From engagement to action

Is the next evolution of superannuation member service less about providing more information and more about helping members take the next step?

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INDUSTRY FUND SERVICES
YOUR SUPER PARTNER

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Introduction

Australia's superannuation industry has invested heavily in helping members make better decisions.

Education, calculators, retirement tools, contact centres, apps, digital advice and personal advice are increasingly available.

And yet availability of help doesn't necessarily mean members act.

So what if we have been thinking about engagement the wrong way?

> **What if the next challenge is not providing members with more information and more choices, but making it easier for them to take the next beneficial step?**

In 2024, IFS commissioned Right Lane Consulting, working with member engagement specialist Glow, to research the help and guidance preferences of 1,006 industry super fund members aged over 45. The research identified member disengagement as an important consideration when designing help and guidance propositions. [1]

A separate IFS research phase involving representatives from 11 super funds found funds wanted to deliver personalised help and guidance at scale, create seamless and frictionless experiences, and better anticipate when and how to engage members in relevant and timely ways. [2]

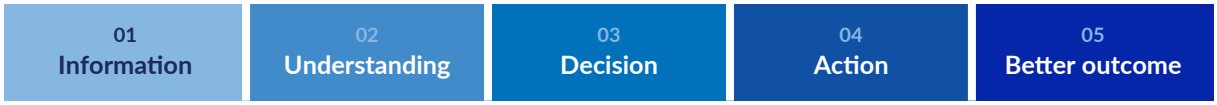
1,006 industry super fund members aged over 45 surveyed on help and guidance preferences	**11** super funds represented in a separate IFS research phase

Sources: [1] IFS member research, Right Lane Consulting with Glow (2024); [2] IFS fund research.

> **Perhaps the industry's challenge isn't simply one of access. Perhaps it is an action gap.**

What happens when we design for behaviour?

Much of financial education rests on an intuitively sensible sequence:



The difficulty is that human behaviour isn't always that orderly.

We procrastinate. We avoid decisions that feel complicated. We give greater weight to immediate priorities than distant benefits. Even when we intend to do something beneficial, intention doesn't necessarily become action.

The World Health Organization has documented behavioural approaches across areas including vaccination, treatment adherence and screening. Its work notes that, in some circumstances, changing the environment around behaviour may be more effective than simply increasing people's knowledge or attempting to change perceptions. [3]

The idea of choice architecture isn't foreign to superannuation either.

ASFA, drawing on the work of Richard Thaler and Cass Sunstein, describes a nudge as an aspect of choice architecture that alters behaviour predictably without restricting options or significantly changing economic incentives. ASFA has also welcomed proposed reforms that would allow super funds to provide targeted prompts or nudges to members at key life stages. [4][5]

There are useful examples elsewhere

Commonwealth Bank reported on digital prompts directed towards customers receiving tax refunds who regularly incurred credit-card interest. Customers who engaged with its credit-card repayment nudge repaid an average $541 more in the month following their tax refund. [6]

Victoria's former Behavioural Insights Unit applied behavioural thinking to very different problems. Its interventions increased HPV consent-form returns by 3.5 percentage points, liquor-licence holders paying in full by the due date by 7.4 percentage points, and Consumer Affairs Victoria callers subsequently using digital services by 54%. A redesigned Land Tax Assessment Notice increased the proportion paying through BPAY by 34%. [7]

$541	+3.5pts	+7.4pts	+54%	+34%
more repaid on average by customers who engaged with a credit-card repayment nudge	HPV consent-form returns	liquor-licence holders paying in full by the due date	Consumer Affairs Victoria callers going on to use digital services	land tax payers using BPAY after a notice redesign

Sources: [6] Commonwealth Bank (2021); [7] Victorian Government Behavioural Insights Unit.

> **Different problems. Different industries. But a remarkably similar design question: did the person actually do the thing we were trying to help them do?**

For superannuation, that could be a powerful reframing.

We can successfully explain why an action might be beneficial without a member ever taking it.

Perhaps the challenge is not simply to make help available. It is to make beneficial action easier and more likely.

From "what could I do?" and "what should I do?" to "what should I do next?"

01

What could I do?

Education, tools and general advice can help members understand their options.

02

What should I do?

Personal advice can consider an individual's circumstances more deeply.

Both remain important.

03

What should I do next?

