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Introduction

Taking control: exploiting the full benefits of technology

Employers that have technology in place want it to work harder by using the invaluable data it provides to deliver on personalisation and predict new reward trends.

Technology is now widely used by employers to help them manage and administer many aspects of reward, most notably in the areas of pensions and employee benefits. While technology is not yet commonly used in some of the newer areas of employee benefits, such as health and wellbeing and financial wellness, it is likely to become widespread in just a few short years. The ubiquity of technology then, is not in question.

However, several clear themes emerged from our research. The first is that employers are eager to move away from the situation that many currently find themselves in: of having a separate platform for each different area of reward, often hosted in different places and with their own, distinct log-in details and passwords. Instead, they want to integrate their different platforms into a single, centralised ‘one stop shop’ for reward. Not only will this make it easier for employees and managers to access and view their benefits information, it will also make it much simpler to collate data on reward and benefits across the organisation.

This brings us to the second theme. Employers are keen to use technology, and the data it provides, to do away with a one-size-fits-all model of reward and instead bring increased personalisation to the employee value proposition. This means tailoring benefits packages to ensure different segments of the workforce, or even individual employees, only receive benefits they will value. It also means personalising reward communications so that employees receive very targeted messages that are relevant to their particular needs. Our respondents believe that if this personalisation can be achieved, it will have a huge impact on how employees engage with their reward and benefits.

And linked to this is the third and final theme: the slow drive towards increased use of advanced analytics. Employers recognise the value that is inherent in the data and management information they have, particularly if they can use it to predict future needs and trends in the reward field. Yet, while more than half our sample believe that predictive analytics could be a game changer in reward, just one in 20 are currently using their data to carry out this kind of advanced analysis.

If employers are going to embrace this field more fully and achieve their ambitions, they clearly need to upskill themselves, their HR and reward teams and give them the time they need to analyse the required data – or they need to invest in third party solutions that will deliver the analytics they need.

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Comment

2018 – the year of the aggregator

This year’s research clearly shows that many employers have embraced technology and the advantages it offers to both organisations and its people. However, it appears that the result of this is now a proliferation of systems, each doing some great work, but nevertheless in isolation.

Sixty per cent of respondents indicated they have more than three systems in place and 57% said these multiple platforms require separate log-ins. That’s a lot of platforms that still need to be talking to each other. As a runner, I use a training tool called Garmin Connect. The platform quickly and easily connects to other pieces of software so whenever I update it so does the other software. That’s integration for you.

And the result of this integration? A first class user experience – another issue highlighted in the research. Our aim is for employees to get the same consumer grade experience from their reward software as they do using technology in their everyday lives. The consumer experience isn’t just about looking sleek though, it involves the use of predictive analytics and a “people like you” approach to help people make decisions. All of this helps organisations move away from the one-size-fits-all approach of the more traditional benefit packages. After all, nobody wants to be treated the same as everyone else with assumptions made on their behalf about what they want or need.

We may not be able to go as far as give employees a unique reward package but we can offer them choice and flexibility, and allow them to create an offering personal to them. Of course, the use of technology, analytics and integration is a real benefit for those that have a suitable platform in place. But a number of respondents suggested either that technology is lacking in their organisation or that an upgrade is required. The biggest barriers appear to be internal resources and money. So it’s a bit chicken and egg.

Yet, failing to embrace technology and reaping the many rewards it can bring will cost businesses time and money down the line. And that’s not just in resource terms but also talent – quality staff want to work for a business that is modern, forward thinking and planning for the future. Experience has showed me that over a period of three years, any investment of time and resources made now would be more than paid back.

But there are supplier issues to address too. Undeniably, the onus is on the providers of software to make it both simple to implement and cost effective.

What does the future look like? If integration is key then no doubt other areas of reward will start to come into scope, for example, linking up performance management to benefits.

And how great will the experience be when your employees access their portal and it can predict what they might be looking for and takes them immediately to that resource or piece of information?

