Super Consumers Australia

Good super service shouldn't be a lottery

A pilot study of 20 super fund call centres found service is falling short

July 2026

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Introduction

Poor superannuation fund customer service has been repeatedly highlighted in a number of recent high-profile failures. Funds are delivering service far below what Australians reasonably expect. Over the past five years, superannuation funds have consistently failed to:

- protect their customers from cyber attacks (Source: ABC News),
- efficiently and empathetically process insurance and death benefit claims (Source: ASIC),
- deliver timely and effective communications leading up to and during major technological and organisational transitions (Source: ABC News), and
- comply with their complaint handling obligations (Source: ASIC).

Regulators have taken a number of actions to hold funds accountable, but regulatory action has not yet led to the systemic change that Australians deserve. The Government has also committed to introducing mandatory customer service standards, but they have not been released for consultation yet. While customers can ‘vote with their feet’ and leave poorly performing funds, there is little transparency about which funds are performing well on service. That makes it difficult for people to choose a fund that will better serve them. A lack of transparency also takes the pressure off poorly performing funds to improve.

To provide some transparency over customer service outcomes from a customer perspective, Super Consumers Australia commissioned Customer Service Benchmarking Australia (CSBA) to conduct a pilot study of Australian superannuation fund call centres. In our tech-enabled world, most people turn to a call centre only when something is wrong or they cannot get the information they need. Call centres often deal with people in distress or experiencing vulnerability. This makes the call centre a critical component of a fund’s customer service offering.

The pilot study assessed the quality of customer service provided by 20 fund call centres. The results of the study were published in the Superannuation Call Centre Experience Report (the Report). Unfortunately, the Report shows that there is a systemic gap between the trust people place in their superannuation funds and the service they actually receive. We found that:

- scores across the industry were low;
- some funds struggled to answer calls at all;
- call centres failed to take ownership for solving problems;
- agents routinely failed to show care and empathy; and
- while some agents from a fund did a great job, many also did extremely poorly.

Without good customer service, Australians will not experience the dignified retirement that the system was created for. If Australians do not have confidence in the superannuation system they will invest their savings elsewhere.

It is critical that the Government introduces meaningful mandatory customer service standards as soon as possible and that those standards include customer-focused timeframes for processing claims, member communication standards, and accessible service. Finally, the Government must require funds to publicly report on their customer service outcomes so that people can choose funds that put their needs first.

The overall picture

No fund performed well

49.9%
average score

47 - 55%
fund level scores

0 funds scored in the **green zone (>80%)**

Lack of empathy

42%
of calls had a negative sentiment

70%
of calls from customers experiencing vulnerability received an empathy score of 5 out of 10 or lower.

Two funds struggled to answer calls

87%
of the calls connected in under 15 minutes

But connection rates were much lower for two funds:

10%
AustralianSuper

52%
Team Super

Inconsistent service

20% - 86%
range of individual call scores

Failure to take ownership

1 in 10 calls
used language to demonstrate taking genuine ownership of the enquiry

1 in 10 calls
used effective questioning to understand the customer's issue

1 in 5
prospective customers were directed back online

People needing support fared worse

58%
of CALD enquiries pushed responsibility back onto the English-speaking caller

49%
lowest scenario score from calls with customers experiencing vulnerability

How each fund performed

The SenseCX Score of each pilot fund, ranked based on overall performance, with top performers at the top.