A prompt or nudge can help the member progress towards a beneficial action.

> **The third question doesn't replace the first two. It connects them.**



Education, nudges, digital advice and personal advice can then become connected parts of a journey rather than separate propositions competing for attention.

This also suggests a different way of thinking about optimisation.

Personal advice can pursue highly individual outcomes for members who use it. But super funds serve large and diverse member populations.

Perhaps success requires both:

- optimising outcomes where deeper individual assistance is appropriate; and
- lifting the baseline by helping a much larger population take beneficial actions.

IFS's developing thinking has been considering a relatively small number of recurring decisions capable of materially influencing retirement outcomes, rather than expecting members to navigate the full complexity of superannuation. [8]

> **Don't ask members to understand the whole system. Help them progressively deal with the things that matter.**

Digital first does not mean digital only

If we want to encourage action, there is another question worth asking:

> **Where should this ongoing member relationship actually live?**

For years, "omnichannel" has been regarded as something to aspire to. Give members a website, app, phone, email, chat and other options, then let them choose.

Channel choice still matters. But there is a difference between making channels available and designing channels collectively to support useful behaviour.

Banking provides an interesting comparison. Forrester's 2025 Australian Digital Experience Review found 69% of Australian online adults used a mobile banking app in the previous month, making it the most preferred banking channel in its research. The review also highlighted proactive and personalised experiences among leading Australian banking apps. [9]

Super isn't banking. It doesn't have the same natural frequency of transactions. But that is precisely why the question of where the ongoing relationship should live is interesting.

The challenge can sometimes be surprisingly basic. Investment Trends' 2024 Super Member Engagement Report found login credentials were the most common reason members contacted their fund in its research, at 17%, ahead of withdrawals at 13% and annual-statement queries at 11%. [10]

69%
of Australian online adults used a mobile banking app in the previous month

17%
of fund contacts were about login credentials — the most common reason

13%
of fund contacts were about withdrawals

11%
of fund contacts were annual-statement queries

Sources: [9] Forrester (2025); [10] Investment Trends (2024).

Digital first does not need to mean digital only. It could mean being clearer about the role each channel plays.

Phone, email and SMS remain important. But instead of existing purely as alternative destinations, what if they increasingly helped members establish their fund app as the natural starting point for their relationship?

Email

Alert

An email might alert a member that something requires attention.

SMS

Signal

An SMS might signal that there is something worth considering.

Phone

Reassure

The contact centre can provide reassurance or assistance where it is needed.

Advice

Escalate

Human advice remains there when the issue becomes more complex.

But the digital experience provides the continuity.

> **What if the behaviour funds sought to establish over time was simply: "When I want to engage with my super, I open my fund app"?**

That is potentially more than channel migration. It is relationship migration.

From omnichannel to an ongoing relationship

Simply building an app isn't enough. If its primary purpose is to let members check a balance, relatively infrequent engagement shouldn't surprise us.

But imagine if it progressively helped members answer:

- Where am I heading?
- What could my retirement income look like?
- Is there something I should know?
- Is there something worth doing?
- Does my fund need something from me?
- Do I need more help?

There are already signs of this evolution.

In September 2026, Rest reported that more than 947,000 members logged into its app during FY26, generating more than 15.9 million sessions. Rest also reported that when it recently delivered an important member communication, more than 80% of members viewed it in the Rest App, compared with 19% through its website. It has also introduced in-app pathways to guidance and appointments with super specialists. [11]

947,000+	**15.9m+**	**80%+**	**19%**
members logged into the Rest App during FY26	app sessions generated during FY26	of members viewed an important communication in the app	viewed the same communication through the website

Source: [11] Rest (September 2026).

> **Perhaps the ambition is not omnichannel for its own sake. It is an orchestrated relationship in which every channel has a role, but digital provides the continuity.**

The app has the potential to become more than an account-access channel. It can become the home of the ongoing member relationship.

What if the member experience became a conversation?

This is where behavioural thinking and digital engagement begin to come together.

A nudge shouldn't simply mean sending another email, SMS or push notification. Nor should the answer necessarily be another standalone calculator sitting somewhere on a website waiting for members to find it.

Imagine instead an ongoing cycle:

Know	The fund uses what it already knows.
Prompt	A relevant moment prompts an interaction.
Ask	The member shares a little more.
Learn	The experience becomes more relevant.
Act	A useful action is surfaced.
Measure	The fund can see whether that action happened.
Repeat	What it learns can make the next interaction more useful.

