



PASA Digital Admin Working Group

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

**Part 3: Implementing Saver-Centric Digital
Administration**

February 2026

Produced in partnership with:



Our Experts for Digital Admin

PASA 

Practical Guidance for schemes at all stages of their journey

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Acknowledgments

PASA is grateful to the authors of the Guidance and members of the PASA Digital Admin Working Group and their employers.

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Part 3: Implementing Saver-Centric Digital Administration

'Innovation doesn't just happen. It's a mindset of continuous improvement which separates the leaders from the followers.'

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

1. Introduction

This Guidance forms the third and final part of this series on delivering effective digital transformation.

It's designed to help schemes build and deliver a digital transformation roadmap delivering value for users and savers, meets compliance and legislative standards and establishes scalable foundations to cope with evolving needs and expectations.

The Guidance equips schemes with a stronger knowledge base for informed conversations internally and with existing or prospective software providers. It supports schemes in defining requirements and goals following a situational analysis, business case and project scoping.

Part 3 focuses on how to translate strategy and planning into delivery, embedding saver engagement, change management and iterative improvement into day to day operations.

2. Saver Centricity and Engagement

Digital administration shouldn't be viewed solely as a mechanism for achieving short-term strategic objectives. While regulatory pressures often drive initial digitalisation, technology should be designed around the saver experience to deliver lasting value.

Modern digital platforms such as portals and mobile apps offer savers immediate access to pension information – an expectation increasingly shaped by 24/7 digital services in other sectors. For schemes, return on investment can be assessed by the impact on saver behaviour, engagement and long-term outcomes.

Engagement is critical to the success of any digital programme, particularly in pensions, where interaction levels remain persistently low. A uniform approach will not suffice. Strategies must reflect the diverse needs of savers.

Integrating the user experience into digital models and technology infrastructure can deliver a range of benefits, including:

- Reduced exposure to financial and regulatory risk

- Improved saver outcomes and decision-making
- Enhanced trust and satisfaction through positive interactions

Saver Centricity

To drive meaningful engagement, schemes must adopt a holistic, member-first approach. If pension systems were designed today with current expectations in mind, the guiding principle would be clear: the back office should enable and support the user experience.

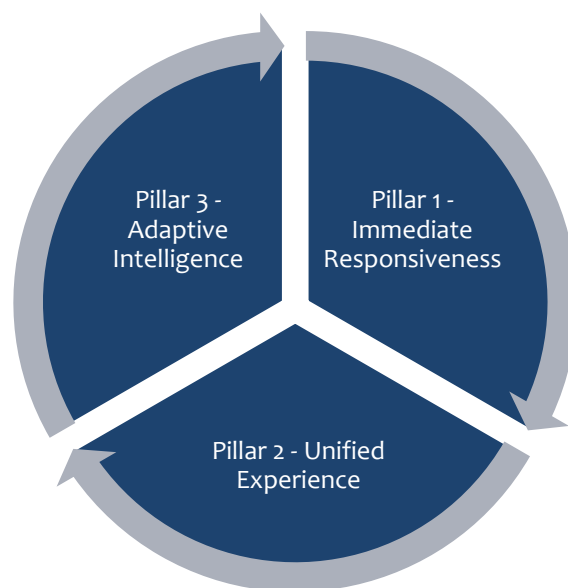
Every architectural decision should be tested against a single question: ‘How does this improve our members’ experience?’

Implementing this shift requires more than incremental change. It calls for:

- Real-time processing as standard, to ensure immediacy and transparency
- Seamless integration patterns, to provide intuitive saver journeys
- Built-in scalability and flexibility, to adapt to evolving needs
- Unified data models, to improve accuracy
- Inherent security at every level, to safeguard savers and build trust

By embedding these principles, schemes can transform operational infrastructure into a strategic enabler for engagement and deliver superior outcomes for their members.

Three pillars underpin saver-centricity by design:



Pillar 1: Immediate Responsiveness

Savers increasingly expect instant confirmation of actions, whether resetting a password, updating contributions, or initiating withdrawals. This may require a shift from traditional batch processing to real-time, event-driven systems delivering speed and transparency.

