

Private Beta Low Volume Moderated testing phase 1

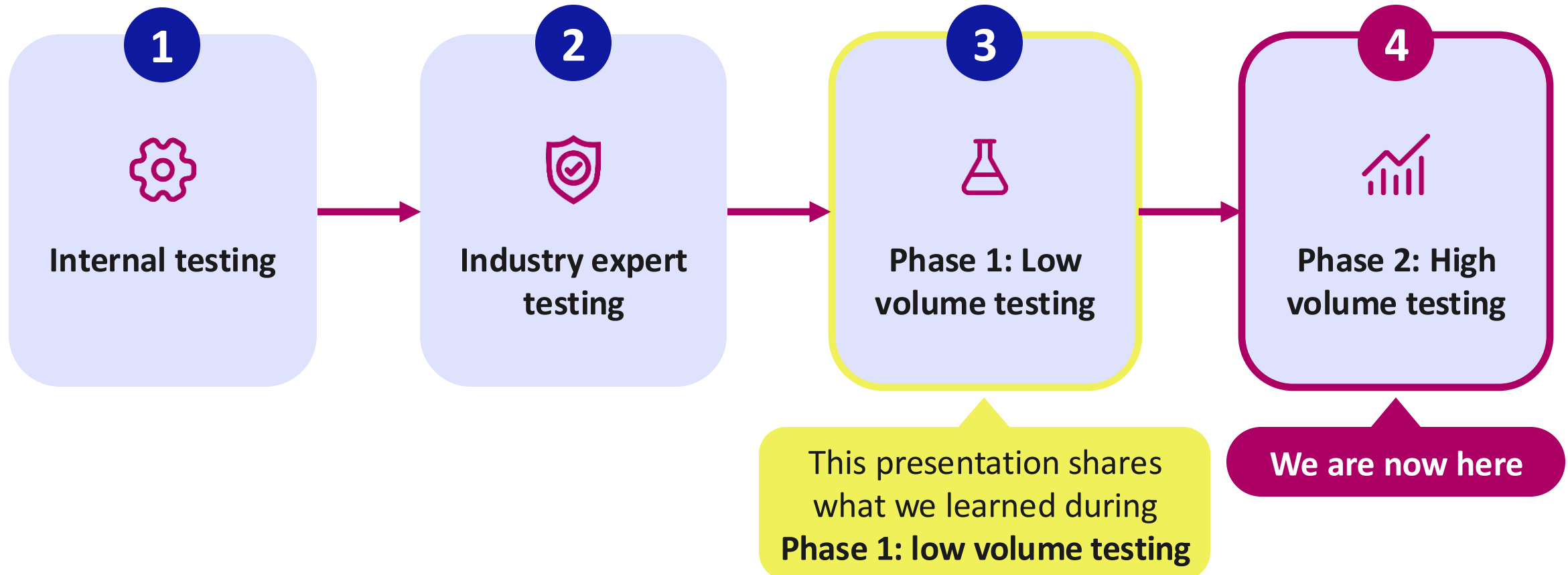
Summary of findings

April 2026

Background

MoneyHelper Pensions Dashboard consumer testing

We are now testing the MoneyHelper Pensions Dashboard with real users and real data as part of private beta.



1. Methodology

Phase 1 overview

Private Beta – Phase 1, Low Volume

Small scale testing with users over three months.

- **Focus:** ensuring the service was working as expected; identifying any critical pain points that need to be resolved.
- **Sample breakdown:** 39 participants, with a diverse range of age, region, pension engagement and digital inclusion levels.
- **Recruitment:** primarily recruited from employees of pension providers except from Round 3 where we used a specialist to recruit users who required assistive technology to interact with digital services.
- **Methodology:** moderated testing with MaPS observer lasting 60-90 minutes documenting user actions and comments.



