Superannuation Call Centre Experience Report

A pilot customer service quality benchmarking study

July 2026

CUSTOMER EXPERIENCE QUALITY ASSURANCE

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Acknowledgement of Country

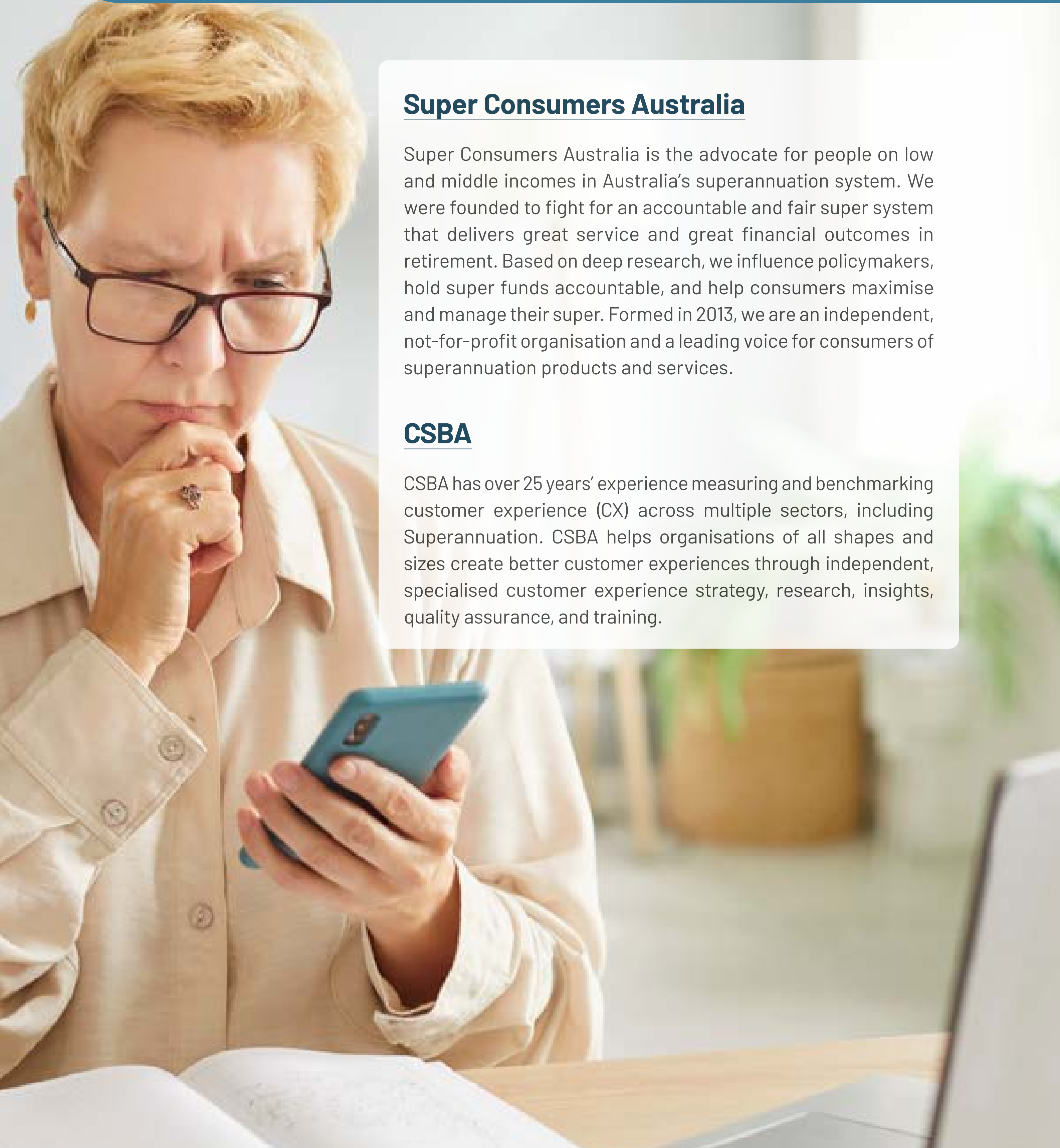
We acknowledge Aboriginal and Torres Strait Islander peoples as the Traditional Owners of Australia and their continuing connection to both their lands and seas.

We also pay our respects to Elders – past and present – and generations of Aboriginal and Torres Strait Islander peoples now and into the future.

CONTENTS

FIGURES

About Super Consumers Australia and CSBA



Super Consumers Australia

Super Consumers Australia is the advocate for people on low and middle incomes in Australia's superannuation system. We were founded to fight for an accountable and fair super system that delivers great service and great financial outcomes in retirement. Based on deep research, we influence policymakers, hold super funds accountable, and help consumers maximise and manage their super. Formed in 2013, we are an independent, not-for-profit organisation and a leading voice for consumers of superannuation products and services.

CSBA

CSBA has over 25 years' experience measuring and benchmarking customer experience (CX) across multiple sectors, including Superannuation. CSBA helps organisations of all shapes and sizes create better customer experiences through independent, specialised customer experience strategy, research, insights, quality assurance, and training.

Executive Summary

This report was commissioned by Super Consumers Australia and written by CSBA to provide a clear, evidence-based view of the telephone service quality provided by a sample group of 20 Australian superannuation funds. Using a proven, consistent, objective, best-practice assessment framework, it assesses the quality of customer interactions across the sector to highlight both strengths and opportunities for improvement.

The purpose of this pilot research report is to:

- provide an independent benchmark approach and insights on superannuation telephone customer service;
- empower Super Consumers Australia and superannuation trustees to understand and drive great customer-focused interactions;
- establish a transparent index of the telephone customer experience provided by a selection of Australian superannuation funds for consumers.

The Pilot Study examined both the quantitative results assessed using the CSBA SenseCX framework and the qualitative results based on Super Consumers' analysis of CSBA assessors' comments. The quantitative results are based on the presence or absence (yes/no) of the behaviours in the SenseCX framework, whilst the qualitative analysis examined the sentiment created by the whole interaction.

Figure 0.1 What the Pilot Study revealed about superannuation fund customer service

Overall SenseCX score for Pilot Funds

49.9%

Overall SenseCX index score breakdown (median)

EASE 32.5%

SENTIMENT 59.5%

SUCCESS 55.6%

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

In 1 in 10 calls, agents used language to demonstrate genuine ownership over the enquiry

58% CALD enquiries where the agent pushed responsibility back onto the English-speaking caller, rather than finding ways to support their CALD customer directly

1 in 5 prospective customers who called were directed back online

87.4% of calls connected in under 15 minutes but for one pilot fund only… 10% of calls connected within 15 minutes

49.1% the lowest SenseCX Score, for calls from customers experiencing vulnerability

1. Overall Customer Experience

Although there were individual interactions which rated highly, the net impression created by this Pilot Study was of poor service experience. All four comparative sectors, Utilities, Banking, Education and Local Government, had higher SenseCX scores. The mean super industry SenseCX score of **49.9%** (n = 874), with individual trustee scores tightly clustered around this mean, indicated that many service behaviours were absent across the industry.

The quantitative analysis highlights that the basic service behaviours were present in many interactions, but high-value relationship building behaviours were rare.

2. Prospective Customer Experience

There was significant variability in scores across the calls. SenseCX scores for individual calls ranged from 20% to 86%. This indicates that there was a large variability in customer service experience from call to call. This variability is reflected in the qualitative analysis as well. Overall, negative sentiment represented the largest proportion of calls with 42% coded as expressing negative sentiment, 26% as mixed sentiment and 32% as positive sentiment.

The Prospective Customer scenario involved an assessor pretending to be a prospective customer and making inquiries about the products and services the Fund offered. This scenario was the only scenario in which qualitative positive sentiment was observed as the highest percentage, reflected in the above average SenseCX score of 50.3%. Whilst agents rated highest in this enquiry for acknowledging customer cues, for one in five pilot Prospective customer interactions, 'have you checked online' was the only solution provided to product related questions such as fees, account types and insurance options.

3. CALD Customer Experience

The culturally and linguistically diverse (CALD) scenario involved an assessor making an enquiry on behalf of a relative who does not speak English. Negative sentiment was the most frequently observed for the scenario. In 58% of cases, Pilot Funds pushed responsibility onto the English-speaking caller, rather than offering ways to support their CALD customers directly. This lack of support overshadowed other positive aspects of these interactions.

4. Customers Experiencing Vulnerability

The majority of the interactions for customers experiencing vulnerability were observed as negative, resulting in the lowest SenseCX score of the three scenarios, at 49.1%. Agents struggled to balance identity verification with displaying empathy to customers experiencing vulnerability, specifically acknowledging the caller's situation.

> *The agent did not ask any questions focused on my issue, which may have enabled them to address my issue more effectively.*

Whilst this report highlights that a number of behaviours were demonstrated across this Pilot Study (defined as being evident in more than 80% of calls), there were ten behaviours in the 'red zone' (evident in less than half of the interactions). This list was further impacted due to the weighting of each behaviour in driving customer experience. The recommended improvements range from simple actions such as using the customer's name, to demonstrating ownership, effective questioning and effectively summarising the conversation. In the specific scenarios the findings aligned with ASIC Report 806, March 2025 around supporting customers experiencing vulnerability and/or from culturally and linguistically diverse backgrounds. Specifically, to improve their support by better identifying cues when presented (and thus demonstrating more empathy) and providing more agency to non-English speaking customers. These recommendations are outlined in Figure 0.2.

5. Call Connection Time and Duration

Call connection time and call duration are relevant to a customer's overall service experience, but not determinative. Customers may be willing to overlook a long wait time if the agent they speak with provides excellent service; however, if the customer cannot get through to an agent at all, the agent's skills cannot save the experience. Likewise, a short call duration can indicate that the agent is able to resolve the problem quickly or it could mean that they fail to take the necessary time to assist the customer.

Overall, 87.4% of the 1,000 calls connected with a Connection Time of under 15 minutes. Of the 12.6% that did not connect, 29 calls had a busy tone or unexplained disconnection before or after connecting with an agent, and 97 had Connection Time of over 15 minutes, at which point the call was disconnected by the assessor.

While no Pilot Fund achieved 100% successful connection, three Pilot Funds were just under this threshold. Two Pilot Funds significantly lowered the average; without these two Pilot Funds the average was 94%.

Of the 874 calls that successfully connected to an agent within 15 minutes, 75% connected in 4 minutes or less. For the top two Pilot Funds, 75% of calls connected to an agent in 2 minutes or less. More than 90% connected in 7 minutes or less. This compares to the lowest performing Pilot Funds whose connection time was 10 minutes in 75% of calls that connected.

The average Call Duration was 4 minutes 19 seconds for the 874 successful calls. The range of Call Duration was from 1 minute to 1 hour 4 minutes.

The highest percentage of calls were between 2-4 minutes, with half the calls between 1-5 minutes. However, there was also a small number of calls that lasted well beyond this range.

6. Customer Experience Improvement

Based on the Pilot Study insights, there are four recommended priority areas for improvement. These are:

- to focus on taking clear ownership of the call,
- using the customer's name,
- using well-structured questioning techniques and
- concluding by summarising the interaction.

This research identified a number of specific ways that Funds can improve their call centre customer service experience. These actions are identified in Figure 0.2 below.

Figure 0.2 Summary of the prioritised areas for improvement

Improve by...	So that...
Making it easier for customers by using language to demonstrate genuine ownership over the enquiry...	...the way is paved for a more positive, customer-focused interaction This reduction in friction can also aide in reducing call handle time.
Helping customers feel more valued and personalising the interaction by using their name...	...it helps create a sense of connection and trust, two elements that drive positive sentiment.
Ensuring you are solving the right problem for the customer through effective questioning...	...the customer feels heard and understood (Sentiment) and can make the interaction feel easier.
Verifying with the customer that the issue is resolved through call summarisation...	...the customer can verify they have achieved their goal as key points/decisions are reinforced and any next steps are confirmed.
Increasing the agency of non-native English-speaking customers...	...all customers have agency of their superannuation and agents are empowered with the knowledge to help them.
Improving the ability to identify customer cues...	...they provide appropriate guidance to staff to assist them in identifying vulnerability and providing meaningful support to customers (Source: ASIC Report 806).

About this research

Australia's superannuation system plays a crucial role in the long-term financial wellbeing of the population. Whilst compulsory superannuation began in mid-1992 at 3%, the subsequent decades have seen funds predominantly focused on market share (funds under management) and fund performance. The demographics in Australia see a material proportion of the population now reaching retirement age with significant savings within superannuation. As such, more customers are looking to use their funds through their retirement. This change is moving the customer experience dynamic from more passive to more proactive, raising the focus on customer service.