Pillar 2: Unified Experience

The user journey should feel seamless and intuitive, without the need to navigate multiple platforms or understand system design. This requires deep system integration and careful orchestration of the user journey so tasks can be completed seamlessly.

Pillar 3: Adaptive Intelligence

Future-ready systems should be capable of integrating with and adapting to emerging technologies and scaling efficiently to meet changing saver and market needs. Modular, API-first architecture and a commitment to flexibility from the ground up will enable continuous innovation without disruption.

Key Considerations:

- Immediate confirmation – deliver real-time architecture and instant data flow across all systems
- Instant, not delayed gratification – delays in processing and a lack of interactivity signal outdated technology and digital services
- Integration, not differentiation – savers care about outcomes, not systems. A seamless, omni-channel experience demands deep integration to eliminate duplication and the need to switch between platforms
- Proportional sophistication – the more advanced the back-end infrastructure, the simpler and more intuitive, efficient and user-friendly the front-end should feel. It should be designed for saver confidence

Creating Saver Engagement

Digital transformation approaches and roadmaps should reflect the scheme's maturity: New Entrant, Mature, or Super Mature.

Recognising these distinctions is critical to designing scalable solutions and delivering effective saver engagement.

Regardless of scheme maturity, digital journeys lay the foundation for long-term connection and behavioural change. Strategies placing savers at the centre are more effective, scalable and sustainable. In contrast, platforms neglecting the saver experience often increase complexity and reliance on manual intervention.

By tailoring transformation approaches to maturity levels, schemes can drive greater online interaction with pension services, making engagement easier, more relevant and more rewarding. This empowers savers to take control of their financial future with confidence.

New Entrant Schemes

Establishing trust must be the starting point for successful digital engagement, enabled by simple tools, transparency and intuitive experiences. Beginning a transformation journey with small, meaningful steps demonstrates to savers managing pensions can be easy and worthwhile.

Key actions include:

- **Start with the basics**
Use clear, jargon-free language to make information accessible and understandable
- **Adopt a human-centric model**
Prioritise improvements to enhance the saver experience at every touchpoint
- **Leverage onboarding power**
Early interactions set the tone for the saver's future engagement – make them seamless and positive for long-term engagement and satisfaction

Mature Schemes

Once a scheme has established its core technological architecture and system design, the next step is to deepen savers' interaction by reinforcing the digital platform as the primary channel to the scheme.

This stage focuses on building routine engagement and promoting self-service through:

- **Personalised content**
Deliver tailored information and insights based on saver data to make interactions relevant and meaningful
- **Behavioural nudges and reminders**
Use timely prompts to encourage regular check-ins and proactive engagement with pension planning tools
- **Segmentation and customisation**
Segment savers to create tailored journeys and offer preferences for value-led content

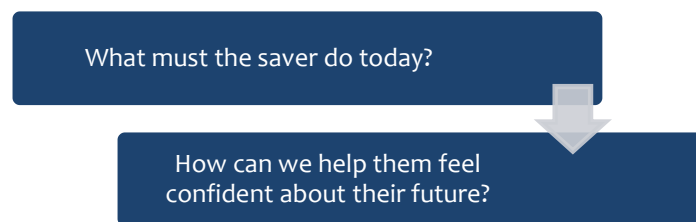
By embedding these strategies, mature schemes can transform digital platforms from transactional tools into trusted engagement hubs, fostering long-term saver confidence and autonomy.

Super Mature Schemes

Schemes at this stage are well-resourced, equipped with advanced digital systems and supported by experienced saver bases. Digital experiences should go beyond functionality to deliver genuine value and engagement. The focus shifts to optimisation and sophisticated interaction through:

- **Behavioural insights**
Applying data-driven behavioural analysis to fine-tune saver journeys and anticipate needs, particularly for vulnerable savers
- **End-to-end self-service with AI Support**
Enabling comprehensive retirement planning and management through intuitive self-service tools, enhanced by AI-driven identification and verification and proactive assistance
- **Relationship-based engagement**
Moving beyond transactional interactions by offering personalised experiences, progress tracking and guidance

