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Pension helpdesk calls: A repair mechanism in the client communication of financial institutions

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ABSTRACT

This paper analyzes the role of helpdesk calls in the client communication package of pension funds. Our audio-corpus of 77 helpdesk calls contained 104 client questions. These show that clients seem to call the helpdesk in order to repair a comprehension problem, to find specific information they missed, to repair incorrect information or an administrative failure. In terms of Media Synchronicity Theory, helpdesk calls are most often used to repair unsuccessful conveyance processes by providing extra information, rectifying information or by addressing misunderstandings. Overall, the helpdesk is only used for straightforward inquiries and problems, not for financial advice.

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1. Introduction

The present financial crisis in the Western world is also a communication crisis. Financial institutions face a lack of public trust, which is partly caused by the introduction of complex financial products. Such products require very careful communication with clients. One of the complex financial products with long-term consequences is pension. Pensions present major challenges when it comes to enabling clients to make informed choices. In order to achieve this, pension organizations provide several communication resources such as letters, pension overviews, websites, brochures, magazines, and helplines. We refer to this collection of written, oral and digital communication events as the *multichannel communication package* of pension organizations. Although many organizations use a combination of resources to communicate with their clients, very little is known about the way these communication packages work, let alone how they could be optimized. Most of the existing research focuses on calls, documents, or new media separately, and not on the combination of these communication resources.

In this study, we focus on the role of financial helpdesk consultations in relation to other channels that the pension organizations use to communicate with their clients. As we were unaware of earlier studies into pension helpdesk communication, this study addresses three explorative research questions:

1. For what reasons do clients call the helpdesk?
2. To what extent do the calls contain references to other components in the multichannel communication package and what is the function of these references?
3. How can a study of the telephone helpdesk be used to improve the quality of the other components of the package?

We will first discuss the possible roles of helpdesk communication in the multichannel communication package presented to pension clients. Next, we describe our data and our analytical approach. We then present our results. We end with recommendations to pension organizations and conclusions.

2. Theory: roles of helpdesk calls in a multichannel communication package

The analysis of multichannel communication packages requires a perspective on the strengths and limitations of the various channels concerned. Media Synchronicity Theory (MST; see Dennis,

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Fuller, & Valacich, 2008) offers some helpful distinctions regarding communication processes and media capabilities. First, MST posits two primary communication processes, conveyance and convergence. *Conveyance* consists of distributing new, diverse and potentially large bodies of information. *Convergence* is about creating shared interpretations of preprocessed information. The authors make a distinction between two types of convergence. First, when individuals largely agree on the interpretation of the situation, convergence does not require extensive information processing, but focuses on those elements that still need adjustment; we will call this 'micro-convergence' for fine-tuning processes. Second, when two individuals contribute very different interpretations or backgrounds for interpretation, convergence may require as much cognitive processing as conveyance; we will call this 'macro-convergence'.

Many communication tasks require a combination of both conveyance and convergence, but generally one of them is more prominent. In the pension context, a typical conveyance task would be to explain what it means when pensions are 'indexed' (receive a yearly inflation correction), or what pension commutation is and who is eligible for it. As an example of a task that is primarily about micro-convergence, imagine a client wanting to check whether or not he is eligible for a particular pension option; convergence at the macro-level is the concern when a client has studied information on various kinds of pension repair plans, and wants to talk with somebody to find out which plans are most advisable given his personal situation. In such an interaction, the individuals contribute very different interpretational backgrounds for the pension plan information.

The second key concept in MST is *synchronicity*. Synchronous channels, such as face-to-face or telephone calls, provide the option for the communicators to immediately respond to each other's contributions. A-synchronous channels, such as written and digital text, do not enable participants to create immediate responses, but they have other affordances. Such a-synchronous channels enable participants to selectively process messages and to process them at their own pace. Crucially, MST assumes that convergence processes require more synchronous channels, while conveyance processes are better handled by less synchronous channels. That is, some questions can best be solved in interactive channels, while others can best be studied on the pension fund's website.

Helpdesks are a widely used way of communicating with institutions, such as power companies, governments, and financial organizations. In the past few decades, more and more helpdesks have emerged in financial as well as other domains (Firth, Emmison, & Baker, 2005), in spite of the increased use of the Internet as a widespread source for help and information, and even though setting up and running a helpdesk office is costly. Although studies show that clients are often dissatisfied with helpdesk support (Govindarajulu, 2002), there are several reasons that may explain the expansion of helpdesk use. According to Firth et al. (2005), helpdesk calls have a personal as well as a professional nature, personal in the way that clients can interact with an actual person instead of a computer, and professional in the way that the callers can interact with a domain expert from the institution. Some clients may even categorically prefer the helpdesk over less personal forms of communication. In addition, many clients seem to consider helpdesks – the option of directly solving a problem in personal contact - as their economic right as a paying customer (Van Velsen, Steehouder, & De Jong, 2007).