Anyway, back to the title – the year of the aggregator. Bringing together the various platforms in one place to deliver a single view to the end user – whether that be you as the HR and/or reward professional, or your people – is fundamental. It’s about making life simple.

Andrew Drake
Consulting and Proposition Director
Executive summary

**Powering up: technology as an enabler and potential game changer**

Technology has made its mark on reward. However, future challenges include improving the user experience, addressing integration issues, personalisation and making sense of powerful, strategic processes such as advanced analytics.

**An overwhelming majority say they will have greater involvement in technology, strategic data or management information**

In the future, nine in 10 believe they will become more involved with technology and strategic data or management information (MI) for their organisation. Almost half have focused on improving their MI and data over the past 12 months, while over a third say this will be a key focus in 2018 too.

- **Will become more involved with technology and strategic data or MI for their organisation**: 89%
- **Were focused on improving MI and data over the past 12 months**: 44.4%
- **In 2018 improving MI and data will be a key focus**: 35.8%

**Insight**

The big prize that comes with good technology is the data that can be captured and analysed by clever computers, and the reporting used by forward-thinking reward and benefits professionals to develop creative reward strategies that meet employee and business needs.

**Predictive analytics will transform reward and benefits management**

Well over half see predictive analytics as a potential ‘game changer’ in the area of reward and employee benefits technology. In contrast, just one in six (15.8%) believe that wearables, such as activity trackers, will have a significant impact.

- **See predictive analytics as a game changer**: 57.5%

**Insight**

Although a tiny minority of reward and benefits professionals currently use predictive analytics, the majority believe that the technological ability to use techniques such as data mining, statistics, machine learning and artificial intelligence to analyse data in order to make predictions about the future, is a game changer for reward and benefits.
Changes to technology platforms are centred on improving the user experience and improving insight

Almost three quarters of those planning to make changes to their technology platforms aim to improve the user experience, while almost two thirds want to improve their data analytics and insight.

| **Plan to improve user experience** | 72.9% |
| **Plan to improve data analytics and insight** | 61% |

Until now HR and benefits platforms have been the poor relations of consumer retail websites in terms of how easy and pleasing they are to use. This is set to change rapidly as user experience, commonly called UX, becomes a top priority for employers. To achieve this, employers need excellent insights on their employees to what will appeal, which is where the importance of data and analytics plays a part.

Nearly half set to make changes to their reward technology platforms

Around just over one in four plan to make changes to one or more of their reward and benefits technology platforms in the next 12 months.

| **Plan changes in reward technology in next 12 months** | 42% |

Without good, clean, joined-up data, reward and benefits professionals struggle to meet the demands of legislation across the likes of Real Time Information (RTI) reporting, pensions auto-enrolment (and re-enrolment) and gender pay reporting. In addition, those employers able to create data insights to match reward to performance, drive talent strategies, or develop more effective return on investment on reward budgets, will steal a march on business competitors.

Almost half are buying in tailored analytics solutions

More than half use their reports and analyses to shape strategic reward and employee benefits decisions. Almost half are already paying or are willing to pay a supplier for a reward and employee benefits analytics solution that is tailored to their organisation’s needs.

| **Use their reports and analyses to shape strategic reward and benefits decisions** | 57.2% |
| **Pay (or are willing to pay) for an analytics solution tailored to their organisation’s needs** | 48.7% |

Traditionally reward and benefits professionals have been the kings and queens of the spreadsheet, crunching out formulae by the dozen. Transitioning to the world where computers now do this work means demand for these spreadsheet skills are reducing. Instead, those with management information (MI) insight skills are hot property (although rare to find). So employers are increasingly prepared to pay to bring them in from elsewhere.
Reward professionals are making use of the data gleaned from technology but few have switched into advanced analytics

An overwhelming majority of respondents use generic spreadsheet software to analyse their data. Fewer than one in 15 are using data at an advanced, predictive analytics level to model reward against predicted business and demographic changes. Around one in six respondents do not use data from their reward technology systems in any way.