Ultimately, the goal is to create an ongoing sense of support. The question should evolve from:



Leveraging AI Thoughtfully

Savers are becoming familiar with AI, from chatbots to real-time recommendations. When applied wisely, AI can significantly enhance the saver experience by:

- Prompting actions based on behaviour: deliver timely nudges and personalised suggestions to encourage proactive engagement
- Providing instant answers: use conversational AI to resolve queries quickly and improve responsiveness
- Supporting complex decisions: deploy natural language tools to simplify decision-making and guide savers through intricate pension choices

AI should complement, not replace, human judgement. Its role is to enhance responsiveness and decision support, while preserving empathy and personal connection where it matters most.

3. Change Management

Change management provides a structured approach to support people, teams and organisations transition to new ways of working. In the context of digital transformation, it means supporting individuals in adapting to new technologies while supporting delivery against objectives and ensuring projects deliver the intended benefits.

Schemes investing in robust change management capabilities position themselves for success regardless of size or maturity level.

The benefits of effective change management include:

- Facilitating adoption of new tools and processes
- Minimising resistance and disruption
- Aligning stakeholders around shared objectives

Change management isn't limited to individual projects or short-term shifts in approaches and processes. Managing change effectively becomes a core organisational capability.

Transforming How Organisations Work

Change management during a transformation journey extends beyond learning new systems. It involves reshaping organisational structures by redefining what people do in their roles and creating a culture where everyone is comfortable with continuous learning and change.



Phase 1: Getting Ready

- Assess the impact of upcoming changes and identify who'll be affected
- Establish governance structures to manage change effectively
- Define success metrics and create clear communication frameworks

Phase 2: Building Awareness and Buy-in

- Communicate the business rationale for change through targeted campaigns
- Inspire confidence in the future vision and train leaders to champion the process
- Measure readiness across teams to anticipate challenges and address concerns early

Phase 3: Building Knowledge and Skills

- Deliver structured training programmes supported by practical resources, coaching, and mentoring
- Provide accessible learning pathways tailored to different roles
- Implement feedback loops to refine approaches and improve adoption continuously

Phase 4: Making It Stick

- Embed changes into daily operations through recognition systems and ongoing support
- Establish mechanisms for continuous improvement and adaptability
- Build organisational resilience to manage future transformations effectively

Managing Cultural Change

Technical integration alone doesn't guarantee successful transformation. The most significant shift is cultural. Before initiating change, schemes must understand their current culture by identifying the gap between where the organisation is today and where it needs to be. This involves assessing values, behaviours, communication patterns and decision-making processes.

Defining a Target Culture

A target culture should align with digital transformation objectives, emphasising collaboration, innovation, data-driven decision-making and agility. It must be articulated through specific, observable behaviours which employees can adopt and demonstrate consistently.

Leadership Setting the Example

Cultural change begins with leadership at all levels modelling the desired behaviours and values. This responsibility extends beyond senior executives to include middle managers and team leaders, who shape the day-to-day experiences of employees.

Changing Structures and Processes

For cultural change to last, organisational structures, processes and systems need to support it. This might mean changes to how performance is managed, people are hired, communication happens, or decisions are made.

Measuring and Reinforcing Change

Cultural transformation requires ongoing measurement and reinforcement. Use surveys, behavioural assessments and performance indicators to track progress. Recognition and reward systems should align with cultural values and examples of desired behaviours should be celebrated to embed change.

Strategies:

- Understand the impact: conduct a thorough assessment of how the proposed changes will affect different groups across the organisation
- Communicate clearly: develop tailored communication plans with defined timelines for each audience and maintain open dialogue between and from the Technology and People teams
- Build capability: prioritise training, mentoring and diverse learning methods to equip employees for new ways of working
- Focus on user experience: make the savers' needs central to all technology and process decisions to ensure easy adoption, experience and satisfaction
- Empower change champions: assign dedicated change teams to guide employees through the process and coordinate efforts with technology rollouts
- Define and model the target culture: clearly articulate the desired culture through observable behaviours and equip leaders to demonstrate them consistently
- Align systems and structures: ensure organisational design, performance management and incentive frameworks reinforce cultural and transformation goals
- Track and reward progress: use dashboards and regular reporting to monitor adoption and recognise individuals who exemplify the desired behaviours
- Fund change properly: allocate a dedicated budget for change management as an integral part of the overall project
- Ensure accountability: track adoption metrics and hold senior sponsors accountable for delivering measurable results

4. Implementation and Delivery

The question is no longer whether to digitise, but how to do so intelligently.