Summary of users

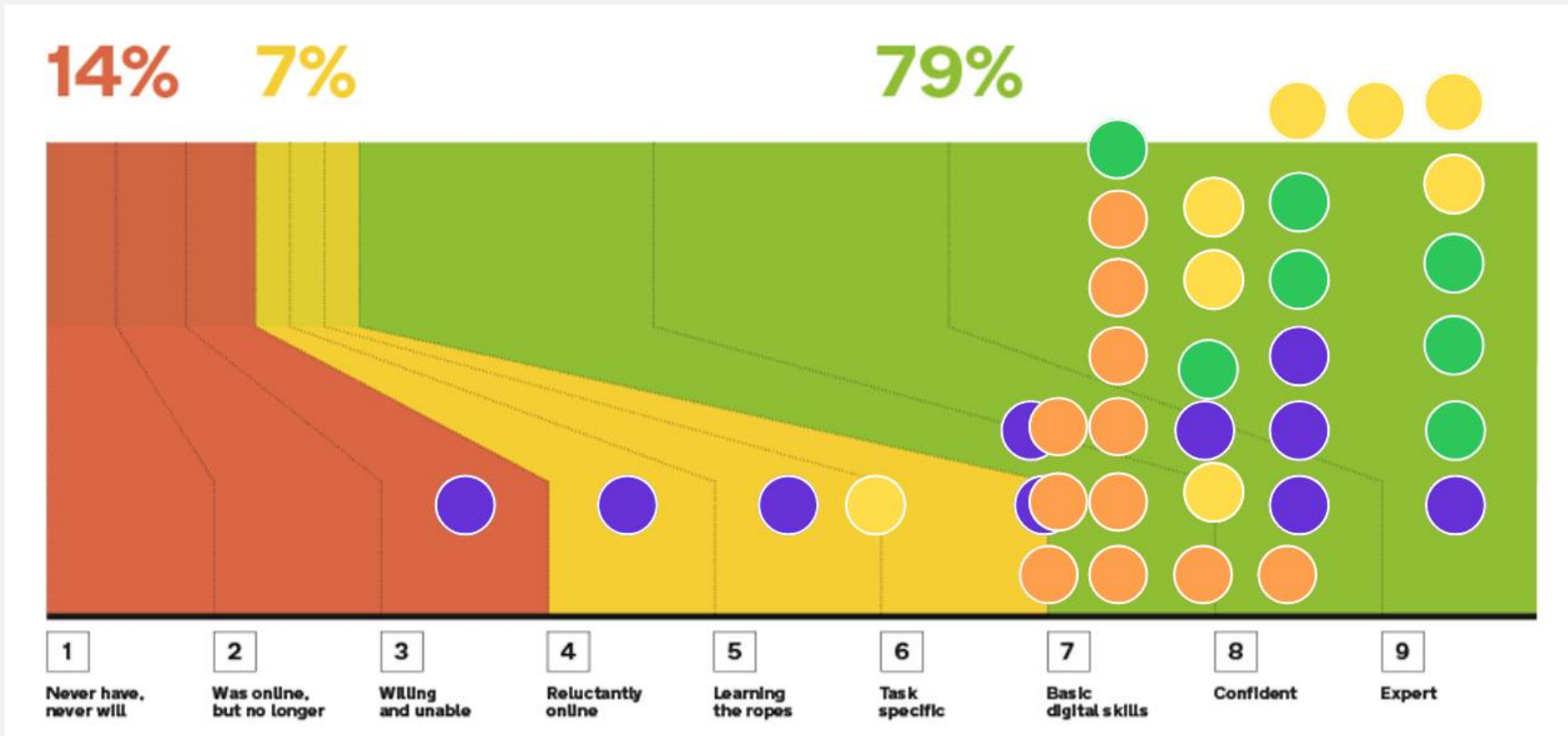
	Dates of research	Participants' characteristics	Types of pensions	Devices used
R1	6th to 10th October 2025	<ul style="list-style-type: none"> Employees from pension providers - WTW, L&G, Royal London Has a high degree of Pension/Finance expertise 	<ul style="list-style-type: none"> DC State Pension 	<ul style="list-style-type: none"> All used laptops for service journey
R2	27th to 31st October 2025	<ul style="list-style-type: none"> Employees from pension providers - AJ Bell and Nest Has a high degree of Pension/Finance expertise 	<ul style="list-style-type: none"> DC State Pension 	<ul style="list-style-type: none"> Desktop (2) Laptop (8) Mobile (2)
R3	18th to 21st November 2025	<ul style="list-style-type: none"> All participants used assistive technologies* 	<ul style="list-style-type: none"> DC State Pension 	<ul style="list-style-type: none"> Laptop (6) Mobile (1)
R4	28th January to 18th February 2026	<ul style="list-style-type: none"> 3 participants using assistive technologies* Customers with DB pension 	<ul style="list-style-type: none"> DC DB State Pension 	<ul style="list-style-type: none"> Laptop (6) Mobile (1) Tablet (1)

Participant breakdown

	R1	R2	R3	R4	Total
No of participants	13	11	7	8	39
Gender					
Male	4	4	5	5	18
Female	8	7	2	3	20
Prefer not to say	1	0	0	0	1
Region					
England	9	11	7	8	35
Scotland	2	0	0	0	2
Wales	2	0	0	0	2
Northern Ireland	0	0	0	0	0
Age					
18-24	1	1	0	0	2
25-34	4	4	0	1	9
35-49	6	3	6	2	17
50-64	2	3	1	5	11

Participant digital confidence compared to UK population

Digital inclusion scale - UK population



Key:

- Round 1 Participants: ●
- Round 2 Participants: ●
- Round 3 Participants: ●
- Round 4 Participants: ●

The Background colours show UK digital inclusion levels. Circles show where our participants sit.