**Use generic spreadsheet software to analyse their data**: 90.8%

**Do not use data from their reward technology systems in any way**: 15.6%

**Use advanced, predictive analytics data**: 6.8%

The exciting new world of predictive analytics and MI insight still appears a long way off given so many reward professionals are still wedded to the spreadsheet. But a mere one in six now do not use data in any way, so the winds of change are obvious. Expect to see the use of advanced, predictive analytics data to grow.

**The top priority for 2018 is personalisation**

The top priority for 2018 is ‘personalisation of employee communications’, with more than a third saying this is their focus. Nearly two thirds think technology can help increase employee understanding of the value of their reward.

**2018 priority is personalisation of employee communications**: 37.7%

**Technology will increase staff understanding of value of reward**: 64.5%

Talk of personalisation, and even hyper-personalisation, is big among the reward and benefits tech developers. One-size-fits-all and even segmentation is being replaced as employers try to appeal to, and engage with, increasingly diverse workforces with seemingly exponential lists of needs and wants. This is exacerbated by very different needs of the student debt-ridden younger end of the workforce trying to get onto the housing ladder, versus the older end grappling with pensions freedoms and trying to work out if flexible retirement is an option for them.

**Less than half have a consumer level experience of technology platforms**

One in four think their reward technology platforms offer a consumer grade experience for their employees or reward managers.

**Platform offers consumer grade experience for employees**: 41.9%

**Platform offers consumer grade experience for reward managers**: 40%

Clearly reward and benefits technology has quite some way to go before all employees get the consumer experience they have come to expect outside the workplace. But given how many employers are already offering this, coupled with the proportion planning to change technology, this is likely to be a rapidly developing area.
Most reward professionals are using multiple technology platforms – and they are not well integrated

Well over half of respondents have three or more separate reward and employee benefits technology platforms. These platforms are generally not well integrated – more than half of respondents have multiple systems that require separate log-ins.

- Have 3+ separate technology platforms: 60.2%
- Have multiple platforms that require separate log-ins: 56.7%

The holy grail for many reward and benefits professionals would be a single sign-on technology solution with all platforms seamlessly integrated and producing touch-of-the-button data insights. This is before they even consider it linking into performance, talent and other HR or business software. The many platforms and many sign-ons will be with us for the foreseeable future.

User experience top priority when buying reward technology

User experience is the top priority when choosing a reward technology supplier, followed by price. Respondents are less concerned with the ease and frequency of software updates (1.8%) and just 13.3% want the ability to customise the system.

- User experience is a priority when choosing a supplier: 68.7%
- Price is a priority when choosing a supplier: 60.8%

No one is going to knowingly buy technology with a poor user experience, so once that box is ticked it primarily comes down to the price (and therefore budget).

Budget constraints top barrier to investing in technology

Lack of budget is by far the biggest barrier to reward technology investment among our sample, with over three quarters citing it. Almost half also have concerns over lack of internal resources.

- Lack of budget: 77.7%
- Lack of internal resources: 48.6%

Budget has long been cited as a barrier to improving technology. However, as the ability to cut human admin time and improve data reports to drive the business gets greater that argument could wear thin. Those who have made the investment claim that with the right business case, the budget can become available.
HR is a key decision maker when it comes to buying reward technology

**data** HR has the final say on reward and employee benefits technology buying decisions, report almost half of our respondents.

- **HR has the final say buying decision** 48.8%

**insight** It is a slightly surprising finding that HR, including reward and benefits teams, has the final buying decision on technology. At some organisations, HR and reward professionals have chosen not to go it alone but instead conscripted other departments (such as sales or IT) to help make the business case for improved business performance resulting from better workplace technology.

Financial wellness platforms are set to increase dramatically

**data** Only one in five respondents have a financial wellness platform in place. Three quarters of these platforms have been in place for three or fewer years. Nearly a quarter (23.6%) of respondents currently have a platform under development and more than a third (37.6%) plan to implement one in the next three years.

