

A nighttime photograph of the London skyline, featuring prominent skyscrapers like The Shard and The Gherkin. The image is overlaid with vibrant, multi-colored light trails from city traffic, creating a sense of motion and digital connectivity. A white curved line graphic is positioned on the left side of the frame.

How to Future Proof your Benefits Programme in a Digital Age

ALD Automotive

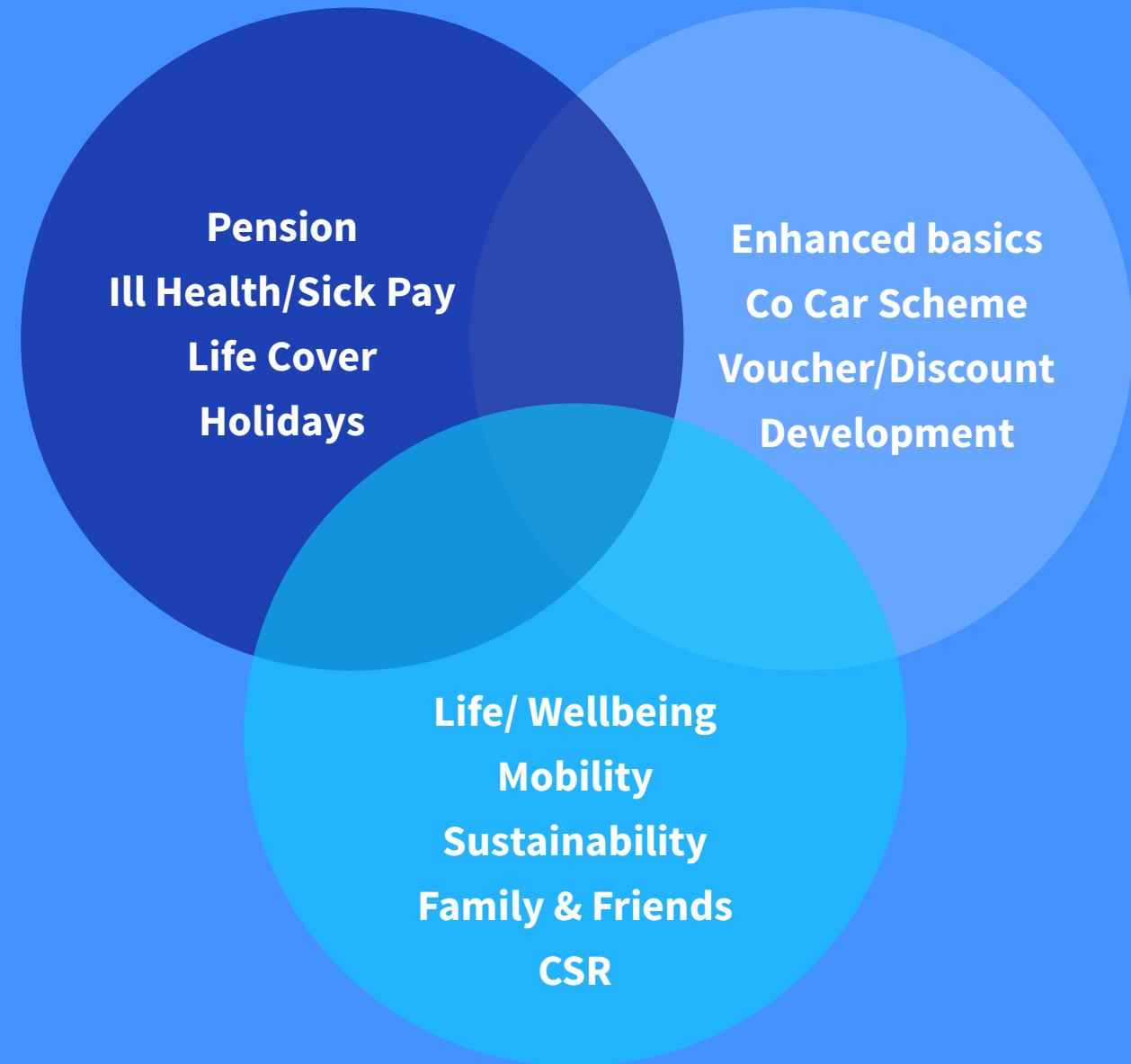


ALD
Automotive



When is a benefit not a benefit?