In terms of MST, the synchronous helpdesk channel is the optimal choice for convergence tasks. We may expect both micro-convergence (fine-tuning interpretations) and macro-convergence (advice) tasks to be taken on in such calls. After all, helpdesks are only one of the many client communication resources that are used by organizations such as pension funds and mortgage lenders: their clients are provided with letters, brochures and websites (Nell & Lentz, 2013), i.e. with a multitude of a-synchronous forms of communication that according to MST are preferably used for conveying information. For clients using this documentation, the helpdesk is a natural second option when the need for micro-convergence arises; but there may also be a need for macro-convergence support, that is help with applying the conveyed information to the caller's pension situation.

However, helpdesks may also concern information that is found to be lacking in earlier communication resources. From work on IT helpdesks, we know that helpdesk callers often say that documents are hard to find, or do not contain the required information (Steehouder & Hartman, 2003; Steehouder, 2007). In such cases, helpdesks are used as a back-up conveyance channel.

More generally, helpdesk calls are an important source of information on client needs. In other sectors, studies of the helpdesk are proposed as a way to improve client communication design, product design and work processes in the agent organization (Link, 2002; Marcella & Middleton, 1996). In this paper, we will explore the helpdesk as a source for diagnostic information on the communication package offered to clients. In this section, four potential roles for helpdesk calls were suggested: they may provide convergence on preprocessed information, either on a macro-level or a micro-level; they may convey information that clients do not find in other channels and they may be chosen as the first (and most accessible) conveyance channel.

3. Corpus and methodology

3.1. Corpus

This study was carried out on an audio corpus collected at the client contact center of a Dutch pension administrator that services several pension funds. Because often pension funds only consist of a management board, many outsource their activities – such as managing pension assets, the pension administration, and the client communication – to an administrator. Often, the helpdesk is also outsourced. The helpdesk where our data were collected receives phone calls of the clients of about 30 different pension funds.

The calls were recorded in November 2012. Clients can contact the helpdesk with all sorts of questions about their pension and related matters. On a weekly basis, the investigated helpdesk receives approximately 5000 telephone calls. This number is usually higher during periods in which important letters or mailings, such as the annual pension overview, are sent to clients. Every day, 30–35 helpdesk agents are present to answer the phone as well as emails and letters. In total, the client contact center employs approximately 65 fulltime and part-time helpdesk agents. For this study, 77 phone calls were recorded, in which 5 helpdesk agents and 77 different callers were involved. The duration of the recordings varies from 27 seconds to 13.30 minutes, with an average duration of 3.45 minutes.

3.2. Methodology

The recorded material was transcribed and anonymized. Two analysts subsequently analyzed all calls for client questions. They found 97 questions in the first round. The analysts then sat together in order to agree on the remaining questions. This resulted in a total of 104 client questions. Thus, some clients call the helpdesk for more than one question.

In order to be able to answer the first research question ('For what reasons do clients call the helpdesk?'), the questions were categorized for *trigger events* and *topics*. Trigger events are the events that immediately trigger the client to make the call, such as a letter

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recently sent by the pension fund or administrator. Often clients open their call with a reference to this event as a reason for calling. A first analysis of all trigger events resulted in a list of three trigger event categories and a zero-category:

- communication means provided by the pension fund, such as letters and magazines,
- life events, such as a divorce, a removal or a casualty,
- press publications about pension issues,
- no reference to any event.

In the next stage, for every call the type of trigger event was scored, based on statements of the callers. Some of these statements were unambiguous (e.g. 'I received this letter but I don't understand . . .'), others were more difficult to categorize (e.g. 'I've had an overdue pension of six years (. . .) And then I wanted to know if I also have to pay tax?'). In the last case, the caller will probably have received a message from the pension fund to notify him of this overdue pension, which made us categorize this question as a communication event.

The calls were also scored for the question topic. A first analysis resulted in a list of ten topics plus an 'other' category:

- Pension commutation
- Retirement pension
- Status of registration and/or participation at pension fund
- Partner pension
- Income tax
- Personal details
- Disability pension
- Pre-pension
- Transfer of pension benefits
- Other

Every call was scored into one of these categories. The callers' questions could focus on *financial* issues, such as a press publication that causes the client to raise the question how much he or she will receive after retirement, or a focus on administrative issues, such as a new form that has to be filled out, or the date of divorce that has to be registered. For every call the financial or administrative focus of the topic was scored.

