



## PASA Digital Admin Working Group

**Delivering Effective Digital  
Transformation - Practical Guidance for  
schemes at all Stages of their journey**

**Part 1: Setting Strong Foundations**

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Produced in partnership with:



Our Experts for Digital Admin

**PASA** 

# Practical Guidance for schemes at all stages of their journey

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## Part 1: Setting Strong Foundations

*“Innovation doesn’t just happen. It’s a mindset of continuous improvement that separates the leaders from the followers.”*

Liam McGrath, Procentia CEO, at the PASA Annual Conference 2025

### 1. Introduction

With constantly changing legislation and elevated member expectations, the industry understands a fundamental shift is needed in the approach to administration. The changes required include upgrading legacy software, improving user interface design, building new saver portals and elevating customer service.

User and saver needs and expectations should drive every technological choice. Shifting from an employer-centric model to a saver-centric one will be a necessary adjustment and the technology architecture must follow suit. Saver experience is key, everything must be viewed through this lens and transformation decisions questioned accordingly. Grafting saver experiences on top of process-led admin systems as an afterthought isn’t acceptable and this logic must be completely inverted. The saver’s experience must be the starting point and the North Star guiding every decision.

### Digital Transformation – Buzzword or Blockbuster

There’s a common misuse and misunderstanding of the term ‘digital transformation’. Schemes often fear what the journey entails, are unsure how to embark on projects and are daunted by the cost and return on investment. They also struggle to picture the wider view.

Digitalisation doesn’t have to be intimidating. By establishing clear frameworks which clarify best practices and lay out an example of effective delivery for all stakeholders, the road forward can be exciting and transformational. The aim of this series of Guidance is to bring clarity by demonstrating how to create an achievable and effective roadmap for change regardless of scheme size or level of digital maturity. We want to bring administrators and trustees closer together by creating a joined-up saver-centric vision and plan of action.

### Carpe Diem – Seize the Day

The theme of PASA’s 2024 Annual Conference was ‘The Time is Now.’ Time to put pensions administration in the spotlight, and time to shine. The Conference called for the pensions sector to emerge from the shadows and demonstrate administration really is at the heart of pensions. A call to collectively show we’re ahead of the game and ready to make the changes needed to improve retirement outcomes for savers.

Updating and evolving digital administration systems is paramount to providing the right support and resources to administrators and delivering value-led saver experiences into the future.

### Who is this Guidance for?

The Guidance offers practical and contextual direction for schemes at the start of a digital administration transformation journey. It also provides considerations and scalable strategies for those who are more mature in their adoption but are looking to improve or further develop their capabilities and technology. For this purpose, schemes have been identified as:

#### New entrant

##### Digital maturity characteristics:

- Currently operates with a foundation of manual and paper-based processes, offering a clear opportunity for digitisation and automation
- Has minimal digital services for saver interaction, presenting a strong case for investment in user-friendly digital platforms
- The workforce is at the early stages of digital capability, with significant potential for upskilling and professional development
- Data systems are in the process of being enhanced, with room to improve quality, completeness, and accessibility
- Security and compliance frameworks are developing, with opportunities to strengthen risk management and align with best practice standards
- Saver communications are primarily paper-based, offering scope to transition to more efficient and engaging digital channels

#### Mature

##### Digital maturity characteristics:

- Operates with well-established digital systems which support core administrative functions
- Offers a growing range of digital services to savers, with clear opportunities to enhance engagement and accessibility
- Has a digitally capable workforce with varied skill levels, creating a strong foundation for targeted development and upskilling
- Is actively strengthening cybersecurity and data protection measures to align with evolving best practices
- Demonstrates increasing confidence in digital transformation, with a proactive interest in adopting innovative technologies
- Is focused on enhancing automation and expanding self-service capabilities to improve efficiency and saver experience

## Super Mature

### Digital maturity characteristics:

- Operates with a modern, integrated digital infrastructure which delivers seamless saver-facing services
- Leverages advanced automation to drive optimal efficiency, accuracy, and performance across operations
- Benefits from a highly digitally skilled workforce, supported by strong technology leadership and a culture of innovation
- Maintains comprehensive security and compliance frameworks which reflect industry-leading standards
- Adopts a flexible and scalable technology architecture, enabling rapid adaptation to future needs and opportunities
- Embeds data-driven decision-making throughout the organisation, supporting strategic planning and continuous improvement

### What does the Guidance contain?

- ✓ Key considerations for planning digital transformation journeys and technological evolution
- ✓ The foundations of effective and scalable technologies
- ✓ Strategies for achieving excellence in digital administration
- ✓ Project scoping methodologies and building a change management roadmap
- ✓ Implementation approaches which deliver measurable value and return on investment
- ✓ Ways to enhance service delivery for users and savers
- ✓ Parameters for best practice in saver engagement
- ✓ A framework for long-term digital success

### Why has it been created?

The Guidance is designed to help schemes build an effective roadmap for digital transformation which delivers value for users and savers, meets compliance and legislative standards, and establishes the foundations for scalable solutions to cope with evolving needs and expectations. It gives schemes a deeper knowledge base for informed conversations internally and with existing or prospective software providers, ensuring requirements and goals are achieved following a situational analysis, business case and project scoping.