Commissioned by Super Consumers Australia, this inaugural report uses the CSBA SenseCX framework to benchmark the quality of telephone service provided by superannuation funds. Using the framework, CSBA evaluated interactions based solely on behaviours and skills within an agent's direct control (see Appendix A: Methodology). This framework is widely used across sectors including Banking, Utilities, Local Government and Education.

This inaugural report uses the CSBA SenseCX framework to benchmark the quality of service provided by superannuation funds.

SenseCX Framework

SenseCX is a proprietary customer-centric Quality Assurance (QA) framework developed by CSBA to assess the customer experience provided by organisations across key service channels.

The SenseCX framework is outlined fully in Appendix A: Methodology. It evaluates interactions based solely on behaviours and skills within an agent's direct control. It is commonly used across sectors including Banking, Utilities, Local Government and Education. Best practice customer experience is based on: ***Ease*** or the effort to which a customer has to expend to accomplish their goals; ***Sentiment*** or how the interaction and experience made the customer feel; and ***Success*** or the degree to which the customer can accomplish their goals. This framework is illustrated in Figure 0.3 and allows actionable insights to be drawn from the findings.

Figure 0.3 The Three Pillars of the SenseCX Framework

The Three Pillars of
SenseCX

SenseCX assesses over 30 key customer-focused behaviours in each interaction. Each key behaviour is categorised against *what's important to your customer* – the three pillars of best practice customer experience.

SUCCESS
The degree to which the customer can accomplish their goals

EASE
The effort the customer must expend to accomplish their goals

SENTIMENT
How the experience and interaction makes the customer feel

The framework assesses over 30 key customer-focussed behaviours, each individually weighted according to the impact they have on the customer's experience. The behaviours are measured across the phases of the call: introduction, clarify, resolve, close and engage. Each behaviour is categorised under the three pillars of best practice customer service: Ease, Sentiment, Success.

These three pivotal factors, (Ease, Sentiment and Success) most heavily influence customer satisfaction. Customers want their interactions with organisations to be successful; they expect it to be straightforward; and both organisations and their customers want the interaction to feel positive. In essence, this is about making customers feel valued and understanding the agent behaviours that create this sentiment.

The Pilot Study

The data within this report is based on 1,000 customer telephone enquiries, or 50 'mystery shopping' calls to each of the 20 Pilot Funds between 7 August to 15 October 2025. This mystery shopping examined how well the Pilot Funds, or their frontline service providers, engage with three customer enquiry scenarios: prospective customers (40% of calls), culturally and linguistically diverse (CALD) customers (30% of calls), and customers experiencing vulnerability (30% of calls). By design, in no conversation was identity verification completed, or account specific information discussed.

This report examines the overall findings (see Overall Customer Experience) before examining the insights for each of the three scenarios using the SenseCX framework (see Prospective Customer, Culturally and Linguistically Diverse (CALD) Customer, Customer Experiencing Vulnerability).

Where available, the results were compared to other sector benchmarks published by CSBA and analysed based on the call centre administration being Outsourced, or not. The report also documents the time from dialling the Pilot Fund to speaking with an agent and the total duration of interactions (see Call Connection Time and Duration).

Making customers feel valued is a whole organisational challenge not just the responsibility of frontline agents and their leaders. However, agents can directly control their behaviour to elevate an interaction from transactional to one that demonstrates success, ease and sentiment. Based on the findings this Pilot report has identified behaviours that performed well, moderately, and four priority areas for improvement (see Customer Experience Improvement).

Pilot Funds

Super Consumers Australia selected 20 Funds to be assessed in this Pilot Study and confirmed two fifths of the Pilot Funds Insourced their call contact centre operations, with the balance Outsourced. See Appendix A: Methodology for more information about how the Pilot Funds were chosen.

Figure 0.4 outlines the Fund types and whether their Call Centre Administration Model is Insourced (8 Pilot Funds) or Outsourced (12 Pilot Funds). There were 11 industry Funds, 5 retail Funds, 3 public sector Funds and 1 corporate Fund.

Figure 0.4 The Pilot Super Funds, Fund Type, Call Centre Administration Model and Total member benefits

Pilot Fund	Fund Type	Call Centre Administration Model	Total member benefits as of March 2025 ($ thousands)
AMP Super Fund	Retail	Insourced	55,137,388
Australian Retirement Trust	Industry	Insourced	312,910,690
AustralianSuper	Industry	Outsourced	367,230,374
Aware Super	Public Sector	Insourced	188,425,795
Brighter Super	Public Sector	Outsourced	33,525,022
CareSuper	Industry	Insourced	55,935,643
Construction and Building Unions Superannuation Fund (CBUS)	Industry	Outsourced	96,815,308
equipSuper	Industry	Outsourced	34,204,494
Colonial First State FirstChoice Superannuation Trust	Retail	Insourced	101,028,876
HESTA	Industry	Outsourced	91,604,633
HOSTPLUS Superannuation Fund	Industry	Outsourced	125,872,360
Russell Investments Master Trust (iQ Super)	Retail	Outsourced	11,547,894
Mercer Super Trust	Retail	Outsourced	74,246,343
MLC Super Fund	Retail	Outsourced	88,105,526
NGS Super	Industry	Outsourced	15,888,304
Retail Employees Superannuation Trust (Rest)	Industry	Outsourced	92,776,686
Team Superannuation Fund	Industry	Outsourced	21,250,462
Telstra Superannuation Scheme	Corporate	Insourced	26,654,282
UniSuper	Industry	Insourced	137,540,154
Local Authorities Superannuation Fund (Vision Super)	Public Sector	Insourced	22,908,657

Note 1: Fund Type is the type listed in APRA Quarterly Superannuation Fund Statistics, March 2025. Administration Model refers to whether the call centre is provided in-house or outsourced to a third party who is not related to the Fund or trustee.

Note 2:Fund names have been shortened through the report to reflect trading name rather than full registrable superannuation entity name.

1 Overall Customer Experience

This section compares the aggregate SenseCX Score of all calls assessed against each other, across the Funds included the Pilot Study and to other sectors we have assessed. The SenseCX framework is based on: ***ease*** or the effort to which a customer has to expend to accomplish their goals; ***sentiment*** or how the interaction and experience made the customer feel; and ***success*** or the degree to which the customer can accomplish their goals.

The Superannuation SenseCX Score

The top performing Fund in the Pilot Study achieved an overall SenseCX score of 55%. By comparison, the top performing organisation in CSBA's SenseCX benchmarking for Q3 2025 achieved a score of **85%** based on a rolling 12-month average from the Local Government sector.

Figure 1.1 stack ranks the SenseCX scores from the 20 Funds in the Pilot Study.

The Superannuation SenseCX score was
49.9%

- No Pilot Fund achieved a SenseCX score greater than 80% (in the green zone)
- 9 Pilot Funds (45%) were just in the amber zone, 50-80%
- 9 Pilot Funds (45%) were in the red zone, less than 50%
- 2 Pilot Funds (10%) had statistically insignificant results because too few calls connected.

For this Pilot Study, the minimum threshold for statistically significant results was 30 successfully completed enquiries. For AustralianSuper and Team Super, an insufficient number of the 50 calls attempted were connected to complete the assessment. Specifically, 48% (Team Super) and 90% (AustralianSuper) of the calls experienced a busy tone, disconnection or wait time of over 15 minutes. As such, their ranking in Figure 1.1 and Figure 1.2 should be interpreted with caution. All completed calls were used in calculating the Overall industry SenseCX score.

> *The agent could have asked why I was calling rather than just questions about my identity.*
>
> *The agent gave a clear offer of ownership and helped me more than even I wanted.*

Figure 1.1 The SenseCX Score of each Pilot Fund, ranked based on Overall performance, with the top performers at the top

	N=	OVERALL	EASE	SENTIMENT	SUCCESS
CareSuper	48	55	36	64	63
Rest Super	46	53	35	63	61
TelstraSuper	44	53	34	64	59
FirstChoice Superannuation	48	52	32	64	60
UniSuper	46	52	32	61	62
Brighter Super	47	52	32	62	60
Australian Retirement Trust	48	51	33	62	57
Aware Super	48	51	32	61	58
Hostplus Super	47	50	36	60	54
CBUS	49	49	33	59	54
AMP Super Fund	48	49	32	59	55
MLC Super Fund	47	49	33	57	55
EquipSuper	47	48	33	57	55
Mercer Super Trust	49	48	33	58	53
Vision Super	49	48	29	57	56
NGS Super	45	47	32	56	53
iQ Super	47	47	31	58	51
HESTA	40	47	32	56	52
Team Super*	26	47	30	60	51
AustralianSuper*	5	52	36	53	64

Note 1: See Figure B.1 for the data shown in this figure (accessible version).

Note 2: Team Super and AustralianSuper have been moved to the end and results coloured grey, representing a large number of unsuccessful calls, therefore a sample size that is too small to report on with confidence.

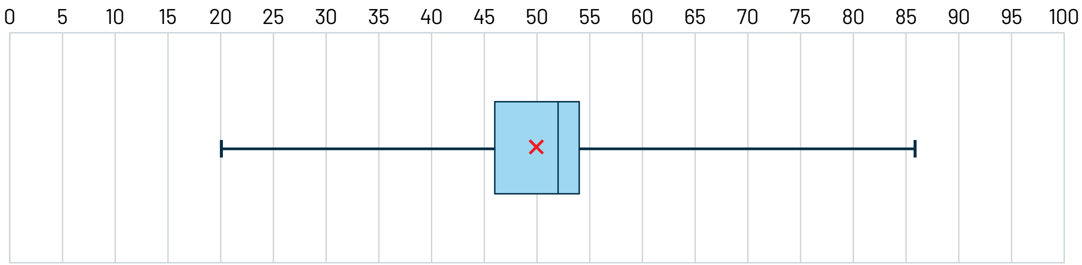
Variability of customer service experience

As shown in Figure 1.1, the distribution of scores across the twenty Pilot Funds was tight from 47% to 55%, with the highest average score achieved by Pilot Fund, CareSuper, and the second highest score of 53% achieved by TelstraSuper and Rest Super.

Whilst the distribution was tight for aggregate Pilot Fund scores, this masked a large range of scores for individual calls. Across the pilot participants, the individual call SenseCX ratings ranged from 20% to 86%; with the bottom quartile range from 20% to 46% and the top quartile range from 54% to 86%. The industry result was slightly negatively skewed lower by a long tail of low-value results: the median result was 52.0%. This said, half the calls to all Pilot Funds were clustered tightly around the mean of 50%, defined as between 45% and 54%.

Figure 1.2 below shows the large range of SenseCX scores for individual calls, which went from 20% to 86%. This indicates that there was a large variability in customer service experience from call to call. The insight is that the Pilot Fund SenseCX result was skewed lower by a high number of low-value results (a "long tail").

