

Insights

Technology and people hold the key to pensions delivery



Malcolm Reynolds, President of UK and Portugal | 21 May 2025



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In the pensions industry we face an unprecedented mix of demands that are forcing us to adapt and innovate.

These trends include:

- An ever-growing array of laws and rules – from pensions dashboards to improved governance, the Consumer Duty and potential inheritance tax changes
- Demographic shifts – as the population ages, pension schemes are focusing more on helping people manage their pensions in older age
- Technological change – the age of digital pensions administration will be based on automation, robotics and artificial intelligence
- Rising expectations – consumers expect instant access via a click on their phone, but they also demand the human touch
- Consolidation – we work with schemes and insurers to support the buoyant market for buyouts of defined benefit schemes

Pensions administration at the forefront

To meet these challenges, pensions administration is moving from a back-office function to the forefront of pensions delivery. At Aptia, we do the vital work of paying benefits correctly, helping members and policyholders make life-changing decisions, and supporting them when they need us. And we help pension schemes improve their governance, processes and data.

As the UK's biggest private sector pensions administrator, we have pledged to establish new standards for our industry. At our recent conference in London, we set out our strategy to invest in technology and – just as importantly – the skills and abilities of our people. The two go hand in hand: Using automation and AI for basic tasks will free our people to give members the expert, empathetic support they need.

An omnichannel strategy

It's a balancing act. Use of smartphones by people aged 65 plus rose from 40% in 2016 to 77% in 2023, Ofcom says. But more than one-third of over 65s still struggle to use the internet and one in six aren't online at all, according to Age UK.

Digital exclusion increases with age, and when people feel vulnerable they often want to talk things through. Our data shows that 35% of members' dependants are aged 80 or older when they first contact us about their loved one's pension. And our omnichannel strategy means members will always be able to talk to us on the phone, online, by post – and on our new app.

Here are some initiatives we unveiled at our conference across three key areas:

Scheme efficiency:

Pension schemes must collect and maintain their data digitally to meet today's challenges. We are already using AI to extract information from scheme documents with 80% accuracy at the first attempt. When data quality slips, our rapid response teams investigate and put things right. And when pensions dashboards go live, we will provide a retirement quotation within seconds for the tens of thousands of member requests we expect each day.

Our people:

We need a skilled, motivated workforce – and that means reversing the decline of training in our industry. We have forged an industry-leading partnership with the Pensions Management Institute to establish a benchmark qualification for pensions administration. We are looking forward to over 800 of our Aptia colleagues in the UK and India being recognised through PMI qualification as we drive to have the most talented teams in the sector.

The member experience:

How long should a member wait for a response when they call us? We think the answer is zero seconds. That's right – no waiting time. Our new technology will gather information and start to help the caller from the moment they connect. And if they want to speak to someone, our colleague will use that information to support the member as soon as they can.

And we have launched our members' app – My Pension @ Aptia – because we know many members want to engage with us on the go. We're testing the app with selected pension schemes before rolling it out to more of our clients. We'll keep adding features such as live chat and enhanced notifications to help members engage with their pension.

We are already reaping the rewards of our investments. For example, the net promoter score for our first contact team has risen month on month to 67 – well above the industry average.

But there is much more we can and – in a fast-changing world – must do. This is just the start.

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