

Intermediary AE and Campaign Research

Spring 2015 Tracking Technical Report
19 June 2015



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1. Survey objectives and methodology

This report summarises the results from the Spring 2015 survey wave carried out by Jigsaw Research, an independent market research agency, on behalf of The Pensions Regulator (the regulator). It follows eight previous waves of research conducted on a biannual basis since March 2011.

The objectives of the research were:

1. To identify and track intermediary awareness, understanding, knowledge, attitudes, actions and intended actions in relation to automatic enrolment
2. To determine sources of awareness of and information about automatic enrolment
3. To determine the impact of the intermediary advertising campaign and understand intermediaries' perceptions of it
4. To understand what information and support intermediaries have provided regarding automatic enrolment and from which sources
5. To identify any blockages that prevent intermediaries from advising and informing employers about automatic enrolment
6. To measure awareness, knowledge and associations of the regulator
7. To research these topics and assess differences among four key intermediary types; accountants, payroll, bookkeepers and IFAs.

The Spring 2015 wave took the form of a telephone survey comprising 451 interviews, conducted between 18th February and 20th April 2015. To be eligible to participate, intermediaries had to be providing information to/advising small and micro employers on the pension reforms. The survey sample included four different types of intermediaries; accountants, payroll, bookkeepers and IFAs. Quotas were set to ensure that a readable base of each type of intermediary was achieved for analysis purposes.

This survey was used to evaluate awareness and impact of the automatic enrolment advertising campaigns. When answering questions in the survey about the advertising, respondents accessed copies of the digital adverts on a dedicated website for the purposes of the survey. The radio advert targeted at employers was described to intermediaries.

1.1. Reporting conventions

This report comprises the survey questions, analysed by intermediary type:

- Accountants
- Payroll
- Bookkeepers
- IFAs

The survey wave comprised 451 interviews conducted from February to April 2015, broken down as:

	Accountant	Payroll	Bookkeeper	IFA
Number of interviews achieved	126	100	125	100

Other conventions used in this report include:

- A base size of less than 30 is indicated with '^'. Where a small base size is indicated, results for these questions should be treated with caution.
- Any columns where there are no responses have been removed.

2. Data tables

Q2. Where, if anywhere, have you heard about automatic enrolment? (Unprompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
TV adverts	31%	46%	34%	35%
Press/ newspaper/ magazine adverts	31%	17%	16%	38%
Website	12%	33%	31%	18%
Trade body/ professional body	22%	13%	13%	24%
Events/ seminars	22%	8%	9%	29%
Letter from TPR (to clients)	12%	13%	11%	9%
Email (excl. from TPR)	9%	10%	17%	9%
Professional/ trade magazine	12%	10%	8%	14%
Radio adverts	4%	16%	7%	14%
Emails from TPR (to clients)	10%	11%	6%	13%
Pension provider	4%	11%	2%	23%
Payroll company	10%	8%	16%	2%
Professional advisor	13%	7%	2%	9%
Word of mouth	2%	5%	5%	3%
Internally/ from colleagues	2%	1%	2%	8%
Leaflets/ booklet	4%	2%	3%	2%
Other	13%	23%	20%	10%
Don't know/ Can't remember	1%	3%	2%	2%
Not heard of automatic enrolment	1%	0%	0%	0%
Unweighted base	126	100	125	100

Q3. Have you seen or heard any advertising in the last 6 months about automatic enrolment?

