months, although one 'live' complaint had been ongoing for 18 months.

Telephone respondents were asked if their question was answered, or their query resolved during the most recent call to the helpline. Overall, 91 per cent of telephone respondents agreed that their query had been answered. The majority (70 per cent) had their query resolved in full and a further 21 per cent partially resolved. Only one in ten respondents stated that they had not received an answer during their most recent call.

Type of query appears to be a factor in whether the query was resolved. Three-quarters (74 per cent) of respondents calling about a state pension had their query resolved in full, while around two-thirds of respondents with an occupational or personal pension query had it resolved in full (66 and 68 per cent respectively).

4.2 Nature of the query/complaint

Both telephone and postal respondents were asked to specify what their call or complaint was about. Telephone respondents were able to select from five types of pension scheme or indicate that theirs was a more 'general enquiry'. Postal respondents were presented with the same list excluding 'general enquiries' and 'state benefits or pensions' – as the TPAS postal service does not deal with general enquiries or complaints about state benefits.

Calls to the telephone helpline could cover more than one topic area, with the most common subject of the query being state benefits or the state pension (46 per cent). Also common were queries about occupational pensions (37 per cent) and personal pensions (33 per cent). A further 11 per cent of calls were about a stakeholder pension and seven per cent about a self-invested personal pension (SIPP). Only a small minority were calling with a general enquiry about pensions (four per cent).

As a single call could include several distinct queries, respondents could select more than one option for this question (and hence the percentages quoted here sum to more than 100 per cent). Around one-third of telephone respondents had a discussion which covered more than one query. Just under one-third (31 per cent) of respondents' calls covered a state pension query only.

The most common queries amongst the telephone respondents involved in the qualitative interviews related to state pensions and occupational pensions, with just one respondent enquiring about a private pension. Respondents calling with a query on state pensions were mainly enquiring about their future pensions, which resulted in them being provided with contact details to request a state pension forecast or additional detail on Pension Credit.

More than half (59 per cent) of written complaints from postal respondents were about an occupational pension scheme. Complaints regarding personal pension schemes were also relatively common, and represented 29 per cent of all complaints. Only eight per cent of postal respondents

were complaining about a SIPP and two per cent with a stakeholder pension scheme.

This pattern was reflected in the qualitative interviews with postal respondents, with four complaining about occupational pensions and four about private pensions. The remaining two respondents were complaining about difficulties combining two pensions, involving the transfer of funds between them.

As the nature of the query or complaint is considered a key point of interest, analysis of survey findings by type of query or complaint can be found in all relevant sections of the report. For example, see Section 2.1 for a discussion of the relationship between gender and nature of the query/complaint).

4.3 Contact with the pension scheme provider (postal only)

Postal respondents were asked two questions about any contact they had had with their pension scheme provider. The first of these was to find out whether they had contacted the pension scheme provider about their complaint before contacting TPAS. The large majority of all postal respondents (94 per cent) had done so. The remaining six per cent of postal respondents had not contacted their pension provider prior to TPAS.

Secondly, those postal respondents who had contacted their pension scheme provider were asked what steps their provider had taken to resolve the complaint. As can be seen in Table 4.1, more than half (57 per cent) of postal respondents stated that their pension scheme provider had written to them and 'defended what they had done'. Nearly one-third of postal respondents stated that their pension provider 'did not take any steps to resolve the complaint'. Other commonly taken steps included turning down the application and writing to the respondent to make an offer which they did not accept. The remaining steps included in Table 4.1 applied to a small minority of respondents, for example, arranging a meeting to discuss the issue had occurred in only one per cent of postal cases.

Minor differences were present across the two main pension schemes for postal respondents. Although writing to defend what they had done was mentioned by almost the same percentage of occupational and personal scheme complainants, the second, third and fourth steps listed in Table 4.1 show some variation.

Marginally more occupational scheme complainants had more commonly found their provider 'did not take any steps to resolve the complaint' compared to personal scheme complainants. Almost twice the proportion of occupational scheme complainants had had their application turned down compared to personal pension scheme complainants. Those who had written about a personal pension scheme were more likely to have received an offer which they did not accept compared with occupational pension scheme complainants.

Postal respondents involved in the qualitative interviews also described contacting their pension providers, and other agencies, prior to contacting TPAS (see the example provided below Table 4.1).

Table 4.1 Steps taken by the pension provider to resolve the complaint, by pension scheme (percentages)

	Total	Occupational pension	Personal pension
They wrote to me and defended what they had done	57	55	57
They did not take any steps to resolve the complaint	31	33	29
They turned down my application	17	22	10
They wrote to me and made me an offer that I did not accept	13	9	15
Delays/procrastination/not yet resolved	3	3	1
Passing the buck/referred me to others	1	2	-
Resolved/satisfactory outcome	1	1	2
Referred me back to employer	1	2	-
They arranged a meeting to discuss the issue	1	2	-
Agreed claim valid but no compensation/ money has been paid	1	1	-
Made small payment/offer	1	-	1
Lost/destroyed paperwork/information	1	-	1
Referred me to ombudsman	1	-	1
Other	5	5	4
Don't know	1	1	2
<i>Base</i>	729	422	216

* Percentages do not sum to 100 as respondents were able to select more than one response.

Contacts with other organisations – qualitative case study example

One postal respondent living in Scotland had written to three other organisations before contacting TPAS about his complaint. He had firstly written to his pension provider, in accordance with the guidance in his pension documentation. After receiving what he considered to be an unsatisfactory response, the respondent wrote to the Scottish Ministers, who had responded in favour of his pension provider. The respondent subsequently wrote to the Pensions Ombudsman who referred him to TPAS.

Having contacted TPAS, the respondent described how they had provided him with impartial advice, which helped him decide the next steps to take. As he described, *‘they [TPAS] tended to agree with what I was saying, they were far more sympathetic than the previous bodies I had been in touch with...’* and in his view the advice received *‘...was impartial, and I don’t think the previous bodies were impartial’*.

(Postal, male, 45-54, stakeholder and occupational pensions, satisfied)

4.4 Outcome of the complaint (postal only)

Postal respondents were asked a series of four questions regarding a decision about their complaint. Firstly, respondents were asked if TPAS had reached a decision in relation to their complaint. Those who agreed that a full decision had been made were then asked three follow-up questions including whether they were happy with the decision, how clearly the decision had been explained and if they agreed with the decision.

In this context, the ‘decision’ refers to the outcome in relation to TPAS – or the choice made by the TPAS staff member to either refer the case to the Pensions Ombudsman, or to state that in their opinion the customer does not have a case which merits further attention.

Aspects of the outcome of complaint were found to be strongly linked to overall satisfaction for postal respondents. So much so that whether a decision was reached and happiness with this decision should be considered as two of the key drivers of satisfaction. Further discussion of this can be found in Section 6.2.

4.4.1 Whether TPAS have reached a decision

Just over half (54 per cent) of all postal respondents considered that TPAS had reached a decision in relation to their complaint (even if they did not agree with the outcome or conclusion). For a further ten per cent, TPAS had partially reached a decision and for one-third (33 per cent) of postal respondents no decision had been reached.

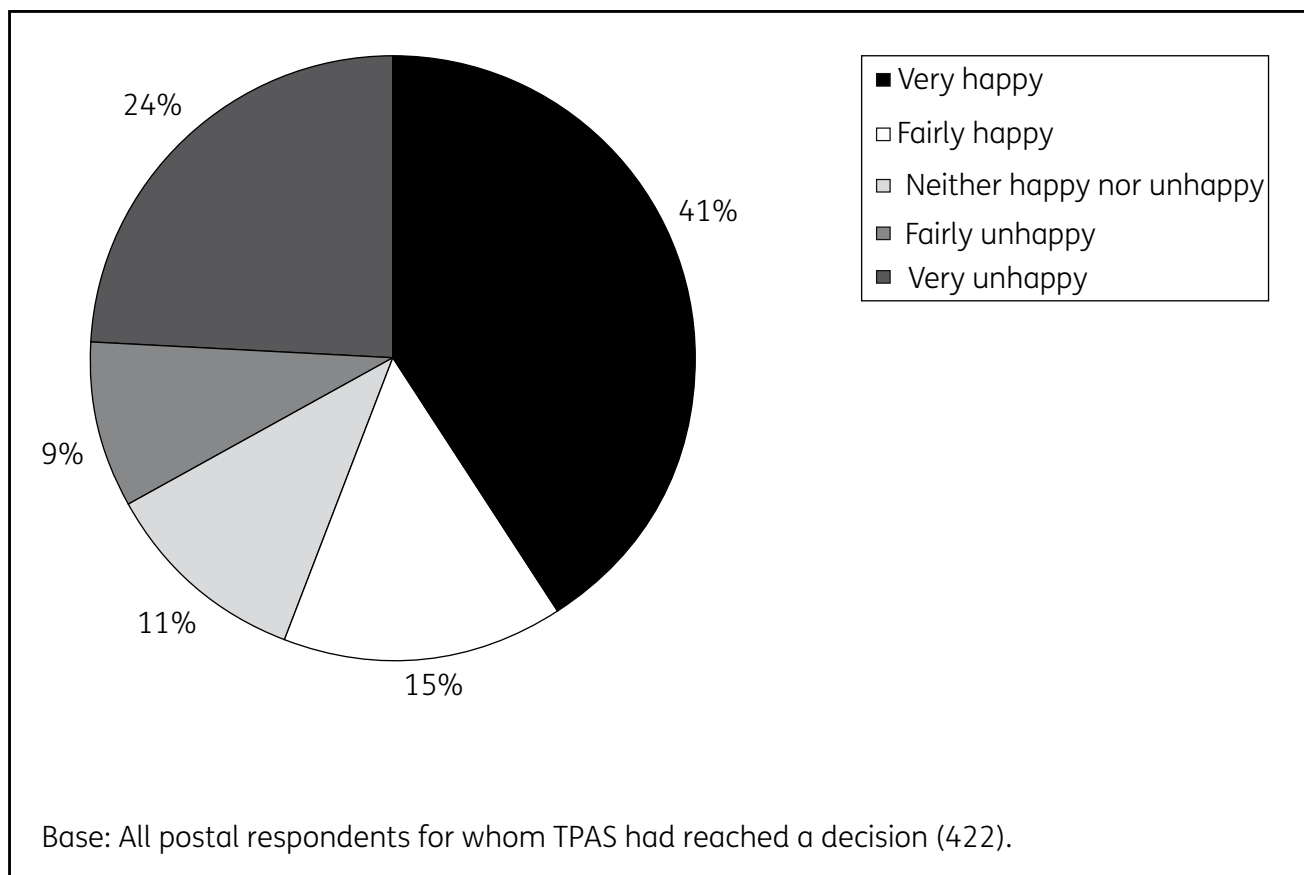
The proportion of postal respondents for whom a decision had been reached varied across the different pension schemes they had written about. In half (51 per cent) of complaints about an occupational pension, a full decision had been reached. By comparison, for 62 per cent of personal pension plan cases a full decision had been reached.

As would be expected, whether a decision has been reached is closely related to the status of the complaint (see Section 4.1). For respondents who stated that a full decision had been reached, 83 per cent had ended the complaint process. By comparison, 23 per cent of respondents who stated a partial decision had been reached had reached the end of the complaint process. Whether the complaint had been resolved was found to be closely linked to overall satisfaction and could, therefore, be considered a driver of satisfaction. Further discussion of this point can be found in Section 6.2.2.

4.4.2 Happiness with the decision reached

Postal respondents who considered that TPAS had reached a decision on their case were then asked how happy they were with the decision. Slightly more than half (56 per cent) of these postal respondents were happy (either very or fairly) with the decision, while one-third (33 per cent) were unhappy (either very or fairly) with the decision made by TPAS.

As can be seen in Figure 4.1, respondents were broadly spread across the five levels of happiness. The largest group of respondents were ‘very happy’ (41 per cent), while 15 per cent were ‘fairly happy’ with the decision. A further 11 per cent were ‘neither happy nor unhappy’, nine per cent were ‘fairly unhappy’ and around a quarter (24 per cent) of respondents were ‘very unhappy’ with the decision.

Figure 4.1 Happiness with the decision reached by TPAS (postal only)

Respondents whose complaint was in relation to an occupational pension scheme appear to be marginally happier with the decision than respondents whose complaint was about a personal pension plan. The majority (59 per cent) of occupational pension complainants were happy (either very or fairly) with the decision made by TPAS, while 52 per cent of personal pension plan complainants were happy.

4.4.3 Clarity of explanation for the decision

Postal respondents for whom TPAS had reached a decision about their case were then asked how clearly TPAS had explained their decision. Respondents who answered this question were able to select from a five-point rating scale ranging from 'very clear' to 'very unclear'.

The large majority (79 per cent) of respondents found the explanation to be clear, including 59 per cent who stated that it was 'very clear' and 21 per cent 'fairly clear'. Only 14 per cent received an 'unclear' (either very or fairly) explanation, and seven per cent 'neither clear nor unclear'.

Clarity of explanation was found to be linked to overall satisfaction and drivers of satisfaction. More discussion of this point can be found in Section 6.2.

4.4.4 Agreement with decision

Of those postal respondents for whom TPAS had reached a decision about their complaint, almost two-thirds (64 per cent) said that they personally agreed with the decision. The remaining respondents included 31 per cent who did not agree with the decision and six per cent who did not know.

There were minor differences in agreement across the two main types of pension scheme. More than two-thirds (68 per cent) of respondents whose complaint was related to an occupational pension agreed with the decision made. By comparison, 58 per cent of respondents whose complaint was about a personal pension scheme agreed with the decision.

Predictably, agreement with the decision made appears to be closely linked to how happy the respondent is with this decision. As can be seen in Table 4.2 the large majority (85 per cent) of those who agreed with the decision made by TPAS were happy with the decision made. The reverse can be said of those who did not agree with the decision – some 92 per cent of those indicating that they were also unhappy with the decision. It may be that many respondents find it difficult to distinguish between these two measures – equating agreement with the decision and happiness with it as one and the same.

Table 4.2 Agreement with the decision made, by happiness with the decision (percentages)

	Agree with decision	Do not agree with decision	Total
Happy (net)	85	2	56
Unhappy (net)	4	92	33
Base	270	131	422

4.4.5 Findings from the qualitative interviews (postal respondents)

In seven of the ten qualitative interviews with postal respondents TPAS had reached a decision on their complaint. The interviews allowed the respondents' views on their happiness with the decision reached, and their agreement with it, to be explored in greater detail. Of the seven respondents, three had indicated that they were 'satisfied' with the service received from TPAS overall in the initial quantitative survey, and four that they were 'dissatisfied'.

Happiness with the decision reached

Overall, the respondents interviewed were split as to whether they were happy with the decision reached. Four respondents described not being happy with the decision reached, all of whom described being dissatisfied with the service overall in the quantitative survey, and showing how their views on the decision reached influenced their overall satisfaction with the services provided by TPAS.

In the remaining three completed cases, two described being happy with the decision reached, with each describing being satisfied with their experience overall in the quantitative survey. However, one respondent described being neither happy nor unhappy with the decision, describing how although they were not happy with the decision reached by the enquiry they recognised that TPAS had given them impartial information.

Agreement with the decision

The qualitative interviews also explored the extent to which respondents agreed with the decision reached by TPAS, irrespective of whether they were 'happy' with the outcome. As would be expected, the link between respondent 'happiness' and their agreement with the decision is strong (with those 'unhappy' with the decision being more likely to disagree with the outcome, and vice versa), which emphasises the importance of respondent expectation on how TPAS can address their particular problems.

It was not possible, as part of this study, to explore the extent to which postal respondent complaints, and their expectations for a solution, were valid – and whether the decision taken by TPAS was correct. However, the high level of satisfaction reported with the services provided by TPAS overall (see Chapter 6) does not suggest any widespread issues with the decisions they reach. The following case examples from the qualitative interviews provide insights into individual views on the decisions reached by TPAS.

Views of benefits/outcomes of completed postal complaints – case study examples

One postal respondent contacted TPAS for advice after initially contacting a solicitor about an appeal to apply for early retirement on ill health grounds. She was clear what TPAS could help with, describing how this was explained clearly during her initial contact, and had not known in advance that TPAS existed. The respondent was very satisfied with the service received: *‘I couldn’t have asked for more, I really couldn’t, and I probably have high standards coming from social services – they were very good’*. TPAS provided support for her appeal, including providing guidance for an interview with her doctor and occupational health specialist. Although the respondent did not do anything differently as a result of contacting TPAS, she explained how her contact *‘confirmed and re-enforced us in what we were doing, and gave us the comfort of knowing if we did all we could and still didn’t succeed there was another chance...not with any guarantee of success, but just so we felt we had done all we could – that was the greatest support at that time. You feel you’re one person up against a big organisation, and then suddenly there was another big organisation there to help the individual fight their case’*.

(Postal, female, 55-64, occupational pension, satisfied)

A second respondent was referred to TPAS by the Pensions Ombudsman, having been granted early retirement from a local authority post-redundancy two years previously. As well as paying into his occupational pension, the respondent also paid into a stakeholder pension – and when he was made redundant he had ten years added into his pension. He wrote to the two providers and asked if he could combine the pensions, and received settlement figures he was happy to accept. However he experienced considerable delays in receiving paperwork and a cheque, and eventually it appeared a mistake had been made. After hoping that the mistake would be addressed between the providers, the respondent *‘...hoped they [TPAS] could persuade [the providers] it would be the just thing to do – but I am sure they have other opinions’*. TPAS wrote to him stating that he had grounds for appeal, which he was happy with, and he has now approached the Pensions Ombudsman to make a formal complaint. The main benefits from TPAS for this respondent included having a comprehensive case of evidence to take to the Pensions Ombudsman which he felt will strengthen his case, and feeling empowered that he had been correct about his position in relation to the dispute – *‘it did mean a lot that they also agreed, and no matter what the result is at the end of the day I appreciate the work that TPAS did – it had gone on so long I think I was ready to throw the towel in’*.

(Postal, male, 45-54, stakeholder and occupational pensions, satisfied)

Continued

A third respondent was, however, less satisfied with the outcome of his complaint. He contacted TPAS about transferring a pension into an occupational pension, after experiencing difficulties because the provider was requesting an indemnity for the value of the existing pension. The respondent felt that he was clear what TPAS could help with, stating *'I think I read on TPAS website, or when they first wrote, they could advise but not in a position to provide with independent financial advice, or make changes. It was fair what they can and cannot do'*. The respondent received a 'full and comprehensive reply' from TPAS, and stated *'Although I didn't like what they were telling me, I did feel it was impartial and it was the best advice I could have received. I was disappointed with the outcome, but not with TPAS, they were just giving me the facts'*. The respondent was very complimentary about the overall service he had received, stating *'I am completely satisfied with TPAS in all respects, nothing about the contact hasn't been first class'*. As a result of his contact, he transferred his pension into a private pension and did not pursue the case any further. As he described *'I felt I got an honest, impartial, expert view which is something – I think pensions are terribly complex and not very easily understood by most of us, and having someone to look at my case with an expert eye who did understand I felt was a benefit'*.

(Post, male, 55-64, occupational pension, satisfied)

As the findings from the qualitative interviews suggest, respondents' expectations of the degree to which TPAS can address their complaints are a key influence on their views of the experience more broadly. As the examples show, this means that for some customers a wholly positive outcome will be required for them to be satisfied with the services provided by TPAS overall, while others are more able to distinguish between the final outcome, the validity of their original complaint and the standard of the service provided between these points. As one described:

'I thought, "oh great, someone is going to take it up for me", but [the TPAS adviser] said he couldn't see what [the pension provider] had done wrong. I thought there were there to help the little man.'

(Postal, male, 55-64, private pension, dissatisfied)

This means that the extent to which TPAS is clear on what it can, and cannot, help its postal customers with is crucial. As Section 5.5 describes the quantitative survey of postal customers showed that the majority felt that written correspondence from TPAS was clear in this regard. However, the potential complexity of complaints received, and their importance to the individuals concerned, means that efforts to manage customer expectations from the outset are important.

5 Experience of the service provided by The Pensions Advisory Service

Summary points

- Most respondents (both postal and telephone) described finding the contact details for The Pensions Advisory Service (TPAS) as fairly straightforward.
- More than half of postal respondents had also used the telephone helpline, often for initial guidance on taking their complaint forward. Furthermore, just over half of postal respondents had also sent or received correspondence by email, with use being most common amongst younger customers.
- Fewer than half of respondents had used the TPAS website – 44 per cent of postal and 42 per cent of telephone respondents – with use linked to age. Around half who used the website did so to find information prior to contacting TPAS.
- Frequency of contact with TPAS varied by respondent type – with most telephone respondents (69 per cent) calling the helpline only once. Postal respondents tended to have more frequent contact with TPAS.
- Telephone and postal respondents rated TPAS' speed of response to their contacts highly. Almost two-thirds of postal respondents described TPAS positively, valuing being kept up to date with progress and being allocated a case worker. Calls from telephone respondents tended to be answered immediately or reasonably promptly, with 93 per cent being satisfied with call waiting times.
- Both sets of respondents rated the quality and appropriateness of the information provided by TPAS highly – the vast majority describing it as clear and concise, up to date and valuable in helping them decide what to do next.
- Postal respondents were broadly positive about written correspondence from TPAS, with almost three-quarters agreeing that it made it clear what they could, and could not, help them with, and set out the complaint process clearly. However, less than half felt that TPAS had given them clear timings for what would happen next.
- Telephone respondents were strongly positive about TPAS advisers – with almost all (over 90 per cent) considering their adviser to have been polite, professional and knowledgeable and that they presented information in an impartial manner.

This section of the report focuses on experiences of the service provided by TPAS for both telephone and postal respondents. It covers a number of key areas including initial point of access, how frequently respondents used the service, ease of access/responsiveness of the service, an assessment of the information provided by TPAS, perceptions of the written correspondence and of the helpline adviser, and (for telephone respondents) length of the call to the helpline.

5.1 Point of access

5.1.1 Ease of access to contact details

Both telephone and postal respondents were asked how easy or difficult it was to find the relevant contact details for TPAS. The large majority of respondents found the contact details easy to find. This is evidenced by the response of 81 per cent of telephone respondents and 83 per cent of postal respondents who stated that the telephone number, or the postal or email address were either ‘very easy’ (44 per cent and 48 per cent) or ‘fairly easy’ (37 per cent and 35 per cent) to find. Only eight per cent of telephone respondents and four per cent of postal respondents found the details difficult to find. Overall the findings suggest that once people have heard about TPAS and decide to make contact, they find it straightforward to find the organisation’s contact details.

5.1.2 Use of the TPAS helpline (postal only)

As might be expected there is some cross-over between use of TPAS’ postal and telephone services with some customers using both channels. Cross-use was measured by asking all postal respondents if they had ever called the TPAS helpline as part of their complaint. More than half (57 per cent) of postal respondents indicated that they had called the TPAS helpline, suggesting significant cross-over. The equivalent question was not put to telephone respondents as it was assumed that the direction of customer flow between the services was typically from telephone to postal (and not vice versa).

Use of the helpline among postal respondents varied across the two main types of postal complaint. Almost two-thirds (64 per cent) of those with a complaint regarding an occupational pension scheme had called the TPAS helpline, while only around half (49 per cent) of personal pension scheme complainants had called the helpline.

Postal respondents who had called the helpline before writing to TPAS were then asked if they had called in order to get guidance about their complaint. Four out of every five respondents (80 per cent) answered that yes, they had done so. Therefore, 46 per cent of all postal respondents had contacted the TPAS helpline about their specific complaint before writing to the postal service. This indicates that for many postal customers the TPAS helpline is a key access point which they use before writing with a postal complaint.

The majority of the postal respondents in the qualitative interviews had also used the helpline to contact TPAS in the first instance. Most found their experience a positive one, as the case study example below illustrates.

Use of the TPAS helpline – postal case study example

In this case a postal respondent described how she had contacted the helpline at the start of her complaint, and received ongoing support through it as her complaint progressed. As she described *‘I was put through to a gentleman, who listened very patiently, and very kindly, which may seem like a silly thing to say but I was very emotional. He coped with all of that, and basically endorsed what I was already doing or thinking of doing and made it very clear at what point TPAS could get involved if needed. I think there was a gap while things proceeded and then got through, and when I rang again I [asked for] the same person and he was equally helpful’.*

The respondent described how she felt the member of staff was sufficiently knowledgeable to address her query: *‘...I think it speaks for itself that I was keen to speak to him again. He had been understanding, taken on board what I was saying and coped with me being emotional – he had no trouble with what was a complicated story’.*

(Postal, female, 55-64, occupational pension, satisfied)

5.1.3 Use of email (postal only)

As TPAS has the capacity to communicate with postal customers via both email and post, TPAS was also interested in finding out the proportion of customers who had email contact with the organisation.