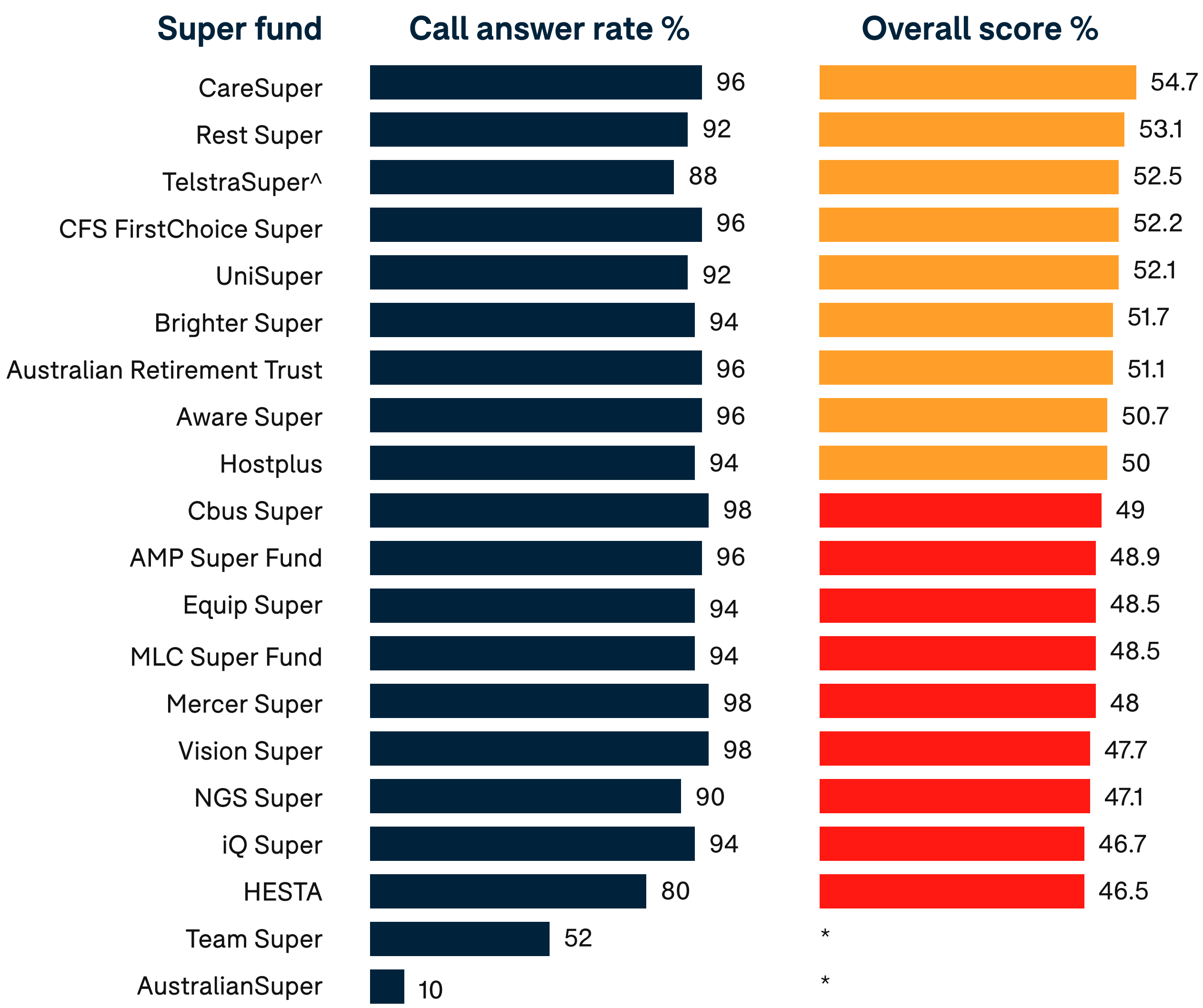
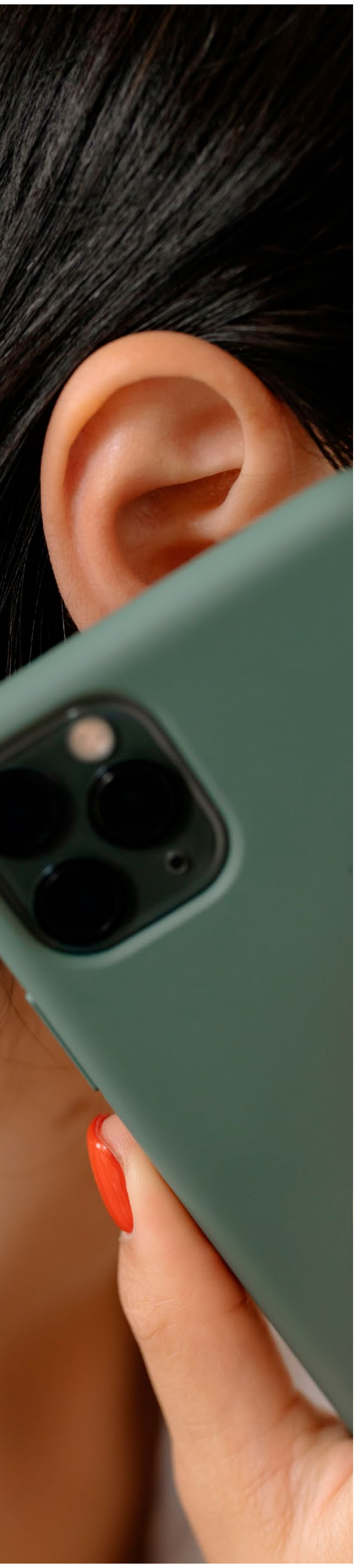


Figure 1

*Fund-level scores have been omitted for Team Super and AustralianSuper because call answer rates were too low to support a reliable comparison.