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Yes	87%	94%	82%	96%
No	13%	6%	18%	4%
Unweighted base	126	100	125	100

Q4. And where did you see or hear any advertising about automatic enrolment in the last 6 months?
(Unprompted)

Base: All seen advertising in last 6 months

	Accountant	Payroll	Bookkeeper	IFA
TV advertising	68%	87%	75%	77%
Radio advert	13%	27%	18%	29%
Online via PC/ laptop	17%	12%	13%	10%
Professional/ trade press	15%	15%	6%	17%
National newspaper	15%	7%	8%	21%
Online via mobile/ tablet	2%	2%	0%	5%
Local newspaper	3%	2%	1%	2%
Other	11%	3%	8%	7%
Don't know/ Can't remember	2%	0%	4%	3%
Unweighted base	110	94	102	96

Q5. And who was this advertising on behalf of? (Unprompted)

Base: All seen advertising in last 6 months

	Accountant	Payroll	Bookkeeper	IFA
The Pensions Regulator (TPR)	31%	54%	33%	39%
The government	15%	14%	27%	21%
The Department of Work and Pensions (DWP)	7%	5%	5%	15%
Any other pensions provider (except NEST)	3%	2%	1%	7%
NEST	2%	3%	0%	2%
An advisor/ firm of advisors	2%	1%	2%	2%
Other	8%	6%	10%	5%
Don't know/ Can't remember	40%	22%	30%	25%
Unweighted base	110	94	102	96

Q6. The government is introducing changes to pensions law that apply to all businesses and charities. Which of the following changes in pensions law are you aware of? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Employers will have to automatically enrol UK workers into a pension scheme	99%	99%	99%	100%
Employers will have to provide a pension scheme for automatic enrolment	98%	98%	97%	99%
Employers will have to contribute to their workers' pensions	98%	98%	98%	99%
Employers will need to communicate to UK workers on an individual basis	96%	96%	93%	98%
Employers will have to complete a declaration of compliance (registration) with the appropriate government body to confirm they have met their duties	90%	93%	83%	96%
Workers eligible for automatic enrolment will need to be identified	97%	99%	92%	99%
Employers will need to keep records of their workers and the scheme(s) used for automatic enrolment	100%	97%	98%	100%
NET: AWARE	97%	97%	94%	98%
NET: UNDERSTAND	85%	89%	78%	95%
Unweighted base	126	100	125	100

Q7a. Which Government body do you believe employers need to complete their declaration of compliance (registration) with, to confirm they have met their duties? (Unprompted)

Base: All aware that employers need to register

	Accountant	Payroll	Bookkeeper	IFA
The Pensions Regulator (TPR)	67%	90%	72%	82%
HMRC/Inland Revenue	17%	3%	13%	5%
Department for Work and Pensions (DWP)	6%	3%	7%	7%
National Employers Savings Trust (NEST)	2%	0%	0%	1%
Other	1%	0%	1%	3%
Don't know	10%	3%	10%	5%
Unweighted base	113	93	104	96

Q7b. Here are some examples of the types of people who might be doing work for an employer. Which of these would the employer need to consider for automatic enrolment? (prompted)

Base: all respondents

	Accountant	Payroll	Bookkeeper	IFA
A full-time permanent member of staff	98%	100%	98%	99%
A part-time permanent sales assistant	87%	95%	90%	93%
A freelance IT specialist contracted personally by the employer for 3 months to overhaul computer system	12%	30%	8%	36%
A temporary admin clerk supplied by ABC employment agency	13%	9%	5%	12%
A self-employed plumber called in by the employer to fix the heating in the office	0%	0%	1%	1%
None of the above	1%	0%	1%	0%
Don't know	2%	0%	1%	1%
ALL CORRECT (3 TYPES OF WORKER)	8%	24%	6%	25%
Unweighted base	126	100	125	100

Q7c. Which of the following factors must an employer look at when working out which members of staff have to be automatically enrolled? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Their earnings	91%	100%	94%	97%
That they work / ordinarily work in the UK	94%	98%	89%	100%
Their age	89%	99%	91%	98%
None of the above	0%	0%	0%	0%
Don't know	1%	0%	2%	0%
ALL CORRECT (3 ELIGIBILITY FACTORS)	82%	97%	82%	96%
Unweighted base	126	100	125	100