Just over half (53 per cent) of all postal respondents had sent or received some correspondence about their complaint via email. Use of email was slightly more prevalent among respondents whose complaint was regarding an occupational pension (56 per cent), compared with those whose complaint was regarding a personal pension (46 per cent). As respondents complaining about an occupational scheme tended to be younger than personal pension complainants, this finding may be driven by age differences in use of email as discussed below.

Younger respondents were more likely than older respondents to have used email to communicate with TPAS. Six of every ten respondents (59 per cent) aged 45-54 had used email, while 56 per cent of respondents aged 55-64 had done so. The proportion dropped further (to 40 per cent) among those aged 65 or over. These differences may be driven by lower levels of internet use among the older population. Unsurprisingly, it was also found that retired respondents were less likely to have contacted TPAS by email – 50 per cent compared with 58 per cent of working respondents. Clearly, reduced access to a workplace computer for retired people may be a contributing factor in the use of email. This also appears to have an impact on the use of the TPAS website.

It is worth noting that customers who had used email only and not the TPAS postal or telephone service are not covered in this study and therefore, their views have not been covered in the results above. Similarly, this also holds for Section 5.1.4 and those who have visited the website and have not used the postal or telephone service.

5.1.4 Use of the TPAS website

All postal and telephone respondents were asked if they had ever visited the TPAS website. Levels of use were similar for both sets of respondents; it was found that a total of 42 per cent of telephone respondents had used the website, while 44 per cent of postal respondents had used it. As with use of email, responses were found to vary according to ages and by type of query/complaint. Table 5.1 shows that older age groups tended to use the website less, with around one-third of both postal and telephone respondents aged 65 or over having ever used the website.

Table 5.1 Use of the TPAS website by age and type of query/complaint for telephone and postal respondents

	Type of query/complaint				Age		
	Total	Occupational	Personal	State	Aged 45-54	Aged 55-64	Aged 65+
Telephone respondents							
Percentage ever visited the website	42	45	45	35	52	37	34
<i>Base</i>	500	186	163	231	105	255	76
Postal respondents							
Percentage ever visited the website	44	52	34	n/a	57	44	33
<i>Base</i>	790	457	228	-	168	360	220

Telephone respondents with queries about a state pension were less likely to have visited the TPAS website compared to callers with a query about an occupational or personal pension scheme. The pattern was different amongst postal respondents where the percentage of occupational scheme complainants who had visited the website was considerably higher than personal scheme complainants.

Telephone respondents who had visited the TPAS website were then asked if they had tried to find the answer to their most recent query on the website before calling the helpline. Responses were evenly split between those who had tried to find the answer (49 per cent) and those who had not (48 per cent).

Postal respondents who had visited the TPAS website were asked a very similar question; 'Did you look for guidance/information about this complaint on The Pensions Advisory Service website before writing to them?'. Three-quarters (74 per cent) of respondents agreed that yes, they had done so.

Overall, the survey findings show that TPAS' online presence is important to its customers – it not only serves as a signpost to how to get in touch with TPAS but also (for some customers) helps people to understand more about their particular query or complaint prior to making contact.

Just four of the 20 respondents interviewed in the qualitative stage of the study described using the TPAS website – in three cases to find TPAS contact details. In the fourth case the interviewee accessed the website to try to address their query, which related to the value of three pensions they held at the time, and was directed to another source of advice. Each respondent found the website easy to use, and just a couple of those not using it stated this was due to a lack of confidence with the use of IT. None could suggest any improvements to the website in terms of content or function.

5.2 Number of times contacted/prevalence of contact

Frequency of use of the helpline and postal complaint services were measured for telephone and postal respondents. Telephone respondents were asked how many times they had ever called TPAS, including the call where they were asked to take part in the survey. More than two-thirds (69 per cent) of all telephone respondents had only called the helpline once. Just under one-third (30 per cent) had called the helpline twice or more, including 19 per cent who had called twice and 12 per cent who had used the helpline three or more times. As the response to this question was collected as a numeric figure, an exact average (mean) number of calls could be calculated – telephone respondents were found to have called the TPAS helpline an average of 1.5 times. Overall the findings show that for most of the callers interviewed, use of the helpline tended to be a single, one-off event. This is likely to be a reflection of the high proportion (70 per cent) of queries which are successfully resolved in full during the call to the TPAS helpline – leaving the respondent little reason to call back (see Section 4.1).

As we might expect, telephone respondents who were retired tended to have used the helpline more often than average – 41 per cent of retired callers had called more than once compared with 28 per cent of working callers. Similarly, representatives tended to call the helpline more than average, with 40 per cent calling more than once, compared with 28 per cent of respondents calling on their own behalf.

Postal respondents tended to have used the complaints service on multiple occasions. Respondents were asked approximately how many times they had ever written to TPAS about their particular complaint. The average (mean) number of times respondents had written to TPAS was 4.5. Frequency of use was fairly widely spread with 17 per cent of respondents having written only once, 14 per cent had written twice, 14 per cent three times, ten per cent four times and 28 per cent who had written

five times or more. A relatively large group of postal respondents (17 per cent) did not know how many times they had written to TPAS – probably indicating that they had contacted them on a number of occasions. Occupational pension scheme respondents were found to have written to the service slightly more often than personal pension plan respondents (an average of 4.6 and 4.1, respectively).

Due to differences in mode and scope of the telephone and postal services, direct comparisons between the two should be made with care and should reference these differences. However, differences in the number of times contacted by channel obviously reflect the nature of the channels – with postal customers tending to be involved in more complex and formal queries which require multiple contacts to resolve.

5.3 Responsiveness

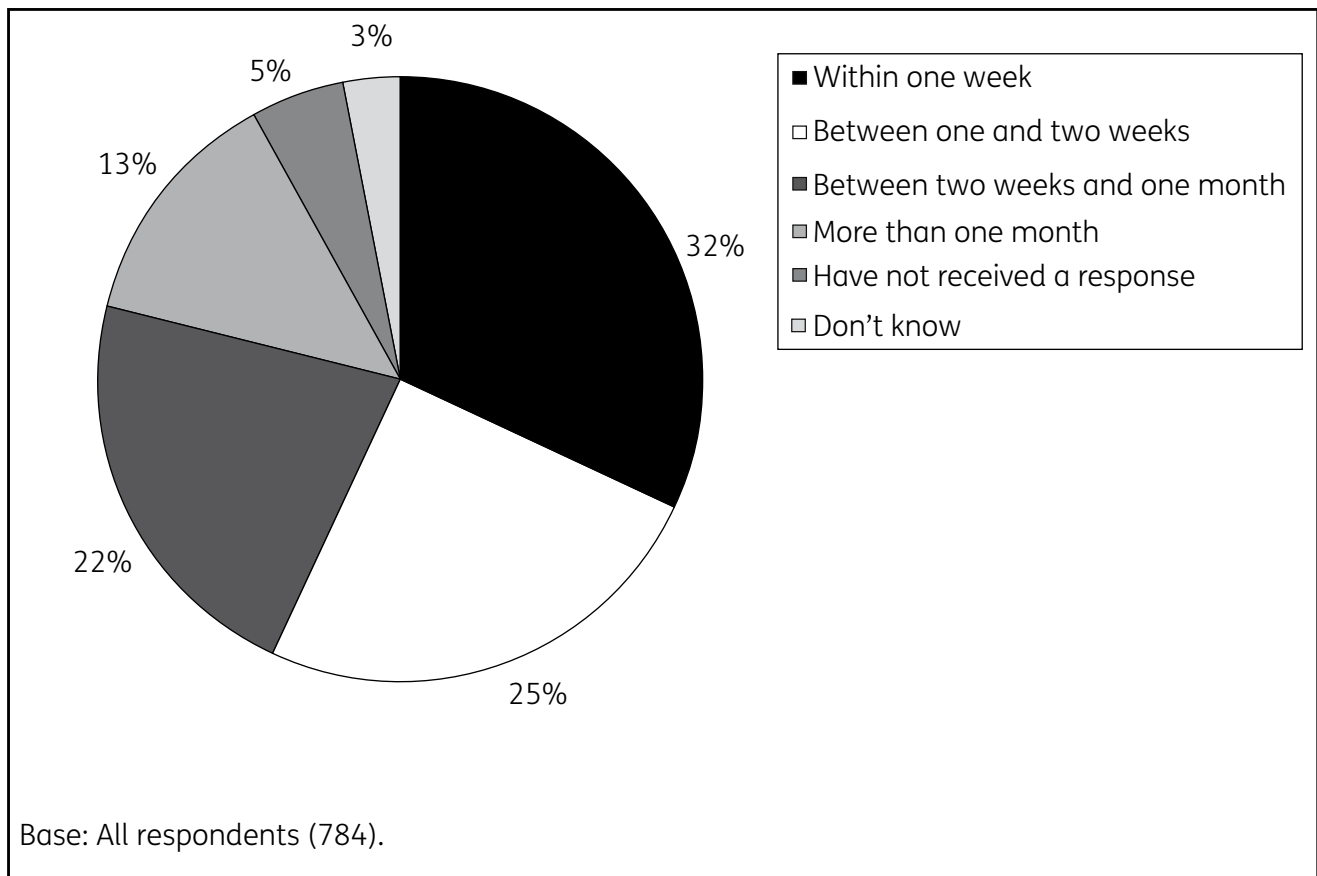
Speed of response and how customers perceived the speed of response were measured for both postal and telephone respondents. It should be noted that, as we would expect, responsiveness was closely linked to overall satisfaction with the service provided. In particular, for postal respondents ratings of the speed of response were identified as a key driver of satisfaction levels. Further discussion of this point can be found in Section 6.2.

5.3.1 Speed of response (postal only)

Postal respondents were asked to describe how quickly they received a response when they last wrote to TPAS. Four out of every five respondents had received a response from TPAS within one month of writing to the service, while around one in five received a response after more than one month, or had not received a response at the time they were completing the survey.

As can be seen in Figure 5.1 a third of postal respondents received a response within one week of writing to TPAS. One-quarter of respondents had received a response between one and two weeks after they had written, and a slightly smaller proportion between two weeks and one month afterwards. Thirteen per cent of respondents received a response after more than one month and five per cent had not received a response.

Figure 5.1 Speed of response for postal respondents



From the results shown in Figure 5.1 it appears that the TPAS complaints service is largely fulfilling the obligation of its service charter. The expectations of which are for advisers to make contact with a complainant within two weeks of receiving the case and to take the first positive action within two weeks of receiving the complainant’s ‘form of authority’. Also, it is expected that complainants are updated with progress at intervals of not less than two months.

Postal respondents were then asked to rate the speed with which they received a response from TPAS, thinking about all of the written correspondence they had had with the service. Two-thirds of respondents considered the speed of response to be ‘very good’ (31 per cent) or ‘good’ (35 per cent). A total of 16 per cent considered the speed of response to be ‘poor’ (11 per cent) or ‘very poor’ (five per cent). The remaining 18 per cent of postal respondents regarded the speed as ‘neither good nor poor’. Overall, this should be seen as a relatively positive finding, with most postal respondents seemingly happy with the speed of response.

As would be expected a relationship existed between speed of correspondence and ratings of speed with which a response was received. This is most evident for the group who rated the speed of response as ‘poor’, or ‘very poor’. The majority (60 per cent) of this group had not received a response, or had received a response but more than a month after they contacted TPAS. The reverse was also true, in that of those who rated the speed of correspondence as ‘very good’, only three per cent had received a response after more than one month or not at all.

Respondent ratings for speed of correspondence were also found to be linked to whether they had ever had any difficulties or problems with the service (see Section 6.6). Of those who had had problems with the service, only 19 per cent stated that the speed of correspondence was ‘good’ or ‘very good’, while 78 per cent of those who had not had problems found the speed of correspondence to be ‘good’ or ‘very good’. This is likely to be because one of the main problems

reported was in fact ‘slow response’ from the TPAS postal service (problems encountered are discussed later in this chapter in their own right). Both ratings of the speed of correspondence and whether the respondent had experienced problems or difficulties were part of a group of factors which influence each other and overall satisfaction with the service. Further discussion of the drivers of satisfaction can be found in Section 6.2.

All postal respondents were also asked how often they were updated by TPAS while their complaint was being processed. The largest group of respondents (37 per cent) were updated ‘whenever there was a need to be contacted’. A small minority (five per cent) were updated weekly, while nine per cent were updated fortnightly, 21 per cent once a month, 11 per cent once every two months and 13 per cent less often than once every two months. Overall satisfaction was found to increase alongside the frequency of update. Nearly nine out of ten respondents who were updated weekly or fortnightly were satisfied overall, while 67 per cent of those who were updated monthly were satisfied, 56 per cent of respondents updated every two months and only 28 per cent of respondents who were updated less than every two months. Eight out of ten (80 per cent) of respondents who were updated ‘whenever there was a need to be contacted’ were satisfied overall.

In follow up to this, postal respondents were also asked whether they felt they had been updated frequently enough while their complaint was being processed. Nearly three-quarters (72 per cent) of all postal respondents felt that TPAS had kept them updated frequently enough while the complaint was being processed. The 28 per cent who felt they were not updated enough were asked a follow-up question to ascertain how often they would like to have been updated. The strongest preference was to be updated ‘once a month’ (preferred by 42 per cent of those who were asked). One-quarter (25 per cent) said they would have liked to have been updated fortnightly and 11 per cent said they would have liked this to be weekly. Only four per cent of respondents said they would like to have been updated once every two months. The remaining 18 per cent said simply that they would prefer to be updated ‘whenever there was a need to be contacted’.

In support of these findings, among those postal respondents who felt they had been updated frequently enough, the largest group (44 per cent) had been updated ‘whenever there was a need to be contacted’. Nearly one-quarter (23 per cent) had been updated once a month, 12 per cent fortnightly and seven per cent weekly. Only 11 per cent of those who agreed they had been updated frequently enough had been contact once every two months or less. Overall the findings suggest a preference for updates to be sent around once a month, with quick updates to be sent whenever there is a need (presumably when a new development has been made in relation into the complaint).

Customer expectations of the service are likely to be an influence on how they respond to these questions. It may be that improving customer understanding at the beginning of the process into how regularly and for what reason they will be updated would have a positive impact.

These findings were reflected in the qualitative interviews with postal respondents, with most respondents stating that they had been kept informed about the progress of their complaint as it progressed. The majority also welcomed the allocation of a ‘case worker’ referring to the ability to contact them in case their circumstances changed or if they had any issues with the process.

The majority also described being happy with the speed of response to their queries – despite their satisfaction with the final outcome, as two individuals described:

‘I never had to chase, after his first response, I sent more information to him and said “have you considered this or that?”, and he then made contact with provider.’

(Postal, male, 55-64, private pension, dissatisfied)

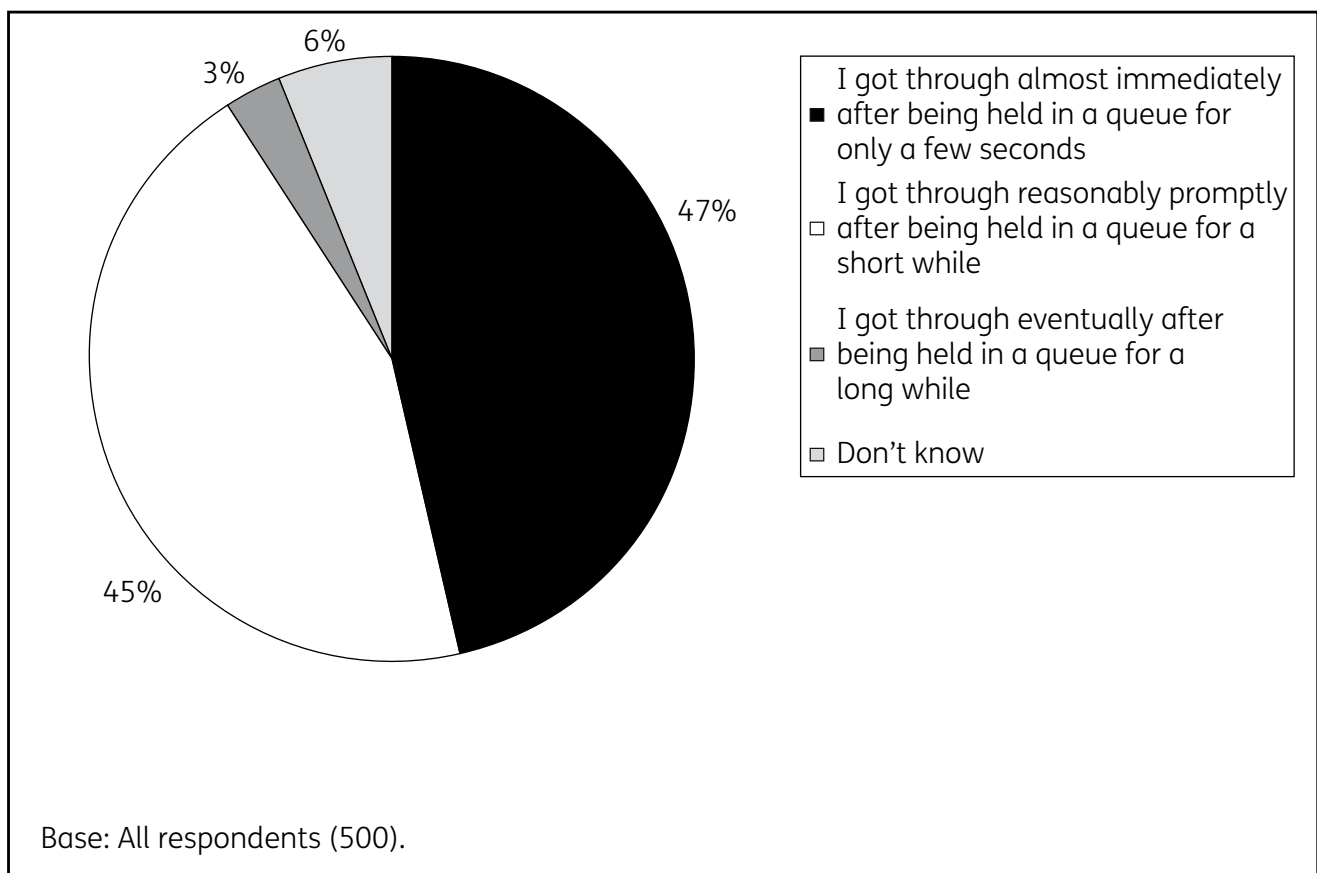
‘They were actually very good – they kept me informed, some letters more or less said there had been no progress so far, but we are working on it – so even when they didn’t have anything to report they still contacted me which I was pretty pleased about.’

(Postal, male, 45-54, stakeholder and occupational pensions, satisfied)

5.3.2 Speed of answering the call (telephone only)

All telephone respondents were asked how quickly their most recent call to the helpline was answered (if at all). As can be seen in Figure 5.2 the speed of answering for the TPAS helpline appears to be relatively quick with the large majority of telephone respondents getting through either immediately, or reasonably promptly. This included nearly half of the respondents who had ‘got through almost immediately after being held in a queue for only a few seconds’ and a similar percentage who ‘got through reasonably promptly after being held in a queue for only a short while’. Only a very small minority ‘got through eventually after being held in a queue for a long while’ and no respondents said they had waited too long and hung up. This suggests that the helpline, at least during the period the sample was collected, was operating efficiently in terms of handling queues of callers. Respondent perceptions of what is considered ‘immediate’ or ‘prompt’ may differ and as such these findings report perceived speed of answering, rather than actual length of time it took to be answered.

Figure 5.2 Speed of answering call for telephone respondents



Telephone respondents were also asked how satisfied or dissatisfied they were with the length of time it took for the call to be answered. More than nine out of every ten respondents were satisfied with the call waiting time. This included two-thirds (67 per cent) of callers who were ‘very satisfied’, and a further one-quarter (26 per cent) were ‘fairly satisfied’ with the length of time. Given the

majority who experienced an immediate or prompt answer, this level of satisfaction is unsurprising. Only four per cent of callers were 'neither satisfied nor dissatisfied' with the length of time and one per cent were 'fairly dissatisfied'. Only one respondent (less than one per cent of all telephone respondents) indicated that they were 'very dissatisfied'.

As can be seen in Table 5.2 there is a strong relationship between how quickly the call was answered and satisfaction with the speed of call answer. In particular, almost of those who got through almost immediately were 'very satisfied' with the speed with which the call was answered. By comparison callers who got through 'fairly promptly' were split evenly between being 'very satisfied' and 'fairly satisfied' with the speed with which the call was answered – a small proportion were 'neither satisfied nor dissatisfied' or 'dissatisfied'. Due to the small number of respondents who 'got through eventually' (only 14 respondents in total) this group are excluded from the discussion and the analysis presented in Table 5.2.

Table 5.2 Satisfaction with speed of call answer, by speed of answer (percentages)

	Total	Got through almost immediately	Got through fairly promptly
Very satisfied	67	94	48
Fairly satisfied	26	6	46
Neither satisfied nor dissatisfied	4	-	5
Dissatisfied (net)	1	-	1
<i>Base</i>	<i>500</i>	<i>233</i>	<i>223</i>

The qualitative interviews also indicated that almost all the telephone customers were satisfied with the speed with which their calls were answered, and the promptness with which their questions were answered. Many described how the service they had received had been more efficient than they had come to expect from their experience of other telephone helplines:

'It was very good in terms of what I expected.'

(Telephone, female, 45-54, state pension, satisfied)

'I don't think I was put on hold at all – all I can say is it was a lot better than the tax office if that's anything to go by – the tax office are terrible, they never answer the phone. I don't think I had any expectations – so what I had hoped for.'

(Telephone, female, 45-54, occupational pension, satisfied)

'Yes, it was promptly answered. The phone may have rung a couple of times in advance but when it was answered I was put straight through.'

(Telephone, male, 55-64, state pension, satisfied)

5.4 Rating the information provided

Both telephone and postal respondents were asked to give their level of agreement with a number of statements about the information provided. For telephone respondents this was in regard to their most recent call to the helpline, and for postal respondents it was regarding any written correspondence they had ever received from TPAS. Table 5.3 shows the responses for telephone respondents and Table 5.4 shows responses for postal respondents.

The majority of both postal and telephone respondents agreed (either strongly agreed, or agreed) with each of the statements they were presented. This gives a broad indication that the information provided by TPAS is of a high quality.

Telephone respondents

Table 5.3 Agreement with statements about the information provided for telephone respondents (percentages)

	Is/was clear and concise	Is accurate and up to date	Helps/helped you to decide what to do next	Is/was valuable to you
Strongly agree	58	47	52	56
Agree	36	37	34	35
Neither agree nor disagree	3	6	9	4
Disagree (net)	4	4	5	5
<i>Base</i>	498	494	493	498

Almost all telephone respondents (94 per cent) either agreed or strongly agreed with the statement that ‘the information provided was clear and concise’. Of the four statements which were presented to telephone respondents the information provided being ‘clear and concise’ had the highest (and strongest) level of agreement.

A large majority (91 per cent) of telephone respondents also agreed or strongly agreed that the information provided was to be valuable to them. Again, a large majority (86 per cent) of callers agreed that the information provided helped them decide what to do next, including half of the respondents who strongly agreed.

Of the four statements presented to telephone respondents the lowest level of total agreement (84 per cent) was that the information provided was accurate and up to date. Just under half of telephone respondents strongly agreed with this statement. A further seven per cent of all telephone respondents answered ‘don’t know’ to this statement. If this group are removed from the analysis, total agreement is similar to the other statements presented in Table 5.3 (90 per cent in total). By comparison the other three statements had a negligible number of ‘don’t know’ responses (a maximum of two respondents in each case).

Although total level of agreement varied very little by the three main types of query/pension scheme, with more fine grained analysis we can see that telephone respondents who called about a personal pension tended to agree less strongly than those who called about an occupational pension or state pensions/benefits. For example, 51 per cent of those who called about a personal pension **strongly** agreed that the information provided was clear and concise. This compares with 58 per cent overall and 61 per cent of those who called about an occupational pension and 64 per cent who called about state pensions/benefits. Similar differences can be seen for each of the statements shown in Table 5.3 except for ‘the information provided helped you decide what to do next’.

The qualitative interviews with telephone respondents supported the survey findings regarding the quality of information provided, and how these influenced their overall satisfaction with the services provided by TPAS. The offer of the opportunity to re-contact TPAS if more support was required was seen as helpful, and had been taken up by several of the qualitative respondents.

Many of the qualitative interviewees described how the information provided to them was valuable on a number of levels. On one level it enabled them to decide the next steps to take regarding their enquiry, and on a second the information provided was seen as impartial and gave customers 'peace of mind'.