^ Telstra Super merged into Aware Super after the research was conducted and no longer exists as a separate fund.

Note: See Table on page 15 for the data shown in this figure (accessible version).



The pilot study

The pilot study assessed call centre experience in 20 of the largest Australian superannuation funds (11 industry, 5 retail, 3 public sector and 1 corporate). The study consisted of 1,000 mystery shopping calls made over a three-month period, with 50 calls made to each fund. Each call was based on one of three customer scenarios:

- Prospective customers - someone with a question relating to joining the fund.
- Culturally and linguistically diverse (CALD) customers - someone trying to assist a relative from a non-English speaking background to get information about the fund.
- Customers experiencing vulnerability - someone in difficult personal circumstances, such as experiencing domestic and family violence, or financial hardship, who may also be emotionally distressed, trying to access early release of their super.

Calls were graded according to CSBA's SenseCX quality assurance framework, which has been used to benchmark service quality across several industries since 2017. The framework measures the experience a customer has when contacting an organisation. It assesses more than 30 customer-focused behaviours, each weighted according to how much it affects the customer's experience. These behaviours are grouped into three areas:

- **Ease:** How easy was it for the customer to achieve their goals? This looks at how simple and straightforward the interaction was.
- **Sentiment:** How did the interaction make the customer feel? This looks at whether the agent treated the caller as an individual through actions such as showing empathy, listening actively and acknowledging the caller's circumstances.
- **Success:** Did the customer get what they came for? This looks at the degree to which the agent helped the caller accomplish their goal.

None of the scenarios required the caller to complete an identity verification process in order to assess the agent's performance from a customer perspective: it was possible for an agent to get a perfect score without verifying the customer's identity.

Each trustee was given a final score reflecting the average performance across all the calls that CSBA assessed.

The pilot study

20
of the largest Australian superannuation funds

11
industry

5
retail

3
public sector

1
corporate

1,000
mystery shopping calls made

10 week
assessment period (August–October 2025)

50
calls made to each fund

3
customer scenarios tested

Three customer scenarios

PROSPECTIVE CUSTOMERS

40% of calls | 20 calls per fund

Pilot funds score 50.3%

Potential customers asking about fees, accounts, transfers. Baseline assessment of approachability.

CULTURALLY AND LINGUISTICALLY DIVERSE (CALD) CUSTOMERS

30% of calls | 15 calls per fund

Pilot funds score 50.2%

Relative calling on behalf of a non-English speaking member. Tests inclusivity and interpreter awareness.

CUSTOMERS EXPERIENCING VULNERABILITY

30% of calls | 15 calls per fund

Pilot funds score 49.1%

Customers experiencing hardship (DV, bereavement, injury) seeking early access. Tests empathy and guidance.

Key takeaways

No fund performed well in the study. Not one achieved a customer experience score in the ‘green zone’ of 80% or higher. The average score was just 50% and the highest fund scored 55%. Service quality was highly inconsistent with individual call scores ranging from 20% to 86%.

AustralianSuper and Team Super struggled to answer the phone

Call wait times were not the focus of this study because the quality of the service a person receives is more important than how long they wait to be served. However, the customer does have to be served at some point for the service to matter.

Most funds answered most of their calls pretty quickly: 87% of the calls in the pilot study connected in under 15 minutes (the remaining calls had a busy tone, unexplained disconnection or were not answered within 15 minutes). In fact, most funds did much better, suggesting they could probably afford to spend more time with each customer: 75% of calls were answered in 4 minutes and the top two funds answered 75% of calls in 2 minutes.