Q7d. Which types of earning must be considered by an employer when working out which of their staff members must be automatically enrolled? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Salary / wage	98%	100%	98%	100%
Overtime	85%	89%	78%	91%
Commission	78%	82%	65%	86%
Bonus	77%	78%	67%	86%
Statutory pay	67%	85%	55%	82%
Other	1%	5%	2%	1%
Don't know	2%	0%	2%	0%
ALL CORRECT (5 TYPES OF EARNINGS)	51%	61%	39%	71%
Unweighted base	126	100	125	100

Q7e. Employers have to look at their staff members and group them into three categories, those who must be automatically enrolled is one key group. Which of these other groups were you aware of before today? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Staff who do not have to be automatically enrolled but can opt into a pension scheme and receive a contribution from the employer	84%	92%	76%	92%
Staff who do not have to be automatically enrolled but can join a pension scheme but the employer does not have to pay a contribution	67%	81%	50%	86%
Neither	9%	4%	15%	2%
Don't know	1%	0%	3%	0%
Unweighted base	126	100	125	100

Q7f. Employers must provide certain information in writing to their staff – please say which, if any, of the following types of information must be provided to staff? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Information that the worker has been automatically enrolled	96%	95%	94%	97%
Information stating that the employer has postponed automatic enrolment	87%	94%	82%	97%
Information that the worker is already a member of the employer's pension scheme	83%	79%	82%	86%
Information that the worker has not been automatically enrolled but may choose to opt in to the employer's pension scheme	86%	89%	86%	89%
None of the above	1%	2%	0%	0%
Don't know	1%	1%	3%	0%
ALL CORRECT (4 TYPES OF INFORMATION)	67%	73%	64%	73%
Unweighted base	126	100	125	100

Q7g. Thinking about the different types of workers, who are not already in a pension scheme, what type of scheme has to be offered to them? Which of the following schemes has to be offered to... (Prompted)

a) Eligible job-holders

Base: All IFAs

	IFA
An automatic enrolment pension scheme	97%
A pension scheme (that is NOT a qualifying or automatic enrolment scheme)	2%
Other	1%
Don't know	0%
Unweighted base	100

b) Job-holders opting in

Base: All IFAs

	IFA
An automatic enrolment pension scheme	85%
A pension scheme (that is NOT a qualifying or automatic enrolment scheme)	8%
Other	1%
Don't know	6%
Unweighted base	100

c) Entitled workers

Base: All IFAs

	IFA
An automatic enrolment pension scheme	74%
A pension scheme (that is NOT a qualifying or automatic enrolment scheme)	20%
Other	4%
Don't know	2%
Unweighted base	100

Q7h. Which, if any, of the following statements describes the responsibilities or duties, an employer has to carry out if they use postponement? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
The employer has to enrol staff who wish to opt in or join a pension scheme	69%	83%	73%	68%
The employer needs to communicate to all postponed staff that they are using postponement	83%	91%	86%	85%
Nothing until the end of the postponement period	4%	2%	2%	7%
Other	0%	0%	1%	0%
None of these	1%	3%	1%	0%
Don't know	10%	2%	7%	5%
Unweighted base	126	100	125	100

Q8a. Which of the following trade body websites, if any, have you visited to find out about Automatic Enrolment?
(Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
ICAEW (Institute of Chartered Accountants in England & Wales)	24%	-	-	-
AAT (Association of Accounting Technicians)	13%	-	-	-
ACCA (Association of Chartered Certified Accountants)	13%	-	-	-
IFA (Institute of Financial Accountants)	7%	-	-	-
AIA (Association of International Accountants)	5%	-	-	-
CIMA (Chartered Institute of Management Accountants)	5%	-	-	-
ICPA (Independent Certified Practising Accountants)	3%	-	-	-
ICAS (Institute of Chartered Accountants in Scotland)	2%	-	-	-
CAI (Chartered Accountants in Ireland)	1%	-	-	-
CIPP (Chartered Institute of Payroll Professionals)	-	37%	-	-
ICB (Institute of Certified Bookkeepers)	-	-	26%	-
IAB (International Association of Bookkeepers)	-	-	5%	-
PFS (Personal Finance Society)	-	-	-	43%
PMI (Pensions Management Institute)	-	-	-	19%
APFA (Association of Professional Financial Advisers)	-	-	-	11%
Other	18%	44%	43%	34%
None	39%	32%	41%	29%
Don't know	0%	2%	1%	0%
Unweighted base	126	100	125	100

Q8b. When is or was the earliest staging date of any of your clients?