### How does it support schemes?

The thematic takeaways provide foundational knowledge, while the strategies can be employed and referred back to at any stage of the transformation or evolution journey. Schemes can adopt different considerations depending on size and level of digital maturity. For example, a super mature scheme may be able to consider advanced AI solutions to build on an already robust and dynamic member experience.

## **2. What does Digital Administration Best Practice look like?**

Digital administration refers to the strategic application of digital technologies to manage and optimise the operational, regulatory, and saver-facing functions of schemes. It encompasses the digitisation of records, automation of workflows, secure data handling, and the delivery of accessible, user-friendly services to savers and stakeholders.

Adopting best practice ensures integrity, efficiency, and resilience. These include robust data governance, strong cybersecurity protocols, seamless system integration, user-centric design, continuous performance monitoring, and fostering a culture of continuous improvement. When implemented thoughtfully, digital administration not only enhances operational efficiency and compliance, it also ensures the digital infrastructure supports long-term resilience, transparency, and builds saver trust.

Schemes should consider leveraging partnerships to overcome any challenges. Through collaboration, schemes can share knowledge, resources and even costs, making transformation more efficient. Collaboration between schemes, third-party administrators, technology providers, and regulatory bodies is imperative. Industry groups like PASA can play a key role in facilitating this.

### **Prioritise Data Quality**

Data is the backbone of digital administration. Poor or ‘dirty’ data undermines any digital initiative by causing errors, inefficiencies and distrust. Schemes should commit to continuous data cleansing and enrichment with regular audits to ensure completeness and accuracy, focusing on high-priority data points such as member contact details, salary histories and contribution records.

### **Invest in Automation**

Following an initial cleanse, automated systems can further enhance data integrity. Automation reduces the need for manual interventions, lays the foundation for schemes to leverage digital tools and to meet regulatory requirements such as those mandated by the Pensions Dashboard Programme.

Trustees should make tactical decisions on digitisation by building in efficiencies across the areas causing administrators the largest headache. Identifying key processes which can benefit from automation – such as payroll, benefit calculations, and reporting functions will further improve efficiency and reduce operational costs. Mature and super mature schemes can enhance their services further by investing in technologies like Machine Learning and Artificial Intelligence.

### **Maintain Robust Cybersecurity Protocols**

Alongside data quality, data security must be paramount. The greatest risks arise when data is moved and schemes should consider utilising providers which keep all data under one roof.

A breach can be catastrophic in terms of reputation, saver confidence and operational capabilities with wide-reaching consequences – as we have seen in recent high-profile cyber-attacks. Installing strong, gold-standard and future-proofed cybersecurity measures such as encryption, two-factor authentication, and regular system audits is a priority.

There are other basic steps to adopt a proactive cybersecurity strategy, like keeping patches up to date and regularly updating systems and protocols to stay ahead of emerging threats. This investment in robust cybersecurity infrastructure and following best practices is critical for schemes to protect sensitive saver data while fostering trust and confidence in their digital services.

### **Focus on Saver-Centric Solutions**

The sector understands the importance of digital administration in engaging savers, but this theory needs to be applied at an omni-channel level and throughout schemes' digital systems and processes. For example, DC self-service portals must be truly self-serve and go beyond just a flashy interface and glossy design. They must provide dynamic and interactive content which allows savers to manage their account fully online without human intervention throughout their pension journey, if they so choose. Similarly, many platforms now allow for educational campaigns or workshops, which can drive further adoption and ensure savers are actively engaging with their pensions.

### **Adopt Agile Change Strategies**

It's key to think in an agile way and deliver bursts of improvement and constantly iterate, rather than building a complex waterfall project which, by the time it delivers is no longer required.

The digital landscape is constantly evolving, as are the security threats facing it. Pension schemes and software providers must remain agile to keep pace with technological advancements. Schemes should regularly review their defined digital admin strategies, ensuring they align with both current industry standards and future needs. This could involve adopting emerging technologies such as AI-driven analytics or exploring new ways to integrate digital tools with saver services to achieve best practice.

Industry groups such as PASA produce best practice guidelines and an opportunity to learn from the experiences and feedback of other digital admin users. This helps to ensure digital admin evolves alongside regulatory requirements, member expectations and the standards demonstrated by competitive schemes.

## **3. Taking the First Transformative Steps**

Transformative change isn't a one-size-fits-all approach, every scheme is at a different level of digital maturity. It's vital to deep-dive into operational performance to identify where the gaps and inefficiencies



lie, define what users and savers want and need and then clearly map out how to scale sensibly and get to the end goal.