The traditional approach of replacing entire systems through 'big bang' implementations can introduce significant risk, and is often unnecessary. Implementation components should be treated as evolving ecosystems. They should be developed component by component, rather than as static monolithic systems.

The answer lies in embracing incremental change through component-based architecture. This strategy allows gradual transformation while maintaining operational stability and regulatory compliance and can be applied to schemes at all maturity levels.

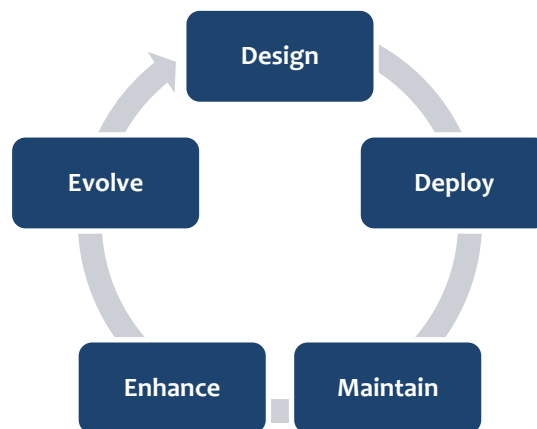
Iterate to Innovate

Delivery should be iterative and incremental to ensure successful outcomes regardless of size or maturity. Taking a step-by-step approach to digitising administration is crucial to maintaining the long-term health of a scheme and the value offered to all its audiences – members, trustees, employers and administrators.

By focusing on single areas for improvement, schemes can achieve quick wins, deliver efficiencies and significantly elevate saver and administrator experiences. Understanding when existing systems require updates or replacement will inform the priorities for modernisation and integration strategies. Organisations can build on the successes and learnings by taking one operationally effective investment step at a time.

The Software Cycle

The software cycle represents recurring phases all applications experience throughout their operational lifespan. This encompasses initial system design and development, deployment, maintenance, enhancement and evolution.



Software cycles include data migration, version updates, security patches, feature additions, performance optimisation and compatibility maintenance. These activities occur at regular intervals and respond to changing requirements, security needs and scalability. The duration and application will be specific to each scheme's size and maturity level.

Understanding software cycles supports project scoping and helps schemes present their requirements to providers more effectively. An informed partnership will accelerate business analysis, system build, data migration and implementation.

Implementation Approaches

Choosing the right implementation approach is essential for a successful digital transformation.

Common approaches include:

- **Waterfall Methodology**
A structured, sequential process where each phase (planning, design, development, testing and deployment) is completed before moving to the next. This offers predictability but limits flexibility
- **Iterative Approach**
Delivers functionality in repeated cycles, enabling continuous feedback and incremental improvements. This reduces risk and accelerates delivery and value
- **Hybrid Models**
Combines elements of Waterfall and Iterative Approaches, offering structure with adaptability for complex projects

The appropriate model will depend on scheme maturity, risk appetite and operational resilience requirements.

Component-Based Transformation

Rather than replacing entire systems in a single step, schemes should adopt incremental change through component-based architecture. This approach:

- Enables gradual modernisation without disrupting operations
- Supports integration with existing systems
- Maintains compliance while reducing risk

By focusing on manageable steps, schemes can achieve quick wins, validate concepts and build confidence before scaling to advanced capabilities such as automation and self-service.