Telephone respondents – qualitative case study example

One respondent had recently been made redundant at the time of interview, and visited Jobcentre Plus to enquire about work-related benefits. In his visit he also asked about his state pension, as he had previously worked abroad and wanted to find out what level of payment he could expect, as well as other provision he needed to make for his retirement. He was advised to contact TPAS, and subsequently contacted the service to find out about pension credits, and what state pension he would be entitled to. He described being initially unclear about how TPAS could help him and what he could expect from it.

As he described, '*...the service I got, to me, was really excellent, they were very helpful*'. After explaining that he had been made redundant and wanted to know what pension he would be entitled to and posed a series of questions. The TPAS adviser '*was very professional, he knew all the ins and outs and gave me answers to all of the questions I put to him*', and subsequently he received a pension forecast from his pension provider within three or four days. As the respondent described '*I was overwhelmed, I thought it was going to keep going on and on and phoning again and again, but it wasn't, it was very prompt*'. The information provided by TPAS was clear, concise and easy to understand, enabled him to decide what to do next, and was valuable in helping him to plan for his retirement. As he described '*I wanted to build a nest egg to supplement my pension...the forecast they gave me showed I need to put a nest egg away to help me survive as I still have a mortgage. It was helpful to see what I need to do when I retire – I am going to have to do a bit of saving*'.

(Telephone, male, 55-64, state pension, satisfied)

Postal respondents

Table 5.4 Agreement with statements about the information provided for postal respondents (percentages)

	Is/was clear and concise	Is accurate and up to date	Helps/helped you to decide what to do next	Is/was valuable to you	Covers complaint in an appropriate level of detail
Strongly agree	36	35	32	34	33
Agree	45	39	32	35	33
Neither agree nor disagree	11	15	20	16	16
Disagree (net)	8	11	16	14	18
Base	749	735	721	733	739

As can be seen in Table 5.4 the large majority of postal respondents found the information provided by TPAS to be 'clear and concise' (81 per cent). As seen with telephone respondents, the information being clear and concise had the highest and strongest level of agreement of the statements presented.

Three-quarters (74 per cent) of postal respondents agreed or strongly agreed that the information provided was accurate and up to date. Similarly, 69 per cent found the information to be valuable to them. Two-thirds (66 per cent) agreed or strongly agreed that the information covered their complaint in an appropriate level of detail. Just under two-thirds (64 per cent) agreed that the information had helped them decide what to do next. Therefore, helping postal customers decide what to do next may be an area for improvement within the service.

Postal respondents whose complaint was regarding an occupational pension had consistently higher levels of agreement compared with those whose complaint was about a personal pension. Overall this suggests that the information was seen as better quality among occupational pension customers. This difference was observed across all five statements and ranged between a seven and 12 percentage point difference in total levels of agreement. For example, 68 per cent of occupational pension complainants agreed (including strongly agreed) that the information provided helped them to decide what to do next, while 56 per cent of personal pension plan complainants agreed with this. It is possible that these differences across the type of complainant are related to factors about the type of pension scheme which are external to TPAS (for example, the level of annuity). This could be an area for further research. However, the information provided to customers with complaints about personal pensions may be one area for future improvement in the TPAS postal service.

As noted elsewhere, overall satisfaction was found to differ strongly with levels of agreement with these statements. As one would expect, those who rated the information more positively tended to be more satisfied with the service provided overall. For further detail on drivers of satisfaction please see Section 6.2.

The qualitative interviews with postal respondents also suggested that the information provided was most commonly seen as being clear and concise, accurate and up to date and, in most cases, valuable in helping the customer decide on the next steps to take. As with the telephone respondents, the quality of the information provided appeared, understandably, to influence their overall satisfaction with the services provided by TPAS.

Equally understandably, postal respondents who were less happy with the outcomes of their complaint were less positive about the information received. However, on reflection most were able to differentiate between the decision reached and the quality of information underpinning it, as the examples describe:

- One postal respondent described how he had contacted TPAS *‘for advice on securing the level of pension he considered he was entitled to’*. He received a *‘full and comprehensive reply’* from TPAS, and stated *‘Although I didn’t like what they were telling me, I did feel it was impartial and it was the best advice I could have received. I was disappointed with the outcome, but not with TPAS, they were just giving me the facts’*. He went on to describe how he was *‘...completely satisfied with TPAS in all respects, nothing about the contact that hasn’t been first class. I felt I got an honest, impartial, expert view which is something – I think pensions are terribly complex and not very easily understood by most of us, and having someone look at my case with an expert eye and who understood how I felt was a benefit’*.

(Postal, male, 55-64, occupational pension, satisfied)

- A second respondent described how he was not entirely happy with the outcome of his complaint, but was happy with all other aspects of TPAS’ service. He described how TPAS *‘responded fairly quickly, within days probably – so I cannot fault the response, I just didn’t like the conclusion’*.

(Postal, male, 55-64, private pension, dissatisfied)

Direct comparisons between postal and telephone respondents have not been presented throughout this section, but it is possible to make some tentative comparisons between the two based on the findings from the quantitative surveys. Please see Section 1.3 for discussion of what should be considered when making comparisons. Overall levels of agreement are high for both sets of respondents but telephone respondents tended to express higher levels of agreement with the statements presented to them and therefore, more positive views of the information provided. This is true for all four of the statements for which a comparison is possible. Comparing the results in Tables 5.3 and 5.4 we can see that a higher proportion of telephone respondents than postal respondents strongly agreed that the information provided:

- was clear and concise (58 per cent compared with 36 per cent);
- was accurate and up to date (47 per cent compared with 35 per cent);
- helped them decide what to do next (52 per cent compared with 32 per cent);
- was valuable to them (56 per cent compared with 34 per cent).

These comparisons should be treated with caution as the mode through which information is provided differs substantially between the two. We can also assume that postal customers' complaints tend to be more complex in nature than telephone customers' enquiries. However, telephone customers do appear to look on the information provided slightly more favourably than postal customers.

5.5 Perceptions of the written correspondence (postal only)

Postal respondents were presented with a series of seven statements about the written correspondence they had received from TPAS. Respondents were asked to indicate how strongly they agreed or disagreed with each statement by selecting from a five-point agreement scale (strongly agree to strongly disagree). They could also indicate if they felt the statement was not applicable to them, a small minority selected either 'not applicable' or did not select an answer. As elsewhere these responses have been excluded from the results and from the analysis presented in Figure 5.3. The statements were presented in the questionnaire using a logical progression following the steps a series of written correspondence about a complaint would follow. The same order has also been used in the report.

The majority (between 59 per cent and 73 per cent) of postal respondents strongly agreed or agreed with each of the statements, with the exception of 'gives you clear timings for what will happen when' (47 per cent total agreement). This indicates that perceptions of written correspondence from the TPAS postal service are broadly positive.

As can be seen in Figure 5.3, the majority (72 per cent) of postal respondents agreed that the written correspondence made it clear at the outset what TPAS could not help with. A further 13 per cent either disagreed or strongly disagreed with this statement and 15 per cent neither agreed nor disagreed. Similarly, 73 per cent of respondents agreed that the written correspondence showed that the complaint had been understood, including one-third (34 per cent) who strongly agreed. Just under two-thirds (64 per cent) agreed that the correspondence provided clear advice to the respondent, including 31 per cent who strongly agreed. A total of 70 per cent agreed that the correspondence clearly explained the process the complaint would go through including 31 per cent who strongly agreed.

Of the seven statements shown in Figure 5.3, the second lowest level of agreement (59 per cent) was with the statement that in the written correspondence TPAS frequently updated the respondent

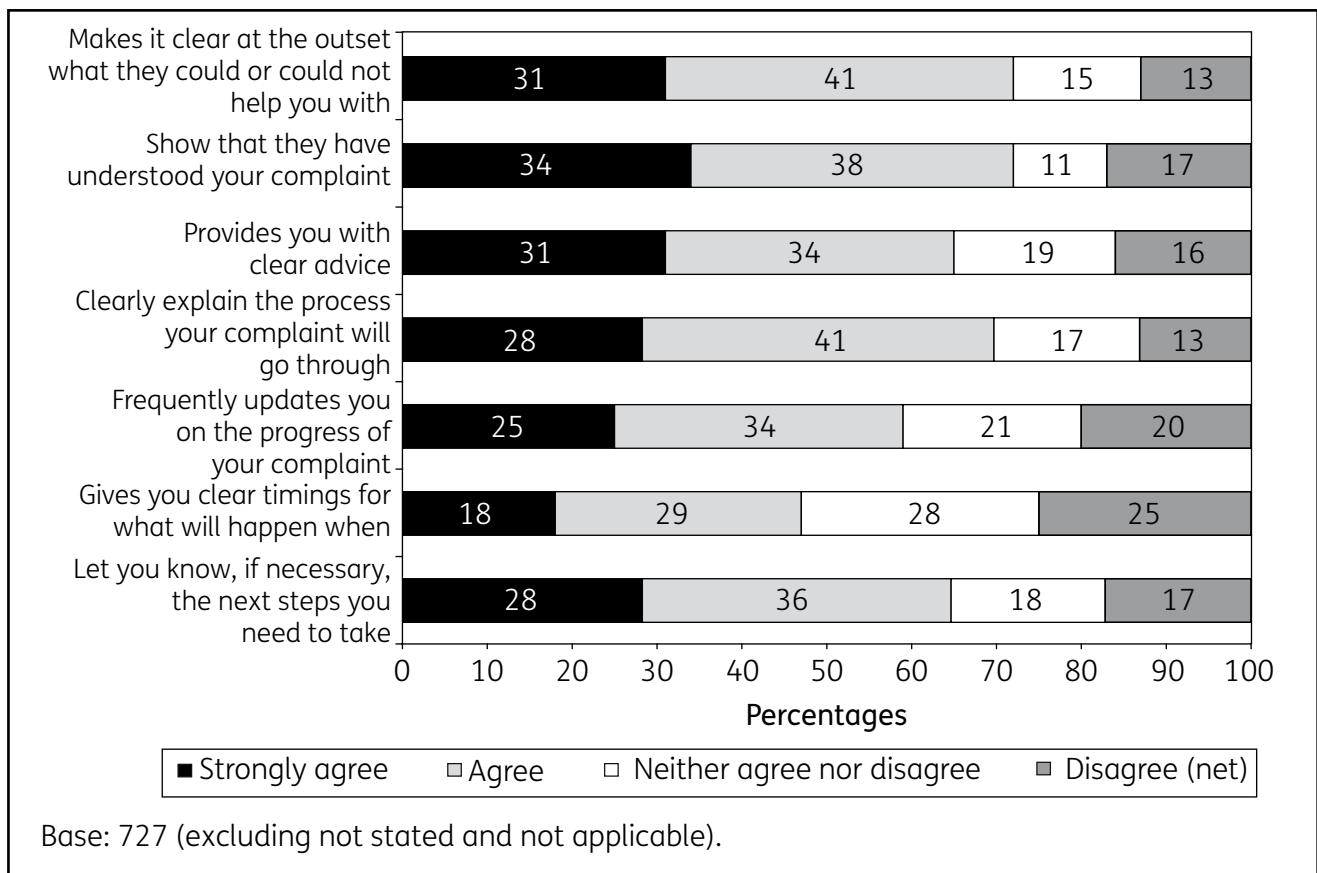
on the progress of the complaint. Only one-quarter of all postal respondents strongly agreed with this statement. As discussed in Section 5.3, a proportion of postal respondents did indicate that they would like to have been updated more regularly.

Postal respondents were least positive when it came to being given clear timings by TPAS. Less than half of all postal respondents agreed that the correspondence from TPAS gave clear timings for what will happen next – just 18 per cent agreeing strongly with this. In fact a quarter of postal respondents disagreed with this statement and almost the same proportion neither agreed nor disagreed. Communicating clear timings should, therefore, be regarded as an area of improvement to focus on in future.

Finally, just under two-thirds (64 per cent) of respondents agreed or strongly agreed that TPAS let them know the next steps to take (if further steps were necessary).

Across all seven statements between 13 per cent and 25 per cent of respondents disagreed, indicating that there are possible areas for improvement to make within written correspondence despite the majority being positive overall.

Figure 5.3 Agreement with statements about the written correspondence from TPAS (percentages)



As seen in relation to ratings of the information provided (see Section 5.4), it was found that responses to all seven statements in Figure 5.3 varied across the two main types of complaint/pension scheme. Specifically, occupational pension complainants showed consistently higher levels of agreement than personal pension complainants. A typical example of this is with the first statement in Figure 5.3 (that correspondence makes it clear at the outset what TPAS could or could not help with). In this case 75 per cent of occupational pension complainants strongly agreed or agreed, while total agreement for personal pension complainants was lower at 64 per cent.

Responses also differed by gender. Women were found to have higher levels of total agreement than men for all seven statements. For example, 75 per cent of women strongly agreed or agreed that in the written correspondence TPAS made it clear at the outset what they could or could not help with, while 70 per cent of men agreed. This is likely to be a product of the differences discussed above in relation to pension type, rather than gender itself. As discussed elsewhere women were overrepresented among occupational pension complainants and underrepresented among personal pension complainants.

As would be expected levels of agreement with these statements about the quality of the written correspondence provided were closely linked to levels of overall satisfaction with the service provided. This is particularly evident when looking at the statement 'in the written correspondence TPAS provides you with clear advice'. Almost all postal respondents (97 per cent) who described themselves as 'very satisfied' with the service overall agreed with this statement. Levels of agreement dropped to 70 per cent among those who were 'satisfied', 32 per cent among those who were 'neither satisfied nor dissatisfied' and only nine per cent of respondents who were dissatisfied. Similar links between each of the statements in Figure 5.3 and overall levels of satisfaction with the service can be seen and these highlight the need to maintain, and build upon the current high quality of correspondence in order to further enhance overall satisfaction with TPAS.

Further details of drivers of satisfaction can be found in Section 6.2.

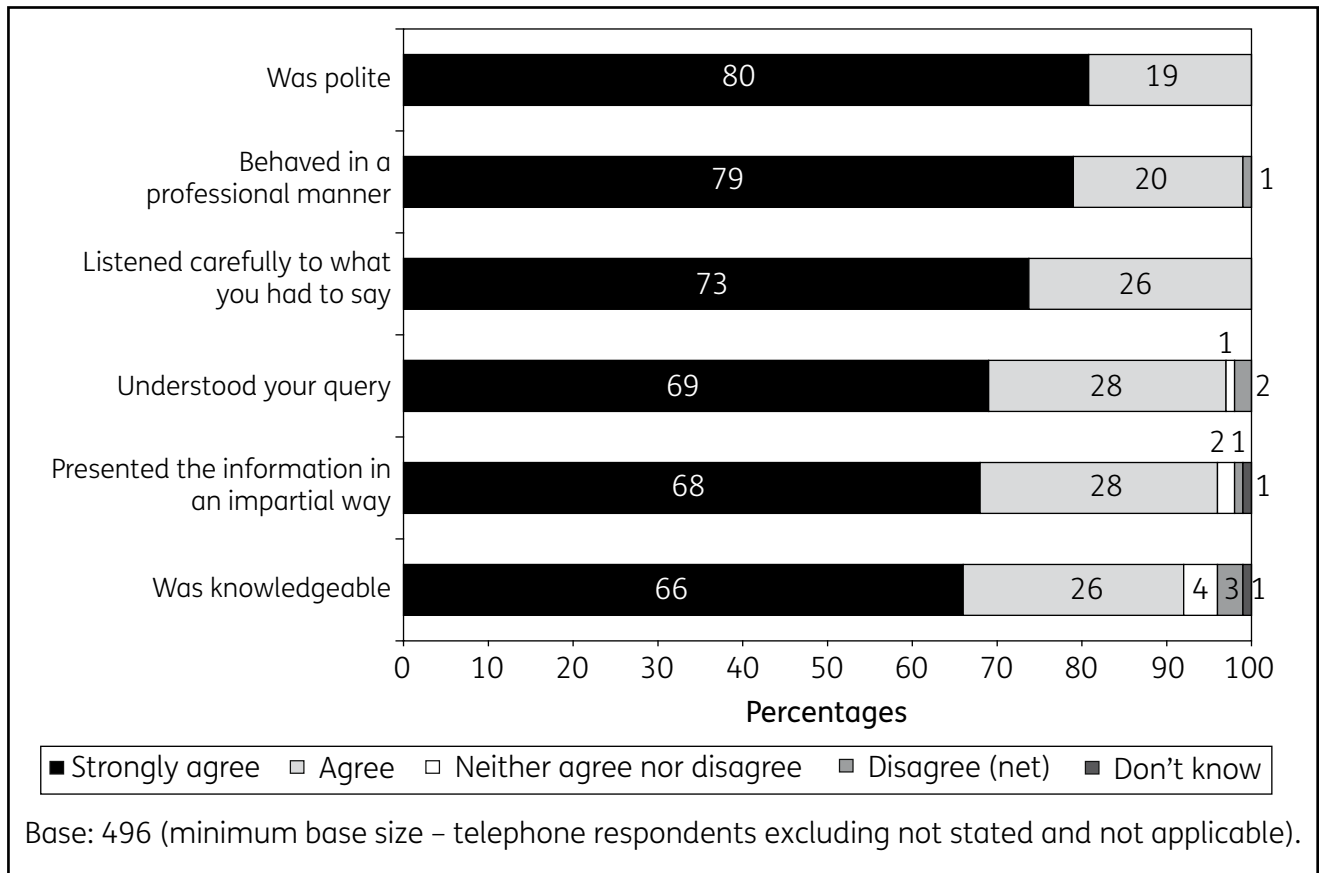
5.6 Perceptions of the adviser (telephone only)

For telephone customers their main point of contact with the service was the TPAS helpline adviser. In order to measure the performance of advisers, respondents were read a number of statements relating to the staff member that they spoke to on their most recent call and were asked to state how far they agreed or disagreed with these statements. Results have been presented in Figure 5.4.

In general telephone respondents rated the adviser they spoke to very positively. Total agreement with five out of six measures was close to unanimous. Firstly, nearly all (99 per cent) respondents agreed or strongly agreed that the adviser was polite. Similarly, almost all (99 per cent) respondents agreed that the adviser behaved in a professional manner. Advisers also appear to be listening carefully to what callers have to say, with nearly unanimous agreement with the statement including almost three-quarters of respondents who strongly agreed. Callers also agreed that the adviser understood their query (97 per cent total agreement) and presented the information in an impartial way (97 per cent total agreement). Lastly the large majority of callers (92 per cent) found the adviser they spoke to during their last call to be knowledgeable.

Levels of disagreement were either non-existent or very low on all of the measures presented below.

Figure 5.4 Agreement with statements regarding the TPAS adviser (percentages)



There do not appear to be clear and consistent differences in ratings of the TPAS adviser according to type of pension scheme, gender, working status or whether the caller was telephoning on their own or another’s behalf. This is undoubtedly partly due to the very high levels of agreement with each of these six statements which makes differentiation between groups difficult.

The qualitative interviews showed that the telephone respondents were uniformly positive about the adviser they had spoken to. Many commented spontaneously on how polite, courteous and professional the adviser was, emphasising their satisfaction further. The common offer to re-contact TPAS was valued (and in several cases acted upon), and particularly when respondents were able to speak to the same adviser, so avoiding having to explain their situation again. The interviews further corroborated the survey findings, with just a couple feeling that adviser knowledge could be improved (although these related to specific, complex queries).

As would be expected ratings of the TPAS helpline adviser were strongly associated with overall satisfaction with the service provided. Those who rated the advisers most positively tended to be most satisfied with the service overall. As adviser ratings and overall satisfaction were both very high for telephone respondents this can most clearly be seen by comparing the proportion of respondents who were ‘very satisfied’ overall with those who were ‘satisfied’. For example 81 per cent of those who were ‘very satisfied’ overall strongly agreed with the statement ‘the member of staff you spoke to understood your query’. By comparison only 36 per cent of those who were ‘satisfied’ overall strongly agreed with this statement. This emphasises the need for advisers to perform to a high standard in order to maintain high levels of overall satisfaction. Further discussion of overall satisfaction can be found in Section 6.1 and drivers of satisfaction in Section 6.2.

5.7 Length of the call

All telephone respondents were asked to give their opinion on the length of the conversation they had with the helpline adviser during their most recent call to the helpline. Respondents could respond using the options 'too long', 'about right' and 'too short' or 'don't know'. Nineteen out of every 20 callers (95 per cent) found the length of the call to be 'about right'. Of the remainder, three per cent had a call which was 'too short', one per cent 'too long' and one per cent did not know. There were some minor sub-group differences in perceptions of the length of call. Firstly, for those who stated that their query was partially answered, 88 per cent found the length of the call to be about right, compared to 99 per cent for those whose query was fully answered. Similarly, when looking at overall satisfaction, 88 per cent of those who were 'fairly satisfied' found the length of call to be 'about right' compared with 99 per cent of callers who were 'very satisfied' overall. However, overall the survey findings suggest that callers are given enough time for their enquiry and that they are happy with the speed with which they are dealt – a conclusion supported by the views of the qualitative interviews.

6 Satisfaction with the service provided by The Pensions Advisory Service

Summary points

- Overall satisfaction with the service provided by The Pensions Advisory Service (TPAS) was high amongst both groups of respondents – 94 per cent of telephone and 67 per cent of postal respondents were either ‘very satisfied’ or ‘fairly satisfied’.
- For postal respondents, the main influences on overall satisfaction appeared to be the speed of correspondence, whether or not they had experienced any problems or difficulties, and, where relevant, how happy they were with any decision that had been reached. The quality of written correspondence was also an influence – in terms of whether information was seen as clear and concise, accurate and up to date, valuable and helped them decide what to do next.
- The qualitative interviews confirmed that postal respondents’ satisfaction with the decision reached was a key driver of overall satisfaction with the service TPAS provided. This emphasises the importance of setting achievable expectations at the outset of the process.
- Overall satisfaction for the telephone respondents was influenced by whether they considered their query to be wholly or partly answered, and the speed with which their calls were answered. Perceptions of the adviser were also important, in terms of whether they understood the query, were knowledgeable, attentive and behaved in a professional manner.
- Most postal respondents considered that TPAS had investigated their complaint in a professional manner, treated their complaints impartially and investigated them thoroughly. Most of the telephone respondents were equally positive in terms of being provided with the information required, being put in touch with a person who could help them and being advised of the next steps to take.
- On the basis of their experience to date, most telephone (96 per cent) and postal (75 per cent) respondents indicated that they would be likely to recommend TPAS to others.

The level of overall customer satisfaction with TPAS is central to understanding the overall performance of the service, and how performance might be improved. This section discusses the findings from the quantitative and qualitative fieldwork on customer satisfaction with TPAS – exploring their overall satisfaction with the service and different elements of it, the main drivers of the satisfaction levels reported, and other performance measures including the likelihood of re-use and recommendation of the service. Also identified and discussed are respondent perceptions of the best aspects of TPAS and possible areas for service improvement.