- **Have a financial wellness platform in place** 19.4%
- **Have a platform in development or plan to have one in the next three years** 61.2%

**insight** Financial wellness platforms are relatively new but are set for tremendous growth. Employers are fully aware that staff do not look at their financial affairs in silos, so the ability to see (and potentially model or act on decisions) across pensions, ISAs, Lifetime ISAs, loans, employee share schemes and other financial benefits offered in the workplace is highly appealing to those wanting to engage staff in benefits.

Investment into employee wellbeing platforms is set for rapid expansion

**data** Around half our respondents are either currently developing their employee wellbeing platform or plan to implement a software solution by 2020. More than a quarter are looking to increase spending on their employee health and wellbeing platforms in 2018.

- **Have a health and wellbeing platform in place** 37.1%
- **Currently developing a wellbeing platform or plan to implement one by 2020** 47.8%
- **In 2018 plan to increase spending on wellbeing platforms** 28.6%

**insight** This is an area set for rapid expansion in the coming years, no doubt to support the rapid growth in health and wellbeing strategies in workplaces. If our respondents’ predictions play out, almost nine out of 10 of them will have health and wellbeing platforms in place by 2020.
Total reward statement platforms and suppliers need to improve

**data**

Nearly a fifth of total reward statement platforms have been in place for less than a year. Almost a quarter of respondents say they are ‘dissatisfied’ or ‘extremely dissatisfied’ with both platform and supplier.

Around one in seven plan to replace their total reward platform in the next 12 months and a further one in five expect to put a new system in place within the next three years.

- **Total reward statement platform(s) has been in place for less than a year**: 18%
- **Are ‘dissatisfied’ or ‘extremely dissatisfied’ with both their platform and supplier**: 22.9%
- **Plan to replace their total platform in the next 12 months**: 14.8%
- **Expect to put a new system in place within the next three years**: 18%

**insight**

The online total reward statement (TRS) appears to be lagging behind other technologies. This is likely down to different technologies not being fully integrated so employers battle to supply real time, accurate information across all pay and benefits.

Employee benefits technology is well established so the focus is now on data and MI

**data**

Almost two thirds use technology in some capacity to help with their employee benefits management and administration, and nearly two thirds allow employees to access their platform on a mobile device. Half of platforms have been in place for more than three years. A quarter of respondents expect to increase spending on their employee benefits platform in the next 12 months.

- **Use technology to help with management and admin**: 64.6%
- **Allow staff to access the platform on a mobile device**: 65%
- **Platform(s) has been in place for 3+ years**: 50%
- **Plan to increase spending on the platform in next 12 months**: 25%

**insight**

Employee benefits platforms are well established so focus is less on implementing one for the first time but rather on improving the user experience for both employee and employer, as well as gaining more data and MI from the systems.
Pensions platforms are firmly in place and few plan to make changes in the medium term

Three quarters use a cloud-based pensions platform or licensed software hosted off-site. More than half of pensions platforms have been in place for three or more years, and more than three quarters have no plans to change their pensions platform in the next three years.

- **Use a cloud-based pensions platform or licensed software hosted off-site**: 75%
- **Platform(s) has been in place for 3+ years**: 51.2%
- **No plans to change platform in the next 3 years**: 76.3%

**Insight**: Pensions platforms among medium to large employers saw tremendous growth in the run up to pensions auto-enrolment, so are now well established. Those looking for new bells and whistles tend to focus on modelling tools, ways to encourage staff to increase contributions, or guide staff heading towards retirement. It will be interesting to see how pensions platforms fit in with the predicted growth in financial wellbeing platforms.

Employee recognition are the platforms most likely to offer mobile access

Employee recognition is the area where respondents are most likely to have developed their own bespoke in-house platform although fewer than one in seven do this. Two fifths have a globally – or regionally-managed – platform.