New Entrant Schemes

- Limited digital infrastructure and resources
- High reliance on manual processes and legacy systems
- Need to support cultural change and digital literacy among stakeholders

Strategies:

- Start small with lighthouse projects: Implement short-term, low-risk initiatives to validate concepts and demonstrate value
- Focus on foundational capabilities: Prioritise basic digital tools such as secure portals and simple self-service features
- Adopt incremental change: Use component-based architecture to modernise gradually without disrupting operations
- Simplify communication: Ensure clear, jargon-free messaging to build trust and encourage early engagement
- Invest in change management: Support employees and members through training and onboarding to ease adoption

Mature Schemes

- Established digital platforms with moderate engagement
- Opportunities to optimise processes and deepen member interaction
- Greater readiness for iterative improvements

Strategies:

- Iterative delivery: Introduce enhancements in cycles to incorporate feedback and reduce risk
- Personalisation and segmentation: Use member data to tailor content and journeys for different user profiles
- Promote routine engagement: Deploy nudges, reminders and interactive tools to make digital the primary channel
- Integration focus: Ensure seamless experiences by connecting systems and eliminating duplication
- Leverage analytics: Use behavioural insights to refine engagement strategies and improve outcomes

Super Mature Schemes

- Advanced digital capabilities and experienced member base
- High expectations for sophisticated, value-driven experiences
- Need to maintain innovation and scalability

Strategies:

- Optimise and innovate: Move beyond functionality to deliver relationship-based engagement and proactive support
- End-to-end self-service: Enable comprehensive retirement planning with AI-enhanced tools and real-time assistance
- Behavioural intelligence: Apply advanced analytics to anticipate needs and personalise journeys
- Continuous evolution: Embrace modular design and API-first architecture for scalability and integration with emerging technologies
- Human + AI balance: Use AI to enhance responsiveness while preserving human touch for complex decisions

Start with a Lighthouse Project

For schemes at the early stages of digital transformation, a lighthouse project offers an effective starting point. This short-term, limited-scope implementation serves as a proof of concept, enabling schemes to:

- Test approaches and validate concepts before committing to full-scale deployment
- Experiment with new technologies in a controlled environment
- Evaluate user responses and technical configurations, identifying potential challenges early
- Minimise risk while delivering quick wins and operational success

A lighthouse project is a smaller iteration of the broader transformation goal, providing value-led foundations for cultural change and upskilling programmes. It helps trustees build confidence in wider technology investments and supports schemes aiming to scale towards automation, self-service experiences and advanced AI-powered features.

Software providers can play a critical role in designing a value-driven lighthouse project, ensuring robust foundations which align with the scheme's long-term vision and change roadmap.

5. Key Considerations

Effective digital transformation is driven by clarity of purpose, a deep understanding of saver needs and a culture embracing change.

Schemes that thrive treat digital transformation as an ongoing capability, not a destination. Success comes from building foundations, engaging stakeholders and maintaining relentless focus on member outcomes throughout the transformation journey.

- **Prioritise member-centric decision-making:** Place them at the heart of every decision. Ensure transformation efforts consider their needs and experiences, while actively managing the human side of change to build trust and engagement
- **Design for meaningful value:** Apply saver-focused design principles to create unified, adaptive experiences. Ensure transformation delivers tangible benefits, regardless of the scheme's digital maturity or starting point
- **Drive change through culture and leadership:** Use structured change management to guide people through transformation. Invest in cultural alignment, leadership engagement and skills development. These are just as critical as the technology itself
- **Deliver in iterative and manageable phases:** Implement transformation gradually using component-based delivery. Support progress with lighthouse projects and agile software cycles to maintain operational stability while building momentum for sustainable change