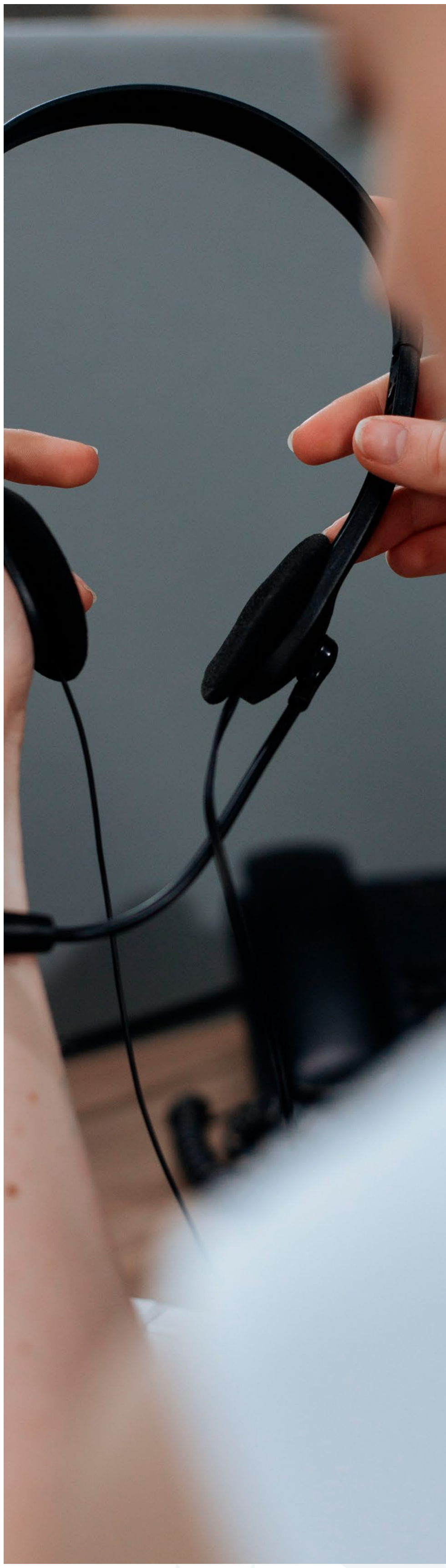
However, two funds - **AustralianSuper** and **Team Super** - answered so few of their calls, their performance was not able to be assessed in a reliable way. Calls to AustralianSuper connected only 10% of the time and calls to Team Super connected 52% of the time within 15 minutes.

Calls were made randomly at various times during the business day over a ten-week period.

Most agents failed to take genuine ownership of the enquiry

“It felt like they just wanted to get me off the phone as quickly as possible.”

The pilot study found that agents consistently passed off responsibility for dealing with questions or issues raised by callers, often leaving customers without the information or support they asked for. For example, 1 in 5 prospective customers who called looking for information about the fund were sent to look online.