Figure 1.2 Boxwhisker graph of the SenseCX results

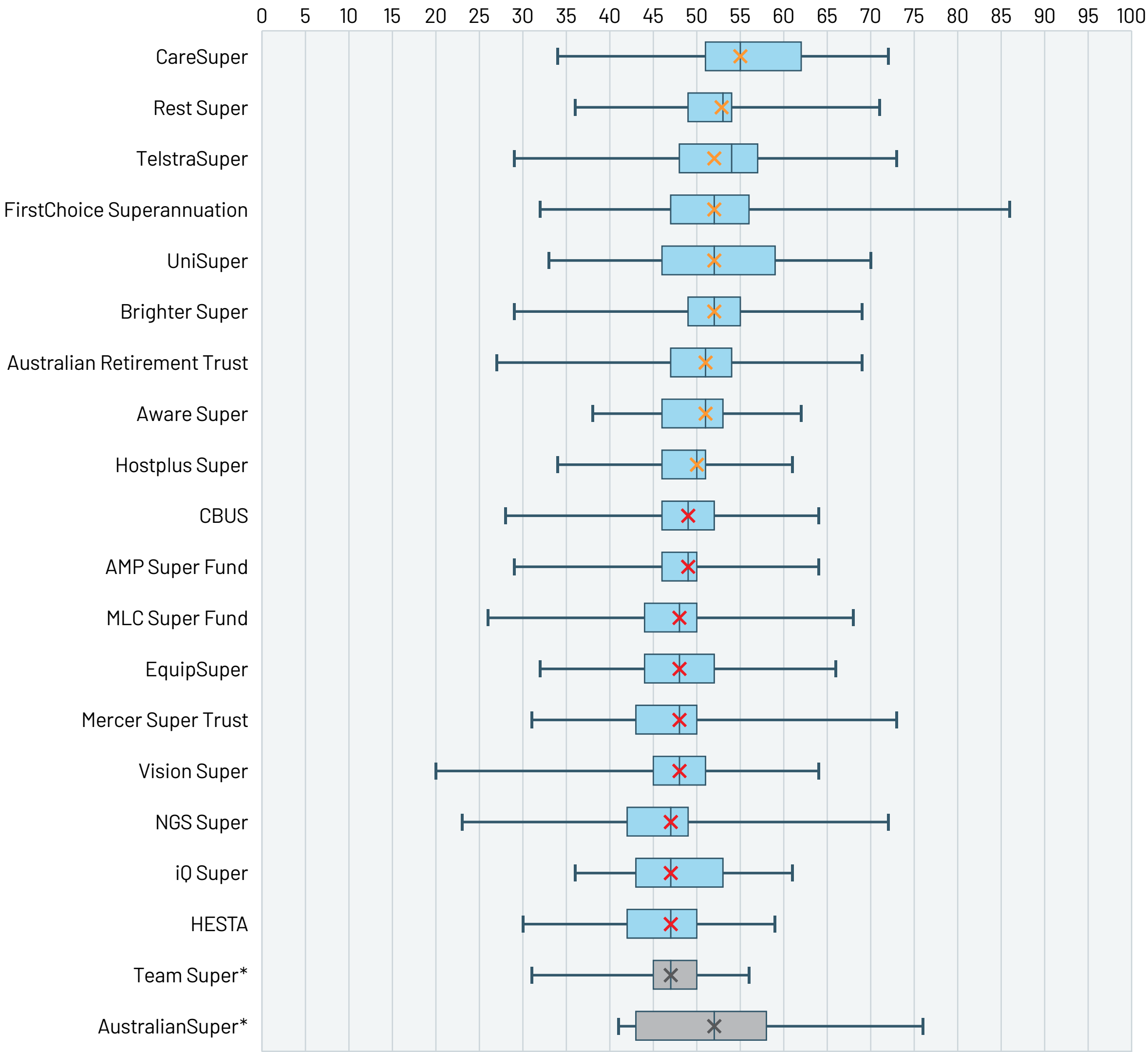


Note 1: See Figure B.2 for the data shown in this figure (accessible version).

Note 2: The bottom quartile range was from 20% to 46% and the top quartile range was from 54% to 86%, represented by the black lines. Half the individual interaction results were between 46% and 54%, represented by the blue box, and the median result was 52%.

Figure 1.3 below shows the variability for each Pilot Fund, with the results divided in quartiles.

Figure 1.3 Boxwhisker graph of the Super SenseCX results ranked from highest to lowest - illustrating the mean, mid-range and maximum range for each Pilot Fund



Note 1: See Figure B.3 for the data shown in this figure (accessible version).

Note 2: In this figure, the outer limits of the lines illustrate the range of scores per Fund, and the blue boxes illustrate the second and third quartile ranges, or the range for the middle 50% of assessed calls per Fund. The cross marks the average (mean) score for the Fund, coloured grey if there were statistically insufficient calls successfully completed, red for a Fund rating <50% and amber for a rating 50-80%. When the cross is on the right (higher end) of the blue boxes, the average for the Fund was pulled up by the top quartile of calls, when the cross is to the left (lower end) of the blue boxes, the bottom quartile of calls skewed the average.

Note 3: Greyed results for AustralianSuper and Team Super represent a large number of unsuccessful calls, therefore a sample size that is too small to report on with confidence (fewer than 30 responses).

Figure 1.3 highlights that there were some interactions which rated in the best practice 'green zone', at over 80% at First Choice Superannuation, and a further 5 Pilot Funds had calls that rated over 70% (excluding AustralianSuper due to low sample size). Of these 6 Pilot Funds, Rest Super had the least variation between the top-rated interaction and the lowest rated interaction, however the Fund still exhibited a 35% gap. In these 6 Pilot Funds, the challenge is likely consistency as some interactions deliver a great customer experience whilst others do not. In the other 11 Pilot Funds (with statistically significant results), performance is consistently lower since no individual interaction scored above 70%.

This variability is reflected in the qualitative analysis as well. Overall, negative sentiment represented the largest proportion of calls at 42%, 26% as mixed sentiment and 32% as positive sentiment. Figure 1.4 below shows the breakdown of sentiment by scenario.

Figure 1.4 Positive, mixed and negative sentiment expressed by scenario

Scenario	Positive	Mixed	Negative
Prospective customer	39%*	26%	35%
CALD customer	29%	32%	39%*
Customer experiencing vulnerability	25%	22%	53%*
Overall	**32%**	**26%**	**42%**

Note: Values with asterisks (*) indicate the highest percentage within each scenario. All values are rounded to the nearest %.

Individual Pilot Fund SenseCX scores were clustered tightly, whilst there was a wide range of individual interaction scores.

Basic and high value behaviours

The SenseCX framework considers both basic and high value behaviours (numerically used via the weighting per behaviour). Basic behaviours provide a functional minimum level of service and include providing the organisation's name in the welcome and general questioning. High value behaviours are those that elevate the experience and include taking ownership of the enquiry, probing questions and summarising the conversation.

During the study, nearly all (over 88%) interactions saw agents deliver the basic behaviours. These include introducing oneself and the organisation, asking and answering general questions, being professional and respectful and using appropriate language. These behaviours are considered foundational as they provide a minimum standard of service.

> *Agent was helpful but didn't ask questions.*
>
> *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. A more attentive and respectful approach would have made the interaction feel far more professional and supportive.*
>
> *Agent was very thorough and insisted on going through each step and feature of their fund. While very informative they didn't respond to my cues that I was ready to finish the call.*

High-value behaviours such as taking ownership of the enquiry and asking effective probing questions, have a greater weighting in the SenseCX score. In many calls, these behaviours were absent. Among best practice, these behaviours are considered important for building customer trust and engagement and delivering an optimal experience. These behaviours are considered particularly important when customers are seeking to learn, such as a customer approaching retirement. It is the absence of these behaviours that lowered the industry SenseCX score.

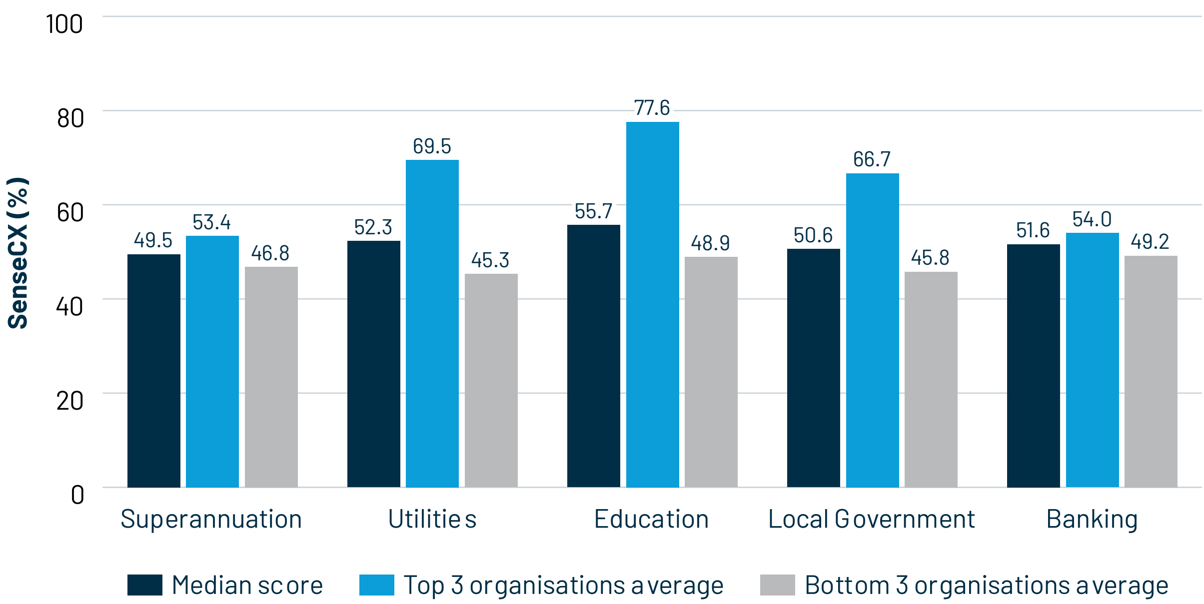
> *The agent went above and beyond providing me additional information around the application process and tools to compare between different funds.*

Basic service behaviours were present in the majority of interactions, but high-value behaviours were mostly absent.

Superannuation Funds compared to other sectors

As customers determine service excellence from interacting with a range of industries, it is useful to understand how other sectors are performing. Figure 1.5 provides a comparison of the Superannuation SenseCX score to that for the Utilities, Education, Local Government and Banking sectors.

Figure 1.5 Superannuation SenseCX Score compared to Other Sectors



Note: See Figure B.4 for the data shown in this figure (accessible version).

Although there was no standout performer across the five sectors, all four comparative sectors were rated higher than the superannuation industry. This was particularly driven by the top three organisations in each sector, notably in Education which had a SenseCX score of 55.7, with the top three performers at 77.6.

The tighter distribution of performance in Superannuation than comparative sectors offers an opportunity for some Funds to use customer service as a differentiator. When customers interact rarely with a business, such as in superannuation, each interaction can become a moment that matters in competitive differentiation.

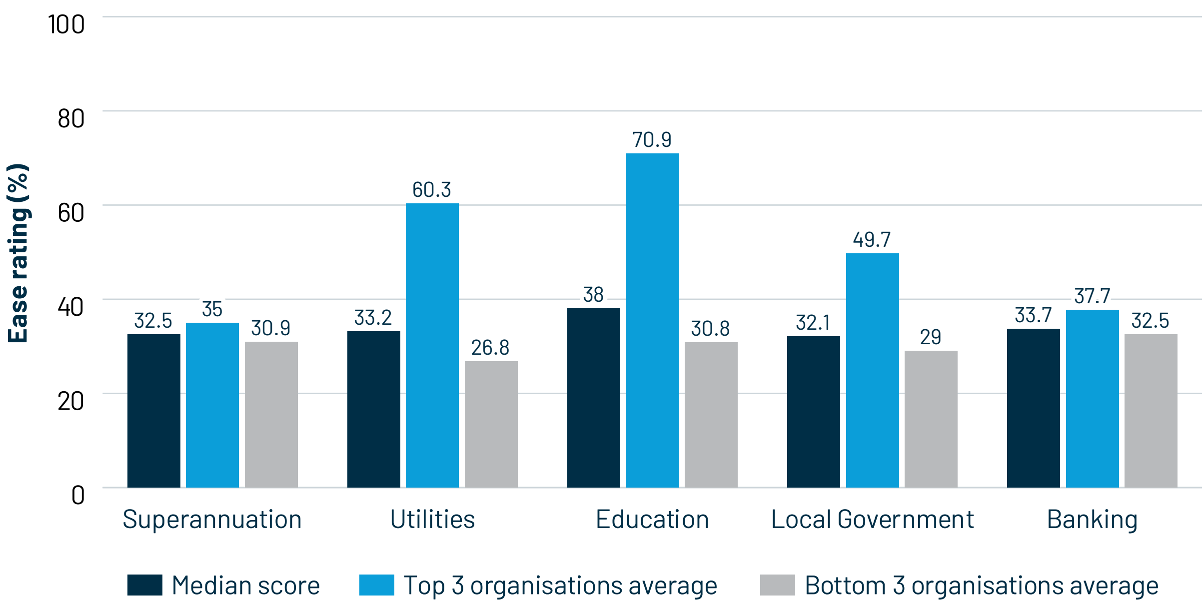
All four comparative sectors had a higher SenseCX score

Customer Experience - Ease

Ease of doing business with a company is the first best practice pillar of customer service in the SenseCX Framework (see Appendix A: Methodology). Agent behaviours which can achieve this outcome include the agent actively guiding the customer through a clear process to a resolution and/or offering additional assistance at the end of the call. This ensures the conversation is clear, effective and well-controlled so that the customer has to expend minimal effort to accomplish their goals.

The Ease Index scores were the lowest performing of the three pillars in the SenseCX framework. The median was 32.5% which is in the red zone for performance. The top three organisations were 2.5% above the median and the bottom three organisations 1.6% below this level. This represents a tight, consistently low performing range.

Figure 1.6 Superannuation SenseCX Ease Index compared to Other Sectors



Note: See Figure B.5 for the data shown in this figure (accessible version).

The SenseCX Ease Index was the lowest performing of the three

> *Although the agent needed to place me on hold briefly due to system issues, I remained engaged throughout, as they responded to the rest of my query in a clear and easy-to-understand manner.*
>
> *We went through the website together and the agent explicitly stated that I was welcome to pose any questions I had then and there at the time of the call. Therefore, I did not feel as if I was being pushed to go away and do my own research, more so that the website was a helpful asset that could be used in conjunction with the information the agent provided.*

Figure 1.6 shows the score for Ease, along with the average result for the top three and bottom three performing organisations across the four comparison sectors. In Education, Utilities and Local Government sectors, the top performers outscore their respective sector results by over 18%. By comparison, the Superannuation Pilot group has a strikingly small range of 2.5% between the top and median sector Ease ratings.