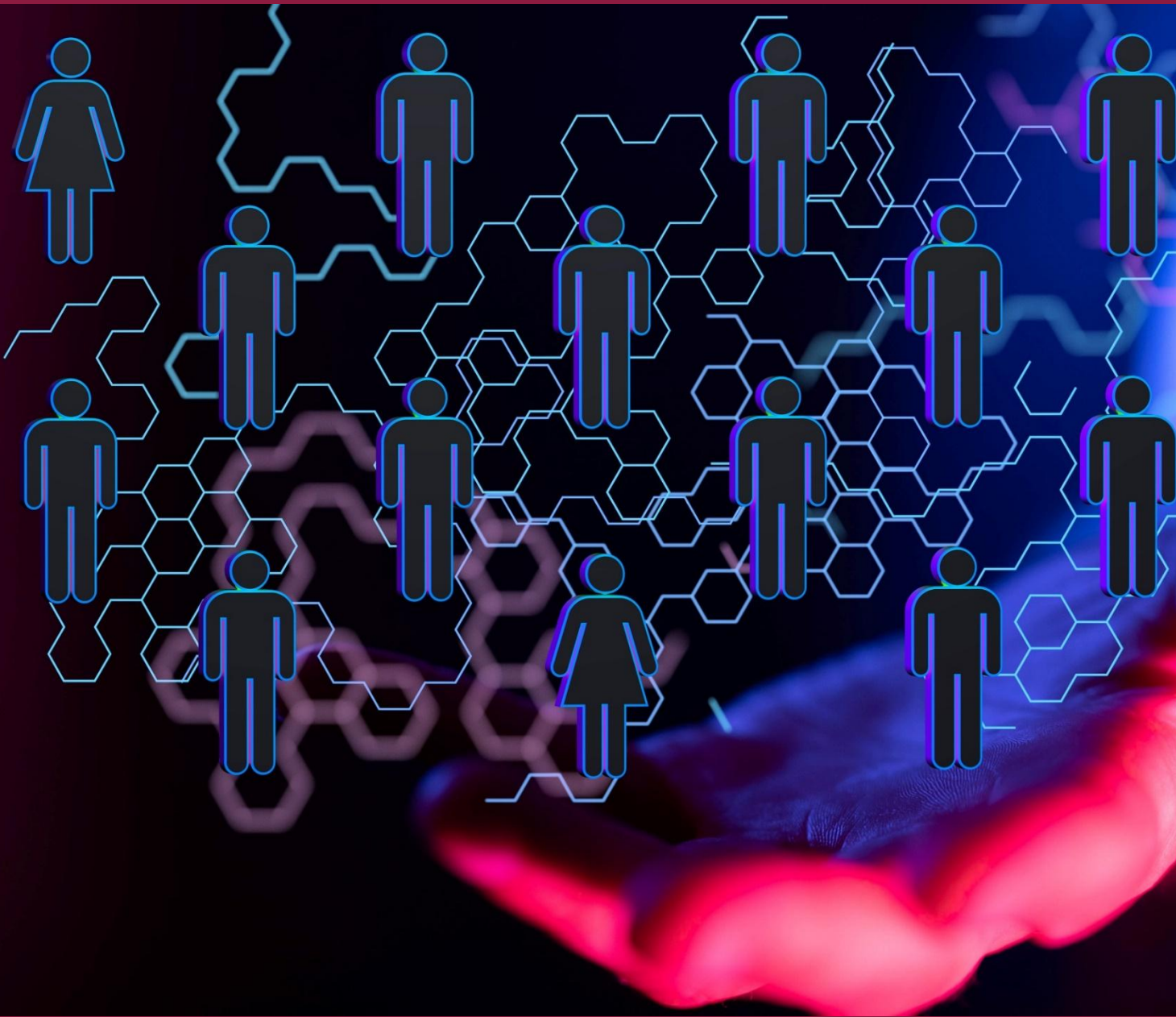
6. Applying the Guidance

By applying the strategies and processes set out in this 3-part series, schemes can move beyond reactive upgrades and toward strategic, member-focused transformation.

The approach empowers schemes to define what best practice looks like, build strong foundations through collaborative scoping and align digital capabilities with long-term goals. It encourages schemes to place their members' experiences at the centre of every decision, embrace iterative delivery and embed cultural change as a core enabler.

Whether a scheme is at the beginning of its digital journey or optimising mature systems, success depends on implementing technology to deliver meaningful outcomes. Scalable, actionable strategies grounded in risk management, operational efficiency and saver value will future-proof their administration.

By aligning technology with strategic goals and saver needs, schemes can build trust, deliver positive outcomes for savers, drive continuous improvement and be well-positioned as leaders in a constantly evolving pensions landscape.



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