4. Data analysis

4.1. Reasons for calling: trigger events and topics

Table 1 shows that communication events are involved in the majority of helpdesk calls (54%). These events directly point to potential problems in the *multichannel communication package*: messages provided by the pension fund (such as a letter, a pension overview, the website or a form) have triggered the caller to call the helpdesk. This generally means that this communication has not been entirely successful, causing the caller to ask for clarification (micro-convergence) or extra conveyance of missing information.

Table 1
Trigger events and topic focus in the helpdesk calls.

Focus	Financial focus	Administrative focus	Total
Trigger event			
Communication event	30	26	56
Life event	8	11	19
Press event	–	1	1
No event reference	9	19	28
Total	47	57	104

Life events triggered 18% of the calls, such as a dismissal, relocation or a casualty. Life events usually lead to changes in clients' pension situations. Therefore, pension organizations encourage their clients to check their financial situation when something changes in their life and to take action if necessary. There was just one call triggered by a press publication that has brought the clients' pension situation to his or her attention. In the remaining 27% of the calls, there is no explicit reference to a trigger event. Callers about life events and callers that do not refer to trigger events at all seem to select the helpdesk as their primary client communication channel.

Calls may address both financial and administrative issues. Questions with a financial focus are questions about premiums, benefits, and financial choices and changes. Questions with an administrative focus are questions and statements about secondary issues of pensions. This category includes requests, checks and adjustments on personal information, inquiries for dates of payment, contact data, and documents. Callers asking an administrative question usually just want to complete an administrative task. Table 1 shows that both financial and administrative issues are found in calls triggered by communication events, life events and in calls without event references.

Fragment 1 is a typical call triggered by a communication event – the letter mentioned in lines 6 and 7 – which raises a financial question.

Fragment 1 (TG005)

2	C	Yes good morning this is Mrs. Wijnsma[1] *Ja goedemorgen met mevrouw Wijnsma*
3		Eh I had received forms from you eh eh because I eh will *Eh ik had formulieren van jullie gekregen eh eh omdat ik*
4		retire early January *eh begin januari met pensioen ga*
5	HA	Yes *Ja*
6	C	Eh and I have a letter- eventually I have filled in all these forms *Eh en heb ik een brief- uiteindelijk ik heb die formulieren allemaal ingevuld*
7		I have received a confirmation letter and in which it is confirmed what I *Heb ik een bevestigingsbrief ontvangen en daar wordt in bevestigd wat ik*
8		filled in *ingevuld heb*
9	HA	Hmhm *Hmhm*
10	C	But no pension amount is mentioned in it *Maar d'r wordt geen pensioenbedrag genoemd*
11	HA	No you will receive receive a eh final allotment in the month itself *Nee daar krijgt u in de maand zelf krijgt u daar een eh definitieve toekenning van*
12	C	Yes because that formulation of that line that was that is why I'm calling *Ja want die formulering van die regel die was dat was is waarom ik bel*
13		It doesn't say that there eh it says "in the month of your payment that your *Er staat niet bij dat daar eh er staat "in de maand van uw uitkering dat uw*
14		payment starts we inform you about the final allotment." *uitkering ingaat informeren wij u over de definitieve toekenning."*
15		I think it should have said "about the final amount" *Ik denk daar had moeten staan "over het definitieve bedrag"*
16	HA	Yes *Ja*
17	C	Because I already have that allotment of course *Want die toekenning die heb ik natuurlijk al*
18	HA	Yes but this really is about the choices made but sometimes it is, say, that someone *Ja dit gaat echt over de gemaakte keuzes maar soms is het zeg maar dat iemand*

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19		is still employed or that we don't have the right details of the employer yet *nu nog werkzaam is of dat we niet de goeie gegevens van de werkgever nog hebben*
20	C	Oh hence that *Oh vandaar die*
21	HA	And then *En dan*
22	C	sentence eh formulation *zins eh formulering*

In this fragment, the caller contacts the helpdesk because she feels the letter has given her incomplete – or as she assumes even wrong – information. She relies on the helpdesk to repair this situation. The helpdesk agent states in line 11 that the caller will receive an allotment later. Then it turns out that the caller believes that a mistake has been made by the pension fund (line 15): she thinks that she already received the allotment and that the only information still missing is the exact pension amount. She assumes that the 'allotment' (Dutch *toekenning*) is the decision whether or not she will receive pension payment, but it actually refers to the amount she will receive. By mentioning in line 15 that the letter should have said 'the final amount', the caller even proposes a revision for the letter. In lines 18 and 19 the helpdesk agent implicates that the caller's reading is incorrect, although she does not show that she understands why the caller is confused. In lines 20 and 22, the caller accepts the answer. As a result, the caller claims to understand the information stated in the letter.