As a key pillar of best practice customer experience, those organisations whose agents demonstrate the 'ease' behaviours perform considerably higher in the SenseCX score.

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

In fewer than
one in ten
interactions did agents use language to demonstrate genuine ownership over the enquiry

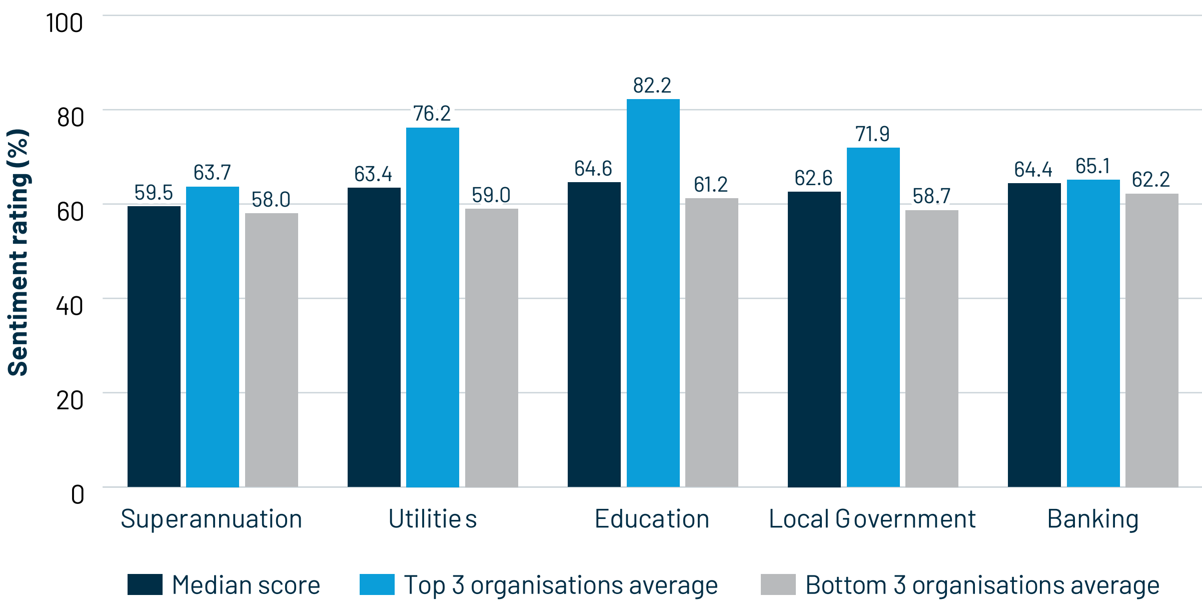
Customer Experience - Sentiment

How the interaction and experience make the customer feel is the second best-practice pillar in the SenseCX Framework (see Appendix A: Methodology). Agent behaviours which can achieve this outcome include using the customer's name, displaying empathy and acknowledging cues displayed, and/or demonstrating active listening techniques. This ensures the customer feels they matter as a person rather than being treated as just an account number.

The Sentiment scores were the highest performing of the three pillars in the SenseCX Framework. The Sentiment median score was 59.5%, compared to Ease at 32.5% and Success at 55.6% as shown in Figure 1.6, 1.7 and 1.8 respectively. This said, a common theme was a lack of personalisation in interactions, with assessors regularly commenting they felt they were treated as a number rather than a person. This is evidenced by agents only using the customer's name in 27.5% of interactions and only 6.5% of interactions having a personalised moment during the conversation.

> *The agent was very friendly, knowledgeable, and responsive to my cues, sharing in a laugh with me.*
>
> *The agent could have asked why I was calling rather than just questions about my identity.*

Figure 1.7 Superannuation SenseCX Sentiment Index compared to Other Sectors



Note: See Figure B.6 for the data shown in this figure (accessible version).

Sentiment was the strongest performer of the three SenseCX pillars of best practice

As shown in Figure 1.7 above, as with the Ease results, in Education, Utilities and Local Government sectors, the top performers outscore their respective sector benchmarks by a sizable margin over 9%). Whilst the Superannuation sector has a much smaller range of 4.2% between the top and average Sentiment ratings, it did score better than Banking (at less than 1%). Similarly, both Banking and Superannuation had limited variance between the bottom and top performers, which may be related to a focus on financial industry policy and regulatory requirements driving processes and compliance requirements in interactions. This said, those companies that demonstrate best practice in the Index, have agents that demonstrate the Sentiment behaviours.

> *The agent was polite and professional and tried to assist me as best they could, but was very process driven in their approach.*
>
> *Although the agent responded to my questions, their answers were somewhat general and delivered in a brief and limited manner. This made the interaction feel transactional and unsupportive.*

Surprisingly, agents used the customer's name in only 27.5% of interactions. There was only nominal variation in incidence of using the customer's name in relation to Fund Type (Industry, Public Sector, Retail or Corporate). However, as shown in Figure 1.8 below, Pilot Funds with an Insourced model scored 10% higher for this measure, at 33.0%, than those with Outsourced models, at 23.2%.

Figure 1.8 Scores for 'Used Customer's Name', by scenario and Call Centre Administration Model

Scenario	Insourced (n=379)	Outsourced (n=495)	Overall (n=874)
Prospective customer	24.3%	17.6%	20.5%
CALD customer	24.3%	13.9%	18.5%
Customer experiencing vulnerability	53.6%	40.1%	45.9%
All scenarios	**33.0%**	**23.2%**	**27.5%**

Agents used the customer's name in only

1 in 4 calls

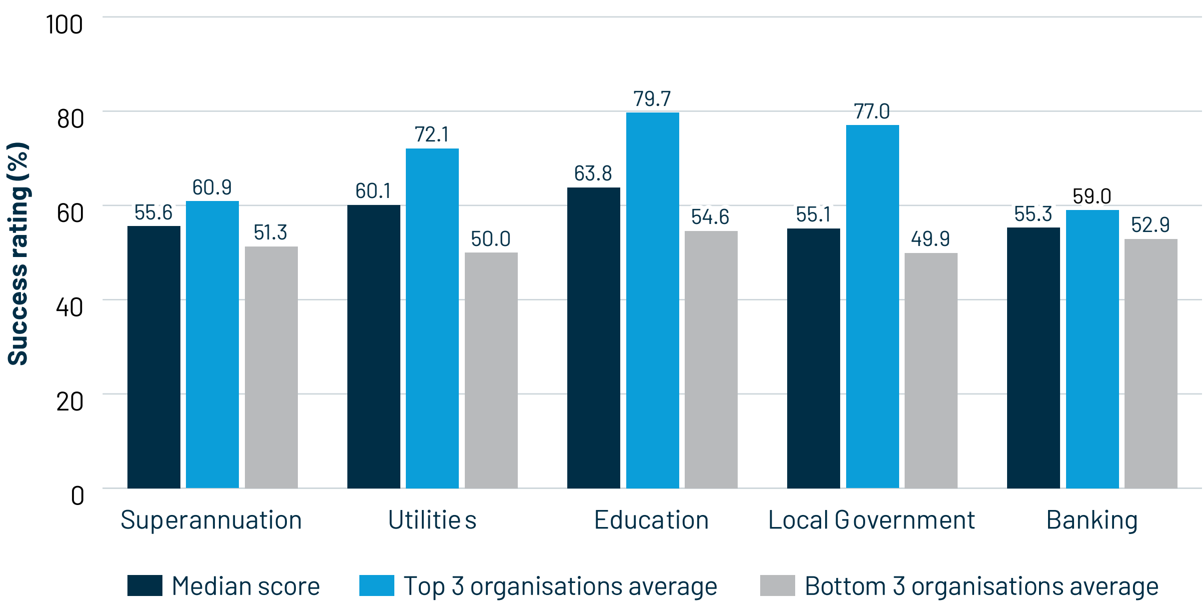
Customer Experience - Success

The final pillar of the SenseCX framework, Success, is the degree to which customers can accomplish their goals (see Appendix A: Methodology). Agent behaviours which can achieve this outcome include questioning techniques to identify the customer's unique issue, proactively managing their expectations and clearly summarising what was discussed at the end of the call. These behaviours all drive the interaction towards a successful outcome for the customer.

> *I was advised to contact the [Translation and Interpretation Service] and obtain authorisation, but no further guidance was offered on how to proceed. This left me with more questions than answers.*

The Success Index had a median score of 55.6% (Figure 1.9), compared to Sentiment at 59.5% (Figure 1.6) and Ease at 32.4% (Figure 1.7). Similar to Ease and Sentiment Index scores, there was little variation between the highest and lowest performing Pilot Funds. As shown in Figure 1.9, there were fewer than 10% between the average result for the top three (60.9%) and bottom three (51.3%) performing Pilot Funds.

Figure 1.9 Superannuation SenseCX Success Index compared to Other Sectors



Note: See Figure B.7 for the data shown in this figure (accessible version).

The SenseCX Success Index reveals that in the Utilities, Education and Local Government sectors, a greater proportion of interactions are achieving higher scores for Success. These sectors in general, and the top performers specifically, have more agents consistently managing customer expectations, demonstrating effective questioning skills and providing clear call summaries.

Agents were often hesitant to probe beyond the initial enquiry, with effective questioning only used in 10.8% of interactions. This rose to 15.9% for the top three performing Funds. By exploring a customer's reason for calling, agents can truly understand what a customer is trying to achieve, to ensure they fully address their needs and avoid repeat interactions. It also helps build trust and confidence with customers, ultimately improving how customers feel (Sentiment scores) and increasing the Ease of interacting with the Fund.

> *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.*

As shown in Figure 1.10, a Fund's Call Centre Administration Model (Insourced or Outsourced) moderately impacted the quality of questioning employed by agents during customer interactions. Overall, Funds with an Insourced model scored 6% higher for asking effective questions, at 14%, compared to those with an Outsourced model, at 8.3%. Whilst neither of these Call Centre Administration Models demonstrated standout quality questioning, there was a notable difference.

Figure 1.10 Scores for 'Ask Effective Questions', by Call Centre Administration Model

Scenario	Insourced (n=379)	Outsourced (n=495)	Overall (n=874)
Prospective customer	13.2%	4.4%	8.1%
CALD customer	13.0%	6.9%	9.7%
Customer experiencing vulnerability	16.1%	15.0%	15.4%
All scenarios	**14.0%**	**8.3%**	**10.8%**

Effective questioning to understand the customer's issue occurred in only

1 in 10 calls

The best practice SenseCX framework sees an agent delivering a clear summary at the end of the conversation, including outcomes and next steps, as critical to ensuring interaction success. This was only done in 7.2% of interactions. This was better but still not sufficient, at 9.2%, for Pilot Funds with Insourced Call Centre Administration Models, and lower in Funds with Outsourced Models, at 5.7%. There was a nominal variation in results by Fund Type (Industry, Public Sector, Retail or Corporate).

> *The agent gave clear and detailed answers about roll-in timeframes and associated fees and helpfully reminded me to update my information with my current employer. The reminder to update details with my employer was a thoughtful touch, suggesting they were looking out for my broader needs, not just ticking boxes.*

A summary of the Ease, Sentiment and Success index ratings for all enquiries, comparing Pilot Funds with an Insourced and Outsourced model, is shown in Figure 1.11. It highlights that the Ease ratings were consistent (and low at 32.7% or 32.8%) across both Administration Models. The Sentiment and Success ratings were much higher in both models than for Ease, but higher still for Insourced models (61.5% and 58.7% respectively) as compared to the Outsourced ones (58.8% and 54.7% respectively).

Figure 1.11 The SenseCX Ease, Sentiment and Success scores, comparing Insourced and Outsourced Call Centre Administration Models

Metric	Insourced (n=379)	Outsourced (n=495)	Overall (n=874)
Ease	32.7%	32.8%	32.7%
Sentiment	61.5%*	58.7%*	59.9%*
Success	58.8%	54.7%	56.5%
SenseCX	**51.2%**	**48.9%**	**49.9%**

Note: Values with an asterisk (*) indicate the highest percentage within each scenario.

A clear summary by the agent at the conversation end was only provided in
7.2% calls

2 Prospective Customer Experience

The scenario sought to understand the extent to which agents deflected these enquiries to the website or fully addressed them in the moment.