What constitutes a benefit in 2020?



How technology can enable truly bespoke flexible benefits

ALD Automotive



DATA, DATA, DATA!

Ability to bespoke content and options appropriate to their needs.

Ability to provide flexible systems and personalize the benefits at an individual level.

Ability to optimise the tech and remove all barriers to access.

Ability to control costs by focusing on real priorities and your USP.

How technology can enable truly bespoke flexible benefits

ALD Automotive



Digital Delivery Platform

Flexible systems that can be accessed by anyone.

The solution a digital benefit offers is more expected by a diverse workforce.

How technology can enable truly bespoke flexible benefits

ALD Automotive



The ability to create bespoke benefits and USP.

Meet the needs of a changing employee base – flexibility.

Showcase the clear value of the benefits package.

Removing barriers to access and reach a geographically diverse employee base.

Bespoke benefit solutions

ALD Automotive



Flexible systems that can be accessed by anyone. Provides an online platform for employees to source and fund private cars.

Same platform offering the benefit – quoting, underwriting, e-signature and in-life management.

The “benefit” needs fit the specific needs of the employees.

Bespoke benefit solutions

ALD Automotive

How do you find out what
your employees will see
as a benefit?

New cars

Used cars

Which makes, models

What services

How digital?



Who are your employees,
what are their profiles?

Employee profiling using UK Mosaic

ALD Automotive



How do we understand our employees' individual behaviors and needs...?

Mosaic is a consumer segmentation model designed by Experian.

Classifies consumers into 15 segments and 66 types using postcodes.

Employee profiling

ALD Automotive

Mosaic

Mosaic helps establish the employees likelihood to buy products or services

No wasted time on launching benefits that are not a “benefit”