The caller's misunderstanding of this document is an example of a difference in interpretation of pension jargon between a layperson and a professional. The institutional jargon used in the letter, and again by the helpdesk agent in line 11 ('allotment'), receives an incorrect lay interpretation by the caller. The difference in interpretation is not explicitly recognized by the helpdesk agent, but her answer does seem to lead to a correction in the caller's interpretation. In MST terms, the conveyance process initiated by the letter has been unsuccessful, and the helpdesk call is needed to provide micro-convergence that eventually results in a shared interpretation.

Fragment 2 is a call triggered by a life event that raises a financial question. The callers' wife is planning to quit her job before her actual pension date, and he therefore wants to know what the consequences for her pension would be (lines 25–32).

Fragment 2 (TG050)

2	C	Good morning sir this is eh Troelstra from Eindhoven *Goeiemorgen meneer u spreekt met eh Troelstra uit Eindhoven*
3		Eh I have a question on behalf of my eh my my wife she works eh *Eh ik heb een vraagje dus namens mijn eh mijn mijn vrouw die werkt eh*
4		a- almost thirty-five years at B- at BTV and she is with your pension *b- bijna vijfendertig jaar bij B- bij BTV en die is bij uw pensioen*
5		eh eh fund *eh eh fonds*
		(10 lines omitted)
16	HA	And what do you want to ask about it? *En wat wilt u erover vragen?*
17	C	Eh well so she now is eh almost eh s- sixty-three [coughs] *Eh nou ze is dus nu eh bijna eh d- drieënzestig[kucht]*
18		And she plans to eh in consultation with eh with her eh with her *En ze is van plan in eh samenspraak met eh met haar met haar eh met haar*
19		employer to quit at the end of next year *werkgever om eind volgend jaar d'rmee te stoppen*
20	HA	Yes and of course you [want to know what that means for the pension *Ja en u wilt [natuurlijk weten wat dat voor het pensioen betekent*
21	C	[and *[en*
22		Yes I wanted to k- k- k- know she wanted to know what that means for her *Ja dat wou ik dus w- w- w- wou ze eens weten wat dat voor haar betekent*
23		That what is currently the case I am a couple of years older than my wife I'm already retired *Dat wat is nou het geval ik ben dus paar jaar ouder als mijn vrouw ik ben al met pensioen*
24	HA	Hmhm *Hmhm*
25	C	And if she eh my question is at a certain point what eh what does it mean for her *En als zij dus eh mijn vraag is op een gegeven moment van wat eh wat betekent dat voor haar*
26		pension, imagine ehm if she retires next year eh so eh January *pensioen, stel nou ehm als ze met pensioen gaat volgend jaar eh dus eh januari*
27		two thousand fourteen *tweeduizendveertien*
28	HA	Hmhm *Hmhm*
29	C	Then eh and so she lets eh eh then she has some kind of prepension *Dan eh en ze laat dus eh eh dan heeft ze dus een soort prepensioen*
30	HA	Yes *Ja*
31	C	But she won't let it be paid out she only lets it be paid out when eh she won't let it be paid out *Maar dat laat ze dus niet uitbetalen dat laat ze pas uitbetalen eh dus helemaal niet uit laten*
32		at all *betalen*
		(5 lines omitted)
38	HA	Well before you proceed ehm a client advisor is able to exactly r- calculate the effects *Nou voordat u verder gaat ehm een cliëntadviseur die kan precies de eh gevolgen r- berekenen*
39		for the pension they also do more advising than I do myself so I actually want to *voor het pensioen die doen ook meer advisering dan dan ik zelf doe dus ik wil u eigenlijk*
40		put you through with one of them *doorverbinden met een van hun*
41	C	Yes okay *Ja goed*

In this example, the caller contacts the helpdesk to find out what effect a certain life event – retiring early – will have on his wife's pension. Now retiring early is a decision, which may be evaluated in terms of its financial consequences. The agent seems to read the caller's question in this light: he/she treats it as a request for financial advice: would it be a financially wise decision to retire early? Since Dutch pension helpdesks are legally not allowed to give financial advice, the helpdesk agent proposes to contact a financial advisor to help the caller. This conversation is one of the examples in our corpus where the helpdesk serves as a gateway to financial advice, with the helpdesk agents as gatekeeper: he or she decides whether referring to an advisor is necessary or not. From an MST perspective, the conversation initiated by the caller (but that the helpdesk agent is not allowed to have) is an example of a request for macro-level convergence support. For conversations between callers and financial advisors this will often be the case, since helpdesk agents usually call in advisors when a more elaborate and personal approach is desired. In these advice calls, the caller brings the information of his personal situation to the conversation, while the financial advisor is well informed about the pension options.