APRA reported the total superannuation assets grew 9.4% in the year ending September 2025 and total contributions increased by 12.7% in the same period (Source: APRA Superannuation Statistics). It also reported 16.4 million MySuper member accounts. In parallel with members retiring and drawing down their super, there remain significant opportunities for Funds to grow members.

In the study, 40% of the interactions (20 calls with each Pilot Fund) were based on scenarios from Prospective customers. The enquiry involved a potential new customer contacting a Fund to inquire about transferring their superannuation and to ask product related questions. As such, these calls did not require any identity verification. The scenario sought to understand the extent to which agents deflected these enquiries to the website or fully addressed them in the moment. Because this scenario was simple and straightforward, it provides a form of baseline assessment of a Fund's customer service performance. This section covers the specific insights unique to this enquiry.

The SenseCX score for Prospective customers was just in the amber zone, at 50.3%, as shown in Figure 2.1. Agents rated highest in this enquiry of the three scenarios for acknowledging customer cues (94.1%), providing a pathway for further assistance (66.3%) and using positive language (96.1%). In the SenseCX indices, they rated highest of the three scenarios for Sentiment (61.6%) and Ease (34.0%), but lowest for Success (55.1%). This was the highest rating scenario, which was expected given the lower level of difficulty.

Figure 2.1 The SenseCX Ease, Sentiment and Success scores, comparing prospective customer calls to the average of all calls (Overall)

Metric	Prospective customer (n=356)	Overall (n=874)
Ease	34.0%	32.7%
Sentiment	61.6%	59.9%
Success	55.1%	56.5%
SenseCX	**50.3%**	**49.9%**

> *The agent was friendly and knowledgeable about their super products.*
>
> *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.*

Against these positives noted in the earlier commentary, in 22.7% of Prospective customer interactions, 'have you checked online?' was the only solution provided to product related questions such as fees, account types and insurance options. Regardless of whether this behaviour was intentional (i.e. part of a call script) or unintentional (i.e. agent performance); we note that it rated poorly for customer service.

On the other hand, in 45.9% of interactions where agents referred to the website, those agents were happy to also provide details during the call. In 22.1% of calls, agents answered questions without pushing customers online. Those agents who referred to the website and answered questions on the call had the highest SenseCX score, at 53.0% compared to 47.4% for those that solely directed to the website. This demonstrates that referring to a website is not inherently poor practice: what matters is how the website is used to answer the customer's enquiry.

Across the three scenarios, the Prospective customer enquiries scored the worst for effective questioning (8.1%) and providing a clear summary (2.5%), whilst rating highest across the engaging behaviours at 73.7%. A Fund's Call Centre Administration Model moderately impacted the quality of questioning employed with Prospective customers, with an 8.8% variation. This is slightly higher than

Over one in five prospective customers who called were directed back online.

the 6.3% variation for the Overall result. This behavioural difference then flowed into the differential for the thoroughness of the response, which had a 16.9% differential in favour of the Insourced model.

In the qualitative analysis, 39% of the comments in the Prospective customer scenario expressed generally positive sentiments, making it the scenario with the highest percentage of positive comments.

Within calls with generally positive sentiments, 32% of assessors made observations about their agent's tone. The most frequently observed tone was friendly and pleasant at 20% of calls, followed by transparent and honest at 9%.

However, the most frequently observed features contributing to positive calls were the agent's communication and the agent providing actionable support to the caller. Approximately two-thirds of the calls (67% and 66% respectively) observed that the agent communicated clearly and that the information provided was actionable. Clear and concrete information left some callers feeling confident in the support they received. On the other hand, building rapport was the least frequently observed feature, with only 5% of calls noting that the agent attempted to establish rapport.

> *The agent gave a clear and thorough explanation of the transfer process… This made me feel reassured and confident in moving forward, knowing I had all the necessary information. I truly appreciated the agent's support and attention to detail.*

Within negative calls, 47% of assessors made observations about their agent's tone. Here, the most frequently observed tone was indifference at 35% with some callers noting that they felt their agent appeared dismissive and showed little to no genuine interest. Additionally, 12% of calls noted that the agent appeared hurried and was rushing through the call.

The most commonly observed feature contributing to negative calls was the agent's lack of clarity in their communication at 62%. Interestingly, 6% of callers commented that part of their call had an extended period of silence, leaving some to question whether their issue would be resolved during the call. The agent's lack of proactiveness during the call was also a key factor, observed in 59% of calls, with some assessors highlighting that the agent went through the motions with no consideration, leaving them feeling dismissed.

> *After informing the agent that I wasn't a member of the fund, they still requested my member number, which suggested they weren't fully attentive during the conversation. The explanation… was also quite brief and lacked clarity. Based on this experience, I would be very hesitant to consider this fund for future membership.*

3 Culturally and Linguistically Diverse (CALD) Customer Experience

In 2021, the Australian Bureau of Statistics Census data revealed that 23% of the Australian population spoke a language other than English at home. Of those, 872,206 people reported difficulty speaking English, representing 3.4% of the population (Source: ABS Cultural diversity of Australia). Culturally and linguistically diverse (CALD) customers represent a significant proportion of Funds' customers.

In the Pilot Study, 30% of the interactions (15 calls with each Pilot Fund) were based on enquiries using the CALD customer scenario. The scenario involved seeking guidance on how a relative could get support in their primary language, so that the relative could help themselves. This enquiry was designed so that 'relative' was not an authorised representative and as such there was no discussion of account specific information. It sought to understand if interpreter services were offered, whether the relative was asked to step in, or the focus was identifying the caller. This section covers the specific insights unique to this enquiry.

This section first looks at the SenseCX behavioural analysis for the CALD scenario before reviewing the sentiments expressed in the assessor comments.

In 58% of cases, Funds pushed responsibility onto the English-speaking caller, rather than offering ways to support their CALD customers directly.

In CALD interactions, agents performed well in acknowledging customer cues, at 86.9%. However, in 58% of interactions the agent focused on the English speaker acting on behalf of the non-English speaking customer. A more inclusive approach would be interacting directly with the non-English speaking customer or providing alternatives for languages other than English. Noting, this approach was in parallel with asking the English-speaking caller to become an authorised representative on the account to ensure compliance. This often occurred even after the caller had clearly stated their relative would prefer to manage their own affairs.

> *The agent provided very limited support for my relative who isn't fluent in English. They didn't ask any questions to gain a clearer understanding of the circumstances, and seemed unsure about the small amount of information they did offer. This lack of assurance and involvement made the experience feel ineffective and gave me little confidence in receiving meaningful help going forward.*

When prompted about options for engaging a translator, agents across all Pilot Funds were regularly uncertain about how to go about this. Only one Fund, UniSuper, provided integrated voice response (IVR) options related to accessing an interpreter service. An IVR is an automated telephony system that uses pre-recorded voice prompts, touch-tone keypad selections, or speech recognition to interact with callers, gather data and route calls to the appropriate department or agent.

> *They advised me that we could copy and paste text into Google translate. I also asked if my dad calls, would he be able to speak to anyone in Arabic, and they responded, "Not really," but offered the [Translation and Interpretation] Service, saying, "Of course, he has to pay.*

Figure 3.1 The SenseCX Ease, Sentiment and Success scores, comparing culturally and linguistically diverse (CALD) customer calls to the average of all calls (Overall)

Metric	CALD (n=259)	Overall (n=874)
Ease	32.5%	32.7%
Sentiment	60.3%	59.9%
Success	57.2%	56.5%
SenseCX	**50.2%**	**49.9%**

As shown in Figure 3.1, the SenseCX score for CALD scenarios was just above the Overall Fund score, at 50.2%. Across the three scenarios, agents most frequently demonstrated providing a thorough response and managing customer expectations but showed poor ownership of the enquiry. The CALD scenario ranked between the other two scenarios across all indices - Ease, Sentiment and Success.

> *I felt well supported throughout the interaction. The agent answered my language support questions clearly and succinctly and used thoughtful questioning—such as asking if any family members spoke Dutch—to gain a better understanding of my situation. Their personalised approach made me feel heard and reassured that the support offered was truly suited to my needs.*

Agents scored the highest in these enquiries for providing a thorough response, at 82.6%, compared to 79.3% Overall. Although in some instances, the sentiment highlighted that agents repeated themselves and overexplained. As shown in Figure 3.2, this thoroughness of response was rated higher in Insourced models, at 87.8% compared to 78.5% for Outsourced models.

Figure 3.2 Scores for 'Provide Thorough Response', by Call Centre Administration Model

Scenario	Insourced	Outsourced	Overall
Prospective customer	87.5%	71.6%	78.4%
CALD customer	87.8%	78.5%	82.6%
Customer experiencing vulnerability	74.1%	79.6%	77.2%
All scenarios	**83.6%**	**76.0%**	**79.3%**

Similarly, the CALD calls rated highest of the three enquiry types, at 89.9%, for managing customers' expectations. As shown in Figure 3.3, CALD customer calls rated slightly better at 93.0%, for Insourced models than in Outsourced models, at 87.4%.

Figure 3.3 Scores for 'Manage Customer Expectations', by Call Centre Administration Model

Scenario	Insourced	Outsourced	Overall
Prospective customer	94.1%	85.3%	89.1%
CALD customer	93.0%	87.4%	89.9%
Customer experiencing vulnerability	81.0%	77.7%	79.1%
All scenarios	**90.0%**	**83.7%**	**86.4%**

These positive behaviours were offset by very weak performance in providing a 'clear offer of ownership', as shown in Figure 3.4. While this behaviour had a weak Overall score of 8.1%, the result for CALD customer enquiries is weaker again, at 3.9%. This may stem from the compliance focus on needing to be an authorised representative to access an account, even though this was not related to this enquiry.

Figure 3.4 Scores for 'Clear Offer of Ownership', by Call Centre Administration Model

Scenario	Insourced	Outsourced	Overall
Prospective customer	8.6%	8.3%	8.4%
CALD customer	5.2%	2.8%	3.9%
Customer experiencing vulnerability	7.1%	15.6%	12.0%
All scenarios	**7.1%**	**8.9%**	**8.1%**

> *The agent didn't seem to acknowledge my cue about wanting written information in Arabic, so I asked again. They said, "unfortunately not... That's pretty bad" and went on to say they should have information in other languages available for members.*

A clear summary of the conversation for CALD customers was similarly low scoring, being provided in only 7.3% of enquiries.

Based on the qualitative comments from assessors, negative sentiment was most frequently observed for the CALD scenario at 39%, compared to 32% as mixed sentiment and 29% as positive sentiment.

Within the positive calls, by far the most prominent tone commented upon was friendly in 30% of calls. The main feature associated with a positive call in the CALD scenario was informative and actionable support, observed in 75% of positive calls. Providing actionable support resulted in some callers describing the interaction as inclusive and supportive. However, only one caller commented that the agent created a personalised moment to build rapport. Taken together, results suggest that interactions in the CALD scenario prioritise information and support over relational management.

> *...guidance was easy to follow and demonstrated a genuine effort to accommodate diverse member needs. It was a positive and inclusive experience.*

In direct contrast with the positive calls, the lack of support was the key aspect associated with a negative call. Specifically, 83% of negative calls highlighted insufficient or ineffective assistance provided by the agent. This was often associated with callers observing that agents placed responsibility back onto the caller rather than directly addressing their concerns. Notably, 28% of calls highlighted that the agent showed limited comprehension or acknowledgement of the callers' context, with some callers expressing that they would have preferred the agent to ask more questions to better understand their needs and context.

4 Customer Experiencing Vulnerability

Vulnerability is situational. Anyone can experience vulnerability, especially if products and services are complex and information is not transparent and accessible (Source: ACCC). For example, every claimant of a death benefit is likely to be experiencing vulnerability, because they have recently experienced the loss of a family member (Source: ASIC Report 806).

Figure 4.1 How many Australians experience vulnerability?

In 2020, in the Australian community:

- 1 in 5 had a disability
- 1 in 5 spoke a language other than English at home
- 2 in 3 had experienced some form of financial stress at some point in their life
- 1 in 6 women had experienced violence by a current or previous partner
- 44% had literacy levels below what is considered enough to get by in everyday life.

(Source: Australian Energy Regulator; Consumer vulnerability report)

Anyone can experience vulnerability especially if products and services are complex and information is not transparent and accessible.

Because a Fund's own processes and procedures can exacerbate vulnerability, it is particularly important for processes to be simple and straightforward, and to not create additional burdens for customers experiencing vulnerability. Vulnerability affects a person's capacity to navigate complex processes and magnifies the scope for harm (Source: ASIC Report 806). ASIC Report 806 further observed that while most trustees reviewed had vulnerable consumer policies, they varied in the level of detail and the quality of the guidance provided to staff, including how staff could assist once vulnerability was identified.