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Before May 2013	1%	4%	0%	10%
May 2013 to February 2014	5%	21%	2%	25%
March 2014	1%	2%	0%	5%
April 2014 to April 2015	21%	44%	14%	21%
May 2015	1%	0%	0%	0%
June 2015 to April 2017	61%	26%	75%	25%
Later than April 2017	1%	0%	1%	3%
Never	0%	0%	1%	2%
Don't know	10%	3%	7%	9%
Unweighted base	126	100	125	100

Q9. As a professional advisor to what extent do you agree or disagree with the following statement?

A. The introduction of automatic enrolment is likely to increase business for me

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
Strongly disagree	10%	5%	16%	5%
Tend to disagree	14%	8%	14%	10%
Neither agree nor disagree	14%	14%	24%	18%
Tend to agree	34%	28%	24%	29%
Strongly agree	26%	45%	19%	38%
DK/NA	1%	0%	2%	0%
NET: AGREE	60%	73%	43%	67%
Unweighted base	126	100	125	100

Q10a. Which of the following best describes your engagement with automatic enrolment? (Prompted)

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
You are already helping your clients	50%	73%	31%	78%
You are planning to help clients	29%	20%	44%	14%
You have not reached a decision about what you will do regarding automatic enrolment, but expect you will have some involvement	13%	6%	20%	7%
You have not reached a decision about what you will do regarding automatic enrolment, but you do not expect to have any involvement	2%	0%	1%	0%
You have decided to have nothing to do with automatic enrolment	6%	0%	2%	1%
Unsure/Don't know	1%	1%	2%	0%
Unweighted base	126	100	125	100

Q10b. Why have you decided not to get involved in automatic enrolment?

Q10c. What will you do if one of your clients approaches you for help with automatic enrolment?

Base: All who have decided to have nothing to do with automatic enrolment

[OPEN-ENDED – VERBATIM RESPONSES PROVIDED]

Q12a. Overall, in which of the following ways would you describe the MAIN service that you are providing/intending to provide to your clients? (Prompted)

Base: All providing, or planning to provide, help to clients

	Accountant	Payroll	Bookkeeper	IFA
You are only going to make your clients aware of the reforms	24%	14%	34%	14%
You are going to provide technical advice on the reforms	28%	10%	21%	28%
You are going to act on behalf of your clients	44%	71%	42%	53%
Other	2%	2%	1%	4%
Don't know	3%	3%	2%	1%
Unweighted base	116	99	119	99

Q12b. And when making clients aware of the reforms, do you think you will... (Prompted)

Base: All only making, or only planning to make, clients aware of reforms

	Accountant	Payroll	Bookkeeper	IFA	TOTAL
Mention it to them once or twice only	7%	14%	20%	21%	15%
Mention it a few times until you are confident they know what they have to do and by when	32%	36%	27%	14%	28%
Mention it to them as often as is required at various stages to ensure your clients are on track	57%	43%	51%	64%	54%
Other	4%	0%	2%	0%	2%
Don't know	0%	7%	0%	0%	1%
Unweighted base	28^	14^	41	14^	97

^ Small base

Q12g. Are you planning to offer these services to clients with.....? (Prompted)

Base: All who know which services they will provide to clients

	Accountant	Payroll	Bookkeeper	IFA
Less than 50 employees	98%	98%	97%	96%
Less than 5 employees	96%	94%	93%	74%
Unweighted base	113	96	117	98