[1] The callers, helpdesk agents, pension funds and employers are made anonymous by using fictive names.

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Table 2
Topics raised in helpdesk calls.

Focus	Financial focus	Administrative focus	Total
Topic			
Pension commutation	12	7	19
Retirement pension	8	18	26
Status of registration and/or participation at pension fund	0	11	11
Partner pension	5	1	6
Income tax	5	0	5
Personal details	0	5	5
Disability pension	2	2	4
Pre-pension	4	0	4
Transfer of pension benefits	3	1	4
Other	8	12	20
Total	47	57	104

Besides trigger events, the topics of the calls were analyzed. Table 2 lists the topics that are addressed four times or more in our data, as well as the focus of questions.

First, we can conclude that retirement pension is the most frequent question topic, with a total of eight questions with a financial focus, and eighteen with an administrative focus. Other often-addressed question topics are pension commutation and the status of registration and/or participation with the pension fund. Question topics that occurred less than four times are brought together in the 'other' category.

Some of the topics come up only with a financial focus, such as pre-pension and income tax, or only with an administrative focus, such as personal details. Other topics, such as pension commutation, occur with both a financial and an administrative focus. The difference is shown in two fragments below. In fragment 3, in which a financial question on pension commutation is asked, the caller wants to know more about what pension commutation is and how it works (line 51).

Fragment 3 (TG002)

49	C	And uh such as the commutation arrangement what uh *En eh zoals de afkooppregeling wat eh*
50	HA	Yes *Ja*
51	C	what kind of uh how is that calculated? *wat is dat dan voor eh hoe wordt dat berekend?*
52	HA	Yes that is only possible when someone has accumulated less than four hundred euro *Ja dat is alleen mogelijk als iemand minder dan vierhonderdachtendertig euro*
53		forty four uh of old age pension in total *vierenveertig heeft opgebouwd eh aan ouderdomspensioen in totaal*
54	C	Yes *Ja*
55	HA	But you are above that anyway so that does not apply to you *Maar u zit daar sowieso boven dus dat is niet voor u van toepassing*
56	C	Oh I am indeed? I thought well that amount of mine is so small *Oh toch wel? Ik denk nou dat bedrag van mij is zo weinig*

In this fragment, the trigger event is a life event: the caller will retire next year. In this encounter, the caller does not seem to realize that commutation is only possible below a certain pension amount. Hence his financial question about the calculation seems to be unnecessary. The caller does not refer to any preprocessed information here, which gives this helpdesk call a pure conveyance character.

When clients do not consult any other channels provided by the pension fund before contacting the helpdesk, they seem to use the helpdesk as their primary client communication channel. In those cases where callers could have found answers to their question in other components of the 'communication package', but were unfamiliar with the resources, or lacked the motivation to use them, we might consider this a problem.

The next fragment is about pension commutation as well, but it is not about commutation as a concept. The caller just wants to know when she will receive a certain amount of money (line 15), which makes the question an administrative one.

Fragment 4 (TG054)

2	C	Yes good afternoon uh sir this is Mrs. Blanchere speaking and I call about the a uh *Ja goedemiddag eh meneer u spreekt met mevrouw Blanchere en ik bel over de een eh afkoop*
3		commutation of retirement pension *van ouderdomspensioen*
		(6 lines omitted)
10	HA	The commutation what do you want to ask about that? *De afkoop wat wilt u daarover vragen?*
11	C	Uh I received a letter from you on October uh fourteenth *Eh ik heb een brief van u gekregen op veertien eh oktober*
12	HA	Hmhm *Hmhm*
13	C	And that says that uh that commutation sum will soon uh be paid on my bank account *En die zegt dat eh dat afkoopsom eh zal binnenkort eh op mijn rekening eh worden betaald*
14	HA	Hmhm *Hmhm*
15	C	And I would like to know you know when that uh will happen or has it happened or uh I *En ik zou graag willen weten weet je wanneer dat eh zal gebeuren of is het gebeurd of eh ik*
16		haven't uh received anything yet *heb eh niets ontvangen nog*
17	HA	Okay I'm going to check *Oké ik ga het even controleren*
19		(22 seconds pause)
20	C	Yes *Ja*
21	HA	Well it hasn't been paid yet that will happen between the twentieth and the twenty fifth of *Nou het is nog niet uitgekeerd dat zal gebeuren tussen de twintigste en de vijfentwintigste van*
22		November *november*
23	C	Okay thanks *Oké bedankt*

This fragment refers to earlier communication that does not meet the information needs of the client. The caller knows she will receive an amount, but does not know when. Although this administrative information is known to the pension fund (line 21), it is not given. This incomplete conveyance prompts a phone call for completion.