In the Pilot Study, 30% of the interactions (15 calls with each Pilot Fund), were based on enquiries from customers experiencing vulnerability. The enquiry assessed how well Funds supported customers experiencing financial hardship. Customers were urgently seeking to access superannuation funds due to a distressing life event, such as domestic violence, bereavement, or serious injury. This enquiry was designed so that customers did not meet the identity verification requirements, as such there was no discussion of account specific information, rather the call sought to assess the empathy and guidance provided. This section covers the specific insights unique to this enquiry.

As shown in Figure 4.2, this was the lowest performing of the three customer enquiry types, positioned further into the red zone with an Index score of 49.1% and a range of 43.8% to 56.0% across the Pilot Funds. By comparison, the SenseCX score overall was 49.9%. Customers experiencing vulnerability calls had the lowest SenseCX Score, at 49.1%.

Figure 4.2 The SenseCX Ease, Sentiment and Success scores, comparing customer experiencing vulnerability calls to the average of all calls (Overall)

Metric	Vulnerable (n=259)	Overall (n=874)
Ease	31.2%	32.7%
Sentiment	57.2%	59.9%
Success	57.7%	56.5%
SenseCX	**49.1%**	**49.9%**

On an individual call basis, this was the most inconsistent of the three scenarios, with the scoring distribution far greater compared to the overall distribution which saw half of individual calls clustered around the mean. This suggests that this enquiry either brought out the best, or the worst in agent customer service behaviours. As with the other scenarios, the lowest index was Ease rating at 31.2%, whilst this scenario scored highest for Success, at 57.7%.

The level of empathy agents displayed during each interaction was rated on a scale of 1 to 10, where 10 indicates the highest level of empathy and 1 indicates the lowest level of empathy.

Agents struggled to balance identity verification compliance requirements with displaying empathy to customers experiencing vulnerability

> *The agent was empathetic and acknowledged my cues on this call, saying, 'Sorry to hear,' and 'Best of luck over the next little while. Sorry I wasn't able to do more.'*

The high scoring calls saw agents using empathetic language and proactively managing the interaction. They demonstrated empathy by taking the time to acknowledge the caller's emotional state and clearly explaining next steps despite incomplete identity verification. Empathy was also evidenced by agents acknowledging customers' cues - the calls that demonstrated this behaviour had a SenseCX score of 51.3% compared to those that did not, at 43.7%. This demonstrates the impact that when an agent recognises the emotional and verbal cues exhibited by customers, and acts on them, they materially drive a more positive interaction.

> *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?'*

However, in 70% of interactions, agents were assessed as 5 or lower on the empathy scale. This was often correlated to the agent focusing exclusively on identity verification. As seen in Figure 4.3, lower empathy scores resulted in a lower score for acknowledging customer cues, both emotional and situational, at 58.7%, when compared with an Overall score of 81.5%. This was the lowest rating across the three enquiry types, albeit that the Insourced model scored higher, at 67.0%, when compared to the Outsourced model, at 52.4%.

> *The agent did not ask any questions focused on my issue, which may have enabled them to address my issue more effectively.*

Figure 4.3 Scores for 'Acknowledge Customer Cues', by Call Centre Administration Model

Scenario	Insourced	Outsourced	Overall
Prospective customer	96.1%	92.6%	94.1%
CALD customer	89.6%	84.7%	86.9%
Customer experiencing vulnerability	67.0%	52.4%	58.7%
All scenarios	**85.5%**	**78.4%**	**81.5%**

> *Assessor: I need to withdraw my super to pay for a funeral.*
>
> *Agent: Yeah, sure can I have your member number?*

When agents could not locate customer details in the system (due to non-completion of identity verification), they were very quick to end the call rather than providing alternative avenues for assistance. This saw 90% of customers experiencing vulnerability calls being shorter than seven minutes, which is at least two minutes shorter than for 90% of the Overall enquiries.

On the positive for customers experiencing vulnerability, agents were more likely to ask effective questions during these enquiries, at 15.4%, compared to the Overall result, at 10.8%. This held true regardless of the Call Centre Administration Model, with only nominal variations seen by Fund type (Industry, Retail, Public Sector or Corporate). It is noteworthy that a number of Pilot Funds scored zero for this behaviour.

> *The agent was friendly, however, when I stated that I had to leave a dangerous situation, they did not express sympathy. They ended the call with, 'You enjoy the rest of your day', which may not have been appropriate given the circumstances.*

In line with the higher scores for effective questioning, agents were twice as likely to use the customer's name than in the Overall score, at 45.9% and more likely to clearly summarise the conversation for customers experiencing vulnerability; 13.5% compared to 7.2% Overall. These behaviours were evident in both Call Centre Administration Models. It was noticeable that those with Insourced models provided a well-structured summary during one in five calls (at 19.6%) compared to those with the Outsourced model, which was evident in only one in eleven calls (at 8.8%).

Qualitative analysis found the majority of calls in the vulnerable scenario expressed negative sentiment, at 53% whilst only 25% expressed positive sentiment and 22% mixed sentiment. Acknowledgement and comprehension facilitation were two key aspects associated with negative call experiences. Specifically, 35% of negative calls reported that the agent made no acknowledgement of the caller's situation. Moreover, 24% of negative calls noted that the agent made no attempt to understand the caller's situation with some assessors commenting that they didn't feel that the agent was invested in helping them. This contributed to many assessors in this scenario perceiving a lack of empathy from their agent toward their distress and vulnerability.

> *The agent's occasional chuckling brought an inappropriate levity to the interaction.*

More notably, four callers in this scenario reported that the agent laughed or scoffed in response to their distress. This finding highlights potential risk of customer calls furthering harm during interactions with people in vulnerable situations.

5 Call Connection Time and Duration

The contact centre industry standard measures wait time from the point a customer leaves the IVR (interactive voice response) menu to connecting with an agent. An IVR is an automated telephony system that uses pre-recorded voice prompts, touch-tone keypad selections, or speech recognition to interact with callers, gather data, and route calls to the appropriate department or agent. Total handle time considers both the total call duration and the aftercall work time to complete interaction notes (which may also be completed during the call). Both these measures are crucial input metrics for contact centre management, balancing workload forecasting (demand) and workforce scheduling (supply) throughout the day, week and month.

This study considered both connection time and call duration as part of the customer experience, though these results were not used to calculate the Sense CX Score. This section examines both metrics with improvement opportunities identified in the previous sections.

Connection Time

Connection Time is defined by how long it took from dialling the number to speaking to a person and is impacted by the number of layers in the IVR and the effectiveness of workforce planning (in matching resources to forecast volume). Connection time is a crucial planning measure but is considered a basic hygiene measure in terms of customer experience.

The average connection time was skewed by two funds experiencing significant delays in connecting to an agent.

Overall, 87.4% of the 1,000 calls connected with a Connection Time of under 15 minutes. Of the 12.6% that did not connect, 29 calls had a busy tone or unexplained disconnection before or after connecting with an agent, and 97 had a Connection Time of over 15 minutes, at which point the call was disconnected by the assessor.

While no Pilot Fund achieved 100% successful connection, three Funds were just under this threshold (CBUS, Mercer Super Trust, Vision Super). Two Funds, Team Super and AustralianSuper, significantly lowered the average. If we excluded Team Super and AustralianSuper, the average successful connection would be 94%. This is shown in Figure 5.1 below.

Figure 5.1 Calls successfully connecting to an agent within 15 minutes, by Pilot Fund, with Funds grouped based on the number of connected calls

Pilot Fund	Attempted Calls	Connected Calls	Successful Connection
CBUS, Mercer Super Trust, Vision Super	50	49	98%
AMP Super Fund, Australian Retirement Trust, Aware Super, CareSuper, FirstChoice Superannuation	50	48	96%
Brighter Super, EquipSuper, Hostplus Super, iQ Super, MLC Super Fund	50	47	94%
Rest Super, UniSuper	50	46	92%
NGS Super	50	45	90%
TelstraSuper	50	44	88%
HESTA	50	40	80%
Team Super*	50	26	52%
AustralianSuper*	50	5	10%
TOTAL	**1,000**	**874**	**87%**

Note 1: Funds are grouped based on the number of connected calls and listed alphabetically within groups.

Note 2: The Funds with asterisks (*) in the table above, Team Super and AustralianSuper, had a high number of calls in the Pilot Study that did not connect.

The reasons for extended connection times can be varied, and long wait times can last for short periods in the day or be systemic. Typically, when there are long connection times, call duration increases as it can take longer to handle a frustrated customer. The number of repeat callers can also increase as customers abandon and try again later, which exacerbates the demand issue. This can add to operational cost and customer frustration.

Of the 874 calls that successfully connected to an agent within 15 minutes, 75% connected in 4 minutes or fewer, as show in Figure 5.2. For the top two Pilot Funds (CareSuper and Rest Super), 75% of calls connected to an agent in 2 minutes or fewer. More than 90% of calls connected in 7 minutes or fewer. This compares to the lowest performing Pilot Funds (AustralianSuper and Team Super) whose connection time was 10 minutes in 75% of the calls that connected (though note that calls only connected 10% and 52% of the time, respectively).

When analysing results by Fund Type (Industry, Public Sector, Retail, Corporate) and Call Centre Administration Model (Insourced, Outsourced), there was no notable variation in Fund performance in this area.

The Funds in the Pilot Study performed better than the Banking sector for connection time in 75% of interactions. However, the sector lags behind the comparative Education, Utilities and Local Government sectors as shown in Figure 5.2 below.

Figure 5.2 Comparison of time to connect to an agent from time of dialling (completed calls only)

Sector	Approx. time for 75% of completed calls to connect (minutes)	Approx. time for 90% of completed calls to connect (minutes)
Super Funds Sector (n=874)	≤ 4	≤7
Top Two Funds (n=94)	≤ 2	≤ 3
Bottom Two Funds (n=31)	≤ 10	≤ 13
Education Sector (n=1265)	≤3	≤5
Utilities Sector (n=1642)	≤3	≤4
Local Government Sector (n=702)	≤2	≤4
Banking Sector (n=142)	≤5	≤7

Note: The sample size of completed calls for the bottom two Funds (AustralianSuper and Team Super) was small. The top two Funds were CareSuper and Rest Super).

In all call centres in all industries, whether administered insourced or outsourced, call volumes vary throughout the day. Consequently, queue (IVR) systems can advise customers of 'extended wait times' whilst they are waiting to speak to someone. In this Pilot Study, the use of messaging in queue to advise customers was varied, as was the accuracy and effectiveness of the communication. For example, some Funds had messages that indicated long wait times, yet the connection time was within the average range overall. Whilst this might indicate process inconsistency and a poor customer experience, it can also reflect some of the challenges in managing varying demand and supply throughout the day.

As with other sectors, recorded messages heard in queue made reference to other service channels (e.g. "Check out our website for more information"). There was also targeted messaging such as accessing superannuation early (relevant to the customers experiencing vulnerability) and accessing translators (relevant to the CALD customers). It was not always self-evident where this information could be found online and discovering this was beyond the scope of this study.

Call Duration

Call Duration is the average talk time once the call connects to an agent. Call duration is commonly impacted by variables such as the emotional state of the customer (heightened emotions typically result in a longer call duration) and the skill of the agent to manage the interaction (effectively understanding the reason for the call, staying focused on that reason and efficiently resolving the issue). These variables are incorporated in the behaviours measured in the SenseCX framework.

Call duration can also be influenced by what the organisation considers important in designing their customer experience. In some companies, they measure call duration for workforce planning, but not as a key performance indicator. Rather, they focus on first contact resolution. Others consider call duration a performance indicator.