Recent BBC/Go On UK Survey

Our R1–R4 participants – pension engagement scores

Group	Engagement Score (out of 25)
MoneyHelper Panel (Nov 2025)	15
Round 1 participants	22
Round 2 participants	16.7
Round 3 participants	14.5
Round 4 participants	17.4
UK national average	11.2

Research limitations

- **Higher than expected levels of domain knowledge:** participants had above average pension knowledge due to being recruited from pension providers.
- **Pension coverage:** most testing (except round 4) focused on DC pensions and State Pension.
- **Smaller sample sizes than expected:** mixture of technical issues and the nature of the users we were recruiting.
- **Technical issues:** State Pension data missing as Cloudflare outage blocked access for some users. DB pension data largely unavailable; insights triangulated with prior research. DB pensions prioritised for future research.



2. Key insights

What worked well overall

- ✓ End-to-end journey completion incl. One Login
- ✓ Seeing pensions in one place was highly valued
- ✓ Time-saving potential
- ✓ Matching
- ✓ Satisfaction levels
- ✓ State Pension information
- ✓ Brand trust and dashboard design

"This is already exciting me, 'see all my pensions together in one place', that's good, saves time." - R4

"I like these visuals...detailed enough that it's useful. Slick enough that it's not overbearing." - R2

General pain points

	User insight
GOV.UK One Login	Some users found it difficult to progress through One Login first time round
Pensions shown	Some pensions were not returned or able to be shown
Pensions categorisation	Some users were unsure what to do next
Dashboard features	Some users found the summary and timeline hard to understand
Data display	Some information did not display correctly or failed to load
Data recency	Some information was more than 12 months old, which caused confusion
Help and support	Some users could not find clear or relevant guidance

3. Further insights

Accessibility

Content readability

✔ What worked well

Dyslexic users found the content clear and readable without needing text to speech

⚠ Where users struggled

Limited upfront explanation increased cognitive load later in the journey for some

"The spacing and readability is nice!"
- User (with dyslexia)

Assistive technology

✔ What worked well

Screen reader users could progress independently through most steps

⚠ Where users struggled

App to browser transitions in One Login caused confusion and uncertainty for some

"It's a good structure with headings"
- NVDA screen reader User

Instructions and guidance

✔ What worked well







Core navigation and form controls were generally accessible

⚠ Where users struggled

Reliance on visual cues in One Login created barriers for blind and low vision users

"I won't know when the white frame turns green... if there is another way this can be conveyed, such as a haptic or alert text would be helpful."

GOV.UK One Login

	What worked well		Improvement opportunities
	Viewed as better and faster than older services		Clarity how it relates to Government Gateway/GOV.UK Verify
	Multiple verification options		Some barriers for blind and low-vision users
	Clear readability and progress feedback		Alternative accessible routes harder to find

Help and support

- Most users expected MoneyHelper to be their first point of contact.
- When users required support in verifying their identify, they reported being unclear on what steps to take.
- Users were uncertain about whether to contact the dashboard (MoneyHelper) or the pension provider when information was missing or incorrect, leading to a fragmented support journey.
- The help and support content was generally seen as pointing users in the right direction.
- Support channel preferences vary (webchat, email, phone), but timing and journey stage caused initial friction.



Actions resulting from Phase 1

State Pension page:

Removed the duplicate value table and added clearer context on how State Pension works; further ideation planned with State Pension and PDP teams

Pensions needing action:

Iterating the page to better explain next steps, including resolving possible matches and contacting providers

Summary page:

refining the single-summary description; need and comprehension will be tested in future research as complexity increases

GOV.UK One Login:

Insights shared and joint workshops held to improve support routing across MHPD and One Login

Data recency:

Adding clearer explanations for why pension values may be from different dates

Data display:

updated MHPD display logic and data issues fed back to providers for correction

Status of phase 1 learning objectives and insights

Strong insights achieved in relation to

- Users' understanding of service intent and journey
- Users' comprehension of pensions info and data availability
- Users being able to navigate OneLogin, Find and MHPD
- Users' understanding of error messages, disclosures and warnings
- When and how users want/need to access support
- Users' overall satisfaction and experience of the service

Partial insights gathered in relation to

- Users' understanding of pensions found outcomes, data completeness and levels of user acceptance
- The performance of data matching and understanding of users' expectations
- User behaviour around inputting of NI number and impact on matching outcomes
- The behaviour of MHPD, Find and ID across different device and browser types
- Users' overall support expectations and access needs
- The identification and resolution of critical pain points and their root causes

Note: this provides a status update in relation to how well we've met our learning objectives during phase 1 not the status of how well these areas are working in general across MHPD, Find & ID which may be different and require further insights and development.

Thank You