We have seen that callers contact the helpdesk because of a communication event, a life event, or without referring to any trigger event. Calls triggered by these events lead to extra conveyance as well as micro-convergence. That is, the helpdesk calls mainly provide rather simple pieces of missing information, or clarify earlier documents. We also found some instances where the caller has a need for financial advice, for which preprocessed pension information has to be combined with client information (macro-convergence), We have also seen that many questions are not financial, but administrative: they concern administrative transactions going on between clients and financial institutions. The pension topics that clients call about vary considerably, but in our data, pension commutation and old age pension are the most frequent. These may happen to be the concerns that were at stake in the trigger events taking place during our data collection period.

4.2. References to other communication means provided by the pension funds

Nell and Lentz (2013) give an overview of the communication package that pension organizations provide to their clients. In this

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Table 3
References to other communication in the helpdesk calls.

Communication means	Brought up by helpdesk agent		Brought up by caller		Total
	Financial focus	Administrative focus	Financial focus	Administrative focus	
Letters	2	2	18	12	34
Forms	0	11	4	10	25
Uniform Pension Overview (UPO)	4	3	3	8	18
Website	1	7	1	3	12
Phone call	0	2	0	3	5
Pension consultant	4	0	0	0	4
Welcome letter	0	1	0	2	3
Brochure	0	0	1	1	2
Total per column	11	26	27	39	
Total participants	37		66		103

study, we investigated if and how often the components of this package are referred to in helpdesk calls, see Table 3.

Callers refer to other communication more often than helpdesk agents, especially when it comes to letters. This matches the results we found on the trigger events, where communication events were the most common motive for clients to pick up the phone. The only communication resource that helpdesk agents refer to more often than callers is the website.

Overall, both helpdesk agents and callers refer mainly to other communication with an administrative focus. Financial references were made, but only to external websites such as the one from the Dutch Central Government. In our data, we hardly find references with a financial focus to websites of pension funds. The majority of financially focused communication references by agents are to the annual pension statement (Uniform Pension Overview) and to pension consultants that may be able to provide more information. Overall, helpdesk agents rarely refer to other information with a financial focus (11 out of 37 times). Callers do this more often: 27 out of 57 times. That is, in these calls other communication means are more often used to prompt questions than to provide answers.

We should note that pension funds provide more communication channels than are mentioned in Table 1, such as magazines, (digital) newsletters, books, (digital) annual reports, postcards, games, client portals, online pension planners, videos, smartphone applications, social media, face-to-face consultations, information meetings, information stands at events, and webinars. No references to these channels were found in the data, neither by callers nor by agents. The absence of caller references to these channels in the calls may have various explanations. Perhaps these communication resources are not actually used by clients, perhaps they are used satisfactorily. In either case, these channels do not give rise to questions.

We will now explore the functions of references to other communication in helpdesk calls. Our data suggest that callers may make such references when they need the pension organization:

- to solve a comprehension problem;
- to solve a problem of missing information or findability;
- to solve a problem of incorrect or inconsistent information;
- to solve an administrative failure.

In fragment 1 above, the caller needs help to solve a comprehension problem. In line 12, it appears that the caller is confused by a sentence that can be interpreted in two different ways. As a result, she is puzzled about whether she can be sure she will receive pension payment.

In fragment 4 we encounter a missing information problem. The caller wants to know (in line 15) when her commutation sum will be paid. This information seems to be lacking in the letter, as the caller reads the sentence in which the information could have been inserted (line 13). But of course, in other cases the information may have been present but was not found in the document.

So far, this exploration reaffirms the analysis in the preceding section. But we also encountered two new functions of communication references by callers. The first of them is seeking a repair of incorrect information, as illustrated in fragment 5. Here, the reference is made in line 19. The caller has read a brochure stating that in case of a passed spouse, certain arrangements will be made by the pension fund automatically; in his case, these arrangements have not been made however. The helpdesk agent does not explicitly acknowledge the callers' mentioning of the brochure, but reports what she knows. A while later, the caller mentions the brochure again (line 33) and even starts reading out loud what the brochure says. In line 35, the helpdesk agent briefly disagrees with what is stated in the brochure and subsequently repeats her message.