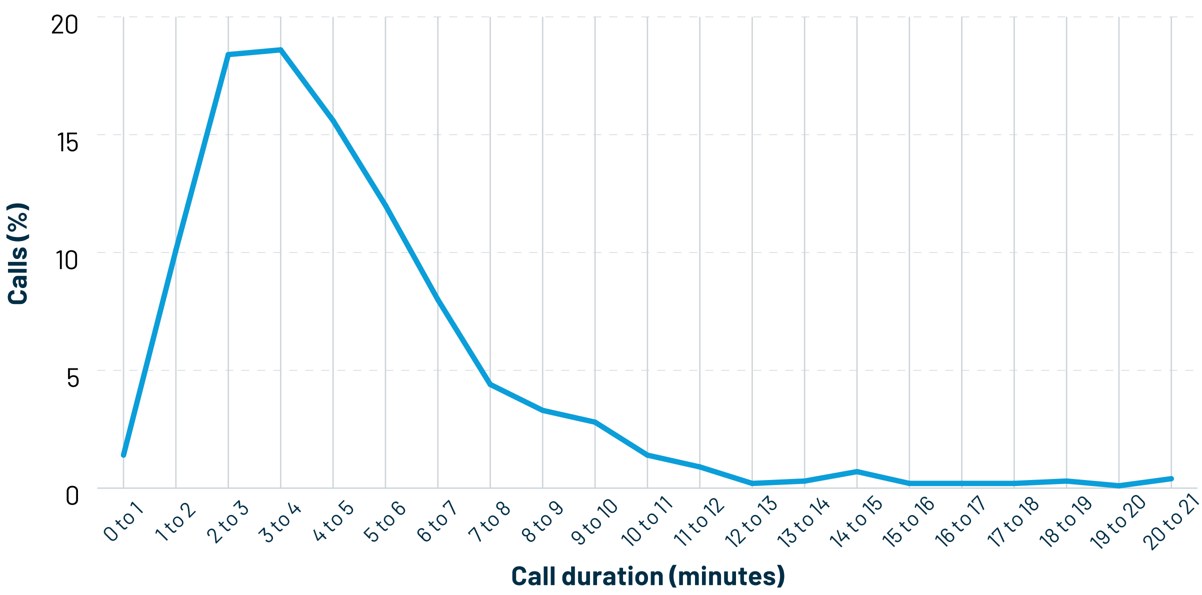
A short call duration can indicate that an agent is able to resolve an enquiry quickly or it could mean that the agent failed to take the necessary time to assist the customer. Long call times can indicate attention and commitment or they can indicate inefficiency. As such, Call Duration on its own is not a reliable indicator of customer experience or efficacy.

The average Call Duration for the Pilot Study was 4 minutes 19 seconds for the 874 successful calls. The range of Call Duration was from 1 minute to 1 hour 4 minutes.

Call Duration varies greatly within any business, depending on the nature of the calls and the customer's circumstances. If Call Duration is measured as a key performance indicator, it is usually looked at based on the call type to ensure effective coaching for the agent. For this Pilot Study, the scenarios did not simulate actual identifiable customers, so the calls would not have addressed specific customer information, and this may have impacted Call Duration. This is also true in the comparative sector studies.

The Call Duration distribution bell curve is shown in Figure 5.3 below. The highest percentage of calls were between 2-4 minutes, with half the calls between 1-5 minutes. There was a long tail representing only a few calls lasting much longer.

Figure 5.3 Call Duration distribution curve for Pilot Funds



Note: See Figure B.8 for the data shown in this figure (accessible version).

6 Customer Experience Improvement

The SenseCX framework categorises key agent behaviours against a framework aligned with the three pivotal factors that most heavily influence customer satisfaction: Success, Ease, and Sentiment. Customers want their interactions with organisations to be successful; they expect them to be straightforward and both organisations and their customers want the interaction to feel positive. In essence, this is about making customers feel valued.

Making customers feel valued is a whole organisational challenge - not just the responsibility of frontline agents and their leaders. However, agents can directly control their behaviour to elevate an interaction from transactional to one that demonstrates success, ease and empathy.

Improvement Prioritisation

This report has highlighted that several behaviours are demonstrated well by agents across this Pilot Study, as illustrated in Figure 6.1 below:

- The top-rated behaviour was 'easy to understand,' followed by 'an engaging welcome.' The behaviours in the 'green zone' (or scoring greater than 80%) are behaviours the Funds are demonstrating consistently and Funds should focus on maintaining them.
- Behaviours in the 'amber zone' (or scoring between 50-80%) are the business-as-usual continuous improvement focus areas – important basic behaviours that Funds should work to ensure that all agents are demonstrating consistently. In particular, Funds should focus on providing customers a thorough response and a pathway for further assistance.
- Behaviours in the 'red zone' (or scoring less than 50%) are the focus areas of recommended improvements.

Making customers feel valued is a whole organisational challenge – not just the responsibility of frontline agents and their leaders.

Figure 6.1 The performance of the Sense CX behaviours, classified by the performance zones

Performance zone	Green Zone >80%	Amber Zone 50-80%	Red Zone <50%
Improvement Focus	Maintain great performance	Drive continuous improvement	Improvement focus areas
Behaviours	• Easy to understand • Respectful • Professional • Appropriate language • Call control behaviours • Asks and answers general questions • Consistently customer-focused	• Provides a thorough response • Provides follow up information	• Personalises the interaction • Asks probing questions professionally • Owns the customer's issue • Summarising the interaction

Note: The behaviours are listed in rating order, with the highest performing for each zone at the top of the cell. This list of 10 behaviours was further prioritised based on the weighting of each behaviour in driving customer satisfaction.

Prioritised Focus Areas

Based on the Pilot Study insights, there are four recommended priority areas for improvement. These are:

1. to focus on taking clear ownership of the call,
2. using the customer's name,
3. using well-structured questioning techniques and
4. concluding by summarising the interaction.

Analysis of the cross-sector SenseCX scores reveals that these four behaviours are signature behaviours of the highest performing companies and their agents. Improving the prevalence of these behaviours will contribute to more empathetic interactions.

PRIORITY 1

Making it easier for customers by using language to demonstrate genuine ownership over the enquiry

A key theme that emerged across almost all interactions was a reluctance on the part of agents to take clear ownership of the enquiry from the outset of the call. For example, only in 8.1% of interactions did agents directly demonstrate this behaviour through use of language such as "I can help you with that".

The impact to customers of this behaviour should not be understated; best practice requires someone who will take ownership and help them resolve the enquiry. When an offer to help is made at the beginning of the interaction, it also paves the way for a more positive, customer-focused interaction. This reduction in friction can also aid in reducing Call Duration.

PRIORITY 2

Helping customers feel more valued and personalising the interaction by using their name

When an agent uses a customer's name appropriately and naturally throughout the interaction, it helps create a sense of connection and trust, two elements that drive positive sentiment. It is a simple way to personalise conversations.

PRIORITY 3

Ensuring you are solving the right problem for the customer through effective questioning

The behaviours of effective questioning and providing a thorough response are understandably linked. Ensuring agents have effective questioning techniques to fully understand the customer's needs and wants enables a tailored, appropriate response. This can reduce both interaction times and interaction frequency. It also works to ensure the customer feels heard and understood (Sentiment) and can make the interaction feel easier for both the customer and the agent.

PRIORITY 4

Verifying with the customer that the issue is resolved through call summarisation

The practice of providing a well-structured summary reinforces the key points discussed, confirms any decisions made, and outlines the next steps to the customer. This enables the customer to verify they have achieved their goal and can avoid costly repeat contacts. The efficacy of this behaviour is correlated to use of effective questioning techniques.

Specific customer experience opportunities

In addition to the improvement opportunities mentioned, there were specific customer opportunities in each enquiry type. These included improving agents' knowledge of interpreter options for customers and understanding customer cues for customers experiencing vulnerability.

Increasing the agency of non-native English-speaking customers

All customers who want to, deserve the agency to manage their own affairs without being reliant on authorised representatives to provide translation support.

There is an opportunity to improve the front-line knowledge articles around both the options for interpreters and the processes on how to access them. The goal is to reduce the reliance on workarounds such as family members and online translator services. In so doing, Funds will empower and provide agency to the 23% of Australians who speak a language other than English at home. The high performance of other metrics demonstrates a willingness to help CALD customers, suggesting that improving this one behaviour will materially improve the SenseCX score for this customer segment.

Improving the ability to identify customer cues

There is an opportunity to further improve the aggregate level of skills in providing a defined, systemic and compassionate approach to assisting customers experiencing vulnerability . Specifically, this Pilot Study supports the ASIC Report 806 finding that "trustees should review their vulnerable consumer policies to ensure they provide appropriate guidance to staff to assist them in identifying vulnerability and providing meaningful support to [customers] (Source: ASIC Report 806)."

The improvement goal would be to increase agents' skills in picking up on customer cues, by using effective questioning to display empathy and compassion whilst continuing to maintain the focus on identity verification. Picking up the cue of customers experiencing vulnerability builds on the effective questioning improvement opportunity that will aid agents in all interactions.

Impact of customer service experience on customers

In aggregate, the overall experience observed in this study was not positive, albeit there were individual interactions that provided a great customer experience.

The Pilot Study findings highlight a significant opportunity for the superannuation industry to lift its collective game. While there were rare instances of service excellence, the industry struggled to deliver an optimal customer experience. This is evidenced by a SenseCX score only just out of the red zone.

The results suggest that calls to Funds, and the customers making them, are not perceived as an opportunity to drive trust, engagement, and long-term value. In other words, the superannuation industry should use service as a strategic value driver. This represents a significant opportunity for the Fund(s) that break this position.

The improvement opportunities discussed above target the specific agent behaviours that can positively impact customer experience the most. By focusing on these behaviours, the goal is that the superannuation sector will provide service excellence when customers choose to contact their Fund by telephone.

Appendices

Appendix A: Methodology

Pilot Funds

The 20 Pilot Funds included in this report were chosen by Super Consumers Australia and represent the top 20 Funds by total member benefits (APRA Quarterly Superannuation Fund Statistics, March 2025). Super Consumers applied some additional criteria to the list to ensure that Funds assessed formed a representative sample for the purposes of conducting a pilot review of Funds' call centre performance:

- Only one Fund from a corporate group (group of Funds with the same trustee or related trustees) was included on the assumption that related Funds would have similar levels of customer service. The Fund selected from the corporate group was the largest option open to new customers without financial advisers;
- We excluded Funds that:
  - were not open to new members
  - were not open to the public
  - were not open to members without financial advisers
  - did not offer a MySuper product.
- Super Consumers excluded Funds that require a financial adviser on the assumption that people who have financial advisers would be more likely to speak to their adviser about issues than the call centre.

Call Scenarios

To evaluate the customer experience in varying circumstances across different customer needs and profiles, three distinct enquiry scenarios were used:

- **Prospective customer** – representing a typical prospective customer seeking to join a Fund.
- **Culturally and linguistically diverse (CALD) customer** – representing a CALD member or their relative seeking assistance.
- **Customer experiencing vulnerability** – representing a member experiencing hardship or distress.

A total of 50 calls were made to each Pilot Fund, between 7 August 2025 to 15 October 2025 distributed as follows:

- 20 Prospective customer scenario calls
- 15 CALD customer scenario calls
- 15 Customer experiencing vulnerability scenario calls

Scenarios were pre-assigned to assessors, along with detailed instructions and call scripts outlining the objectives, talking points, and expected behaviours. This ensured each assessor approached the interaction consistently while still allowing space for natural conversation flow.

Prospective customer

The scenario was designed to capture the standard experience of a potential new customer contacting a Fund to inquire about transferring their superannuation. Assessors posed as individuals exploring their options and asked common pre-join questions, such as:

- What fees does the Fund charge?
- What types of accounts are available?
- How is members' money invested?
- What insurance options are offered?
- How long does it take to transfer Funds?

Beyond assessing the agent's manner and behaviours exhibited, particular attention was paid to how the agent guided the caller towards information sources. Assessors recorded whether the agent:

- Directed the caller exclusively to the website
- Referred to the website, but also discussed details over the phone
- Fully addressed questions without referencing the website, or
- Suggested alternative follow-up methods such as email.

This layer of analysis provided valuable insight into how each Fund balances digital self-service with human interaction, an increasingly relevant consideration as more Funds encourage online engagement. While digital self-service is great for some customers, it does not work for everyone.

This scenario served as a baseline and ultimately helped illustrate how approachable and informative a Fund is to prospective customers at the first point of contact.

Culturally and linguistically diverse customer (CALD)

The CALD (culturally and linguistically diverse) scenario sought to examine how accessible and inclusive each Fund is for customers from diverse cultural backgrounds, particularly when English is not their first language.

For this scenario, assessors posed as a relative (immediate family) of a Fund member who did not speak English. Each assessor selected a language and culture they personally identified with to ensure cultural authenticity. Languages represented across the study included Arabic, Greek, Italian, Mandarin, and Polish, among others.

The caller explained that their relative, typically described as being close to retirement, needed help understanding their options, but could not communicate directly with the Fund due to limited English ability. Importantly, no account details were provided, and assessors did not impersonate members. Instead, the aim was to gauge how well the Fund could support or guide someone in this situation.

In addition to the SenseCX criteria, assessors captured specific indicators of accessibility, including whether the agent:

- Offered interpreter services or explained how to access one
- Directed the caller to translated resources online
- Expected the caller to relay information to their relative
- Declined to help due to authorisation limitations, or
- Offered an alternative support approach (captured via free text).

Assessors also evaluated whether the agent appeared more focused on empowering the non-English-speaking member directly or placing the onus back on the caller. This distinction was important in understanding the Fund's cultural sensitivity and commitment to equitable service delivery.

Customers experiencing vulnerability

This scenario explored how Funds respond to individuals experiencing hardship or distress, an area that tests both procedural understanding and human empathy.