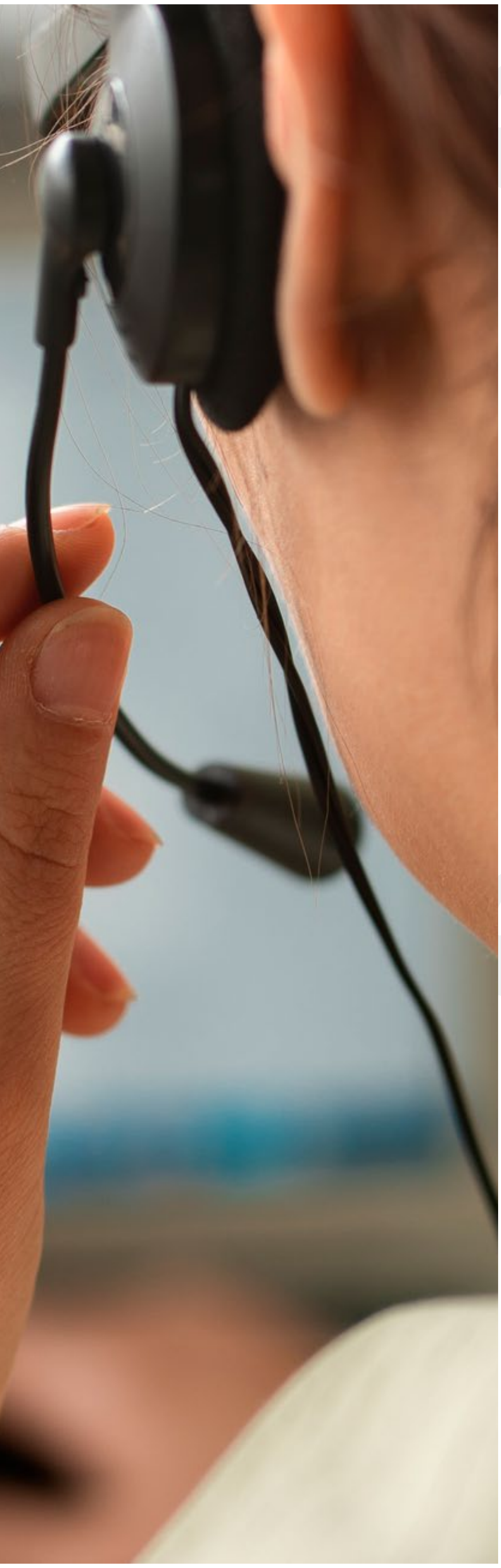


“The agent answers the call by saying, “Hello?” and waiting for me to speak, before introducing themselves. When I said that I was looking for ethical or sustainable options, they immediately directed me to the website.”

In the CALD customer scenario (which assessed how agents engaged with English-speaking friends or relatives of CALD customers), the pilot study identified a similar failure to take responsibility. In 58% of calls, the agents pushed responsibility for the query back on the English-speaking caller rather than offering to support the CALD customers directly. Only one fund provided an integrated voice response (IVR) option to access an interpreter service.

Again, in the third scenario (customers experiencing vulnerability seeking early release of super), the pilot study identified a persistent unwillingness to assist the caller, even where that person was distressed. Many agents were quick to terminate calls after they were unable to verify the identity of the caller, which is necessary to process an early release application. Agents failed to offer any guidance about (a) how a customer could locate their correct fund, (b) eligibility for early release or (c) how the early release application process works and what information or documents the customer would need in order to apply. 90% of the calls made by customers experiencing vulnerability were shorter than 7 minutes, which is at least 2 minutes shorter than for 90% of the overall enquiries.

The failure to take ownership appears to be a systemic issue, which is consistent with ASIC’s findings in its 2025 death benefits review (Source: ASIC Report 806). We found it quite telling of the culture of fund call centres that about 92% of agents failed to say something even as basic as “I can help you with that” in response to a customer query. If funds are not willing to take ownership of the quality of the service they provide, that service will never change. This is why mandatory standards are critical to improving service.



Agents routinely failed to show care and empathy

"After saying my mother is dying and I need money to go and see her in Europe, the response was 'Ok can you spell your surname?'"

A successful customer service call makes the customer feel valued, that they are more than just a number. This can be achieved through empathetic communication, such as taking the time to acknowledge the caller and their situation, active listening, and clearly explaining options and next steps.

The highest scoring calls were those in which agents used empathetic communication. In addition to an overall score, each call was scored from 1 to 10 on the degree of empathy displayed by the agent, with 10 being the highest level of empathy and 1 the lowest. 70% of calls from customers experiencing vulnerability were scored as 5 out of 10 or lower on the empathy scale. The Report observed that agents struggled to balance meeting identity verification requirements with showing empathy to customers.

The 'CALD' and 'customers experiencing vulnerability' calls had the lowest scores in the study, and a customer's experience depended heavily on which staff member answered the call. Rather disturbingly, the Report noted that four callers reported agents laughed or scoffed at their distress.

"The agent offered minimal support regarding transfer-related matters and came across as quite disengaged during the call. On top of that, they laughed at some of my questions, which I found disrespectful and inappropriate. This left me feeling dismissed and uncomfortable and gave the impression that my concerns weren't being taken seriously."

Again, these findings are consistent with ASIC's observations in Report 806, which identified "ineffective and insensitive communication" as an issue across superannuation trustees.

It is clear that funds are not motivated to ensure their customers are treated as human beings. Without mandatory customer service standards, funds are likely to continue to prioritise efficiency over ensuring that agents have the skills and training to be able to properly support customers experiencing vulnerability. The persistently poor quality of service throughout the industry is an issue that will not improve without government intervention.

While some agents did a great job, others provided extremely poor service

"The agent was polite, respectful and informative. Towards the end of the call, once they determined I wouldn't be eligible for release of funds under financial hardship or compassionate grounds, they offered to send me an email with a list of resources that may be able to assist financially outside of super."

The study was designed so that it was possible for every agent in every call to achieve a perfect score, and some agents did very well. However, the pilot study revealed a wide range of outcomes within all of the funds. This means that good call centre outcomes were essentially a lottery.

Most agents were able to get the basics right, but meaningful relationship building through behaviours that go beyond the basics was rare. In 88% of all calls, agents displayed basic service behaviours, including:

- introducing themselves and the organisation,
- asking and answering general questions,
- being professional and respectful, and
- using appropriate language.