6.1 Overall satisfaction

All telephone and postal respondents were asked to reflect on their experiences by the question: ‘considering everything, how satisfied or dissatisfied are you with the service you have received from The Pensions Advisory Service’. A five-point scale was used to measure responses, ranging from 1

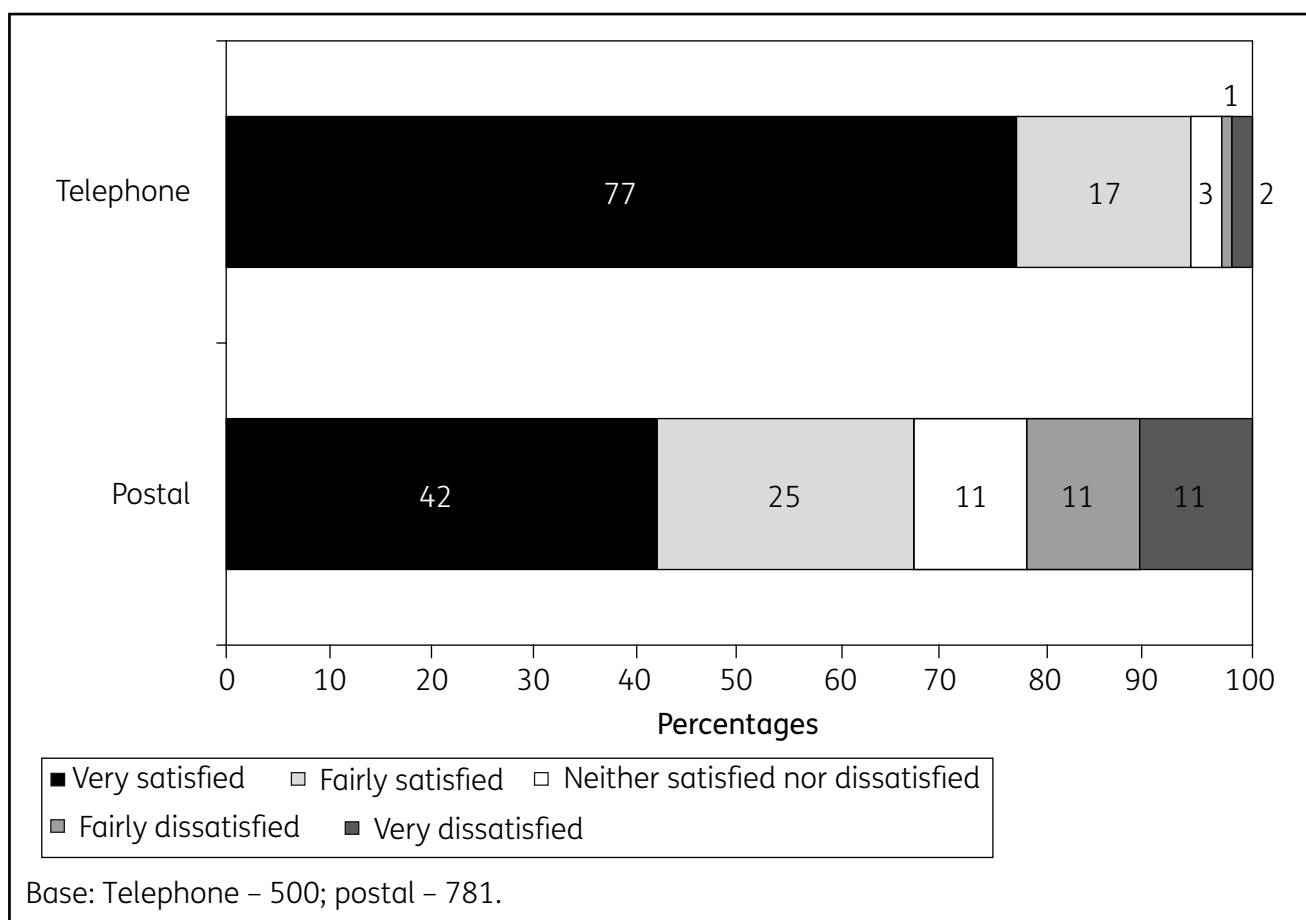
‘very dissatisfied’ to 5 ‘very satisfied’. Responses for the telephone and postal surveys can be seen in Figure 6.1.

Overall satisfaction with the service was found to be high for both telephone and postal customers (particularly so for telephone customers). The majority of respondents stated that they were either ‘fairly satisfied’ or ‘very satisfied’ (telephone 94 per cent, postal 67 per cent).

Levels of satisfaction were especially high among telephone respondents – over three-quarters stated that they were ‘very satisfied’ with the service they received. Only a very small minority of telephone respondents were dissatisfied (either very or fairly). In this instance, levels of overall satisfaction are already so high it is unlikely that they can be increased substantially in future. The challenge will be to maintain levels of satisfaction at or around this level.

By comparison postal respondents were not as highly satisfied with the service they received to date. Even so the largest group of respondents stated that they were ‘very satisfied’, while a further one-quarter were ‘fairly satisfied’. The remaining one-third of postal respondents was evenly divided between those who were ‘neither satisfied nor dissatisfied’, ‘fairly dissatisfied’ and ‘very dissatisfied’. Therefore the total percentage of postal respondents who were dissatisfied with the service was 22 per cent (around one-fifth of the all postal respondents).

Figure 6.1 Overall satisfaction (percentages)



In order to facilitate sub-group analysis a mean (average) satisfaction score has been used. The score was calculated using the five-point scale mentioned above, with respondents indicating they were ‘very satisfied’ being allocated a 5, while those stating they were ‘very dissatisfied’ being allocated a 1.

Telephone respondents

The overall mean for telephone respondents was found to be 4.7. Therefore, on average, callers to the TPAS helpline were 'very satisfied' with the service received. Overall satisfaction varied according to whether respondents considered the query to be fully or partially answered. Those whose query was fully answered had a mean satisfaction score of 4.9 and a total of 90 per cent were 'very satisfied' overall. By comparison those who considered their query partially answered had a mean satisfaction of 4.5 and only 55 per cent were 'very satisfied' overall. Due to the small number of callers who stated that their query was not answered, further robust analysis of this group is not possible and the mean score will not be reported.

Respondent satisfaction was also found to vary slightly according to the speed with which the call was answered. Callers who got through immediately had a mean score of 4.8, and 87 per cent were 'very satisfied', while those who got through promptly had a mean satisfaction score of 4.6 and 71 per cent were 'very satisfied' overall.

A minor difference in overall satisfaction can also be seen in terms of employment status. Telephone respondents who were working had a mean overall satisfaction of 4.7 and 79 per cent were 'very satisfied' overall, while the mean score for respondents who were retired was 4.6 and 73 per cent were 'very satisfied'. Overall satisfaction for telephone respondents was not found to differ considerably by type of pension scheme their query was regarding, or by whether they were a representative or calling on their own behalf.

Postal respondents

For postal respondents the overall mean satisfaction score was calculated in the same way and was found to be slightly lower than overall satisfaction with the helpline service. The average (mean) satisfaction for postal respondents was 3.8. One key factor influencing satisfaction from the quantitative survey appears to be respondents' rating of the speed of correspondence. Further discussion of this relationship is discussed in Section 6.2.

6.2 Drivers of satisfaction – customer priorities and influences on satisfaction

As previous sections have described, customers' experiences of different aspects of TPAS, and the outcomes resulting from them, have an influence on their overall satisfaction with it. Clearly those who are satisfied overall tend to have a generally positive view of the service, and therefore answer survey questions in a broadly positive manner. The reverse is also true for those who are dissatisfied with the service overall. It is therefore important to try and understand what is driving overall satisfaction with the service. Here we discuss potential drivers of satisfaction for both postal and telephone customers.

6.2.1 Drivers of satisfaction for postal customers

Although it is difficult to ascertain the direction of influence in the quantitative survey results, survey items which show the strongest and clearest relationship with overall satisfaction may be considered as possible drivers of satisfaction. As such, there appear to be three main drivers of overall satisfaction for the postal customers, namely:

- speed of correspondence;
- whether or not the respondent experienced problems or difficulties with the service; and
- for those customers where TPAS had reached a decision, how happy the postal customer was with the decision.

Table 6.1 shows these three factors and a breakdown of overall satisfaction for each.

Table 6.1 Potential drivers of overall satisfaction for postal respondents

	Percentage satisfied overall	Base
Speed of correspondence		
Very good	95	244
Good	79	276
Neither good nor poor	43	139
Poor (net)	16	128
Ever had problems or difficulties		
Yes	25	149
No	78	629
Happy with decision reached by TPAS		
Very happy	98	173
Fairly happy	94	62
Neither happy nor unhappy	85	47
Unhappy (net)	27	140

Bases vary.

Firstly, respondent ratings of the speed with which they received a response from TPAS appear to be a strong driver of overall satisfaction. Nearly all of those stating the speed of correspondence was ‘very good’ were satisfied (either ‘very’ or ‘fairly’) overall. By comparison, only 16 per cent of those who rated the speed of correspondence as poor (including ‘poor’ or ‘very poor’) were satisfied overall. While this link may, to some degree, be self-evident, it is particularly strong and illustrates the importance of the service to continue to offer timely responses to its postal customers.

Secondly, and as we would expect, overall satisfaction is clearly linked to whether the customer had experienced difficulties or problems at any time with TPAS. As can be seen in Table 6.1, a considerably higher proportion (78 per cent) of those who did not experience difficulties were satisfied overall compared with those who had experienced difficulties (25 per cent were ‘fairly satisfied’ or ‘very satisfied’ overall). It is important to note that while this appears to be a key factor in overall satisfaction, only one in five postal respondents (19 per cent) had experienced problems (see Section 6.6 for further detail). Therefore maintaining the current low level of problems experienced by customers is particularly important.

Postal respondents for whom TPAS had reached a full decision in relation to their complaint were asked how happy they were with the decision. Nearly all of those who were happy with the decision were satisfied overall, while only one-quarter of those who were unhappy with the decision were satisfied overall. This is a more difficult result to interpret, as in situations where the customer has a weak or invalid case TPAS is obliged to make a decision reflecting this regardless of how this affects the respondent’s overall perception of the service. It is the responsibility of TPAS to make accurate decisions rather than to please the respondent. In terms of happiness with the decision it may, therefore, be more important for TPAS to manage the expectations of the customer when they first contact TPAS, making it clear what the service can and cannot do and ultimately the criteria upon which a decision might be made. Please note that as the total number of respondents who were ‘fairly happy’ and ‘neither happy nor unhappy’ was too low for meaningful analysis, the results for these groups should be taken as indicative of an overall trend rather than an accurate representation of the population as a whole.

In addition to these key drivers, levels of satisfaction were also associated with perceived quality of the written correspondence provided by TPAS. Levels of satisfaction were strongly associated with each of the following:

- whether the information provided was seen as **clear and concise**;
- whether the information provided was seen as **accurate and up to date**;
- whether the information provided **helped them decide what to do next**; and
- whether the information provided was seen as **valuable to them**.

Findings from the qualitative interviews

The qualitative interviews allowed the potential drivers of satisfaction to be explored for the postal customers. As Section 4.4.5 illustrated, respondents' perceived satisfaction with the decision taken on their complaint, once one had been reached, was central to their satisfaction. While to a degree inevitable, respondents' satisfaction with the outcome, and their agreement with the decision taken, tended to dominate their impressions of the service overall.

Although the 'completed complaint' qualitative sample was small (four individuals), it comprised respondents who reported being both satisfied and dissatisfied with the decision reached in the main survey. In two cases, following the more in-depth discussions, respondents reporting being dissatisfied with the service overall in the main survey changed their opinions on reflection. While they remained unhappy with the decision reached, few challenged it in hindsight, and the majority expressed satisfaction (and high levels of satisfaction) with variables such as the speed and quality of correspondence, and the way they were treated throughout their engagement with TPAS. Consequently for postal respondents where a decision had been reached it was this decision, and their agreement and 'happiness' with it, which was the primary driver of satisfaction. As one dissatisfied respondent stated '*I don't have any complaint about TPAS responding to me personally in a polite and reasonable manner, it was just their decision which was disappointing.*' (postal, male, 65+, occupational pension). Other examples of initial expectations for postal customers are provided below.

Expectations and satisfaction for postal customers – qualitative case study examples

One respondent described how he was clear about what TPAS could help him with from reading the website and from TPAS' first correspondence, which explained '*they could advise but were not in a position to provide independent financial advice or make changes – it was fair about what they can and cannot do*'. He was hoping from his contact with TPAS to receive advice about whether he was entitled to a pension he was in dispute over, stating '*I hoped they would be able to advise me about what I needed to do to secure the pension I thought I was entitled to. I thought I was – but as I understand from TPAS, you cannot be awarded a pension you are not entitled to, even though they offered it to me*'. Overall the respondent was 'very satisfied' with the service he received from TPAS, and stated '*they were impartial, honest and expert*'.

(Postal, male, 55-64, occupational pension, satisfied)

Continued

A second postal respondent described being less clear what TPAS could do, although he expected that they would mediate between himself and his pension provider. He described his expectations and said *'I hoped the dispute would be resolved, what I want is the pension fund to honour the quote they gave me – but there is a wee bit in there that says it is not binding until they have provided a quote, and you have written to accept the quote...'* The respondent was 'very satisfied' with the service from TPAS: *'I am incredibly satisfied – I don't think they could have done it any better. It was the all round package, the fact they kept me informed, they persevered when some of the organisations were dismissive, they copied me in – every time they got correspondence back from the organisations they forwarded it on to me for my information. The organisations I initially contacted were dismissive of my claim – but TPAS didn't let them away with that – they wanted them to justify why they were of that opinion and they couldn't justify their point of view'*.

(Postal, male, 45-54, made redundant, stakeholder and occupational pensions, satisfied)

These findings illustrate the importance of TPAS continuing to provide clear guidance on what customers can expect from the service, to allow expectations to be managed from the outset. While the majority of respondents reported that their understandings of the areas where support could be provided were clear in TPAS communications, it is clear that the importance of postal complaints to the complainant can potentially lead to unrealistic expectations.

Where complaints were ongoing, the more 'process'-related factors identified in the qualitative survey emerged as the key influencing factors. The speed of correspondence (and the length of time taken to resolve complaints) emerged as an issue in a couple of cases, although the majority tempered their comments and acknowledged that response time may not be due to TPAS, and that delays in communication were due to the time the pension provider takes to reply to communication. As one described:

'I'd written to the pension fund and other bodies, they take an eternity to respond so I knew it would take a while for them to reply, as TPAS were writing to them on my behalf. They cannot help it if [the provider] take a month to write to them – I think they went as fast as they were able to go. It was maybe in total six months from first contact to going as far as they can.'

(Postal, male, 45-54, stakeholder pension, satisfied)

However one respondent with an ongoing complaint had been in communication with TPAS for over 18 months, as described below.

Duration of communication with TPAS – qualitative case study example

One postal respondent with an ongoing complaint expressed his frustration in the length of time his complaint has taken to be resolved, describing how *'It has just been passed from pillar to post, and there are letters flying here there and everywhere...nothing seems to be sorted out 18 months on'*. The respondent described, however, finding the staff at TPAS to be impartial and courteous, but he was dissatisfied with the time taken between contacts from TPAS. While he was sure that TPAS were *'doing their best'*, when asked about his overall satisfaction with the service he stated *'I am not very happy; It's taken a long time. The amount of correspondence, and what we call up north 'pussy footing about' with no result, it is bound to be zero rating'*.

(Post, male, 55-64, personal pension, satisfied)

6.2.2 Drivers of satisfaction for telephone customers

The two key factors influencing satisfaction for telephone customers identified in the quantitative survey were whether the query had been answered in full or partially, and their satisfaction with the length of time it took for the call to be answered.

Table 6.2 Potential drivers of overall satisfaction for telephone respondents (percentages)

	Percentage very satisfied overall	Percentage fairly satisfied overall	Percentage neither satisfied/ dissatisfied overall	Base
Query answered in full/ partially				
Fully	90	9	1	350
Partially	55	37	8	103
Satisfaction with speed of call answer				
Very satisfied	86	11	4	333
Fairly satisfied	63	28	10	128

Bases vary.

Firstly, whether the query was answered in full, or only partially answered appears to be a driver of overall satisfaction for telephone customers. Nine out of ten callers whose query was fully answered or resolved were 'very satisfied' overall and only one per cent were 'neither satisfied nor dissatisfied' or 'fairly dissatisfied' or 'very dissatisfied'. By comparison, just over half of respondents whose query was partially resolved or answered were 'very satisfied' and less than one in ten were 'neither satisfied nor dissatisfied', or dissatisfied.

The second driver of overall satisfaction for telephone customers appears to be the satisfaction with the speed in which the customer's most recent call to the helpline was answered. The large majority of those who were 'very satisfied' with the speed of call answer were 'very satisfied' overall, while only a small minority were 'neither satisfied nor dissatisfied', or dissatisfied overall. For those who were 'fairly satisfied' with the speed of call answer, just under two-thirds were satisfied overall and one in ten were in the neither, or dissatisfied group.

Due to the relatively low base sizes, and the high level of satisfaction with the service, it is more difficult to isolate additional factors that are linked to overall satisfaction for telephone respondents (compared with postal respondents). In other words, as 94 per cent of all telephone respondents were either 'very satisfied' or 'fairly satisfied' overall it is very difficult to isolate what is different between those who are satisfied and those who are dissatisfied. Therefore, a more fine grained analysis of satisfaction has been utilised in Table 6.2, to explore what distinguishes between the 'very satisfied' and 'fairly satisfied' helpline callers. As the table shows columns have been included for 'very satisfied', 'fairly satisfied' and for the aggregated group, including those who were 'neither satisfied nor dissatisfied', 'fairly dissatisfied' and 'very dissatisfied' overall. Unlike the postal respondents, Table 6.2 does not include data on respondents experiencing difficulties (or not) with the service, as only a small minority of respondents (30 respondents in total) had experienced problems with the service.

We also know (see Section 5.6) that overall levels of satisfaction with the telephone service are associated with telephone respondents' ratings of the adviser they spoke to. Those who rated the advisers most positively (strongly agreeing with statements about their adviser) tended to be most satisfied with the service overall. Levels of satisfaction were associated with each of the following:

- whether the adviser was judged to have **understood their query**;
- whether they were seen as **knowledgeable**;
- whether they were seen to **listen carefully to what they had to say**; and
- whether they behaved in a **professional manner**.

The qualitative interviews with telephone respondents corroborated the findings from the survey, and while not all were able to recall and so comment on the speed with which the call was answered, the degree to which their queries were addressed and their experience of their interaction with the TPAS advisers clearly influenced their views. Examples of telephone customers' experiences are provided below.

Satisfaction with TPAS – qualitative case study examples

One respondent contacted TPAS to enquire after her state pension, after reading about pensions and TPAS in a magazine article. She was informed that The Pension Service could provide a pension forecast and given their contact details, which she subsequently contacted. The forecast provided addressed her concerns, and as she described *'that is all I wanted at the time, to be clear'*. She recalled that the call was answered promptly, and overall the service was very good in relation to what she expected and she was highly satisfied.

(Telephone, female, 45-54, state pension, satisfied)

In a second example a telephone respondent was also advised to contact The Pension Service for a pension forecast. This was received within three or four days after calling, the respondent described how *'I was overwhelmed, I thought it was going to keep going on and I would need to phone them again and again, but it wasn't – it was very prompt'*.

(Telephone, female, 55-64, made redundant, state pension, satisfied)

Indeed, in the small number of contacts where dissatisfaction was expressed with the services provided by TPAS in the qualitative interviews, this was due to the adviser, in their view, being unable to help or answer their question. Again the issue of customer expectation arose, and while the majority were able to disentangle their satisfaction with the outcome from other elements of the TPAS process one respondent was unable to do so.

Dissatisfaction with the TPAS telephone service – qualitative case study examples

One respondent contacted TPAS because he had a specific question about his personal pensions and how much state pension he would be entitled to. As he explained *'I expected to get an explanation on my likely pension and my three other pensions, how they worked and what they were worth'*. He described that TPAS could not answer his question because they are unable to provide financial advice. Despite having no complaints regarding the other aspects of TPAS, he was overall dissatisfied because TPAS was unable to answer his question. As he explained, *'[the telephone adviser was] a pleasant gentleman – in that respect it was great – they just couldn't answer my question. They are not allowed to give financial advice'*.

(Telephone, male, over 65, retired on ill health, state and personal pension, neither satisfied nor dissatisfied)

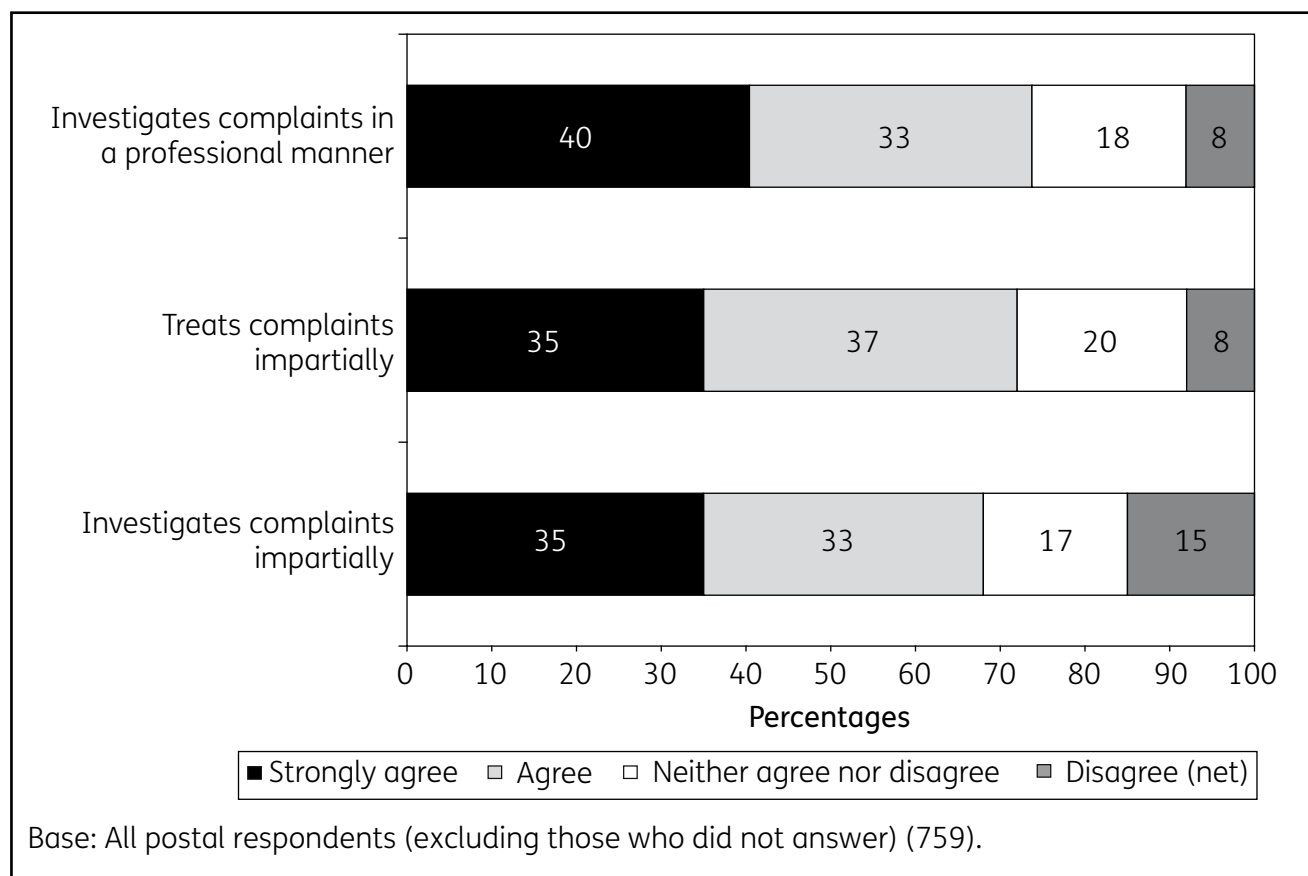
6.3 Other service performance measures

This section looks at further perceptions of organisational performance which were collected differently for telephone and postal respondents.

Firstly, **postal respondents** were asked to give their agreement with three statements regarding TPAS to ascertain what customers felt about the way their complaint had been handled. As can be seen in Figure 6.2 responses were broadly positive with the majority of respondents agreeing that The Pensions Advisory Service investigates complaints in a professional manner, treats complaints impartially and investigates complaints thoroughly.

Three-quarters (74 per cent) of respondents agreed or strongly agreed that TPAS investigates complaints in a professional manner. Only eight per cent of respondents disagreed or strongly disagreed with this statement and the remaining 18 per cent neither agreed nor disagreed. The large majority of postal respondents (72 per cent) also agreed that TPAS treats complaints impartially. Again, only eight per cent of respondents disagreed and one in five neither agreed nor disagreed with this statement. Lastly, a total of two-thirds of respondents (68 per cent) agreed that TPAS investigates complaints thoroughly. A slightly higher percentage of postal respondents (15 per cent) disagreed with this statement compared with the two mentioned above.