- **More than half offer mobile access but around a quarter have no plans to implement this functionality.**

- **Have developed their own bespoke in-house platform**: 15.3%
- **Have a globally – or regionally-managed – platform**: 40.4%
- **Offer mobile access to their platform**: 52%
- **Have no plans to implement mobile access**: 23.1%

**Insight**: In the world of recognition platforms the mobile device is king because colleagues and managers need to be able to ‘recognise’ others in the moment. These platforms have expanded beyond pure recognition schemes into initiatives covering wellbeing, voluntary benefits and discounts, learning and development, as well as social communications among work colleagues.
Voluntary benefits and discount platforms are technologically advanced

Data
More than half allow employees to access their voluntary benefits and discounts platforms on mobile devices through a web browser, while more than one in five have a dedicated voluntary benefits and discounts app. The vast majority of platforms involve no paperwork at all. More than nine in 10 are designed and managed at a local level.

- Allow access to platforms on mobile devices through a web browser: 52.4%
- Have a dedicated app: 21.9%
- Have no paperwork involved at all: 88.6%
- Platforms are designed and managed at a local level: 91.2%

Insight
These platforms tend to be the most technologically advanced of all the reward and benefits platforms. Competition against consumer discount apps and websites is tough so many provide retail level user experiences coupled with employee engagement tactics to appeal to workforces. They are also crossing over with recognition, wellbeing and discount platforms in other areas as they aim to increase engagement with employees.

Employee share platforms are mainly hosted in the cloud or off-site

Data
A large majority host their employee share plans platforms in the cloud or off-site. Almost half use a global or regional platform to manage their plans. Well over a third of share scheme platforms still need some paperwork.

- Host their share schemes platform in the cloud or off-site: 85.7%
- Use a global or regional platform to manage schemes: 46%
- Platforms still involve some paperwork: 37.9%

Insight
Employers tend to rely on specialist providers to administer their share plans so these are the platforms least likely to be integrated into any other reward and benefits platform. Even when staff access their share plan accounts online, many still need to complete paperwork at some point in the process.
Appendix 1: About the survey

The REBA Reward and Employee Benefits Survey 2017 was carried out online in September and October 2017. Responses were received from 212 reward and employee benefits specialists working at organisations of various sizes and in several different sectors.

Figure 8.1: Respondents by organisation size

<table>
<thead>
<tr>
<th>Employees</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>50,000+</td>
<td>7</td>
<td>3.3%</td>
</tr>
<tr>
<td>20,000-49,999</td>
<td>10</td>
<td>4.7%</td>
</tr>
<tr>
<td>10,000-19,999</td>
<td>14</td>
<td>6.6%</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>19</td>
<td>9.0%</td>
</tr>
<tr>
<td>1,000-4,999</td>
<td>80</td>
<td>37.7%</td>
</tr>
<tr>
<td>500-999</td>
<td>31</td>
<td>14.6%</td>
</tr>
<tr>
<td>250-499</td>
<td>26</td>
<td>12.3%</td>
</tr>
<tr>
<td>100-249</td>
<td>15</td>
<td>7.1%</td>
</tr>
<tr>
<td>1-99</td>
<td>10</td>
<td>4.7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>212</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Figure 8.2: Respondents by industry sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional services (including legal)</td>
<td>26</td>
<td>12.3%</td>
</tr>
<tr>
<td>Financial services</td>
<td>26</td>
<td>12.3%</td>
</tr>
<tr>
<td>Retail and wholesale</td>
<td>19</td>
<td>9.0%</td>
</tr>
<tr>
<td>Technology</td>
<td>18</td>
<td>8.5%</td>
</tr>
<tr>
<td>Manufacturing and production</td>
<td>18</td>
<td>8.5%</td>
</tr>
<tr>
<td>Public sector</td>
<td>17</td>
<td>8.0%</td>
</tr>
<tr>
<td>Not-for-profit</td>
<td>15</td>
<td>7.1%</td>
</tr>
<tr>
<td>Media and telecommunications</td>
<td>14</td>
<td>6.6%</td>
</tr>
<tr>
<td>Health and pharmaceuticals</td>
<td>12</td>
<td>5.7%</td>
</tr>
<tr>
<td>Engineering and construction</td>
<td>12</td>
<td>5.7%</td>
</tr>
<tr>
<td>Utilities and energy</td>
<td>9</td>
<td>4.2%</td>
</tr>
<tr>
<td>Transport and logistics</td>
<td>9</td>
<td>4.2%</td>
</tr>
<tr>
<td>Food and drink</td>
<td>4</td>
<td>1.9%</td>
</tr>
<tr>
<td>Mining, oil and gas</td>
<td>3</td>
<td>1.4%</td>
</tr>
<tr>
<td>Leisure and travel (including hotels and hospitality)</td>
<td>3</td>
<td>1.4%</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>7</td>
<td>3.3%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>212</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>
Appendix 2: **Full list of respondents**