Great agents go beyond the basics to build trust with the customer and are more likely to deliver a successful call. Listening and asking meaningful questions is an example of great service. Most super funds did not do this, for example:

- only 11% of calls included effective questioning,
- only 7% of calls involved the agent giving a summary of the discussion, and
- over 20% of prospective customers were directed back online.

We also saw this variation in the comments callers made about their experiences. About 42% of the comments were predominantly negative, 32% were positive and 26% were mixed.

Funds have a lot of control over the staffing, training, reward and recognition of their call centres. Funds should recognise and reward agents who consistently go beyond the basics, and ensure that agents who are lagging behind receive the training and support that they need to improve. Clear and mandatory standards about call centre training will ensure that funds prioritise call centre staff.

Policy recommendations

Superannuation is mandatory, but good service is currently not. The call centre of a superannuation fund is where customers turn to when they need help urgently or when things are going wrong. What media coverage and ASIC reports have been telling us for years is supported by our findings. To maintain confidence, superannuation funds must lift their customer service practices.

We are calling for:

1 Mandatory customer service standards

The Government needs to set clear, enforceable expectations on the superannuation industry that align with community needs and expectations. This means setting mandatory customer service standards, including:

- timeframes for processing claims,
- member communication standards and
- accessible service.

2 Mandatory public reporting on customer service outcomes

Unlike investment performance, regulators do not routinely collect and publish data on customer service quality, making it difficult to objectively compare how funds are performing on service. Public availability of this data would ensure transparency and could also empower Australians to choose funds that deliver good customer service.

Like the ATO Your Super comparison tool, using the public data, the Government should fund a customer service comparison tool to assist people to choose funds that treat them well.

3 Improved call centre training to support CALD customers and people experiencing vulnerability

Superannuation funds must ensure that their call centre staff can support the diversity of their membership, including CALD customers and people experiencing vulnerability. Funds should be required to provide mandatory training to their staff on how to communicate effectively and empathetically with customers experiencing vulnerability.

Funds should also be required to provide options like translation and interpretation to support their CALD customers to engage with them directly, rather than having to rely on a third party. Not only does this respect CALD customers' autonomy, it also reduces the risk of financial abuse. Funds should also be required to ensure that staff are trained on what resources are available and how and when it is appropriate to refer customers to them.

Conclusion

Australians trust their superannuation funds with their retirement savings. When they need help from their fund, Australians expect efficient, empathetic and effective customer service. Over the last few years, it has become clear that help is not always available, service is inconsistent and funds often fail to meet customers' basic needs. The demographics of Australia are changing, with over 800,000 people due to retire in the next five years (Source: ABS Retirement Intentions 2024-25). In the coming years, many more people are going to turn to their superannuation funds to support them in their retirement. Without an overhaul of customer service, funds will not be equipped to manage rising call volumes, more complex member needs and growing demand for retirement support. The only way to prevent this from happening is for the Government to introduce meaningful mandatory customer service standards, and it cannot come soon enough.

Accessible versions of figures

How each fund performed

The SenseCX Score of each pilot fund, ranked based on overall performance, with top performers at the top.

Super fund	Call answer rate	Overall score
CareSuper	96.00%	54.70%
Rest Super	92.00%	53.10%
TelstraSuper^	88.00%	52.50%
CFS FirstChoice Super	96.00%	52.20%
UniSuper	92.00%	52.10%
Brighter Super	94.00%	51.70%
Australian Retirement Trust	96.00%	51.10%
Aware Super	96.00%	50.70%
Hostplus	94.00%	50.00%
Cbus Super	98.00%	49.00%
AMP Super Fund	96.00%	48.90%
Equip Super	94.00%	48.50%
MLC Super Fund	94.00%	48.50%
Mercer Super	98.00%	48.00%
Vision Super	98.00%	47.70%
NGS Super	90.00%	47.10%
iQ Super	94.00%	46.70%
HESTA	80.00%	46.50%
Team Super	52.00%	*
AustralianSuper	10.00%	*

Note 1: This is the data shown in Figure 1.

*Fund-level scores have been omitted for Team Super and AustralianSuper because call answer rates were too low to support a reliable comparison.

^ Telstra Super merged into Aware Super after the research was conducted and no longer exists as a separate fund.

Source: Superannuation Call Centre Experience Report, CSBA (2026).

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