Companies can focus marketing efforts, or evaluate audiences ahead of activity



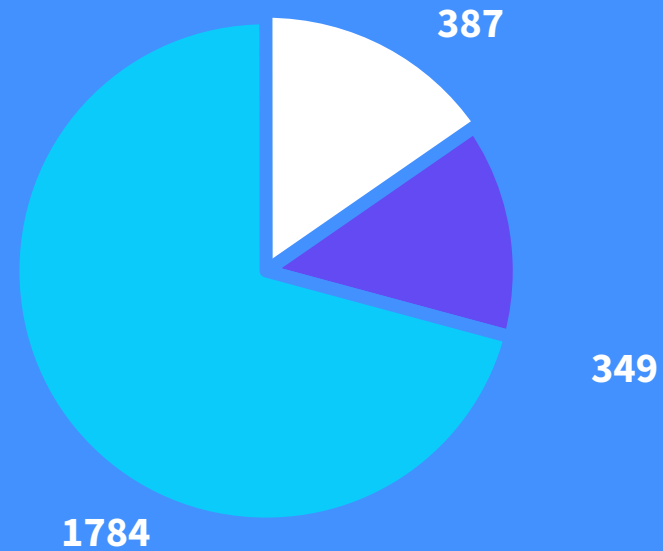
Employee profiling

Overview – post code extract

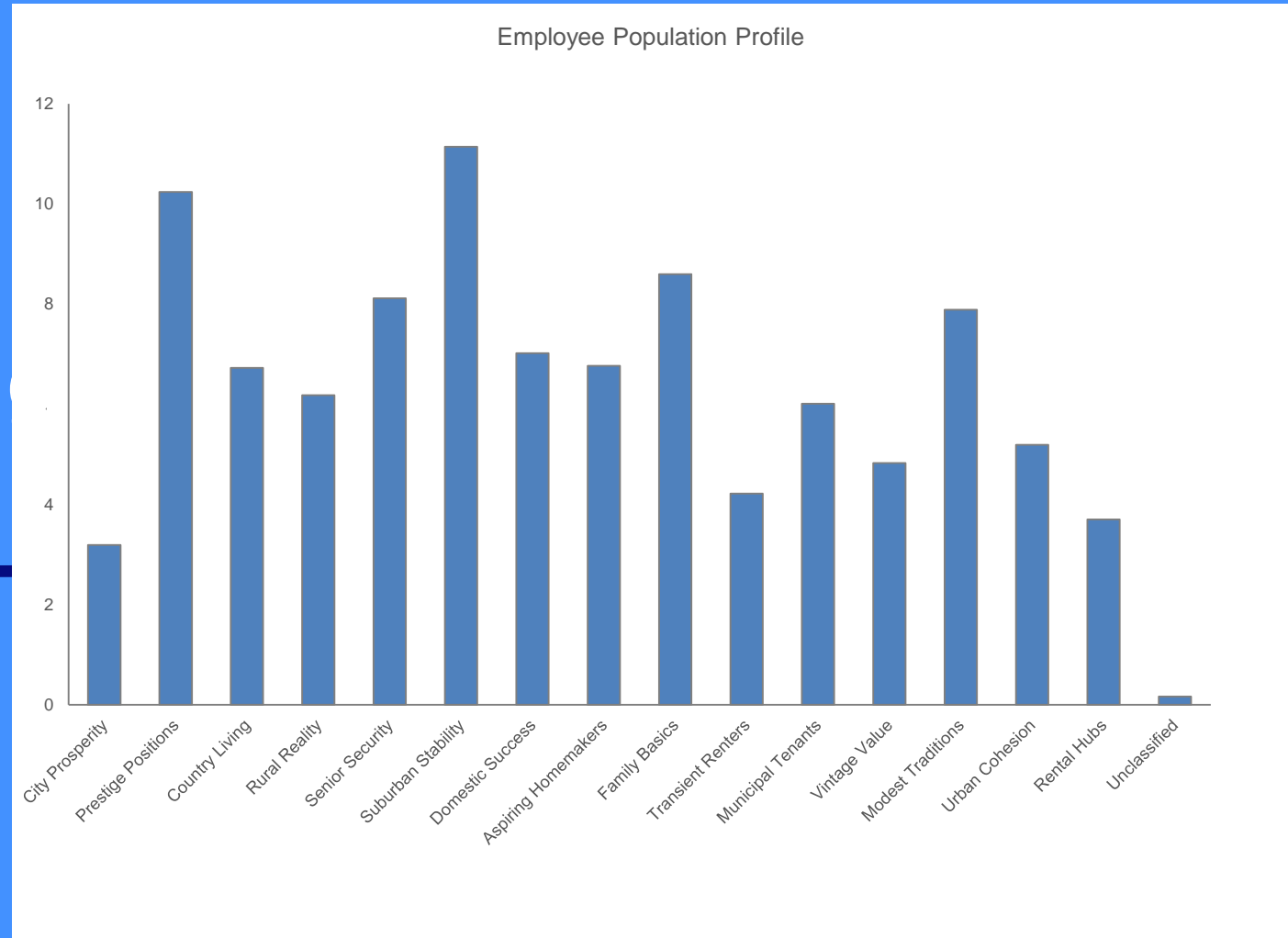
Analysis run;