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

A. Understanding how the legislation applies to their company

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	55%	63%	34%	79%
You plan to offer this	31%	22%	49%	14%
You have no plans to offer this but will refer them to someone else	10%	9%	11%	5%
You have no plans to offer this and will not refer them to someone else	1%	4%	2%	2%
Don't know	3%	2%	2%	0%
NET: NO PLANS TO OFFER / UNSURE	13%	15%	16%	7%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

B. Finding out your clients' staging date

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	76%	91%	80%	85%
You plan to offer this	17%	4%	15%	9%
You have no plans to offer this but will refer them to someone else	4%	1%	1%	3%
You have no plans to offer this and will not refer them to someone else	2%	3%	2%	3%
Don't know	2%	1%	2%	0%
NET: NO PLANS TO OFFER / UNSURE	8%	5%	5%	6%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

C. Working out a timetable to implement the changes

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	47%	65%	29%	79%
You plan to offer this	36%	18%	51%	12%
You have no plans to offer this but will refer them to someone else	12%	7%	12%	6%
You have no plans to offer this and will not refer them to someone else	3%	6%	6%	2%
Don't know	3%	4%	2%	1%
NET: NO PLANS TO OFFER / UNSURE	17%	17%	20%	9%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

D. Identifying eligible workers to enrol

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	39%	64%	26%	64%
You plan to offer this	48%	29%	56%	21%
You have no plans to offer this but will refer them to someone else	10%	2%	10%	8%
You have no plans to offer this and will not refer them to someone else	2%	4%	6%	6%
Don't know	2%	1%	2%	1%
NET: NO PLANS TO OFFER / UNSURE	13%	7%	18%	15%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

E. Transferring data to the pension provider

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	22%	54%	14%	45%
You plan to offer this	58%	34%	66%	15%
You have no plans to offer this but will refer them to someone else	10%	4%	10%	20%
You have no plans to offer this and will not refer them to someone else	8%	4%	7%	18%
Don't know	2%	4%	2%	1%
NET: NO PLANS TO OFFER / UNSURE	20%	12%	20%	39%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

F. Communicating the changes to workers

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	15%	43%	11%	51%
You plan to offer this	45%	32%	50%	18%
You have no plans to offer this but will refer them to someone else	15%	9%	14%	14%
You have no plans to offer this and will not refer them to someone else	21%	12%	22%	17%
Don't know	3%	4%	3%	0%
NET: NO PLANS TO OFFER / UNSURE	39%	25%	39%	31%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

G. Choosing a pension scheme

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	13%	15%	6%	70%
You plan to offer this	21%	22%	20%	20%
You have no plans to offer this but will refer them to someone else	39%	38%	34%	7%
You have no plans to offer this and will not refer them to someone else	24%	23%	36%	3%
Don't know	2%	2%	4%	0%
NET: NO PLANS TO OFFER / UNSURE	66%	63%	75%	10%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

H. Providing or configuring software for your clients for automatic enrolment

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	27%	59%	25%	32%
You plan to offer this	43%	20%	54%	7%
You have no plans to offer this but will refer them to someone else	10%	5%	8%	42%
You have no plans to offer this and will not refer them to someone else	14%	14%	7%	18%
Don't know	6%	2%	5%	0%
NET: NO PLANS TO OFFER / UNSURE	30%	21%	20%	61%
Unweighted base	119	100	122	99

Q13. I am now going to read out a list of things that need to be done to prepare for Automatic Enrolment. For each one please tell me if you have already undertaken, or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

I. Completing declaration of compliance (registration) with the appropriate govt body

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You have undertaken/are undertaking	15%	30%	12%	45%
You plan to offer this	51%	37%	58%	20%
You have no plans to offer this but will refer them to someone else	15%	12%	15%	15%
You have no plans to offer this and will not refer them to someone else	14%	17%	7%	17%
Don't know	4%	4%	7%	2%
NET: NO PLANS TO OFFER / UNSURE	34%	33%	30%	34%
Unweighted base	119	100	122	99

Q19a. Just thinking about the overall process of automatic enrolment. Which of these statements describes the extent to which you think your clients will be relying on you, to help them through the process? (Prompted)

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
They will rely on you completely for help and advice	46%	55%	41%	32%
They will rely on you for some help and advice but will do some things themselves	34%	29%	40%	48%
They will just rely on you for advice but not for any action	7%	3%	8%	4%
They will be completely self-reliant	0%	0%	1%	2%
It depends	13%	12%	10%	12%
Don't know	1%	1%	0%	1%
Unweighted base	119	100	122	99

Q20. Have any of your clients asked you about automatic enrolment?