- A. P. Moller - Maersk
- ACCA
- Adecco Group
- ADP
- Advanced Coated Products
- Affinity Water
- Ageas
- Airbus
- Akamai Technologies
- Aldermore
- Amendola Communications
- Amey
- Anglian Water
- Apeks Marine Equipment
- Arcadia Group
- Argos
- Arthritis Research UK
- Arup
- Asahi Europe
- Ascential
- ASOS
- Aspen Insurance
- Aster Group
- AstraZeneca
- Atos IT Services
- ATS Euromaster
- Autodesk
- BACP (British Association for Counselling & Psychotherapy)
- RAM Nuttall
- Barchesteer Healthcare
- Basware
- BDO Services
- Beazley Group
- Berwin Leighton Paisner
- BGL Group
- BlackRock
- BNP Paribas
- Bombardier Transportation
- BRE (Building Research Establishment)
- Bristan Group
- Britvic
- BT
- Burberry
- CA Technologies
- Cabot Credit Management
- Camellia Group
- Cancer Research UK
- Carlsberg
- CAYSH and CAYSH Enterprise
- CDK Global
- Centaur Media
- Charles Taylor
- Comcast NBCUniversal
- Computacenter
- Computershare
- Co-operative Group
- Crown Agents
- Defence Equipment and Support
- Deloitte
- Dentsu Aegis Network
- Department for Culture, Media and Sport
- DHL Express
- Direct Line Group
- Donnington Grove Veterinary Group
- Dovetail Games
- DPDgroup UK
- DWF
- E.ON
- easyJet
- Edgewell Personal Care
- Education Development Trust
- Eisai Europe
- Electricity North West
- Electrocomponents
- Electrolux
- Eli Lilly and Company
- ENGIE
- Equinix
- Expedia
- Experian
- Expro North Sea
- FIS
- FM Global
- FSB (Federation of Small Businesses)
- Galliford Try
- GBG
- General Dynamics UK
- Gerald Eve
- Getronics Services UK
- Glory Global Solutions
- Homes and Communities Agency
- Home Office
- Honda of the UK Manufacturing
- Howard Kennedy
- Hymans Robertson
- Icelandic Seachill
- IG Group
- iomart Group
- iPSL (Intelligent Processing Solutions)
- J.P. Morgan
- Jaguar Land Rover
- James Grant Group
- Jelf Employee Benefits
- John Lewis Partnership
- JTI (Japan Tobacco International)
- Kier
- L’Occitane
- Laird
- Lloyd Fraser (Holdings)
- Low & Bonar
- Lush Fresh Handmade Cosmetics
- Marks and Spencer
- Mars UK
Appendix 2: **Full list of respondents**