### **“Where Are We Now and Where Do We Want to Get To?”**

Before developing detailed business cases and strategic plans, schemes must first audit their current operations. Establishing foundational elements early provides direction for all stakeholders and helps focus planning efforts where they’re most needed. This groundwork is essential for identifying performance gaps, prioritising transformation activities and justifying investment decisions. It ensures planning is rooted in a clear understanding of the scheme’s current state and future ambitions. Often, schemes and administrators engage digital admin software providers before fully understanding their own needs. Without a clear business case and project scope they may struggle to convey their requirements effectively, leading to delays, inefficiencies, or missed opportunities.

To avoid these pitfalls, trustees and scheme leaders are encouraged to deepen their understanding of administration and recognise the long-term value of digital investment. A well-structured business case doesn’t just support funding decisions – it provides clarity, builds confidence, and enables informed, strategic action.

### **Key considerations:**

- What's the vision for the scheme's future?
- How close is the scheme to achieving it, and is it on track?
- Where are administration's weak points and performance gaps?
- What is the admin team struggling with most?
- Does the scheme have the right skill sets?
- How old is current software, and is it fit for purpose?
- How good (or bad) is the data?
- Are there cybersecurity black holes?
- Is the scheme prepared and future-proofed for legislative changes?
- How engaged are savers?
- Is there a communications strategy and engagement plan, and is it working?

### **Project Scoping Work Groups**

A dedicated work group should bring together key representatives to align on the vision and define future requirements. It plays a critical role in shaping the direction of the project and should include strategic decision-makers and, fundamentally, the administrators who use the systems daily. Their hands-on experience is essential for identifying practical needs and ensuring any future technology solution is both effective and user-friendly.

Gap analysis and scoping will identify the key areas where digital transformation can have significant impact. Priority areas include enhancing the user and saver experience, operational efficiency, data and analytics capability, security, and employee training and development.

Satisfaction surveys can provide valuable insight into what features and functionality a scheme portal should offer and should form a vital part of the scoping. This feedback helps the group identify opportunities to enhance the saver experience and address gaps in existing services.

The steps needed to begin the transformation journey can be summarised as follows:

1. **Define needs:** Gather input from across the scheme to understand what the project must deliver
2. **Identify gaps and opportunities:** Pinpoint current issues and areas for improvement
3. **Shape the scope:** Agree on what the project will cover and what success looks like
4. **Capture the digital requirements:** Document what users and stakeholders need from the solution
5. **Support planning:** Provide clear outputs to inform the business case, vendor selection, and implementation

#### 4. Key Considerations

Each aspect of digitisation should be reviewed against the investment, the impact of its delivery and the FTE saving it delivers. Identify those digitisation aspects which are unfeasible and deprioritise them. In summary, the following should be considered:

1. **Prioritise High-Value Processes** – Focus on the functions which deliver the greatest value to users and savers
2. **Low-Hanging Fruit** – Consider the collective impact of delivering a number of quick wins, easily implemented but with perceived high value to the user and saver
3. **Form Cross-Functional Scoping Groups** – Involve administrators, operations, and saver support teams to gather practical insights and define requirements
4. **Adopt a Saver-Centric Approach** – Ensure every initiative is designed to improve service quality for savers and their beneficiaries
5. **Deliver a Seamless Omni-Channel Experience** – Provide consistent, unified service across all scheme member touchpoints: online, by phone, and in person
6. **Treat Software Providers as Strategic Partners** – Collaborate with vendors to shape flexible, scalable, and future-ready solutions that support long-term transformation

#### 5. Next steps

This Guidance is part one of a series of three, designed to support your scheme's transformation journey. Part two will be released in January 2026 and will detail the next steps of the process, including actionable strategies and planning frameworks for a digital transformation programme regardless of scheme size or digital maturity.

## Appendix 1: Methodology

The quantitative evidence produced in this paper was conducted in late 2023 among a number of UK private and public sector schemes, DB, DC and hybrid schemes and TPAs.

The respondents declared their respective roles to be:

- pensions manager (46%)
- in house pensions professional (35%)
- TPA (13%)
- trustee (5%)

There were no responses directly from employers/scheme sponsors.

The types of scheme covered by the respondents' answers were:

- DB (89%)
- hybrid (19%)
- master trust (8%)
- DC single trust (5%)
- other (3%)

The aggregate of these numbers exceeds 100%, as TPAs were asked to select all the types of scheme they administered with various sponsors running multiple schemes.

The vast majority (81%) represented large schemes of more than 10,000 savers (81%). Schemes of between 1,001 and 10,000 savers made up 9%, while 501 to 1,000 and under 500 savers were 4% and 3% respectively.

The 100% aggregate figure is skewed by organisations with multiple schemes under their administration.

The qualitative evidence for this paper was drawn from a series of in-depth interviews completed in January 2024.

These interviews were conducted with a broad cross section of senior pension professionals representing each of the types of scheme surveyed by PASA.



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