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Yes	74%	85%	61%	85%
No	26%	14%	39%	15%
Don't know	0%	1%	0%	0%
Unweighted base	119	100	122	99

Q23. What was the main reason they contacted you? i.e. what specifically happened to them do you think that prompted them to contact you. (Unprompted)

Base: All who have been asked by clients about automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Seen some advertising	35%	8%	32%	25%
Received communication from TPR	55%	73%	50%	48%
Now close to their staging date	2%	6%	7%	14%
Other	16%	25%	20%	26%
Don't know	3%	2%	1%	2%
Unweighted base	88	85	74	84

Q27. When you spoke with your clients, to what extent do you feel you were able to answer their questions? (Prompted)

Base: All who have been asked by clients about automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Fully able to answer them yourself	34%	54%	20%	63%
Fully able to answer with advice from colleagues	22%	19%	16%	27%
Partially able to answer them	16%	15%	26%	4%
Able to answer with only basic information	28%	9%	35%	6%
Not at all able to answer	0%	2%	1%	0%
Don't know	0%	0%	1%	0%
Unweighted base	88	85	74	84

Q33. How confident are you that your clients will have done everything they need to do, by their registration deadline? (Prompted)

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Not at all confident	11%	8%	6%	4%
Not very confident	9%	11%	23%	6%
Fairly confident	47%	49%	40%	41%
Very confident	31%	25%	26%	45%
Depends when the deadline is	2%	5%	1%	1%
Don't know	0%	2%	4%	2%
Unweighted base	119	100	122	99

Q34. What do you think are the main challenges you will face in helping your clients comply with the introduction of automatic enrolment? (Unprompted)

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Lack of time	14%	16%	17%	26%
Costs	18%	15%	12%	19%
Lack of understanding	19%	15%	12%	12%
Client perception that they don't need to participate	11%	19%	11%	4%
Lack of knowledge	8%	15%	7%	7%
Lack of awareness	9%	10%	6%	3%
Information too complicated	4%	7%	5%	8%
Management not interested	6%	2%	4%	6%
Will need to get new systems in place	8%	3%	3%	4%
Too much information	3%	1%	4%	7%
Systems can't cope	4%	4%	3%	6%
Workforce not interested	3%	0%	1%	1%
Other	34%	28%	35%	35%
Nothing	3%	5%	4%	5%
Don't know	5%	5%	5%	2%
Unweighted base	119	100	122	99

Q36. Have you seen or heard any advertising (this could have been on TV, radio, online or in a newspaper) about workplace pensions or automatic enrolment from any of these organisations in the last 6 months? (Prompted)

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
The Pensions Regulator (TPR)	72%	81%	60%	70%
Department of Work and Pensions (DWP)	55%	64%	50%	65%
Her Majesty's Revenue and Customs (HMRC)	51%	54%	44%	26%
None of the above	10%	4%	18%	13%
Unweighted base	119	100	122	99

Q37a. There has been an advertising campaign on the radio about workplace pensions which asks you to turn off your radio and visit a website. Have you heard this advertising?

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Yes	14%	17%	16%	18%
No	82%	81%	82%	80%
Don't know	3%	2%	2%	2%
Unweighted base	119	100	122	99

Q37e. Have you seen this ad online before today?