Figure 6.2 Agreement with service performance measures – postal only (percentages)



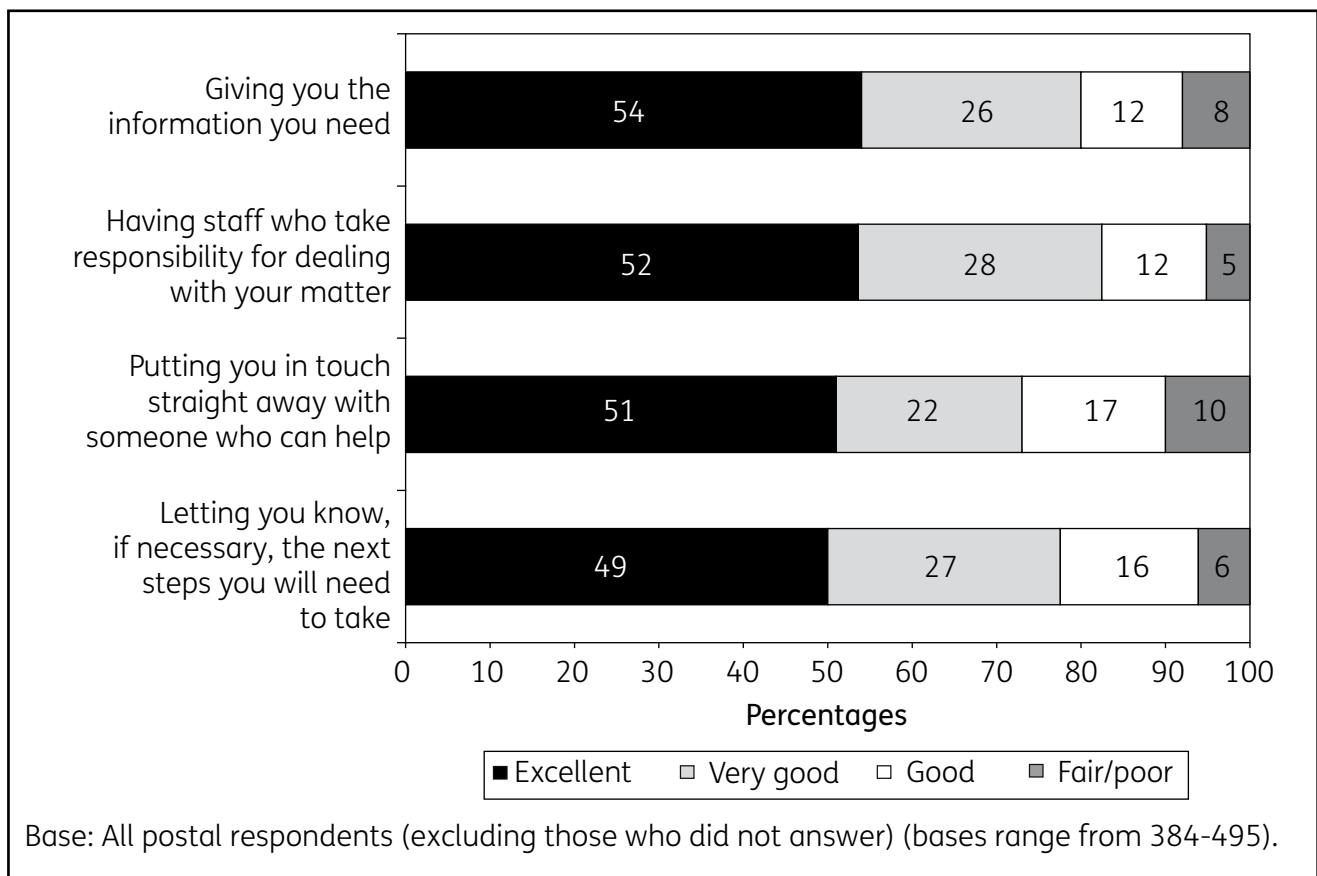
As discussed elsewhere, postal respondents' perceptions varied slightly depending on the type of pension product their complaint related to – overall occupational pension complainants tended to be more positive about the complaint handling process than personal pension complainants (there are insufficient numbers of respondents to look at other types of pensions). Levels of agreement were higher on all three measures shown in Figure 6.2:

- 71 per cent agreed that TPAS investigates complaints thoroughly (compared with 64 per cent);
- 74 per cent agreed that TPAS treats complaints impartially (compared with 69 per cent);
- 75 per cent agreed that TPAS investigates complaints in a professional manner (compared with 70 per cent).

The qualitative interviews also showed that the majority of postal respondents were satisfied with the way in which their complaints were handled, and considered that TPAS staff were professional, thorough and had acted impartially throughout.

Telephone respondents were asked to rate four attributes of helpline performance using a five-point rating scale which ranged from ‘excellent’ to ‘poor’. As can be seen in Figure 6.3 ratings across all four elements of performance were very positive, with around half of those who answered rating the performance of the helpline as ‘excellent’ in each case. The profile of ratings was very similar for each of the four attributes.

Figure 6.3 Performance rating for helpline attributes – telephone only (percentages)



Telephone respondents were most positive about having been given the information they needed. Over half rated this element of the service as ‘excellent’, one-quarter as ‘very good’, while only eight per cent rated the service as ‘fair’ or ‘poor’. Similarly, when considering the helpline performance in relation to ‘having staff who take responsibility for dealing with your matter’ half of all telephone respondents considered the performance to be ‘excellent’. Just over one-quarter rated the service as ‘very good’, 12 per cent ‘good’ and only five per cent rated the performance of the helpline service as ‘fair’ or ‘poor’. In terms of putting the respondent in touch straight away with someone who could help, the performance of the TPAS helpline was again judged to be ‘excellent’ by half of all telephone

respondents, 'very good' by just under a quarter and 'good' by 17 per cent of respondents. One in ten telephone respondents considered the performance to be 'fair' or 'poor' in this regard. Although excluded from the percentages just mentioned, around one-quarter (23 per cent) of telephone respondents found this element of the service to be not applicable to them. This is a considerable proportion of all telephone respondents and indicates that many callers were not interested in being put in contact with someone else or another service. Again, when it comes to letting the respondent know the next steps they need to take, half of all telephone respondents rated the helpline as 'excellent'. A further quarter found the service to be 'very good', 16 per cent 'good', and only six per cent as 'fair' or 'poor'. Eight per cent of all telephone respondents considered this element of helpline performance as not applicable to them.

As with postal respondents (and discussed elsewhere) telephone respondents differed slightly by the type of pension product their call was related to. The trend was for respondents calling about a state pension to rate the performance of the helpline the highest, followed by those calling about an occupational pension. Respondents calling about a personal pension plan rated the service the lowest in for each of the four attributes. For example, 55 per cent of respondents calling about a state pension or benefit rated the service as 'excellent' in terms of letting them know the next steps to take. Exactly half (50 per cent) of respondents calling about an occupation pension rated the service as 'excellent' in this regard, while 41 per cent of personal pension plan callers rated the service as 'excellent'.

6.4 Likelihood of re-use or recommendation of TPAS

The likelihood of re-using a service or recommending it to someone else are known to be key indicators of overall satisfaction (and standard metrics on most customer satisfaction surveys). Only telephone respondents were asked to rate how likely they would be to use the TPAS helpline again. The equivalent question was not included for postal respondents due to the more specialised nature of the service and the reduced likelihood that anyone would need to use it twice. Both telephone and postal respondents were asked to rate their likelihood that they would recommend the service to someone they new if they needed this type of service.

6.4.1 Likelihood of re-use of the TPAS helpline (telephone only)

Telephone respondents were asked to rate how likely they would be to use the TPAS helpline again if they had another query about a pension. Callers were able to respond using a five-point scale, ranging from 'very likely' to 'very unlikely'.

The large majority of telephone respondents (85 per cent) indicated that they were very likely to use the service again if they had another query. A further nine per cent of telephone respondents were fairly likely to re-use the helpline and only a small minority of callers stated that they were 'neither likely nor unlikely' (one per cent) or very or fairly unlikely (five per cent) of using the helpline again. This is a very positive finding, reinforcing the high levels of satisfaction discussed earlier in this chapter. For most telephone customers the experience is a good one and they feel positive about using the helpline again in future.

6.4.2 Qualitative findings – postal and telephone customers

In the qualitative interviews both telephone and postal respondents were asked whether they would use TPAS again, with the majority of respondents stated they would do so, stating:

'I wouldn't hesitate – I would still use an appeals procedure.'

(Postal, male, 45-54, occupational pension, satisfied)

'I would – to be honest; I wouldn't go anywhere else.'

(Telephone, male, 55-64, state pension, satisfied)

'I would, without hesitation, or if my husband had a question, or if a friend had. In fact I have already told a couple of people "don't forget you can contact TPAS". I don't think they are well known, but I would use them like a shot.'

(Postal, female, 55-64, occupational pension, satisfied)

However, and not unexpectedly, the small number who expressed dissatisfaction with the service were less likely to state they would contact TPAS again. In these cases, the respondents described how they would be more likely to use TPAS if they offered financial advice (telephone respondent) and if they felt that TPAS could be more 'forceful' with pension providers (postal respondent).

6.4.3 Likelihood of recommending TPAS

Both telephone and postal respondents were asked how likely they would be to recommend TPAS to someone they knew if they had a query or a complaint.

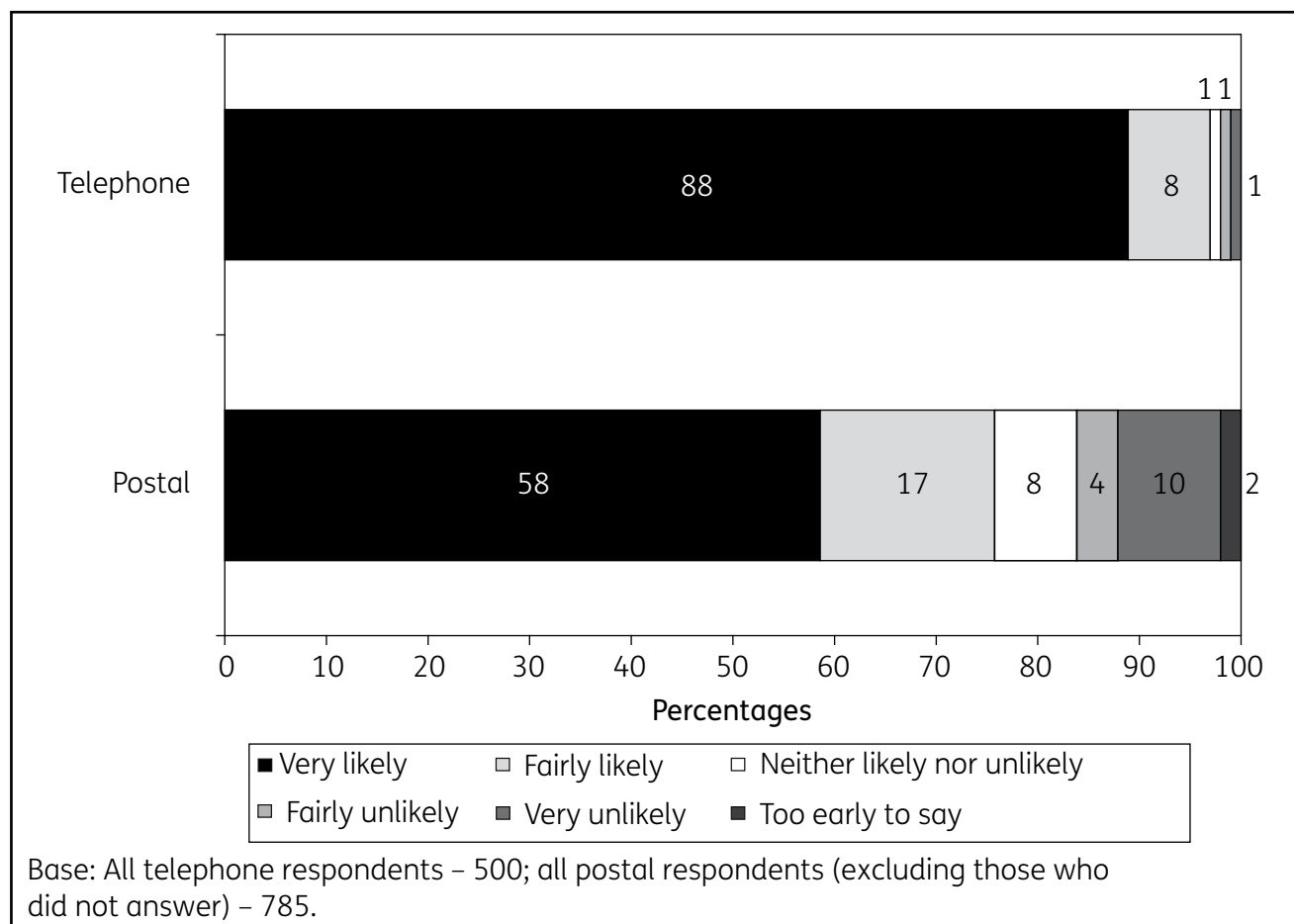
As can be seen in Figure 6.4, the majority of both the telephone and postal respondents indicated that they were likely to recommend the service. Almost all (96 per cent) telephone respondents were either 'very likely' or 'fairly likely' to recommend the TPAS helpline, while three-quarters (75 per cent) of postal respondents were likely to recommend the service. While this suggests more positive feelings towards the service among telephone customers, levels of future recommendation should be regarded as high for both the helpline and postal services.

Similar to the likelihood of re-use (see Section 6.4.1) almost nine out of ten telephone respondents were 'very likely' to recommend the helpline, and a further eight per cent considered themselves to be 'fairly likely' to recommend the helpline. Only a very small minority stated that they were either 'neither likely nor unlikely', 'fairly unlikely' or 'very unlikely' to recommend the service.

The majority (58 per cent) of postal respondents were 'very likely' to recommend the service to someone they knew if they had a complaint about their pension. A further 17 per cent were 'fairly likely' to recommend the service. A total of 15 per cent of postal respondents considered themselves to be 'fairly unlikely' (four per cent), or 'very unlikely' (ten per cent) to recommend the service. The remaining respondents were 'neither likely nor unlikely' to recommend the service, or stated that it was too early to say at this stage.

Although the wording of the recommendation question was very similar for both the telephone and postal surveys, comparisons across the two services should be made with care. This is due to differences in the two aspects of TPAS. Specifically, we should not lose sight of the fact that the postal service is primarily for customers with a complaint about a pension scheme and it was probably difficult for some postal customers to answer this ostensibly hypothetical question. Put simply, the likelihood of someone the respondent knew needing a recommendation for such a service is much lower than for the more general helpline service and this possibly makes it more difficult to judge the likelihood of recommendation.

Figure 6.4 Likelihood of recommending the service



Postal respondents

Likelihood of postal respondents recommending the service increased alongside levels of overall satisfaction. This relationship is particularly clear, as all of those who were ‘very satisfied’ with the service overall indicated that they were likely to recommend the service, while only 14 per cent of those who were dissatisfied (either ‘very’ or ‘fairly’) were likely to recommend the service.

Drivers of satisfaction (as discussed earlier in this section) for postal respondents were also strongly associated with the likelihood of recommending the service. Overall satisfaction and two of these drivers have been presented in Table 6.3. As shown, the better the speed of correspondence the more likely postal respondents were to recommend the service. In this case almost all of those who considered the speed of correspondence to be ‘very good’ stated that they were likely (either ‘very’ or ‘fairly’) to recommend the service. By comparison, only just over one-quarter of those who considered the speed of correspondence to be poor (either ‘poor’ or ‘very poor’) were likely to recommend the service. Similarly, postal respondents who had experienced ‘difficulties or problems with the service’ were less likely to recommend the service to someone they knew. In this case 83 per cent of those who had not experienced difficulties stated that they were likely to recommend the service, while around half this percentage of those who had experienced difficulties would recommend the service.

Table 6.3 Likelihood of recommending the service, by speed of correspondence and overall satisfaction for postal respondents

	Percentage likely to recommend	Base
Overall satisfaction		
Very satisfied	100	328
Fairly satisfied	93	197
Neither satisfied nor dissatisfied	55	85
Dissatisfied (net)	14	171
Speed of correspondence		
Very good	98	244
Good	86	276
Neither good nor poor	55	139
Poor (net)	28	128
Difficulties or problems with the service		
No	83	629
Yes	43	149

Telephone respondents

For telephone respondents there was very little differentiation by the variables shown in Table 6.3. There was also little variation in response by the type of pension that the respondent was calling about (i.e. whether an occupational, personal or state pension). Therefore, sub-group analysis has not been included here.

6.5 Perceptions of the best aspects of the service

Both telephone and postal respondents were asked to describe what they would say was the 'best thing about The Pensions Advisory Service'. Open-ended responses were typed by the telephone interviewer or written into the postal questionnaire form by postal respondents. These responses have then been grouped into broad themes, and are ranked in order of response in Tables 6.4 and 6.5. The same code frame was used for both postal and telephone respondents to help facilitate comparisons as far as possible.

More than one-quarter of all telephone respondents stated that the best thing about the service was that it was 'helpful, willing to help, happy to look into the query or supportive'. More than one in five callers also stated that the adviser was 'knowledgeable'. Other very common responses from telephone respondents included the service being 'informative/received all information required/kept updated/informed throughout the case', and that TPAS 'were able to answer my queries/questions'. Telephone respondents were able to provide a broad range of detailed responses to this question. Table 6.4 shows the more common responses (given by five per cent or more callers). For a full list of responses to this question please see Table A.2.

Table 6.4 Best thing about TPAS for telephone respondents (percentages)*

Helpful/willing to help/happy to look into my query/supportive	28
Knowledgeable	22
Informative/received all information required/kept updated/informed throughout the case	21
Were able to answer my queries/questions	21
Prompt/resolved quickly/answered very quickly/didn't have to wait on the phone	19
Good advice/guidance	17
Easy/easy to talk to/easy to understand	15
Understood my query	13
Polite/courteous	11
Clear	10
Good listener/happy to listen	10
Good/excellent service	10
Friendly/pleasant	8
Impartial	8
Professional	8
Accurate/correct/the right information	7
Free/free advice	6
Concise	5
Sent leaflets/forms to me/followed up after the phone call	5
Talking to a human/talking to someone/not pressing buttons	5
Took the time to deal with query/took time to explain	5
Gave me information that I didn't know about/hadn't thought of/another option	5

Base: All telephone respondents (500).

* Percentages do not sum to 100 per cent as each respondent was able to make multiple responses.

Postal respondents also mentioned a range of positives about the service, summarised in Table 6.5. As with the telephone respondents, the most common responses were that they found the service or adviser to be 'helpful, willing to help, etc'. Other common responses included 'good advice or guidance', 'professional', 'impartial' and 'influential/pension provider takes notice of them/better results' – all mentioned by at least one in every ten postal respondents. For a full list of responses to this question please see Table A.3.

Table 6.5 Best thing about TPAS for postal respondents (percentages)*

Helpful/willing to help/happy to look into my query/supportive	14
Good advice/guidance	12
Professional	12
Impartial	11
Influential/pension provider takes notice of them/better results	10
Fight for your case/on your side/great mediator	9
Knowledgeable	8
Prompt/resolved quickly/answered very quickly/didn't have to wait on the phone	8
Clear	6
Good/excellent service	6
Reassuring/felt assured/peace of mind	5
Useful service	5
One adviser deals with the complaint/personal	5

Base: All postal respondents (excluding those who did not answer) (785).

Note. Only responses which were mentioned by five per cent of postal respondents or more are shown.

* Percentages do not sum to 100 per cent as each respondent was able to make multiple responses.

As can be seen by comparing the length of the lists presented in Tables 6.4 and 6.5, telephone respondents were more forthcoming with their responses to this question. This is likely to be a consequence of the differing methodologies. A respondent who is speaking to a telephone interviewer who is actively prompting them, is likely to give more detail than a respondent who is filling in an open-ended question in a self-completion postal questionnaire. Comparisons (and particularly between percentages) should therefore be treated with care. However, as discussed elsewhere, we also know that telephone respondents tended to be more positive than postal respondents about the service overall, which may also partly explain the difference in the range of responses.

The qualitative interviews with postal and telephone respondents highlighted what they valued most about the service provided by TPAS, including:

'I felt I got an honest, impartial, expert view, which is something. I think pensions are terribly complex and not very easily understood by most of us, and having someone to look at my case with an expert eye, and who understood how I felt, was a benefit.'

(Postal, male, 55-64, occupational pension, satisfied)

'I had a professional dealing with the issue – and giving me ongoing support. The monkey was off my back for a period of time.'

(Postal, male, 45-54, private pension, satisfied)

'It confirmed and reinforced us in what we were doing, and gave us the comfort knowing if we did all that we could do and we still didn't succeed then there was another chance, and the TPAS who would take it from there.'

(Postal, female, 55-64, occupational pension, satisfied)

'I think knowing they were there and somewhere I could go if I wanted more advice.'

(Telephone, female, 45-54, occupational pension, satisfied)

'They appeared sympathetic to my case – in theory the whole package throughout, they were very supportive and they tried their best.'

(Postal, male, 45-54, stakeholder pension, satisfied)

'Although I didn't like what they were telling me, I did feel it was impartial and it was the best advice I could have received.'

(Postal, male, 55-64, occupational pension, satisfied)

'They tended to agree with what I was saying, I think they were far more sympathetic than the previous bodies I had been in touch with.'

(Postal, male, 45-54, stakeholder pension, satisfied)

6.6 Areas for improvement in the service (problems and difficulties)

To help identify any areas where the services provided by TPAS could be improved, postal and telephone respondents were asked whether they had experienced any difficulties with the service they received, and subsequently whether they could suggest any improvements.

6.6.1 Whether experienced problems or difficulties

Telephone and postal respondents were asked whether they had experienced any problems or difficulties with the service at any time.

The large majority (94 per cent) of telephone respondents had not experienced any problems or difficulties with the service. This is a further indication that the service is functioning effectively. The remaining six per cent (just 30 telephone respondents in total) had experienced problems of some kind. This number was too small to enable any meaningful sub-group analysis and therefore in-depth discussion of the problems and difficulties encountered by telephone survey respondents has been excluded from the narrative below.

Similarly the majority of postal respondents (81 per cent) had not experienced any problems with the service. A minority (19 per cent) had experienced a problem or difficulty. As can be seen in Table 6.6, those who had not experienced problems were found to have higher overall satisfaction and consider the speed of correspondence they received as either 'good' or 'very good'. Gender, age, working status and the type of complaint do not appear to be closely linked to whether the individual has had any problems or difficulties.

Table 6.6 Whether experienced problems or difficulties, by speed of correspondence and overall satisfaction for postal respondents (percentages)

	Experienced problems or difficulties		Base
	Yes	No	
Overall satisfaction			
Very satisfied	5	81	328
Fairly satisfied	11	95	197
Neither satisfied nor dissatisfied	33	89	85
Dissatisfied (net)	51	67	171
Speed of correspondence			
Very good	2	98	244
Good	8	92	276
Neither good nor poor	29	71	139
Poor (net)	66	34	128

Clearly when it comes to improving the TPAS postal service, those postal customers who had experienced problems are an important group to focus upon. As can be seen in Table 6.6 only 16 per cent of those who had experienced problems were satisfied (either 'very' or 'fairly') with the service. Also, only ten per cent of this group considered the speed of correspondence to be 'good' or 'very good'. This is consistent with findings discussed below which indicate that the slower rate of correspondence was the main problem described by postal respondents.

6.6.2 Description of problems or difficulties

The postal respondents who had experienced problems or difficulties were asked to describe these. These descriptions were then grouped into themes and have been presented according to the percentage of respondents who had experienced each problem.

With 149 postal respondents having experienced problems or difficulties, the list presented in Table 6.7 gives a clearer indication of the difficulties experienced by all users of the TPAS postal service. The problem mentioned most often by postal respondents was experiencing a 'slow service/response'. A quarter of those who had experienced problems described this as a difficulty or problem. There were also a number of similar difficulties mentioned including it taking 'months to get started/to complete case', never receiving a response, the service not being 'proactive'/having to 'chase them' and not being 'kept informed/updated' each mentioned by between 16 and seven per cent of respondents. Improving on the speed of communication may help address several of these problems and is clearly an area to focus on for future improvement.

Table 6.7 Description of problems/difficulties for postal respondents (percentages)*

Slow service/response	24
Inadequate response/service/didn't resolve/address my complaint	17
Took months to get started/to complete case	16
Adviser not helpful/understanding/knowledgeable	16
Moved from one adviser to another/changed contact	12
Inefficient/incompetent/mistakes made	12
Never received a response	10
Not proactive/have to chase them	10
Sided with provider/gave in too easily/didn't fight for me	8
Not kept informed/updated	7
Need better/easier communication, e.g. email/telephone contact	7
Contact is not there/no one else to speak to	6
Had to take complaint to ombudsman/other bodies	6

Base: All postal respondents who experienced a problem of difficulty (149).

Note. Only responses which were mentioned by five per cent of postal respondents or more are shown.

* Percentages do not sum to 100 per cent as each respondent was able to make multiple responses.

Other problems mentioned by postal respondents included getting an 'inadequate response/service/didn't resolve/address my complaint' (17 per cent), and experiencing an adviser not being 'helpful/understanding/knowledgeable' (16 per cent). For a full list of problems described by postal respondents please see Table A.4.

7 The Pensions Ombudsman

Summary points

- Postal respondents were evenly split between those who had, and had not, contacted the Pensions Ombudsman in relation to their complaint.
- Where postal respondents had contacted the Pensions Ombudsman in relation to a complaint, around two-thirds had contacted the Pensions Ombudsman first before being referred to The Pensions Advisory Service (TPAS). In contrast, just over a quarter described being referred to the Pensions Ombudsman by TPAS.
- Most (79 per cent) postal respondents referred between TPAS and the Pensions Ombudsman considered the explanation given for their referral to be clear, and more than two-thirds were satisfied with the speed with which their complaint was referred. Findings suggest that the referral process was well managed from the respondents' perspective.
- Interaction between telephone respondents and the Pensions Ombudsman was less common. Just over half of telephone respondents said they were aware of the Pensions Ombudsman, while fewer than one in ten of these had made contact with them.