Fragment 5 (TG003)

14	HA	What is your question about? *Waar heeft u een vraag over?*
15	C	My partner died on September tenth *Mijn partner is op tien september overleden*
16	HA	Sorry for the loss *Gecondoleerd met het verlies*
17	C	Thank you *Dankuwel*
18		but I haven't heard anything further from you yet and it does say in *maar ik heb verder nog niets van jullie vernomen en er staat wel in*
19		the in the brochure that it is known and that it will be taken care of but *de in de brochure dat het bekend is en dat het geregeld wordt maar*
20		(2 seconds pause)
21	HA	Because you had a uh marriage or a cohabitation arrangement? *Want u had een eh huwelijk of een samenlevingsovereenkomst?*
		(10 lines omitted)
31	HA	Yes you should first- get the cohabitation arrangement because I *Ja moet u eerst- het samenlevingsovereenkomst binnenkrijgen want ik*
32		see that we haven't received that yet *zie dat we die nu nog niet hebben ontvangen*
33	C	No because that that so it says that- that in the brochure I get the impression that it *Nee omdat dat- dat dus er staat dat dat in de brochure krijg ik de indruk dat het*
34		is all- all arranged actually *allemaal- allemaal geregeld is eigenlijk*
35	HA	Okay no a marriage is taken care of by us but a *Oké nee een huwelijk wordt wel bij ons geregeld maar een*
36		cohabitation arrangement should really uh yes should really *samenlevingsovereenkomst moet echt eh ja moet echt*
37	C	Oh but it says here *Oh maar er staat hier*
38	HA	be sent to us. *naar ons toegestuurd worden.*
39	C	'You should sign up your partner (.) If you are married or have a registered *'U moet uw partner aanmelden (.) Als u getrouwd bent of een geregistreerd*

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40 partnership the partner is automatically known to us'
partnerschap heeft is de partner automatisch bij ons bekend'
41 But okay that appears not to be the case then
Maar goed dat blijkt dan niet het geval te zijn

In this fragment, it becomes clear that information in the two channels the client encountered – the brochure and the phone call – does not match, which confuses the caller. The helpdesk agent is not familiar with the information that is provided to clients in the brochure, nor does she acknowledge that such inconsistencies are regrettable. This incident indicates that phone calls are not considered as a part of the communication package: an integrated approach is lacking. In this particular case, this may cause the client to wonder whether the misunderstanding is entirely his responsibility.

In this example, we find a new role of helpdesk calls in relation to other channels: that of correction. Needless to say, such a role needs to be minimized, as it may lead to frustrations for callers.

The final context of communication references in helpdesk calls is the occurrence of an administrative failure. In fragment 6, the caller contacts the helpdesk because of a proof of life form – a written statement that a particular citizen is alive – that the pension fund failed to send to her. After the caller has described her situation and the form she needs (lines 2–10), the helpdesk agent states that she can find the document online (line 12).

Fragment 6 (TG013)

2 C Hello this is misses Goovaars speaking I called just now as well
Daag u spreekt met mevrouw Goovaars ik heb straks ook al gebeld
3 About ehm I live in Spain
Over ehm ik woon in Spanje
4 HA Yes
Ja
5 C and uhm about documents I have to send over but now I went over to
en ehm over stukken die ik op moet sturen maar nou ben ik vanmorgen bij
6 the office this morning for a proof of life, attestation de vita
kantoor geweest voor een bewijs van leven, attestatie de vita
7 HA Yes
Ja
8 C But you should have a form for that that I that I uh have to
Maar daar moeten jullie een formulier voor hebben wat ik wat ik eh daar moet
9 get signed there
laten tekenen
10 She says every pension fund in the Netherlands has such a form
Ze zegt ieder pensioenfonds in Nederland heeft zo'n formulier
11 HA Because do you have Internet?
Want heeft u internet?
12 Because that is indeed on our website
Want dat staat inderdaad op de website van ons
13 C Yes but I do not have a printer
Ja maar ik heb geen printer
(28 lines omitted)
41 C Yes well why don't you enclose it?
Ja waarom doen jullie dat er niet bij?
42 That's a lot easier isn't it
Dat is toch een stuk makkelijker
43 HA Eh normally it is enclosed I believe but
Eh normaal gesproken zit i.e. *er wel bij volgens mij maar*
44 C Yes well not this
Ja nou dit niet.

The reason that this client contacts the helpdesk is that she needs a form. Later on in the call (line 43) it turns out that the pension fund should have provided this form, but failed to do so. Thus, there is no communication failure but an administrative failure: the problem to be repaired lies in the administrative process of the pension organization. Here, the helpdesk does not repair other communication processes but non-communicative procedures.

Not only callers, also helpdesk agents refer to other channels. The data suggest that they do this when the medium referred to can solve the caller's problem, as can be seen in fragment 6. Here, the helpdesk agent refers to the pension fund's website, because a form can be downloaded from there (line 12). Obtaining this form would solve the caller's problem.