For this scenario, assessors posed as existing members experiencing acute vulnerability, such as domestic violence, bereavement, or serious injury preventing them from working. Each assessor used a fictional identity created for the pilot (name, date of birth, email address etc.) to ensure privacy and ethical compliance. No membership numbers were provided and in each instance the assessor provided a reason as to why they were unable to supply a membership number.

During the call, the assessor explained their situation and expressed urgency in accessing Funds to meet essential needs. As no real account existed, agents were unable to locate the member record, at which point assessors continued to express distress and sought guidance on what to do next.

In addition to the standard SenseCX assessment, data was gathered on:

- The proportion of time spent on identity verification versus providing actual assistance
- The clarity of guidance offered for hardship or early release processes
- The degree of empathy displayed, rated on a 1–10 scale, and
- Any proactive or compassionate behaviours shown by the agent.

This scenario provided a powerful lens into how prepared and equipped frontline agents are to handle emotionally sensitive interactions—highlighting where empathy, procedural knowledge, and flexibility intersect in practice.

The SenseCX Framework

SenseCX is a proprietary customer-centric Quality Assurance (QA) framework developed by CSBA to assess the customer experience provided by organisations across key service channels. It takes a consultative service approach, where all behaviours assessed are within the direct control of the agent under assessment. The framework assesses over 30 key customer-focussed behaviours, each individually weighted according to the impact they have on the customer's experience. Each behaviour is categorised under three pillars of best practice customer service:

Ease: The effort to which a customer has to expend to accomplish their goals.

- This pillar is about making the experience easy. The agent should be actively guiding the customer through a clear process to a resolution.
- This includes behaviours which make the experience easier such as identifying the organisation and offering additional assistance at the end of the call.

Sentiment: How the interaction and experience made the customer feel.

- Customers are more than just an account number. They expect to be treated as an individual and not just another transaction in the agent's day.

- These behaviours encompass displaying empathy and acknowledging cues displayed, or demonstrating active listening techniques, to show the customer that they matter as a person and aren't just another number.

Success: The degree to which the customer can accomplish their goals

- This pillar is about helping customers to get what they came for in a quick, professional, and efficient manner. Customers need to be understood and provided with a no-fuss resolution.
- Behaviours such as questioning techniques to identify the customer's unique problem or proactively managing their expectations around solutions and timeframes are essential to helping customers successfully reach their goals.

The SenseCX framework follows a systematic approach to assess interactions, looking critically at each phase of the call starting from the introduction, working through the clarification phase, followed by the resolution and close. All the behaviours assessed are able to be demonstrated by the agent without being influenced by any policy or systemic limitations they may be facing.

SenseCX Assessment

Assessments follow a binary yes/no approach where a behaviour is either exhibited or it is not. This enables consistent scoring and eliminates differences in rating methods by reducing subjectivity in interpretation. By focusing on whether or not a behaviour is clearly demonstrated, SenseCX ensures greater reliability across evaluations and straightforward identification of specific areas for improvement.

SenseCX Score

In the SenseCX reporting, the following terminology is used.

Figure A.1 Explanation of SenseCX Framework scoring method

Behaviour score	Weighting	SenseCX score
The percentage of interactions where this behaviour was evident. 100% represents presence in all calls.	A score between 1-8 based on the relative impact to ease, sentiment and success of this behaviour. The higher the weighting the more impactful this behaviour is to the customer experience.	The sum of the behaviour scores multiplied by their individual weightings, expressed as a percentage. Any score under 50 is considered red, any score over 80 is considered green or optimal; and in between is considered amber or work in progress.

This report expresses both the Behaviour and SenseCX scores as percentages.

The relative weighting of the behaviours is proprietary CSBA knowledge and used consistently across all industries and SenseCX reports.

Qualitative Analysis

The Pilot Study examined both the quantitative results assessed using the CSBA SenseCX framework and the qualitative results based on Super Consumers Australia analysis of CSBA assessors' comments. In addition to recording binary presence (yes/no) of the behaviours, assessors provided comments on any noteworthy aspects of the call experience. Qualitative content analysis was then used to evaluate the assessors' comments including the sentiment experienced throughout each interaction.

These findings should be interpreted within the context of the limitations of the data. All callers completed multiple calls in the data. As a result, some comments across different calls were highly similar. Thus, these repeated comments may amplify certain patterns or observations in the dataset thereby reducing the diversity and generalisability of the results.

Scope

As part of this Pilot Study, we did not review or assess any of the Pilot Fund's contact centre policies or procedures. We therefore do not know whether any particular agent was acting in accordance with their training or instructions when handling any particular call. Agents may be directed to handle certain types of enquiries in particular ways for particular operational reasons, e.g. to direct customers to review website content to reduce call times. The purpose of this study was to assess the overall customer service experience from the perspective of the customer, not to assess the performance of individual agents against Fund policies and procedures. It is ultimately the responsibility of the superannuation trustee to ensure that call centres provide good customer service to people who call them.

Appendix B: Accessible Figures

Figure B.1 The SenseCX Score of Pilot Fund, ranked based on Overall performance, with the top performers at the top

Pilot Fund Name	Base (n=)	Total	Ease	Sentiment	Success
CareSuper	48	55	36	64	63
Rest Super	46	53	35	63	61
TelstraSuper	44	53	34	64	59
FirstChoice Superannuation	48	52	32	64	60
UniSuper	46	52	32	61	62
Brighter Super	47	52	32	62	60
Australian Retirement Trust	48	51	33	62	57
Aware Super	48	51	32	61	58
Hostplus Super	47	50	36	60	54
CBUS	49	49	33	59	54
AMP Super Fund	48	49	32	59	55
MLC Super Fund	47	49	33	57	55
EquipSuper	47	48	33	57	55
Mercer Super Trust	49	48	33	58	53
Vision Super	49	48	29	57	56
NGS Super	45	47	32	56	53
iQ Super	47	47	31	58	51
HESTA	40	47	32	56	52
Team Super*	26	47	30	60	51
AustralianSuper*	5	52	36	53	64

Note 1: This is the data shown in Figure 1.1.

Note 2: Team Super and AustralianSuper have been moved to the end and results coloured grey, representing a large number of unsuccessful calls, therefore a sample size that is too small to report on with confidence.

Note 3: Funds marked with an asterisk (*) had a large number of unsuccessful calls, therefore a sample size that is too small to report on with confidence (fewer than 30 responses).

Figure B.2 Boxwhisker graph of the SenseCX results

SenseCX Score (%)	Minimum	First quartile (Q1)	Mean	Median (Q2)	Third quartile (Q3)	Maximum
Value	20	46	50	52	54	86

Note: This is the data shown in Figure 1.2.

Note 2: The bottom quartile range was from 20% to 46% and the top quartile range was from 54% to 86%, represented by the black lines. Half the individual interaction results were between 46% and 54%, represented by the blue box, and the median result was 52%.

Figure B.3 Boxwhisker graph of the Super SenseCX results ranked from highest to lowest - illustrating the mean, mid-range and maximum range for each Pilot Fund

Pilot Fund Name	Minimum	First quartile (Q1)	Mean	Median (Q2)	Third quartile (Q3)	Maximum
CareSuper	34	51	55	54	61	72
Rest Super	36	49	53	54	55	71
TelstraSuper	29	48	52	53	56	73
FirstChoice Superannuation	32	47	52	52	56	86
UniSuper	33	46	52	52	59	70
Brighter Super	29	49	52	52	55	69
Australian Retirement Trust	27	47	51	53	56	69
Aware Super	38	46	51	52	54	62
Hostplus Super	34	46	50	52	53	61
CBUS	28	46	49	50	53	64
AMP Super Fund	29	46	49	51	52	64
MLC Super Fund	26	44	48	51	53	68
EquipSuper	32	44	48	49	53	66
Mercer Super Trust	31	43	48	50	52	73
Vision Super	20	45	48	49	52	64
NGS Super	23	42	47	50	52	72
iQ Super	36	43	47	46	52	61
HESTA	30	42	47	49	52	59
Team Super*	31	45	47	49	52	56
AustralianSuper*	41	43	52	47	53	76

Note 1: This is the data shown in Figure 1.3.

Note 2: Funds denoted with an asterisk (*) (AustralianSuper and Team Super) had a large number of unsuccessful calls, therefore a sample size that is too small to report on with confidence (fewer than 30 responses).

Figure B.4 Superannuation SenseCX Score compared to Other Sectors

Sector	Median SenseCX Score	Top 3 organisations average SenseCX Score	Bottom 3 organisations average SenseCX Score
Superannuation	49.5	53.4	46.8
Utilities	52.3	69.5	45.3
Education	55.7	77.6	48.9
Local Government	50.6	66.7	45.8
Banking	51.6	54.0	49.2

Note: This is the data shown in Figure 1.5.

Figure B.5 Superannuation SenseCX Ease Index compared to Other Sectors

Sector	Median Ease Index	Top 3 organisations average Ease Index	Bottom 3 organisations average Ease Index
Superannuation	32.5	35.0	30.9
Utilities	33.2	60.3	26.8
Education	38.0	70.9	30.8
Local Government	32.1	49.7	29.0
Banking	33.7	37.7	32.5

Note: This is the data shown in Figure 1.6.

Figure B.6 Superannuation SenseCX Sentiment Index compared to Other Sectors

Sector	Median Sentiment Index	Top 3 organisations average Sentiment Index	Bottom 3 organisations average Sentiment Index
Superannuation	59.5	63.7	58.0
Utilities	63.4	76.2	59.0
Education	64.6	82.2	61.2
Local Government	62.6	71.9	58.7
Banking	64.4	65.1	62.2

Note: This is the data shown in Figure 1.7.

Figure B.7 Superannuation SenseCX Success Index compared to Other Sectors

Sector	Median Success Index	Top 3 organisations average Success Index	Bottom 3 organisations average Success Index
Superannuation	55.6	60.9	51.3
Utilities	60.1	72.1	50.0
Education	63.8	79.7	54.6
Local Government	55.1	77.0	49.9
Banking	55.3	59.0	52.9

Note: This is the data shown in Figure 1.9.

Figure B.8 Call Duration distribution curve for Pilot Funds

Call Duration (minutes)	Percentage of calls
0 to 1	1.4%
1 to 2	10.1%
2 to 3	18.4%
3 to 4	18.6%
4 to 5	15.6%
5 to 6	12.0%
6 to 7	8.0%
7 to 8	4.4%
8 to 9	3.3%
9 to 10	2.8%
10 to 11	1.4%
11 to 12	0.9%
12 to 13	0.2%
13 to 14	0.3%
14 to 15	0.7%
15 to 16	0.2%
16 to 17	0.2%
17 to 18	0.2%
18 to 19	0.3%
19 to 20	0.1%
20 to 21	0.4%

Note: This is the data shown in Figure 5.3.

Definitions and related information

Assessor	People employed and trained by CSBA to conduct assessments of the call centre experience across each of the Pilot Funds using the SenseCX framework. See Appendix A: Methodology for more information.
APRA	Australian Prudential Regulation Authority
CALD customer	Culturally and Linguistically Diverse customer seeking assistance
Call Centre Administration Model	Whether the call centre service is Insourced or Outsourced
Call Duration	Amount of time spent on the call with an agent
Connection Time	Amount of time spent after dialling the number to connecting with the agent
Customer experiencing vulnerability	A person experiencing hardship or distress who cannot fully engage with a decision because of circumstances that create barriers to engaging with or understanding information or processes. Vulnerability is situational. Anyone can experience vulnerability especially if products and services are complex and information is not transparent and accessible (Source: ACCC).
Ease	The effort the customer has to expend to accomplish their goals
Fund	A superannuation Fund is a pool of money that is invested for members in order to provide them with a retirement income
Fund type	The type of Fund as described in APRA data: industry, retail, public or corporate.
Insourced	A call centre that is provided to customers by the Fund internally or by related-party service provider
Interactive voice response (IVR)	An IVR is an automated telephony system that uses pre-recorded voice prompts, touch-tone keypad selections, or speech recognition to interact with callers, gather data, and route calls to the appropriate department or agent.
Outsourced	A call centre that is provided to customers of the Fund by third party service provider

Pilot Funds	The 20 superannuation Funds that were included in this Pilot Study. See Appendix A: Methodology for more information.
Pilot Study	The study this report describes
Prospective Customer	A typical customer who is not currently a member but seeking to join a Fund
Sentiment	How the experience and interaction makes the customer feel
Success	The degree to which the customer can accomplish their goals
Trustee	A superannuation trustee is the company that is responsible for running the super Fund, investing the money, and providing services to members of the Fund.

For more information on this pilot report or to find out how CSBA's CXQA services can benefit your organisation, contact:

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