This final chapter looks at how services provided by the Pensions Ombudsman (another Department for Work and Pensions (DWP) Non-Departmental Public Body (NDPB)) and TPAS overlap and interact with each other. Similar to TPAS (and most specifically the postal service which deals with complaints about pension schemes), the Pensions Ombudsman is able to investigate formal complaints about pension schemes and pension providers (excluding the state pension). However, unlike TPAS the Pensions Ombudsman has the ability to make a legal ruling regarding a complaint. Therefore, a typical progression may be for a complainant to make initial contact with TPAS after which, if they are not happy with the resolution offered, they may be referred to the Pensions Ombudsman to have their complaint investigated further. Also, it is common for complainants to make their initial contact with the Pensions Ombudsman and then be referred to TPAS to seek resolution through mediation and conciliation first. The Pensions Ombudsman would normally expect a complainant to contact TPAS before submitting a complaint to them. A large number of referrals between the organisations take place each year and this is with the aim of directing customers to the most appropriate organisation.

DWP operate the same stewardship role with the Pensions Ombudsman and given the relationship between TPAS and the Pensions Ombudsman it is important for all parties to understand more about the customer interface between the two services. The gathering of information to improve the customer service through making it as streamlined and effective as possible is the focus of this chapter.

7.1 Awareness of the Pensions Ombudsman (telephone only)

Just over half (53 per cent) of all telephone respondents were aware of the Pensions Ombudsman. Awareness was found to vary by the type of pension/query that respondents were calling about. The majority (61 per cent) of respondents calling about an occupational pension scheme were aware of the Pensions Ombudsman, while 54 per cent of those calling about a personal pension plan, and 45 per cent of those calling about a state benefit or pension plan were aware of the Pensions Ombudsman. Given that the Pensions Ombudsman does not deal with complaints or disputes related to the state pension it would be expected that TPAS helpline respondents with a query about the state pension would have a relatively low level of awareness of the Pensions Ombudsman.

7.2 Contact with the Pensions Ombudsman

All postal respondents were asked if they had contacted the Pensions Ombudsman in relation to their complaint. In addition, telephone respondents who were aware of the Pensions Ombudsman were asked if they had ever contacted the Pensions Ombudsman and specifically if they had contacted them in relation to their query.

Only eight per cent of the telephone respondents who were aware of the Pensions Ombudsman had ever made contact. The number of respondents in this group was too small for meaningful sub-group analysis, however, several of these respondents said they had made contact in relation to this specific enquiry. Overall, we can conclude that interaction between the two services for telephone customers is minimal.

The response was very different for postal respondents who were split evenly between those who had, and had not contacted the Pensions Ombudsman in relation to their complaint (48 per cent and 49 per cent, respectively). The percentage of postal respondents who had contacted the Pensions Ombudsman in relation to their complaint was found to vary according to type of complaint, speed of correspondence and whether the respondent had ever experienced difficulties or problems. Table 7.1 shows these findings.

Table 7.1 Contact with the Pensions Ombudsman for postal respondents

	Percentage contacted the Pensions Ombudsman	Base
Type of complaint		
Occupational pension scheme	39	457
Personal pension plan	59	228
Speed of correspondence		
Very good	39	244
Good	50	276
Neither good nor poor	50	139
Poor (net)	59	128
Ever had difficulties/problems		
Yes	55	149
No	46	629

It is also worth noting that postal respondents whose complaint was regarding a personal pension plan had more commonly contacted the Pensions Ombudsman compared with those whose complaint was about an occupational pension scheme (59 per cent and 39 per cent, respectively). Although this may reflect the fact that (as discussed elsewhere) occupational pension complainants tended to be more positive about the service overall and may therefore have had less cause to contact the Pensions Ombudsman.

The majority (59 per cent) of respondents who found the speed of correspondence with TPAS to be 'fairly poor' or 'very poor' had contacted the Pensions Ombudsman. By comparison, 39 per cent of those who rated the speed of correspondence as 'very good' had contacted the Pensions Ombudsman. It may be that those who are finding the TPAS complaints and disputes process to be too slow are contacting the Pensions Ombudsman, or possibly that those with more difficult cases (which take more time to resolve) were more inclined to make contact with the Pensions Ombudsman. The pattern is similar for those who had ever had problems or difficulties with the

service, just over half of whom had contacted the Pensions Ombudsman, while just under half of those who had not experienced problems had contacted the Pensions Ombudsman.

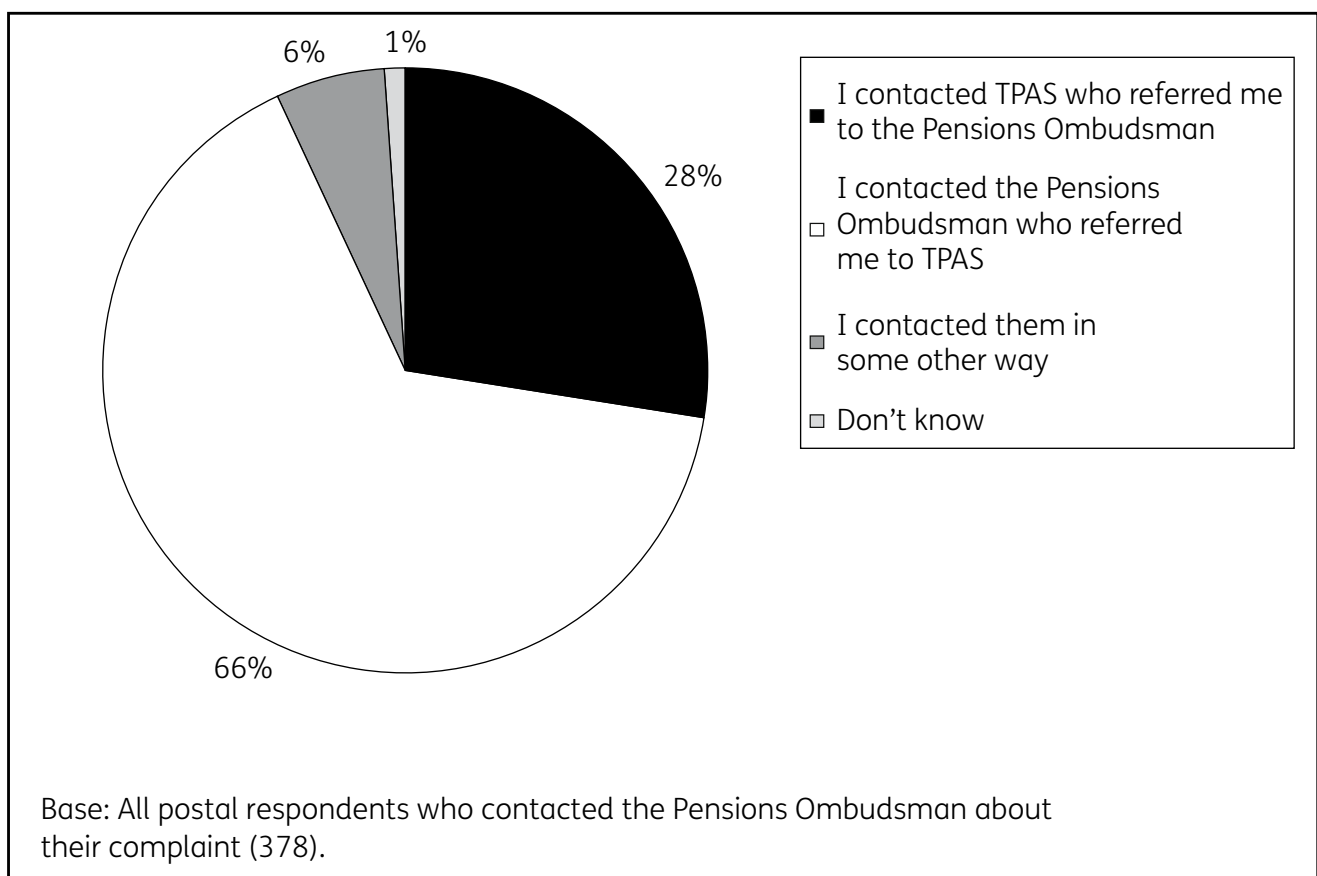
Although not shown in Table 7.1, levels of contact with the Pensions Ombudsman are also associated with overall levels of satisfaction – those who were most satisfied were the least likely to have contacted the Pensions Ombudsman. This is expected given the previous discussion of drivers of satisfaction – speed of correspondence and difficulties/problems experienced are both key drivers of overall satisfaction. For more information on drivers of satisfaction please see Section 6.2.

7.3 Referring between TPAS and the Pensions Ombudsman (postal only)

All postal respondents who had contacted the Pensions Ombudsman in relation to their complaint were asked some questions about the referral process.

Two-thirds of this group had contacted the Pensions Ombudsman first, who then referred them to TPAS. In contrast, less than half this proportion (28 per cent) stated the opposite – that they had contacted TPAS who referred them to the Pensions Ombudsman. A small minority had contacted the Pensions Ombudsman in some other way. Figure 7.1 illustrates how the direction of referrals worked for postal respondents.

Figure 7.1 Direction of referral for postal respondents who contacted the Pensions Ombudsman



Those who had been referred between TPAS and the Pensions Ombudsman (in either direction) were asked to rate the clarity of the explanation given by TPAS or the Pensions Ombudsman for the referral. The large majority (79 per cent) found the explanation to be clear (including very clear, 44 per cent; or fairly clear, 35 per cent). Only nine per cent received an 'unclear' explanation and the remaining 12 per cent found the explanation to be 'neither clear nor unclear'. Overall this suggests the referral process is managed quite well from the perspective of the customer.

Encouragingly for TPAS, a higher proportion of those who were referred by TPAS to the Pensions Ombudsman seem to have received a clear explanation for the referral, compared with those who were referred the other way – i.e. from the Pensions Ombudsman to TPAS. Around nine in ten (88 per cent) described the explanation given by TPAS as either very (51 per cent) or fairly (37 per cent) clear. This compares with 76 per cent who felt the explanation given by the Pensions Ombudsman was either very (41 per cent) or fairly (34 per cent) clear.

In addition to this, two-thirds (68 per cent) of postal respondents were satisfied with how quickly the complaint was referred between the two organisations. This included 33 per cent who were 'very satisfied' and 35 per cent who were 'fairly satisfied'. A further 17 per cent were dissatisfied (either 'very' or 'fairly'), and a similar percentage (15 per cent) were 'neither satisfied nor dissatisfied' with how quickly the complaint was referred. In this instance, satisfaction with the speed of referral did not differ based on the direction of referral (whether from TPAS to the Pensions Ombudsman or vice versa). However, levels of satisfaction with the referral process did vary according to the type of pension the complaint related to; three-quarters (73 per cent) of respondents whose complaint was regarding an occupational pension were satisfied, while 61 per cent of those whose complaint was about a personal pension were satisfied. This is further evidence occupational pension complainants are slightly more positive about the postal service than personal pension complainants.

The small number of telephone respondents who had contacted the Pensions Ombudsman were asked a very similar series of questions. As the number of respondents in this group was very low (22 or fewer) the results could not be considered representative and have, therefore, been excluded from the discussion.

8 Conclusions and recommendations

Summary points

The main conclusions of the study are as follows:

- High levels of satisfaction were expressed by the telephone and postal respondents – with 94 per cent and 67 per cent, respectively, being ‘very satisfied’ or ‘fairly satisfied’.
- Postal respondents were more likely to report being ‘neither satisfied nor dissatisfied’, and express dissatisfaction, with the service to date. While the outcomes achieved influenced overall satisfaction, most postal respondents reported positively on other aspects of the service.
- Key drivers of satisfaction for telephone respondents included call waiting time, the extent to which their query was addressed, and their views of the adviser (including their knowledge, understanding of the query and professional behaviour).
- For postal respondents the key drivers were the speed that The Pensions Advisory Service (TPAS) answered correspondence, and whether the information provided was clear, accurate, up to date and helped them decide what to do next. Happiness with the decision reached was also a key, and perhaps overriding, factor.
- Beyond happiness with outcomes, it was hard to rank the drivers of satisfaction. For postal respondents in particular, expectations of what could be achieved, and that TPAS would ‘solve their pension problem’, often underpinned their view of the service.
- The **recommendations** focus on ensuring TPAS continues to provide the high levels of satisfaction identified in the study. In addition:
 - the study identified the importance of customer expectations of TPAS – and the importance of setting realistic expectations regarding the outcomes of postal complaints at the outset. Ensuring staff have the appropriate soft skills to deal with emotional or agitated customers will continue to be important;
 - a number of respondents felt more could be done to extend awareness of TPAS, and suggested providing posters in community areas, including contact details in information from pension providers, and raising their profile with employers.

This section provides the study conclusions and recommendations, based on the findings from the quantitative survey of telephone and postal customers and the qualitative follow-up interviews.

8.1 Conclusions

The aims of the study were to develop a better understanding of the experiences of customers using the services provided by TPAS, including the extent to which they were satisfied with the services received and the factors which influenced their satisfaction. By identifying what the service was doing well, and less well, the findings can be used to identify where improvements could be made and to inform the design and delivery of the services provided by TPAS in the future.

As previous chapters have described, high levels of satisfaction were expressed with both the services provided overall and with their constituent elements, such as the time taken to answer calls/respond to correspondence, the advisers' knowledge and the quality of information provided, and the degree to which customers were happy with the outcomes achieved and decisions reached. The study sought to 'prioritise' these factors to identify the key drivers of satisfaction, which were also explored with 20 survey respondents through qualitative telephone interviews.

8.1.1 Satisfaction – overall and key drivers

Both the telephone and postal respondents expressed high levels of satisfaction with the services received to date – with 94 per cent of the telephone respondents and 67 per cent of the postal respondents describing being either 'very satisfied' or 'fairly satisfied'.

Only three per cent of the telephone respondents described being dissatisfied ('fairly' or 'very'), although 22 per cent of the postal respondents provided a similar rating. The postal respondents were also more likely to describe themselves as being 'neither satisfied nor dissatisfied' – most likely due to being unwilling to offer an opinion whilst their complaints were ongoing.

Clearly the outcome of respondents' enquiries or complaints influenced their views of TPAS overall – particularly in the case of the postal respondents. However, even when not happy with the outcome, the majority of these respondents still reported positively on the other aspects of their interaction with TPAS, as summarised below.

Telephone respondents

Key factors influencing the telephone customers' satisfaction with the service provided included:

- whether their query had been answered wholly or in part;
- the time taken for calls to be answered; and
- their views on the adviser they had spoken with – in terms of the extent to which they:
 - had understood their query;
 - were seen as knowledgeable;
 - were felt to have listened to what they had to say; and
 - behaved in a professional manner.

Postal respondents

The key factors for postal customers reflected the differences between the mode and nature of engagement in comparison to telephone customers, and included:

- the speed in which TPAS responded to their correspondence;
- the extent to which the information provided to them was clear and concise, accurate and up to date, helped them decide what to do next and was valuable to them;
- whether any problems or difficulties were experienced during their involvement with TPAS; and
- their happiness with the final decision reached.

As the report described, the factors influencing postal customers' satisfaction were in many cases beyond the control of TPAS, for example, perceived response times often being reliant on the timely provision of information from pension providers. While the study was not able to explore customers' complaints for their validity, the potential importance of complaints on individual financial well being made satisfaction with the decision taken and resulting outcome the overriding factor in their overall satisfaction. Nevertheless, many cases were identified when the individual was unhappy with or disagreed with the decision, but described being happy with other aspects of their experience.

Beyond satisfaction with their respective outcomes, it was difficult to prioritise which drivers of satisfaction were the most important for either group. While the nature of the relationship with postal/complaint customers means that speed of response to correspondence is an important factor, factors such as perceived 'quality' of information provided, and the credibility of the advisers providing it, are clearly important factors for each.

One issue identified most markedly with the postal respondents, but also applying to the telephone respondents, surrounded individuals' initial expectations of the service provided. While the quantitative survey identified that the majority of postal respondents described having a clear idea of how TPAS could help them (suggesting that the information provided and its transmission route is effective), it was clear that others held the view that TPAS would '*solve their pension problem*' irrespective of its nature. This emphasises the importance of continuing to provide clear messages to the customer at the outset and throughout the process of a complaint on both the validity of their complaint and the likelihood of resolution in the customer's favour.

8.2 Recommendations

Given the positive findings described above, and the high levels of customer satisfaction expressed in both the quantitative and qualitative research, our recommendations serve to emphasise the importance of TPAS continuing to do what they currently do well.

In the case of the **telephone respondents**, the overall satisfaction rating of 96 per cent suggests that there is little that can be done to raise this further. Instead, the challenge is to ensure that customer satisfaction remains at this level, by continuing to ensure that helpline calls are answered speedily, and that advisers continue to demonstrate their knowledge and professionalism throughout.

Postal respondents also expressed high satisfaction levels, although it is likely that some will have reserved judgement on satisfaction overall until a decision has been made. Nevertheless, where complaints had been completed satisfaction was high, with the respondents' views on the decision reached (in terms of both their agreement and 'happiness' with it) being the key determinant of overall satisfaction. This is particularly understandable given the topic area, and the importance of any final judgement to individuals' financial futures. In terms of process, ensuring that correspondence is responded to rapidly should remain a key area of emphasis. Response time was the most frequently mentioned process issue among respondents. However, the extent to which customers' views on how quickly their cases can be processed is realistic will be a factor here.

The issue of customer expectation, and the realism thereof, emerged as an important influence on customer satisfaction. It is likely that irrespective of the steps taken by TPAS, there will always be a core of customers whose expectations of the extent to which their complaints can be solved, or indeed, a case exists at all, are unrealistic. The findings, therefore, emphasise the importance of setting realistic expectations with customers early in the complaint process, but also on ensuring that the advisers have the necessary 'soft skills' in place to explain such issues to customers who may be emotional or agitated, and to diffuse situations and reassure customers as appropriate.

Finally, a number of respondents wondered if more could be done to raise awareness of TPAS more widely. Although views varied on this, suggestions to help raise awareness included:

- ensuring that posters and information on TPAS could be made available in ‘community spaces’ – such as doctor’s surgeries, libraries and other ‘community’ buildings;
- ensuring that contact details for TPAS are included in documentation distributed by pension providers; and
- doing more to raise the profile of TPAS with employers.

Appendix

Study methodologies

Quantitative methodology

The quantitative element of this study was broken into two main elements:

- telephone survey of individuals who had called The Pensions Advisory Service (TPAS) helpline ('telephone respondents');
- postal survey of individuals who had made use of the TPAS postal complaints service ('postal customers').

The telephone survey was around 16 minutes long and the postal survey covered a total of eight sides of A4. Both questionnaires can be found at the end of this appendix.

Fieldwork period

Telephone interviews were carried out between 4 March and 4 July 2010. The postal fieldwork was completed between 24 May and 9 July 2010

Both the telephone and postal fieldwork periods were affected by the British Election which occurred on 6 May 2010. This is discussed in detail in the *Effect of the election period* section.

Mode of delivery

As TPAS customers could contact the service via telephone or in writing it was decided that an approach utilising both a telephone and a postal methodology would be most effective and appropriate for the quantitative research.

There are two main reasons for this approach:

- customers were likely to be most familiar with the mode of contact which they used to contact TPAS. It was thought that this would help to maximise response rates and to aid with recall of the service provided;
- practically, only postal addresses were available for postal customers (i.e. no telephone numbers). Therefore (following a simple opt-out phase) postal customers could be contacted directly rather than having to conduct an 'opt-in' or recruitment phase where postal customers would be required to provide their telephone number.

The telephone survey

This survey was conducted with a selection of individuals who had previously called the helpline and agreed to be re-contacted to discuss the experience. The interview took an average of 16 minutes to complete. The full questionnaire can be found in the *Survey instruments* section.

The postal survey

The postal survey was conducted with customers who had made use of the postal complaints service and who had not responded to the postal opt-out form sent to them prior to the survey. Following the opt-out stage, customers were sent an eight-page paper questionnaire and a covering

letter explaining the survey work. Postal customers were sent two reminders (around two and four weeks after the start of fieldwork). The second reminder included a replacement questionnaire. The questionnaire, opt-out letter, and original cover letter have been appended to this report in the section marked 'survey instruments'.

Questionnaire design

The telephone and postal questionnaires were designed in parallel with input from TPAS, TNS-BMRB and GHK. The questionnaire forms can be seen in the survey instruments section of the report.

Consistency across the two questionnaire forms was maintained as far as possible to facilitate comparisons between the two services. Most of the questions were very similar or the same across the telephone and postal questionnaires. In particular, demographic and classification questions were kept identical. However, there are a number of questions which apply to only one aspect of the service and therefore, have been included in only one of the questionnaires (for example, the outcome of the complaint only applies to postal customers).

The questionnaire development was informed by three key elements: Firstly, the aims and objectives set out in the project brief and proposal, secondly the findings from a scoping exercise which involved a number of meetings with TPAS staff and the research team (including TNS-BMRB and GHK), and thirdly ten qualitative interviews with individuals who had contacted the telephone helpline.

These qualitative interviews were used as part of the scoping exercise to examine the broad subject areas which had been proposed for the surveys. They were also used to investigate perceived strengths and weaknesses of TPAS and issues that customers had encountered when contacting TPAS. Findings from these interviews were used to further refine the questionnaires.

Sample development/inviting respondents to take part

The sample development was markedly different for the telephone and postal surveys. The telephone sample was collected by TPAS helpline advisers (asking callers to take part at the end of their call). This meant the sample was collected over a number of weeks and months until a sufficient number of callers had agreed to take part. In contrast, the postal survey sample was drawn directly from TPAS' database of all open and closed cases handled by the complaints service. Recruitment for the telephone survey was put on hold over the 'purdah' period around the time of the British Election in 2010. This is discussed below in the *Effect of the election period* section.

The rest of the section describes how customers were selected to take part.

'Meaningful interaction'

Telephone customers

In order to be included in the telephone survey, customers must have had a 'meaningful interaction' with the adviser they spoke to. A meaningful interaction was defined as an enquiry where a genuine exchange of information had taken place either during the contact or as a result of it. For example, this might include a case where a customer contacted TPAS for advice about a problem, complaint or dispute with their pension.

Very simple queries were not deemed as meaningful and were not included in the survey. This covered customers who were simply signposted to another source of advice or provided with a telephone number for a more appropriate agency to address their query. An example of this would be enquiries on how to apply for Pension Credit, or how to access a corporate pension, where the customer would be provided with the relevant contact/telephone number.

Postal customers

This was a relatively simple process for postal customers as the sample consisted of complaints and all of these interactions were considered ‘meaningful’. Instead, a list of criteria was used when drawing the sample from TPAS’ database of postal customers. Primarily these were to ensure: (a) there had been at least some detailed correspondence between the customer and TPAS; and (b) that the most contact was recent enough to allow for accurate recall of the service provided.

To be eligible, all cases had to have been opened after April 2009 (i.e. no longer than 12 months since the start of fieldwork) and to have had been sent at least one item of correspondence by TPAS in the six months prior to the sample development. Cases which were less than one month old were also excluded from the sample selection. The final sample was drawn approximately two weeks prior to the start of the fieldwork after all those who had chosen to opt-out had been removed. A census of all postal customers (who were considered eligible and had not opted out) was used in the initial post out of the study questionnaire.

Exclusions from the sample – email contacts and website only users

Customers who communicated with TPAS solely via email (either with a complaint or with a general enquiry) were excluded from the sample development. This was due to the practical difficulties with contacting these customers (postal addresses and telephone numbers were not widely available). Carrying out a separate online survey was not feasible within the budget for the project.

Another customer group which was excluded from sample development were those who had used the TPAS website and not the telephone or postal complaints services. As mentioned a separate online study was not feasible.

Inviting telephone customers to take part

Sample for this element was collected by TPAS advisers working on the helpline. The adviser would firstly make a decision as to whether the call constituted a ‘meaningful interaction’ (as defined above). Secondly, the respondent was asked if they would be willing to be contacted for the purposes of measuring customer experiences of TPAS. If they responded positively to this request the TPAS adviser would record the caller’s details into a specifically designed Excel spreadsheet set up for the sample collection.

Effect of the election period

The British parliamentary election was held on 6 May 2010 and was announced around three weeks prior to this. Many public services require survey work with the public to be put on hold over this period which is called ‘purdah’. It was deemed that purdah would apply to the TPAS survey of customer experiences and satisfaction. Therefore interviewing was put on hold for the telephone survey, and the initial mailout for the postal survey was postponed.

The effect of this on the project was relatively minor. One concern at the time of the survey was the delay might negatively affect recall for respondents due to the increased amount of time between the respondent contacting TPAS and taking part in the survey. This concern was also relevant to the qualitative work.