This section has shown that references to other communication in helpdesk calls are more often done by clients, and are often focused on administrative matters. Clients most often refer to letters, forms, and uniform pension overviews. They seem to do this when they need the pension organization to repair a problem: a comprehension problem, a missing information problem, a problem of incorrect information or an administrative failure. Helpdesk agents only seem to refer to other channels when this can help the caller to answer his question. What is conspicuously lacking in the data is helpdesk agents referring to other communication resources to answer questions for financial information. That is, agents seem to be operating 'on their own' when it comes to informing the client. This is another indication that an integrated approach to the client communication process is lacking.

4.3. Improving the multi-channel communication package provided by pension organizations

We have seen that helpdesk calls are being used as a repair mechanism: clients that face a comprehension problem, missing information, a problem of incorrect information, or a problem of administrative failure, use the phone to ask their question. In their study of IT helpdesks, Marcella and Middleton (1996:10) describe the traditional helpdesk as "a bucket underneath a leak". We have studied our data to establish whether or not this applies to our pension helpdesk as well, and it does. In our data the leaks are often communicative in nature. According to Marcella and Middleton, helpdesks should "be fixing the leak, and looking out for more bad weather: problems are not solved by the bucket, they are solved by preventing the need for one" (1996:10). In our case, this would mean using the helpdesk calls as an information source to improve the communication resources provided by the pension organization. We propose three ways to do this.

4.3.1. Logging reasons for calling

Logging information on trigger events and question topics will help to understand the reasons for calling. At a minimum, this provides insight into the topics that are important for clients, especially those who prefer to use the helpdesk as their primary information channel. Monitoring these trigger events and topics may lead the communication department to use other channels, like social media and websites, in order to prevent a further rise of helpdesk calls.

4.3.2. Linking information on client questions to demographic user information

The helpdesk could also be used to log demographic user information, such as gender and age. Most of the callers need to provide their social security number, which enables the helpdesk agent to access their personal pension information. Linking this information to the question topics and possible other information on client questions, provides insight into wishes and needs of different demographic groups and helps providing tailored communication in the sense of Hawkins, Kreuter, Rescinow, Fishbein, and Dijkstra (2008): creating communication in which information about clients is used to provide specific content for specific clients.

4.3.3. Using caller problem information to improve other communication

The problems revealed in calls triggered by communication events can be used to improve existing communication:

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unclear, incorrect, incomplete and inconsistent information can be re-designed. Most of the problems in our example fragments concerned were 'local': they concerned specific pieces of information in specific documents, thus allowing targeted improvements. These improvements should eventually lead to fewer telephone inquiries on information problems, so that the helpdesk will have more room for calls about individual client topics. In principle, it is such topics for which telephone calls are optimally fitted, given their potential for a personal approach. That is, the helpdesk will be less occupied by conveyance, and could be used more for micro-convergence and accurate 'gatekeeping' by transferring callers to financial advisors.

We should note that the helpdesk calls do not offer complete information on the quality of other communication components. If a pension topic does not raise any helpdesk questions, this does not mean that the corresponding information provided is satisfactory. On the contrary, improving this information may lead to an increase in phone calls when clients who did not access the information before start to use it now, and this leads to new questions. Therefore, improving the communication package provided by pension organizations is a continuing and never-ending process.

Another caveat is that we should not consider all communication problems as solvable. Financial communication is often subject to government regulations – such as the obligation to add extensive disclosures – that may conflict with the goal of usable and comprehensible pension communication (Meijer, Grimmelikhuijsen, Nell, & Lentz, 2014; Nell & Lentz, 2013).

5. Conclusions

In this study, we categorized the reasons for calling a pension helpdesk, and illustrated a number of typical problems and the ways they are addressed by callers and agents. In our data, the helpdesk is approached by two kinds of callers. The first group seems to use the desk as their primary channel of client communication. The second group of callers wants to solve problems with other communication resources. Thus, pension helpdesk calls often take on the role of a repair mechanism: they convey extra information, clarify preprocessed information, and even disclose incorrect information and administrative failures.

To play these roles, helpdesk agents need to be sufficiently aware of the existence and content of the other communication channels provided by the pension funds. In the phone calls we studied, this seems to be an area for improvement. A lack of such helpdesk agent awareness may cause confusion and sometimes even annoyance with the callers.

The helpdesk will always remain the preferred channel for a certain group of clients; its remediating role however is sensitive to the design of the multi-channel communication package. Logging the communication-related problems in helpdesk calls will allow measures to be taken that could reduce the number of calls on specific information problems. That is, the organization could reduce the 'extra conveyance' role of its helpdesk by improving its client communication package, especially by making it more coherent. Another benefit of such a policy could be that it may free helpdesk resources for micro-convergence as well as optimizing the helpdesk agents' role as gatekeeper, which would benefit the quality of macro-convergence: personal advice to clients wanting to use information in making pension decisions. This will 'upgrade' the helpdesk facility, and hence extend the communication support for pension clients.

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