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Yes - seen more than one	7%	12%	6%	9%
Yes - seen one	13%	17%	11%	13%
No - not seen any	78%	70%	82%	74%
Don't know	2%	1%	1%	4%
Unweighted base	119	100	122	99

Q37g. What messages, if any, did you take from the advertisements I have just shown to you? (Unprompted)

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Businesses need to act now	20%	20%	27%	19%
All employers need to comply	18%	19%	23%	24%
There is a new law in relation to workplace pensions	13%	15%	11%	12%
Businesses need to find out when it applies to them	3%	2%	3%	11%
Contact The Pensions Regulator for help	1%	0%	4%	2%
Go to The Pensions Regulator's website for help	2%	1%	4%	0%
Other	28%	28%	30%	33%
None	28%	24%	14%	19%
Don't know	3%	2%	1%	1%
Unweighted base	119	100	122	99

Q37h. I am now going to read out some things about the ad I have shown to you. Please tell me whether you agree or disagree with each?

A. These ads are relevant to me and the businesses that I advise

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Strongly disagree	6%	6%	4%	7%
Tend to disagree	7%	8%	11%	9%
Neither agree nor disagree	8%	7%	3%	9%
Tend to agree	27%	22%	26%	38%
Strongly agree	51%	57%	55%	32%
DK/NA	1%	0%	1%	4%
NET: AGREE	78%	79%	81%	71%
Unweighted base	119	100	122	99

Q37h. I am now going to read out some things about the ad I have shown to you. Please tell me whether you agree or disagree with each?

B. These ads are telling me and the businesses we advise where to go for help in relation to automatic enrolment

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Strongly disagree	16%	6%	18%	17%
Tend to disagree	18%	24%	19%	20%
Neither agree nor disagree	8%	6%	6%	11%
Tend to agree	28%	40%	25%	28%
Strongly agree	27%	23%	31%	21%
DK/NA	3%	1%	2%	2%
NET: AGREE	55%	63%	56%	49%
Unweighted base	119	100	122	99

Q37h. I am now going to read out some things about the ad I have shown to you. Please tell me whether you agree or disagree with each?

C. It is clear that these ads are on behalf of The Pensions Regulator

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Strongly disagree	9%	4%	11%	6%
Tend to disagree	8%	14%	18%	11%
Neither agree nor disagree	3%	9%	6%	5%
Tend to agree	23%	22%	21%	31%
Strongly agree	56%	51%	43%	45%
DK/NA	1%	0%	1%	1%
NET: AGREE	79%	73%	65%	77%
Unweighted base	119	100	122	99

Q37h. I am now going to read out some things about the ad I have shown to you. Please tell me whether you agree or disagree with each?

D. These ads are telling me and the businesses we advise to do something now

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Strongly disagree	7%	8%	10%	12%
Tend to disagree	10%	12%	12%	16%
Neither agree nor disagree	6%	8%	3%	12%
Tend to agree	25%	31%	28%	29%
Strongly agree	50%	40%	47%	29%
DK/NA	2%	1%	0%	1%
NET: AGREE	76%	71%	75%	59%
Unweighted base	119	100	122	99

Q38a. Have you done anything as a result of seeing this ad before today?

Base: All who had seen online ads

	Accountant	Payroll	Bookkeeper	IFA
Yes	38%	41%	57%	27%
No	63%	59%	43%	68%
Don't know	0%	0%	0%	5%
Unweighted base	24^	29^	21^	22^

^ Small base

Q38b. What have you done? (Unprompted)

Base: All who had done anything as a result of seeing online ads

	Accountant	Payroll	Bookkeeper		IFA	TOT.
Spoken to businesses about automatic enrolment	56%	25%	17%		50%	33%
Gone to the Pensions Regulator's website	11%	8%	58%		17%	26%
Found out the staging date/s of my clients	33%	25%	17%		0%	21%
Tried to find out more about automatic enrolment	22%	0%	25%		33%	18%
Have spoken to a colleague/friend	22%	0%	0%		0%	5%
Told others about the ads	0%	8%	0%		0%	3%
Told others to go to the Pensions Regulator's website	11%	0%	0%		0%	3%
Other	44%	75%	42%		0%	46%
Nothing	0%	0%	0%		17%	3%
Unweighted base	9^	12^	12^		6^	39%