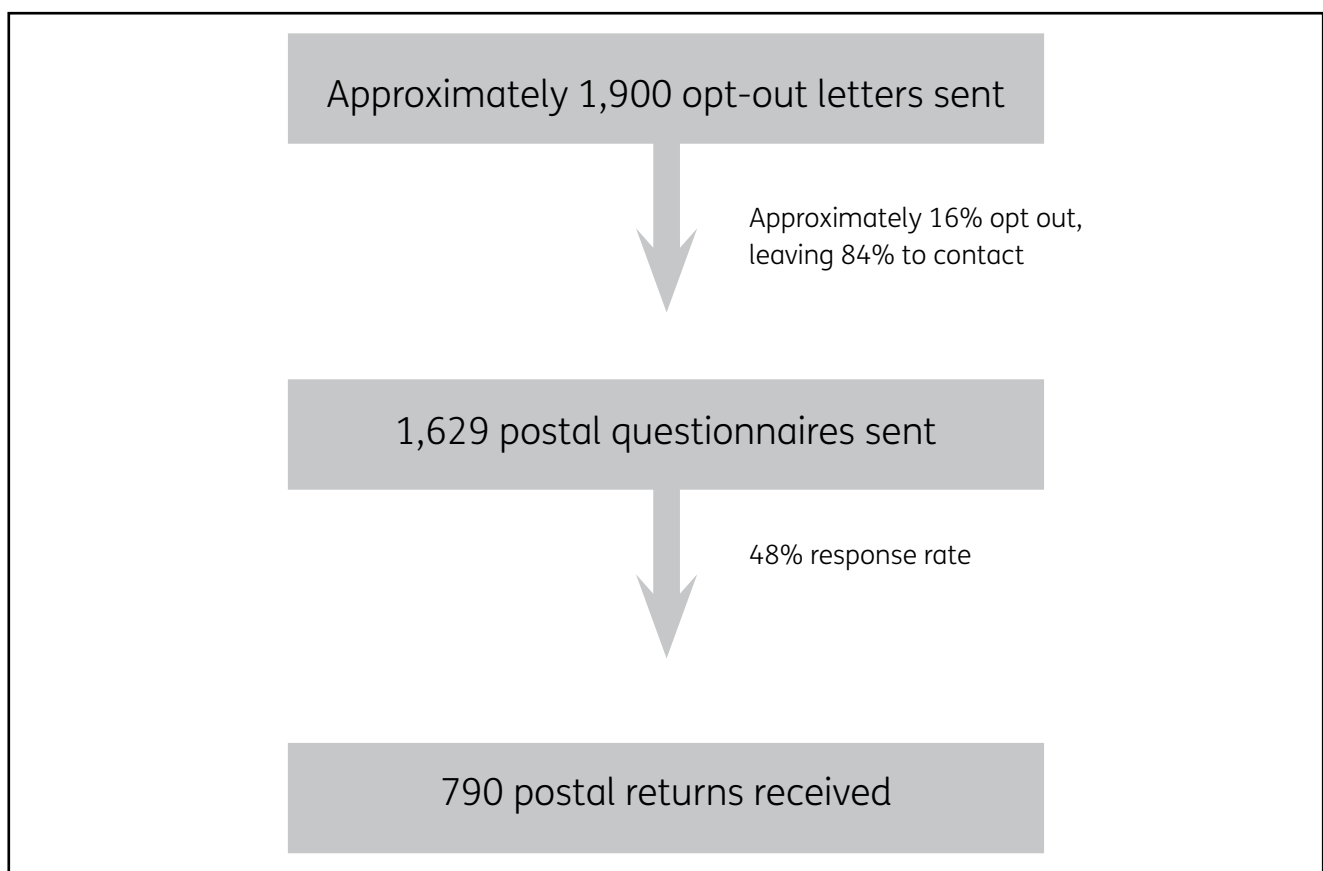
Participation/response rates

Postal survey

After screening the TPAS database for meaningful contact, a total of around 1,900 customers were selected for the survey. Unlike the telephone survey the database did not include general enquiries – only complaints specific to a pension scheme.

All selected postal customers were then sent an opt-out letter (as described above). Around 16 per cent chose to exclude themselves from the research. The remaining 1,629 individuals were sent a postal questionnaire. A total of 790 valid returns were received within the fieldwork period which constitutes a 48 per cent response rate. Figure A.1 below illustrates the sample breakdown.

Figure A.1 Breakdown of sample and achieved interviews for postal customers



The original 1,900 contacts came from the TPAS database of postal customers and included around 1,100 open and 800 closed cases.

Telephone survey

Table A.1 provides a breakdown of the response to the telephone survey. The final response rate was 78.5 per cent based on 500 complete interviews from a total of 637 pieces of 'in scope' sample (excluding invalid numbers and one case where the respondent had died). A total of 677 pieces of sample were collected by TPAS advisers as described above.

Table A.1 Breakdown of sample and achieved interviews for telephone customers

	Number	Percentage
Total sample	677	-
Invalid telephone numbers	39	6
Respondent dead	1	*
<i>Total out of scope</i>	40	6
<i>Total in scope</i>	637	-
Refusals	34	5
Terminated interviews	15	2
Respondent unavailable during fieldwork	4	1
Unresolved appointment/callbacks	84	13
Complete interviews	500	78
Final response rate		78.5

Qualitative methodology

The qualitative element of the study consisted of in-depth telephone interviews with 20 TPAS customers who had previously responded to the quantitative postal and telephone surveys. The interviews were intended to explore customers' experience of TPAS, and highlight areas of particular relevance to their satisfaction with the services received.

The interview sample

The interview sample was drawn from responses to the quantitative postal and telephone surveys, with respondents being asked if they were prepared to take further part in the study. Those responding in the affirmative (the majority of all respondents) were then sampled to achieve the following interview profile:

- ten postal customers and ten telephone customers;
- an even split by respondents describing being satisfied and dissatisfied with the services received in the survey, comprising:
 - five satisfied and five dissatisfied postal customers; and
 - five satisfied and five dissatisfied telephone customers.

Given the high levels of satisfaction identified in the survey work, and the telephone responses in particular, concerns were raised regarding the likelihood of securing interviews with five dissatisfied customers. However, the majority of those contacted were willing to participate in the qualitative stage of the study, and so the interview profile was achieved.

Interview coverage

The interviews were undertaken by telephone between 25 July and 15 August 2010, and followed an agreed checklist (provided under survey instruments below). The interviews were of between 30 minutes and one hour in duration, and explored the following topic areas:

- any previous contact the customer had with TPAS in the past;
- their awareness and initial contact with TPAS;

- their experience of the services provided by TPAS;
- the benefits resulting from their contact with TPAS;
- their satisfaction with the services provided by TPAS; and
- any potential improvements they could suggest to TPAS.

The interviews were recorded, with the respondent's permission, to allow quotations to be included in the final report.

Appendix tables

Table A.2 Best thing about TPAS for telephone respondents (percentages)*

Helpful/willing to help/happy to look into my query/supportive	28
Knowledgeable	22
Informative/received all information required/kept updated/informed throughout the case	21
Were able to answer my queries/questions	21
Prompt/resolved quickly/answered query quickly/didn't have to wait on the phone	19
Good advice/guidance	17
Easy/easy to talk to/easy to understand	15
Understood my query	13
Polite/courteous	11
Clear	10
Good listener/happy to listen	10
Good/excellent service	10
Friendly/pleasant	8
Impartial	8
Professional	8
Accurate/correct/the right information	7
Free/free advice	6
Concise	5
Sent leaflets/forms to me/followed up after the phone call	5
Talking to a human/talking to someone/not pressing buttons	5
Took the time to deal with query/took time to explain	5
Gave me information that I didn't know about/hadn't thought of/another option	5
Always available/easy to get hold of/available to anyone	4
Efficient	4
Patient	4
Straightforward	4
Spoke in layman's terms/down to earth/not too formal	4
Caring/considerate/understanding	3
I was very satisfied/pleased	3
Can/will ring back/contact them in future	3
Reassuring/I felt assured/peace of mind	2
Very impressed/impressed with staff attitude/manner	2

Continued

Table A.2 Continued

Made me feel at ease/comfortable/happy	2
Not under pressure/not selling anything/not fobbed off/no waffling	2
I felt confident in them/they were confident	2
Help us to make a decision/up to us to make our own decisions	2
Better than other helplines	1
Reliable/trustworthy/honest	1
Useful service	1
Interested in my query	1
Nor patronising	1
Approachable	1
Positive other	8
Negative comments	7
Other	12

Base: All telephone respondents (500).

* Percentages do not sum to 100 per cent as each respondent was able to make multiple responses.

Table A.3 Best thing about TPAS for postal respondents (percentages)*

Helpful/willing to help/happy to look into my query/supportive	14
Good advice/guidance	12
Professional	12
Impartial	11
Influential/insurance provider takes notice of them/better results	10
Fight for your case/on your side/great mediator	9
Knowledgeable	8
Prompt/resolved quickly/answered query quickly/didn't have to wait on the phone	8
Clear	6
Good/excellent service	6
Reassuring/I felt assured/peace of mind	5
Useful service	5
One adviser deals with the complaint/personal	5
Free/free advice	4
Informative/received all information required/kept updated/informed throughout the case	4
Understood my query	4
I was very satisfied/pleased	4
Always available/easy to get hold of/available to anyone	3
Friendly/pleasant	3
Caring/considerate/understanding	3
Took the time to deal with query/took time to explain	3
Easy to contact via email	3
Accurate/correct/the right information	2

Continued

Table A.3 Continued

Concise	2
Easy/easy to talk to/easy to understand	2
Polite/courteous	2
Reliable/trustworthy/honest	2
Very impressed/impressed with staff attitude/manner	2
Spoke in layman's terms/down to earth/not too formal	2
I felt confident in them/they were confident	2
Nothing	2
Better than other helplines	1
Efficient	1
Good listener/happy to listen	1
Were able to answer my queries/questions	1
Talking to a human/talking to someone/not pressing buttons	1
Interested in my query	1
Made me feel at ease/comfortable/happy	1
Help us to make a decision/up to us to make our own decisions	1
Approachable	1
Gave me information that I didn't know about/hadn't thought of/another option	1
Unable to say/case is still being investigated/ongoing	1
Positive other	5
Negative comments	13
Other	7
Not stated	14
Don't know	1

Base: All postal respondents (790) (including not stated).

* Percentages do not sum to 100 per cent as each respondent was able to make multiple responses.

Table A.4 Description of problems or difficulties experienced for postal respondents (percentages)*

Slow service/response	24
Inadequate response/service/didn't resolve/address my complaint	17
Took months to get started/to complete case	16
Adviser not helpful/understanding/knowledgeable	16
Moved from one adviser to another/changed contact	12
Inefficient/incompetent/mistakes made	12
Never received a response	10
Not proactive/have to chase them	10
Sided with provider/gave in too easily/didn't fight for me	8
Not kept informed/updated	7
Need better/easier communication, e.g. email/telephone contact	7
Contact is not there/no one else to speak to	6
Had to take complaint to ombudsman/other bodies	6
No real power/legal power	4
Received incorrect information	3
Positive mentions	3
Other	19
Not stated	2

Base: All postal respondents who experienced a problem or difficulty – 149 (including not stated).

* Percentages do not sum to 100 per cent as each respondent was able to make multiple responses.

Survey instruments

Telephone questionnaire

Good [morning/afternoon/evening], my name is [...] and I'm calling from TNS-BMRB. I'm calling about the telephone call you recently made to The Pensions Advisory Service helpline. When you made the call you were asked by the adviser you spoke to if you would be happy to take part in a short telephone interview about the service. You kindly agreed to help...

Would you be willing to help us? It will take about 10-15 minutes, depending on your answers.

IF NECESSARY:

Please be assured that this is a genuine research project and we are not trying to sell you anything. Any information you provide to us will be completely confidential and neither your name nor the name of your company will be revealed to anyone, unless you agree otherwise.

IF NECESSARY:

The Pensions Advisory Service (or TPAS for short), is an independent non-profit organisation that provides free information, advice and guidance on the whole range of pensions, including state, company, personal and stakeholder schemes. The call you made would have been a few weeks ago. When you called you were asked to take part in a short telephone interview.

IF NECESSARY:

TNS-BMRB is an independent research organisation. The Department for Work and Pensions has commissioned us to carry out this study.

INTRODUCTION:

All of the questions are about the service you received when you called the helpline. If you have called on more than one occasion, **please think about your most recent call...**

I want to begin with a few questions about the background to your call...

Q1. Firstly, was your query for your own purposes or on behalf of someone?

SINGLE CODE ONLY. READ OUT IF NECESSARY.

- For self
- On someone else's behalf
- SPONTANEOUS ONLY: Don't know

Q2. Before you called, how easy or difficult was it to find the right telephone number to call The Pensions Advisory Service? READ OUT IF NECESSARY.

SINGLE CODE ONLY

- Very easy
- Fairly easy
- Neither easy nor difficult
- Fairly difficult
- Very difficult

- SPONTANEOUS ONLY: I didn't look for the number I was given it by another organisation/was referred by another helpline
- SPONTANEOUS ONLY: Don't know

Q3. How did you become aware of The Pensions Advisory Service?

CODE ALL THAT APPLY. DO NOT READ OUT.

- Given the number/referred by another organisation (specify)
- Recommendation from a work colleague/friend
- Your company/organisation
- Directgov website (www.direct.gov.uk)
- Internet/search engine (e.g. Google)
- Advertisement (e.g. radio/newspaper/magazine)
- Newspaper/magazine/press article
- Phone book/Yellow Pages
- Citizens Advice Bureau
- Other (specify)
- Don't know

Q4. Approximately how many times have you **ever called** The Pensions Advisory Service?

IF NECESSARY: That includes the call where you were asked to take part in this survey and any other calls about any other query.

- Number (1-99)
- SPONTANEOUS ONLY: Don't know

INTERVIEWER READ OUT:

The next set of questions are about the telephone contact you had with The Pensions Advisory Service helpline...

Q5. Thinking about the **most recent time** you tried to contact the helpline, which of the following describes how quickly your call was answered?

READ OUT. SINGLE CODE ONLY.

- I got through almost immediately after being held in a queue for only a few seconds
- I got through reasonably promptly after being held in a queue for a short while
- I got through eventually after being held in a queue for a long time
- SPONTANEOUS ONLY: I was waiting too long so I hung up and called again later
- SPONTANEOUS ONLY: Don't know

Q6. And, how satisfied or dissatisfied were you with the length of time it took for your call to be answered?

SINGLE CODE ONLY. READ OUT IF NECESSARY.

- Very satisfied
- Fairly satisfied
- Neither satisfied nor dissatisfied
- Fairly dissatisfied
- Very dissatisfied
- SPONTANEOUS ONLY: Don't know

Q7. Which of the following describes your query? Was it about a... READ OUT.

- Occupational pension scheme
- Personal pension scheme
- Stakeholder pension scheme
- Self-invested pension scheme
- State benefits/state pension
- Or, was it a general enquiry about pensions?
- SPONTANEOUS ONLY: Don't know

Q8. Please could you describe the nature of your query?

PROBE FULLY.

- OPEN-ENDED
- SPONTANEOUS ONLY: Don't know

ASK ALL

Q9. And was it during your most recent call to the helpline that you were asked to take part in this survey or have you called them again since agreeing to take part?

- Yes – was asked to take part during most recent call
- No – have called helpline again since agreeing to take part
- SPONTANEOUS ONLY: Don't know

Q10. Thinking about the **most recent time** you called The Pensions Advisory Service helpline, was your question answered/your query resolved?

SINGLE CODE ONLY. PROBE: Is that in full or only partially?

- Yes – in full
- Yes – partially
- No
- SPONTANEOUS ONLY: Don't know

Q11. I am now going to read out some statements about your **most recent** call to the helpline. Please tell me how much you agree or disagree with each:

When you called, the information provided... READ OUT

- Was clear and concise
- Was accurate and up to date
- Helped you to decide what to do next
- Was valuable to you

PROMPT FROM LIST OF RESPONSES

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- SPONTANEOUS ONLY: Don't know
- SPONTANEOUS ONLY: Not applicable

Q12. Please can you now tell me how far you agree or disagree with each of the following statements:

Thinking about your **most recent** call, the member of staff you spoke to...

- Was polite
- Was knowledgeable
- Understood your query
- Listened carefully to what you had to say
- Presented the information in an impartial way
- Behaved in a professional manner

PROMPT FROM LIST OF RESPONSES

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- SPONTANEOUS ONLY: Don't know
- SPONTANEOUS ONLY: Not applicable

Q13. How would you rate the helpline's performance on the following?

- Putting you in touch straight away with someone who can help
- Letting you know if necessary, the next steps you will need to take
- Giving you the information you needed
- Having staff who take responsibility for dealing with your matter

READ OUT ANSWER CODES AS FOLLOWS

- Excellent
- Very good
- Good
- Fair
- Poor
- SPONTANEOUS ONLY: Don't know
- SPONTANEOUS ONLY: Not applicable

Q14. Still thinking about your most recent call... would you say that your conversation with the helpline adviser was...

READ OUT. SINGLE CODE ONLY

- Too long
- About right
- Too short
- SPONTANEOUS ONLY: Don't know

Q15. Considering everything, how satisfied or dissatisfied are you with the service you received during your most recent call to The Pensions Advisory Service?

SINGLE CODE ONLY – READ OUT.

- Very satisfied
- Fairly satisfied
- Neither satisfied nor dissatisfied
- Fairly dissatisfied
- Very dissatisfied
- SPONTANEOUS ONLY: Don't know

Q16. And how likely would you be to use The Pensions Advisory Service helpline again if you had another query about a pension?

SINGLE CODE ONLY – READ OUT.

- Very likely
- Fairly likely
- Neither likely nor unlikely
- Fairly unlikely
- Very unlikely
- SPONTANEOUS ONLY: Don't know

Q17. And if someone you knew had a query about their pension, how likely would you be to recommend the helpline to them?

SINGLE CODE ONLY – READ OUT IF NECESSARY

- Very likely
- Fairly likely
- Neither likely nor unlikely
- Fairly unlikely
- Very unlikely
- SPONTANEOUS ONLY: Don't know

Q18. What would you say was the best thing about The Pensions Advisory Service?

PROBE FULLY

- OPEN-ENDED RESPONSE
- Don't know

Q19. Thinking about any time you have contacted The Pensions Advisory Service, have you had any difficulties or problems with the service?

SINGLE CODE ONLY

- Yes – had problems
- No – did not have problems
- SPONTANEOUS ONLY: Don't know

IF YES

Q20. What difficulties or problems have you had?

PROBE FULLY

- OPEN-ENDED RESPONSE
- SPONTANEOUS ONLY: Don't know

INTRODUCTION

I now want to ask you a couple of questions about any other contact with the wider TPAS service you may have had...

Q21. Have you ever visited The Pensions Advisory Service website?

SINGLE CODE ONLY

- Yes
- No
- SPONTANEOUS ONLY: Do not have access to the internet
- SPONTANEOUS ONLY: Don't know

IF HAVE EVER VISITED (CODE 1 AT PREVIOUS)

Q22. Did you try to find the answer to your most recent query on The Pensions Advisory Service website before you called the helpline?

SINGLE CODE ONLY

- Yes
- No
- SPONTANEOUS ONLY: Don't know

PREAMBLE:

I'd now like to ask you about other pension-related services you may have used...

Q23. Firstly, before today, had you heard of the Pensions Ombudsman?

- Yes
- No
- SPONTANEOUS ONLY: Don't know

IF AWARE (ASK ONLY THOSE AWARE OF)

Q24. And, have you **ever** contacted the Pensions Ombudsman?

- Yes
- No
- Don't know

IF YES AT PREVIOUS (HAVE EVER CONTACTED)

Q25. And did you contact the Pensions Ombudsman **in relation to your query with The Pensions Advisory Service?**

IF NECESSARY: For example, you may have called or written to the Ombudsman who referred you to The Pensions Advisory Service. Or you may have been referred to them after speaking to The Pensions Advisory Service.

- Yes
- No
- SPONTANEOUS ONLY: Don't know

IF YES AT PREVIOUS (IF Q42=1)

Q26. Which of the following best describes your contact with the Pensions Ombudsman?

READ OUT – SINGLE CODE ONLY

- I contacted The Pensions Advisory Service who referred me to the Pensions Ombudsman
- I contacted the Pensions Ombudsman who referred me to The Pensions Advisory Service
- I contacted them in some other way
- SPONTANEOUS ONLY: Don't know/can't remember

Q27 – Q28 (ASKED ONLY IF REFERRAL TOOK PLACE – IF Q26 = 1 OR 2)

I have a couple of questions about being referred between the Pensions Ombudsman and The Pensions Advisory Service...

Q27. Firstly when you were referred to The [Pensions Ombudsman/Pensions Advisory Service] did the person you were talking to transfer you directly or did they give you their number to call yourself?

- Transferred directly
- Gave me the number to call
- SPONTANEOUS ONLY: Don't know

Q28. When you were referred to The [Pensions Ombudsman/Pensions Advisory Service] how clear was the explanation for referring you to this other organisation?

- Very clear
- Fairly clear
- Neither clear nor unclear
- Fairly unclear
- Very unclear
- SPONTANEOUS ONLY: Don't know

DEMOGRAPHICS

I'd like to finish by asking a few questions about you. This is to help make sure that we are including the views of people from different sections of the population. All of your answers are treated in the strictest of confidence. The information will be used when analysing data, but it will NOT be possible to identify any individuals. We will not share or otherwise disclose your personal information to any third parties.

Q29. INTERVIEWER ASK OR RECORD GENDER

SINGLE CODE ONLY

- Male
- Female

Q30. What was your age last birthday?

SINGLE CODE ONLY – READ OUT IF NECESSARY

- 16-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 or over
- SPONTANEOUS ONLY: Refused/prefer not to say

Q31. Which of the following best describes your current situation?

READ OUT. SINGLE CODE ONLY – i.e. CODE FIRST THAT APPLIES

INTERVIEWER – IF RESPONDENT HAS A JOB OR BUSINESS THEY ARE CURRENTLY AWAY FROM (E.G. DUE TO BEING MATERNITY LEAVE), CODE AS WORKING.

- Retired
- Working full-time (30 hours or more per week)
- Working part-time (less than 30 hours per week)
- Registered unemployed/signing on for Jobseeker's Allowance
- Not registered unemployed but seeking work
- Looking after family or home/not seeking work
- Long-term sick or disabled
- In full-time education
- Other (specify)
- SPONTANEOUS ONLY: Refused/prefer not to say

RECONTACT QUESTIONS

Q32. As a result of the interview you have just done and the information you have given us, TNS-BMRB may like to contact you again about this research project, and therefore keep your contact details on file. We may also contact you again for quality control purposes. Is that OK?

I can assure that once this research project is complete, your contact details will be removed from our files.

SINGLE CODE ONLY

- Yes – OK to be recontacted
- No – Does not want to be recontacted

Q33. Finally, it is possible that DWP may undertake some further research relating to this survey either to ensure that we have understood the information you have provided correctly or to ask you some more questions. Would you be willing to be re-contacted by DWP or another research organisation working on their behalf?

SINGLE CODE ONLY

- Yes
- No
- SPONTANEOUS ONLY: Don't know

Postal Questionnaire

--

Office use only

--

Serial Number

DWP Department for
Work and Pensions

the pensions
advisory service
Free independent information and guidance on pensions

SURVEY ABOUT THE PENSIONS ADVISORY SERVICE (TPAS)

INSTRUCTIONS

Please read each question carefully. Most questions require you to answer by placing 'X' in the box next to your chosen response. The answers to some other questions will require you to provide a little more detail and description. If you make a mistake, just blank out the mistake like this (■) and carry on.

Please try to provide as much detail in your responses as possible. Also, please answer all questions unless the instructions specifically state otherwise. However, if you don't know the answer just cross the 'don't know' box if available, or leave the question blank.

Please complete the questionnaire using a BLACK or BLUE pen only.

When you have completed the questionnaire please return it in the pre-paid envelope provided by Friday 18th June.

BACKGROUND INFORMATION

All of the questions are about **written correspondence** you have had/are still having with The Pensions Advisory Service in relation to a complaint about your own or someone else's pension. The first few questions are about how you came to contact The Pensions Advisory Service.