- Matalan Retail
- Mayer Brown International
- Medway Community Healthcare
- Millennium
- Mizuho International
- Monsoon Accessorize
- MS Amlin
- Mundipharma International
- mydentist
- Nationwide Building Society
- Natural Retreats
- NCH Europe
- News UK
- Nexus Infrastructure
- NGA HR
- Norgine
- Norton Rose Fulbright
- NOV (National Oilwell Varco)
- Novae Group
- NSPCC
- Office Outlet
- Ogilvy
- OpenBet
- Ordnance Survey
- Owen Mumford
- Paddy Power Betfair
- Peninsula
- Pentland Brands
- PES (Premier Employment Solutions)
- Petronas
- Playtech
- Polymedercics
- Port of Tyne
- PPD (Pharmaceutical Product Development)
- PZ Cussons
- RBS
- Rentokil Initial
- Reward Gateway
- RGP
- River Island
- Rolls-Royce
- Royal London Group
- Royal Mail Group
- RS Components
- RSM
- Salesforce
- SAS
- Schueco UK
- Scottish Children’s Reporter Administration
- ScottishPower
- SDL
- SEI
- Serco
- Severn Trent Water
- Shakespeare Martineau
- Shepherds Bush Housing Group
- Siemens
- SIG
- Skyscanner
- SLB (Schlumberger)
- Smith & Nephew
- Smith & Williamson
- Sony Music Entertainment UK
- Sophos
- Sunrise Senior Living
- Swegon UK
- Swiss Re
- TalkTalk Group
- Taylor Wessing
- Technicolor
- Terex
- THB Group
- The Engine Group
- The Girl’s Day School Trust
- The Grass Roots Group
- The Walt Disney Company
- TJX Europe
- Tullow Oil
- Unipart
- Uniper
- United Utilities
- University of Namibia
- Vax
- Veezu Holdings
- Virgin Management
- Virgin Media
- Vision Express
- Volkswagen Financial Services (UK)
- W&G Foyle
- WD Irwin & Sons
- WDH
- Weightmans
- Welcom Trust
- West Sussex County Council
- Westfield Europe
- Willis Towers Watson
- Willmington
- WYG Group
Appendix 3: Who we are

About our sponsor: JLT Employee Benefits

What JLT does:
At JLT Employee Benefits we recognise the ever changing dynamics of the benefits landscape. We know that things are changing at pace and we respond to this by adapting the way we provide our services to help our clients meet the challenges of this new world.

We understand that your world is no longer just about your DC pension, your insured benefits, or your flexible benefits. It’s about a new way of thinking; it’s about you looking at the whole and creating the best outcome for all of your employees, in a way that fits your budget and your company values. It’s about using technology to ensure we’re delivering these outcomes through the best user experience and delivering on all the efficiencies this offers.

We still consult on the best solutions for your company pension scheme. We continue to broker competitive rates on your insured benefits. We remain committed to ensuring your benefits are relevant and valued. We retain our belief that good communication and education are essential elements to the success of your employee benefits strategy. However, more and more, our clients are asking us to pool our areas of expertise and to look at all of these elements as a whole. They want us to start with a blank page and deliver a solution that meets the changing needs of their company and workforce; then use our Benpal technology to bring it to life and ensure their reward package is delivered to a standard that matches up to the consumer grade employees have every right to expect.

So, if you agree that our world has changed, and if you believe in giving your employees access to relevant benefits through market-leading technology, we believe that we are the right partner for you.

Website: www.jltemployeebenefits.com

About us: Reward & Employee Benefits Association

REBA is the professional networking community for reward and benefits practitioners. We make members’ working lives easier by saving you time, money and effort through sharing experience, ideas, data and insight with each other. We help members to pursue best practice, increase professionalism in the industry and prepare for upcoming changes. REBA lobbies government on members’ behalf.

What REBA does:
- Runs regular conferences and networking events
- Produces benchmarking research, insight and data reports and analysis
- Curates the information you need to know, both online and in our weekly email
- Helps with supplier shortlisting and research

Contact REBA:
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Website: www.reba.global

REBA/JLT Technology Survey 2017/18