^ Small base

Q39a. The Pensions Regulator is responsible for informing and making sure that employers comply with the new duties. How familiar are you with The Pensions Regulator? (Prompted)

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
You know a lot about them	33%	62%	18%	68%
You have heard the name but only know a little about them	59%	35%	71%	31%
You have heard the name but know nothing about them	8%	3%	11%	1%
You had never heard of them before this survey	0%	0%	0%	0%
Unweighted base	119	100	122	99

Q39c. Have you used The Pensions Regulator's website to find information about automatic enrolment?

Base: All who have not decided to have nothing to do with automatic enrolment

	Accountant	Payroll	Bookkeeper	IFA
Yes	68%	94%	74%	78%
No	31%	6%	25%	21%
Don't know	1%	0%	1%	1%
Unweighted base	119	100	122	99

Q39d. On balance, how useful has that information been? (Prompted)

Base: All who have used the TPR website

	Accountant	Payroll	Bookkeeper	IFA
Not at all useful	0%	1%	0%	1%
Not very useful	2%	2%	3%	0%
Neither nor	1%	2%	2%	0%
Fairly useful	38%	37%	33%	23%
Very useful	57%	56%	60%	75%
Don't know	1%	1%	1%	0%
Unweighted base	81	94	90	77

Q39e. Has your organisation had a meeting with the Pensions Regulator about pension reforms?

Base: All IFAs who have not decided to have nothing to do with automatic enrolment

	IFA
Yes and I attended	32%
Yes but someone else from the organisation attended	6%
No / Don't know	62%
Unweighted base	99

Q39f. On balance, how useful has that meeting been? (Prompted)

Base: All IFAs who have had a meeting with TPR

	IFA
Not useful	0%
Fairly useful	18%
Very useful	74%
Don't know	8%
Unweighted base	38

Q39g. Did you modify your approach or engagement strategy following that meeting?

Base: All IFAs who have had a meeting with TPR

	IFA
Yes	39%
No	55%
Don't know	5%
Unweighted base	38

C4. Including yourself, how many employees work in your organisation? That is all sites across the UK, not just this location.

Base: All respondents

	Accountant	Payroll	Bookkeeper	IFA
1 to 4 employees	51%	32%	84%	26%
5 to 19 employees	31%	25%	14%	25%
20 to 49 employees	10%	19%	0%	18%
50 to 99 employees	4%	11%	0%	11%
100 to 249 employees	2%	7%	1%	6%
250 to 349 employees	1%	1%	0%	7%
350 to 499 employees	0%	0%	0%	1%
500 to 999 employees	1%	1%	1%	3%
1000 or more	0%	4%	0%	3%
Unweighted base	126	100	125	100

C9. Please can you tell me the name of the payroll software provider(s) that you use for your clients? (Unprompted)

Base: All providing payroll services

	Accountant	Payroll	Bookkeeper
Sage	36%	30%	37%
IRIS/12 pay	20%	17%	20%
Moneysoft	10%	9%	25%
Star	6%	19%	0%
HMRC	4%	0%	7%
Quickbook/Intuit	2%	1%	5%
Superpay	3%	3%	1%
Qtac	1%	0%	1%
Other	18%	25%	14%
Unweighted base	122	100	115



www.jigsaw-research.co.uk

Jigsaw Research Ltd.
4th Floor, 1-2 Berners Street
London W1T 3LA

Tel: +44 (0)20 7291 0810
Fax: +44 (0)20 7291 0811
Email: info@jigsaw-research.co.uk

USA Office
Tel: +1 352 224 5994
Email: jknox@jigsaw-research.us.com

Netherlands Office
Tel: +31 6 3029 3267
Email: whoogakker@jigsaw-research.nl