Q44 Was your complaint for your own purposes, on behalf of someone or on behalf of a group of people (e.g. members of a pension fund that you belong to)?
PLEASE 'X' ONE BOX ONLY

For self

On someone else's behalf

Or, on behalf of a group of people (e.g. members of a pension fund that you belong to)

Q2 How easy or difficult was it to find the postal or email address to write to The Pensions Advisory Service?
PLEASE 'X' ONE BOX ONLY

Very easy	Fairly easy	Neither easy nor difficult	Fairly difficult	Very difficult
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q3 How did you become aware of The Pensions Advisory Service?
PLEASE 'X' ALL THAT APPLY

Given the contact details/referred by another organisation (please specify)	<input type="checkbox"/>
Recommendation from a work colleague/friend	<input type="checkbox"/>
Your company/organisation	<input type="checkbox"/>
Directgov website www.direct.gov.uk	<input type="checkbox"/>
Internet/search engine (e.g. Google)	<input type="checkbox"/>
Advertisement (e.g. radio/newspaper/magazine)	<input type="checkbox"/>
Newspaper/magazine/press article	<input type="checkbox"/>
Phone book/Yellow Pages	<input type="checkbox"/>
Citizens Advice Bureau	<input type="checkbox"/>
Other (please 'X' box and specify)	<input type="checkbox"/>
Don't know	<input type="checkbox"/>

Q4 Has any of your correspondence with The Pensions Advisory Service about this complaint been by email?
PLEASE 'X' ONE BOX ONLY

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

Q5 Approximately how many times have you ever written to The Pensions Advisory Service about this complaint?
PLEASE WRITE IN THE NUMBER OF TIMES OR 'X' DON'T KNOW

Number of times ever written

Don't know

NATURE AND OUTCOME OF THE COMPLAINT

The following questions are about the written complaint you made to The Pensions Advisory Service regarding a pension scheme.

Q6 From the list of options below, which best describes the status of your (most recent) complaint?

PLEASE 'X' ONE BOX ONLY

I have only just begun the complaint process

The complaint is ongoing

The complaint process has ended – I expect no further correspondence from The Pensions Advisory Service

Don't know

Q7 Which of the following does/did your written complaint relate to?

PLEASE 'X' ALL THAT APPLY

I have only just begun the complaint process

Occupational pension scheme → GO TO Q8

Personal pension scheme → GO TO Q8

Stakeholder pension scheme → GO TO Q8

Self-invested pension scheme → GO TO Q8

Don't know → GO TO Q9

ONLY ANSWER Q8 IF PENSION SCHEME SELECTED AT Q7

Q8 Please describe the nature of your complaint in as much detail as possible in the space provided?

PLEASE WRITE IN BOX BELOW

Q9 Before contacting The Pensions Advisory Service did you contact the pension scheme provider about your complaint?

PLEASE 'X' ONE BOX ONLY

Yes → GO TO Q10

No → GO TO Q11

ONLY ANSWER Q10 IF YOU ANSWERED YES AT Q9

Q10 After you had raised your complaint with your pension provider, what steps did they take to resolve the complaint before you contacted The Pensions Advisory Service?

PLEASE 'X' ALL THAT APPLY

- | | |
|---|--------------------------|
| They wrote to me and defended what they had done | <input type="checkbox"/> |
| They wrote to me and made me an offer that I did not accept | <input type="checkbox"/> |
| They arranged a meeting to discuss the issue | <input type="checkbox"/> |
| They turned down my application | <input type="checkbox"/> |
| They did not take any steps to resolve the complaint | <input type="checkbox"/> |
| Don't know | <input type="checkbox"/> |
| They did something else (please 'X' box and specify) | <input type="checkbox"/> |
-

Q11 Have The Pensions Advisory Service reached a decision in relation to your complaint? Even if you do not agree with the outcome, we just want to know if the matter has reached a conclusion?

PLEASE 'X' ONE BOX ONLY

- | | | | |
|-----------------|--------------------------|---|-----------|
| Yes – fully | <input type="checkbox"/> | ➔ | GO TO Q12 |
| Yes – partially | <input type="checkbox"/> | ➔ | GO TO Q15 |
| No | <input type="checkbox"/> | ➔ | GO TO Q15 |
| Don't know | <input type="checkbox"/> | ➔ | GO TO Q15 |
-

ONLY ANSWER Q12, Q13 AND Q14 IF YOU ANSWERED 'YES – FULLY' AT Q11

Q12 How happy were you with the decision reached by The Pensions Advisory Service?

PLEASE 'X' ONE BOX ONLY

- | | | | | |
|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
| Very happy | Fairly happy | Neither happy
nor unhappy | Fairly unhappy | Very unhappy |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
-

Q13 How clearly did The Pensions Advisory Service explain the decision they have reached?

PLEASE 'X' ONE BOX ONLY

- | | | | | |
|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
| Very clear | Fairly clear | Neither clear
nor unclear | Fairly unclear | Very unclear |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
-

Q14 And, do you agree with the decision they have reached?

PLEASE 'X' ONE BOX ONLY

Yes No Don't know

COMMUNICATION WITH TPAS

Q15 Thinking about the last time you wrote to The Pensions Advisory Service, which of the following describes how quickly you received a response?

PLEASE 'X' ONE BOX ONLY

Within 1 week
 Between 1 and 2 weeks
 Between 2 weeks and a month
 More than a month
 Have not received a response
 Don't know

Q16 And now, thinking about all of the written correspondence you have had with The Pensions Advisory Service in the past.

How would you rate the speed with which you have received a response?

PLEASE 'X' ONE BOX ONLY

Very good Good Neither good nor poor Poor Very poor

Q17 How often would you say The Pensions Advisory Service update/updated you while your complaint is/was being processed?

PLEASE 'X' ONE BOX ONLY

Weekly
 Fortnightly
 Once a month
 Once every two months
 Less often
 Whenever there was a need to be contacted
 Don't know

Q21 In their written correspondence The Pensions Advisory Service...
PLEASE 'X' ONE BOX ONLY IN EACH ROW

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Not applicable
Makes it clear at the outset what they could or could not help you with	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Show that they have understood your complaint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provides you with clear advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clearly explain the process your complaint will go through	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Frequently updates you on the progress of your complaint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gives you clear timings for what will happen when	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Let you know, if necessary, the next steps you need to take	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OVERALL FEELINGS ABOUT THE SERVICE

The next few questions are about the **overall service that The Pensions Advisory Service has offered in relation to your complaint so far**. Please think just about the service they provide, and not how satisfied you are with any outcomes from the complaint.

Q22 Overall, how would you rate the quality of any written communication you have received from The Pensions Advisory Service?
PLEASE 'X' ONE BOX ONLY

Excellent	Very good	Good	Fair	Poor
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q23 Please state how much you agree or disagree with each of the following statements.
 PLEASE 'X' ONE BOX ONLY IN EACH ROW

The Pensions Advisory Service...

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Investigates complaints thoroughly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Treats complaints impartially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investigates complaints in a professional manner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q24 Considering everything, how satisfied or dissatisfied are you with the service you have received from The Pensions Advisory Service to date?
 PLEASE 'X' ONE BOX ONLY

Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Fairly dissatisfied	Very dissatisfied
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q25 And if someone you knew had a complaint about a pension scheme, how likely would you be to recommend The Pensions Advisory Service to them?
 PLEASE 'X' ONE BOX ONLY

Very likely	Fairly likely	Neither likely nor unlikely	Fairly unlikely	Very unlikely	Too early to say at this stage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q26 What would you say was the best thing about The Pensions Advisory Service? Please describe in as much detail as possible in the space provided.
 PLEASE WRITE IN BOX BELOW

Q27 Now thinking about any time, including by post, email or telephone that you have contacted The Pensions Advisory Service, have you had any difficulties or problems with the service?
PLEASE 'X' ONE BOX ONLY

- Yes – had problems → GO TO Q28
 No – did not have problems → GO TO Q29

ONLY ANSWER Q28 IF YOU ANSWERED YES AT Q27

Q28 What difficulties or problems have you had? Please describe in as much detail as possible in the space provided.
PLEASE WRITE IN BOX BELOW

OTHER SERVICES

The next few questions are about **other types of contact** you may have had with The Pensions Advisory Service...

Q29 Have you ever visited The Pensions Advisory Service website?
PLEASE 'X' ONE BOX ONLY

- Yes → GO TO Q30
 No → GO TO Q31
 Do not have access to the internet → GO TO Q31

ONLY ANSWER Q30 IF YOU ANSWERED YES AT Q29

Q30 Did you look for guidance/information about this complaint on The Pensions Advisory Service website before writing to them?
PLEASE 'X' ONE BOX ONLY

- Yes No

Q31 Have you ever called The Pensions Advisory Service Helpline?
PLEASE 'X' ONE BOX ONLY

- Yes → GO TO Q32 No → GO TO Q33

ONLY ANSWER Q32 IF YOU ANSWERED YES AT Q31

Q32 Did you call The Pensions Advisory Service Helpline for guidance/information about this complaint before writing to them?

PLEASE 'X' ONE BOX ONLY

Yes No

The next few questions are about other pension-related services you may have used...

Q33 Have you contacted the Pensions Ombudsman in relation to your complaint with The Pensions Advisory Service?

For example, you may have written to or called the Pensions Ombudsman who referred you to The Pensions Advisory Service. Or you may have been referred to them after contacting The Pensions Advisory Service.

PLEASE 'X' ONE BOX ONLY

Yes → GO TO Q34
No → GO TO Q37
Don't know → GO TO Q37

ONLY ANSWER Q34 IF YOU ANSWERED YES AT Q33

Q34 Which of the following best describes your contact with the Pensions Ombudsman?

PLEASE 'X' ONE BOX ONLY

I contacted The Pensions Advisory Service who referred me to the Pensions Ombudsman → GO TO Q35
I contacted the Pensions Ombudsman who referred me to The Pensions Advisory Service → GO TO Q35
I contacted them in some other way → GO TO Q37
Don't know → GO TO Q37

The next two questions are about being referred between the Pensions Ombudsman and The Pensions Advisory Service...

ONLY ANSWER Q35 AND Q36 IF YOU WERE REFERRED AT Q34

Q35 When you were referred, how clear was the explanation for referring you to this other organisation?

PLEASE 'X' ONE BOX ONLY

Very clear Fairly clear Neither clear nor unclear Fairly clear Very unclear

Q36 And how satisfied were you with how quickly your complaint was referred between the two organisations?

PLEASE 'X' ONE BOX ONLY

Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Fairly dissatisfied	Very dissatisfied
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SOME QUESTIONS ABOUT YOU

We'd like to finish with a few questions about you. This is to help make sure that we are including the views of people from different sections of the population. All of your answers are treated in the strictest of confidence. The information will be used when analysing data, but it will NOT be possible to identify any individuals. We will not share or otherwise disclose your personal information to any third parties.

Q37 Are you... PLEASE 'X' ONE BOX ONLY

Male Female

Q38 What was your age last birthday? PLEASE 'X' ONE BOX ONLY

16-24	25-34	35-44	45-54	55-64	65 or over
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q39 Which of the following best describes your current situation? PLEASE 'X' ONE BOX ONLY

Retired <input type="checkbox"/>	Looking after family or home/not seeking work <input type="checkbox"/>
Working full time (30 hours or more per week) <input type="checkbox"/>	Long-term sick or disabled <input type="checkbox"/>
Working part time (less than 30 hours per week) <input type="checkbox"/>	In full-time education <input type="checkbox"/>
Registered unemployed/signing on for jobseekers allowance <input type="checkbox"/>	Other (please 'X' box and specify below) <input type="checkbox"/>
Not registered unemployed but seeking work <input type="checkbox"/>	<div style="border: 1px solid black; height: 50px; width: 100%;"></div>

Q40 As a result of the interview you have just done and the information you have given us, TNS-BMRB may like to contact you again about this research project for quality control purposes, and therefore keep your contact details on file. Is that OK?

I can assure that once this research project is complete, your contact details will be removed from our files.

PLEASE 'X' ONE BOX ONLY

Yes – OK to be re-contacted

No – I don't want to be re-contacted

Q41 Finally, it is possible that the Department for Work and Pensions may undertake some further research relating to this survey either to ensure that we have understood the information you have provided correctly or to ask you some more questions. Would you be willing to be re-contacted by the Department for Work and Pensions or another research organisation working on their behalf?

Again, I can re-assure you that once this research project is complete, your contact details will be removed.

PLEASE 'X' ONE BOX ONLY

Yes – OK to be re-contacted

No – I don't want to be re-contacted

THANK YOU FOR COMPLETING THIS SURVEY.

PLEASE NOW RETURN YOUR FORM IN THE ENCLOSED PRE-PAID ENVELOPE.

Opt-out letter



Reference Number: March 2010

Dear Customer,

2010 Customer Satisfaction Survey – The Pensions Advisory Service

As you will be aware, The Pensions Advisory Service (TPAS) is an important, independent, non-profit organisation, funded by the Department for Work and Pensions, which provides free information, advice and guidance on pensions, including state, company, personal and stakeholder schemes.

The Department for Work and Pensions are currently conducting an important study to gain a better understanding of customers' experiences, perceptions and expectations of TPAS. This will help inform us of ways we can further improve the service we offer to our customers.

To help with the process, the Department for Work and Pensions along with TPAS have asked a respected independent research agency, TNS-BMRB, to carry out a postal survey with its customers.

We are writing to invite you to take part in this research. Your name has been selected from a list of our customers who have had written correspondence with us during 2009 and 2010.

TNS-BMRB would like to post you a short questionnaire, asking you some questions about the service you have received from TPAS. The questionnaire will be straightforward to complete and you will be provided with a pre-paid envelope in which to return it. Questionnaires will be posted out during the week commencing **Monday 19th April 2010**.

Any information you provide will be treated in the strictest confidence in accordance with the Data Protection Act and it will not be possible for any individual person to be identified from the survey findings. You will not be asked for personally sensitive information or for detailed facts about your finances. The survey will focus on your experiences and dealings with TPAS and levels of satisfaction with the service you have received.

As a valued customer of TPAS we really hope you are able to take part, as the results will help us to improve the service we offer our customers. However this survey is voluntary and before we can allow TNS-BMRB to contact you, we must give you the chance to opt out of taking part in this research. Please be assured that if you decide that you do not want to take part, this will not affect any current or future dealings you may have with us.

If you decide you do not wish to take part please contact me **within the next two weeks** by either:

- emailing me at Nikki.Rees@PensionsAdvisoryService.org.uk. When contacting me by email please state your name, address (including postcode) and the reference number (which can found at the top of this letter) OR
- completing the reply form at the end of this letter and sending it back to me in the enclosed pre-paid envelope.

I hope that you will be able to take part in this important survey.

Thank you very much in advance for your help.

Yours sincerely,

Ms Nikki Rees

The Pensions Advisory Service

Cut along dotted line



If you do not want to take part in this research, please detach and complete the form below, and return it in the pre paid envelope provided.

Reference Number: Name:

Address:

.....Post code:

please tick ✓

I do not wish to take part in this research project for the Department for Work and Pensions

Cover letter



2010 Customer Satisfaction Survey – The Pensions Advisory Service (TPAS)

Monday 24th May

Dear [SurveyTitle] [SurveySurname]

We are writing to ask you for your help in carrying out some important research being undertaken by the Department for Work and Pensions (DWP) to understand customers' experiences and satisfaction with TPAS. This research will help us to monitor and further improve the services TPAS offers to its customers.

You should have received a letter telling you about the survey a few weeks ago. If you did not receive the letter we would like to apologise for this. As a valued customer of TPAS we would greatly appreciate your input into this research and we hope you are still happy to take part.

To help with the process, DWP along with TPAS have asked a respected independent research agency, TNS-BMRB, to conduct the postal survey. TNS-BMRB have a strong track record of high quality attitude surveys. You can also rest assured that **your responses will be treated in strictest confidence in accordance with the Data Protection Act**, and it will not be possible for anyone to identify you from the results.

Included with this letter are a short questionnaire form and a pre-paid envelope. Please read through the brief instructions on the front page of the questionnaire before you make a start. We would be very grateful if you would complete the questionnaire and return it using the pre-paid envelope **by Friday 18th June**

If you have any queries about the survey or completing the questionnaire, please contact Nicholas Fitzgerald at TNS-BMRB by email at Nicholas.Fitzgerald@tns-bmr.co.uk.

On behalf of DWP and TPAS, I would like to thank you in advance for your help with this important research.

Yours sincerely,

Aisha Riaz

The Department for Work and Pensions

Discussion guide for qualitative interviews

TPAS customer satisfaction – qualitative checklist

This checklist will be used in telephone interviews with The Pensions Advisory Service (TPAS) clients participating in the quantitative survey, and giving their consent to be contacted again. The interviews will be of up to 30 minutes' duration, and cover: individuals' experiences of the service, the steps taken as a result, their satisfaction with the service received and any areas where TPAS could improve. All the interviews will be undertaken on an anonymous basis, with individuals being informed that participation will not affect any future contact with TPAS.

1.1 Introduction

Confirm interviewee name and participation in the previous survey – thank them for offering to take part in the more detailed fieldwork.

Explain the qualitative stage:

- We are re-contacting a random sample of individuals responding to the earlier survey, to explore their experiences in more detail and identify any ways in which TPAS can improve the services it provides;
- We may need to ask/repeat some of the questions already answered in the main survey stage – this is for data protection and anonymity issues, and we have tried to keep any duplication to a minimum;
- All the study findings will be reported anonymously – no individuals will be named in our report, and your involvement will not affect any future contact you may have with TPAS; and
- Ask if they are happy for the interview to be recorded – to make best use of time and to capture quotes, with any recording being destroyed on completion of the study. If not happy to be recorded/any concerns raised, do not record and capture quotes in note form.

1.2 Background

How many times have you contacted The Pensions Advisory Service with individual queries in the past?

Have you contacted them since you took part in the first stage of the study (if by telephone between March/April 2010, or if by post in May/July 2010)?

Could you give me a quick summary of the reasons for these contacts (record against query type below), particularly the reason for the first contact?

Query type

Short summary of contact

Occupational pension scheme

Personal pension scheme

Stakeholder pension scheme

Self-invested pension scheme

State benefits/state pension

A general enquiry about private pensions

Other

1.3 Awareness and initial contact

Looking back, how did you first find out about The Pensions Advisory Service? (Probe for how first heard – internet, referred by another organisation (who?), recommended by friends/colleagues, advertisements/the press, etc.).

Had you contacted any other organisations with your initial query before contacting The Pensions Advisory Service, and what was the outcome that resulted?

Would you say that it was easy to find contact details for The Pensions Advisory Service? Could more be done to raise awareness of the service they provide?

Were you clear at the outset what The Pensions Advisory Service could help you with?

Have you ever used the TPAS website? If so, how useful was it? (Establish why they called after looking at the website, and whether anything can usefully be added to it)

1.4 Experience of TPAS services

Now I'd like to concentrate on your most recent query with The Pensions Advisory Service.

Background

Could you describe the nature of, and reasons for, your most recent query in a little more detail?

- What was the query about (pension type, general enquiry re. state or private pension, etc.)?
- What was the nature of the query – what help was being sought (specific issue, general question, specific complaint, etc.)?
- When you first contacted The Pensions Advisory Service, what did you hope to get out of it? How did you expect the service would be able to help you?

How did you come to contact TPAS (if different to 1.3)?

Experience of TPAS service

Was your query addressed through:

- A single or multiple telephone calls? or
- A combination of telephone calls and written and/or email correspondence?
- Just written or email correspondence?

If query was addressed in a **single telephone call**:

- Was the call answered promptly? (Can they remember how long they waited, answered immediately or if put on hold, and **were they satisfied** with the time taken to answer? How did this compare to their expectations?)
- Was the information/advice provided promptly? (Can they remember how long they waited for a response, whether immediate or had to re-contact/be sent material, and **were they satisfied** with the time taken to respond? How did this compare to their expectations?)
- Were you treated in a courteous and professional manner by TPAS staff? (Ask if they were happy with the manner in which the conversation was conducted, and if not why not – e.g. polite, positive, attentive) **or**

If query took more than a single contact to resolve:

- How long between the first contact and the query being resolved?
- Having made initial contact, what happened next? (Go through the steps in the ‘journey’ from their perspective)
- Were/was:
 - Your telephone calls answered, and responded to, promptly? (Can they remember how long they waited for calls to be answered, immediately or if put on hold, and were they satisfied with the time taken to answer? How did this compare to expectations?)
 - Any written correspondence replied to quickly? (Can they remember how long they waited for a response, whether immediate or had to re-contact/be sent material, and were they satisfied with the time taken to respond? How did this compare to their expectations?)
 - Were you happy with the process overall? e.g. were the steps clearly explained to you, were you kept informed of progress, did you know who to contact if necessary?
 - Were you treated in a courteous and professional manner throughout the duration of your enquiry by TPAS staff? (Ask if they were happy with the manner in which the communications were conducted, and if not why not – e.g. polite, positive, attentive).
 - Did you feel that the options presented to you were impartial, and provided you with a clear answer or the next steps to take?
 - Were staff sufficiently knowledgeable to either address your query or refer you to the appropriate organisation?

Benefits and impacts

Please describe the outcome of your query – what did you receive/what decision was taken (from info provided to case becoming a formal complaint, judgement or referral to another agency, etc.)?

- If referred to another agency, what happened, and how smooth was the transfer from TPAS to the other agency?

Were you happy with the outcome of your query? If No, please explain why not.

What actions did you take as a result of your enquiry? (e.g. decisions made regarding pension provision, confirmed existing view, led to a complaint/more detailed enquiry, etc.) Was the information/advice provided useful in helping you decide what steps to take next?

In your view, what was the main benefit to you resulting from your contact with The Pensions Advisory Service? (Looking for any behavioural change, change in product use, no change but removed concern/did the advice provided make them more confident in their pension option?)

Satisfaction with TPAS services

Irrespective of whether you were happy with the outcome of your enquiry, **how satisfied were you with the service you received** in relation to this enquiry? (On a 1 (*dissatisfied*) to 5 (*highly satisfied*) scale)

- Where **satisfied** (rating 3 to 5) – Why did you give this rating? What did you find particularly good in terms of the services received?
- Where **less satisfied** (rating 1 or 2) – Why did you give this rating? What did you find less satisfactory about your experience?

Thinking about your contact with TPAS in more detail:

- Was any information or advice provided clear, explained clearly, relevant to your case, accurate and up to date?
- Was any decision reached explained clearly/in sufficient depth?
- If you were referred to another organisation, was this referral appropriate? Who were you referred to, and what happened next? How smooth was the referral process, i.e. the transfer between TPAS and the other agency?
- Did you find Pensions Advisory Service staff to be sufficiently knowledgeable to either address your query or refer you to the appropriate organisation?
- Did Pensions Advisory Service staff behave in a courteous and professional manner throughout the contact with them – including listening to your query and presenting any options impartially?

Which of the above five areas were most important to you and the way your case was handled?

Which mattered most to you in your communications with the service?

Where individuals had contacted TPAS with several queries

How did your most recent experience of The Pensions Advisory Service described above compare to your previous experiences? If better or worse, why is this?

Across all your experience of The Pensions Advisory Service, to what extent have you found (quotes and 1 to 5 scale – 1 being poor and 5 being excellent):

- The **information and advice** provided to be clear, relevant to your case, accurate and up to date; useful in helping you decide what steps to take next, and valuable to you overall?
- Pensions Advisory Service **staff to be sufficiently knowledgeable** to either address your query or refer you to the appropriate organisation?
- Pensions Advisory Service staff to **behave in a courteous and professional manner** – including listening to your query and presenting any options impartially?

Looking across all your previous contacts, what have been the main benefits to you from The Pensions Advisory Service?

1.5 Potential improvements

On the basis of your experience with The Pensions Advisory Service, is there anything about the service that you would change? (NB – refer to any areas of dissatisfaction already suggested)

1.6 And finally

Would you use The Pensions Advisory Service if you had another pensions-related query?

- If Yes, why do you say this? Apart from having an appropriate query, what are the main factors which would make you use their services again?
- If No, what might make you consider using the service in the future?

Would you recommend The Pensions Advisory Service to friends/colleagues?

Would you mind telling me:

- If you are currently: in work, retired, studying, not working/unemployed
- If you are aged between 16-24, 25-34, 35-44, 45-54, 55-64 and 65+.

Thank you for taking part in this and the main survey for this study – your contribution is appreciated and will help ensure that The Pensions Advisory Service provides a beneficial service to its clients.

This report presents the findings from a research project carried out by GHK Consulting and TNS-BMRB for the Pensions Client Directorate (PCD). The research was undertaken to measure customer experience and satisfaction of The Pensions Advisory Service (TPAS) to gain a better understanding of the current customer profile and assess the extent to which the service met their needs.

The research included a telephone survey of 500 users of TPAS' helpline and 790 responses from a postal survey to customers who had used the written complaints service. Twenty respondents from these surveys also completed in-depth telephone interviews.

If you would like to know more about DWP research, please contact:
Paul Noakes, Commercial Support and Knowledge Management Team,
Work and Welfare Central Analysis Division, 3rd Floor, Caxton House,
Tothill Street, London SW1H 9NA.
<http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

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