Where the need becomes more complex, the member can move naturally into digital or human advice.

Importantly, the interaction does not always need to involve financial advice. It could involve education, administration, information gathering or advice.

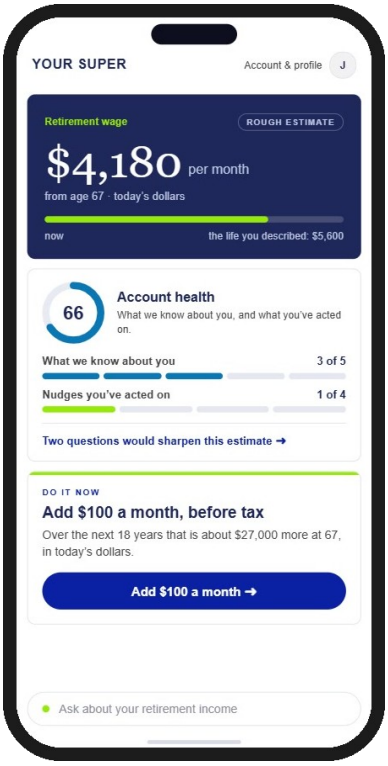
IFS has already been exploring the possibility of digital journeys containing educational and administrative actions alongside advice-related interventions. [12]

From the member's perspective, these do not necessarily need to appear as separate service propositions. They're simply:

> **things my fund is helping me get sorted.**

That starts to look much more like genuine two-way dialogue.

What this could look like



Illustrative mock-up from the IFS Nudge Platform concept. Figures are hypothetical.

Watch the Nudge Platform concept video

Bring retirement income to the surface

There is one final opportunity.

Most super digital experiences understandably begin with the account: balance, contributions, investments, transactions and insurance.

But super ultimately exists to support retirement.

What if retirement income became a more visible organising idea for the experience?

INSTEAD OF

"I have $250,000 in super."

WHAT IF

What might my super mean for my income in retirement, and is there something worthwhile I could do about that today?

IFS's recent work on bringing the Retirement Income Covenant to life has been exploring this philosophy: making expected retirement income more tangible, surfacing relevant actions, linking members to appropriate help and measuring resulting behaviour. [13]

That potentially shifts the Retirement Income Covenant from being principally a trustee strategy to something a member can experience.

From engagement to action

Superannuation has become very good at making information available.

The industry continues to invest in tools and make advice more accessible.

Funds provide an increasing number of service channels.

Perhaps the next evolution is not simply more.

> **Not more content.**
> **Not more calculators.**
> **Not necessarily more channels.**

Perhaps it is about connecting what already exists around the actions that matter.

- A digital relationship that learns progressively more about a member.
- Timely prompts that make the next step clearer.
- Education that appears in context.
- Administration that becomes easier to complete.

- Advice that enters naturally when the decision becomes more complex.

The opportunity is not necessarily to make members engage with super more often for the sake of engagement.

> **It is to make the interactions they do have more likely to lead somewhere.**

We know the value personal advice can provide when members seek deeper assistance.

The less-developed opportunity may lie in everything between making help available and a member deciding to seek that advice.

Helping ordinary members take a succession of small, beneficial steps could prove just as important as developing increasingly sophisticated propositions for members already willing to engage.

Which leaves us with a question we think is worth exploring:

> **“**
>
> **What if the next breakthrough in retirement outcomes is not another calculator, communication campaign, service channel or advice proposition? What if it is the capability that connects all of those things to action?**

That is a question IFS is increasingly interested in answering.

Research and further reading

1. **IFS member research:** Right Lane Consulting (2024), IFS Help and guidance proposition and service model: member research of industry super fund members. Commissioned by IFS, N=1,006. Member survey undertaken in partnership with Glow. The research tested five propositions: understanding super, getting organised, simple advice, retirement planning and retiring with confidence.
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5. **ASFA:** Good advice leads to a good retirement, 21 March 2025. View source
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10. **Investment Trends:** 2024 Super Member Engagement Report, 28 May 2024. View source
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12. **IFS:** Digital member journey exploration. Internal IFS correspondence and concept development.
13. **IFS:** Bringing the Retirement Income Covenant to life for the member. Internal IFS briefing.