HR export of Corporate staff
postcodes

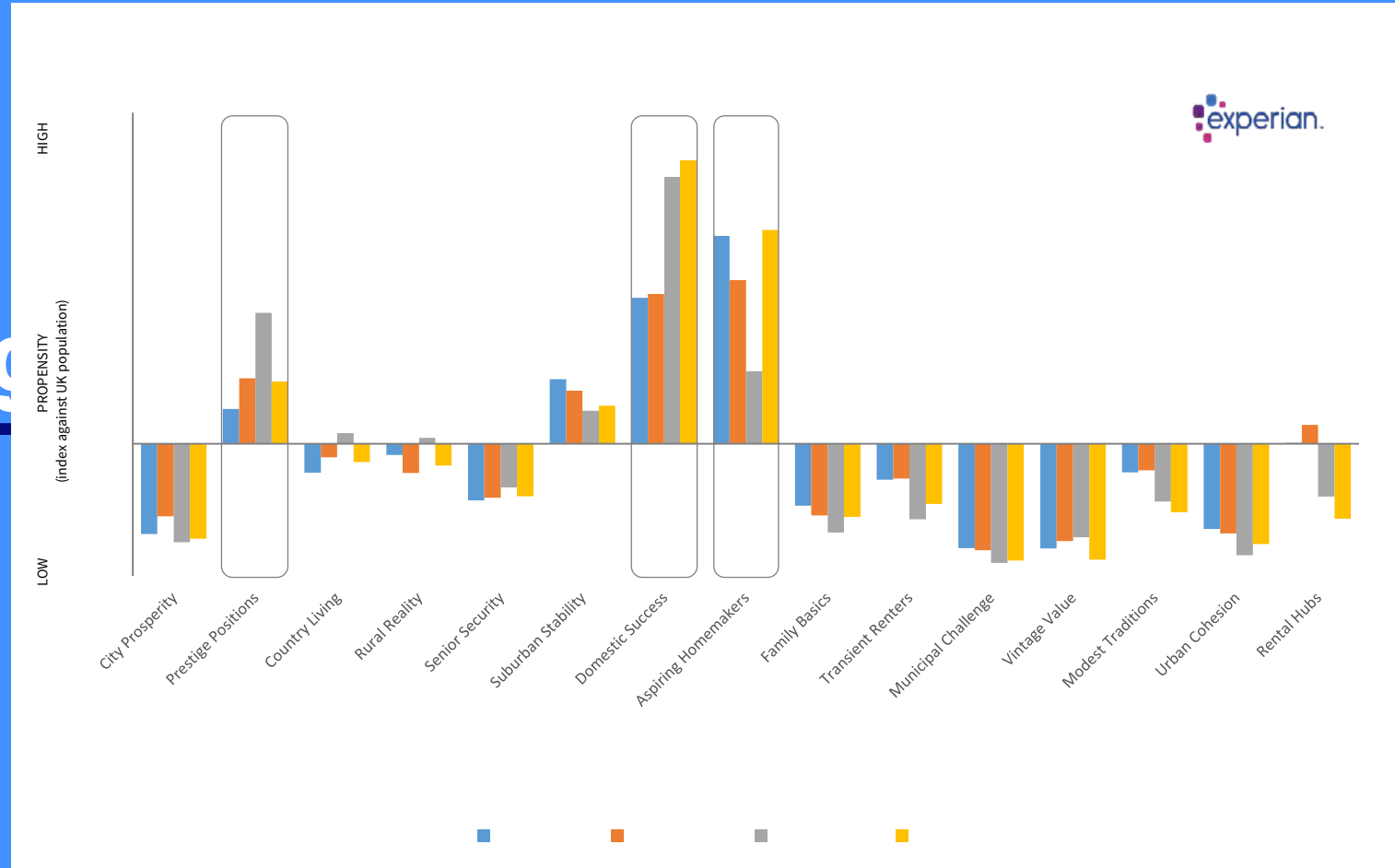
Split into divisions



Employee Profiling (using Mosaic)



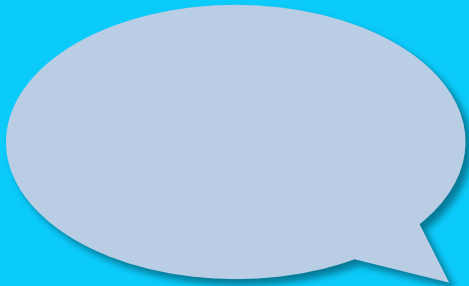
Employee to vehicle mapping



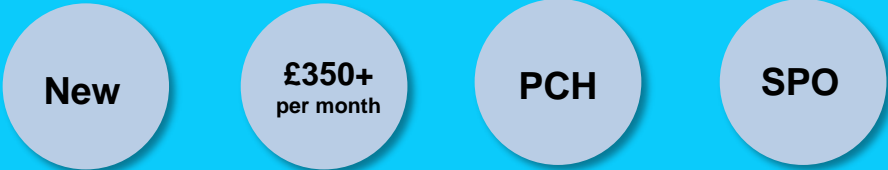
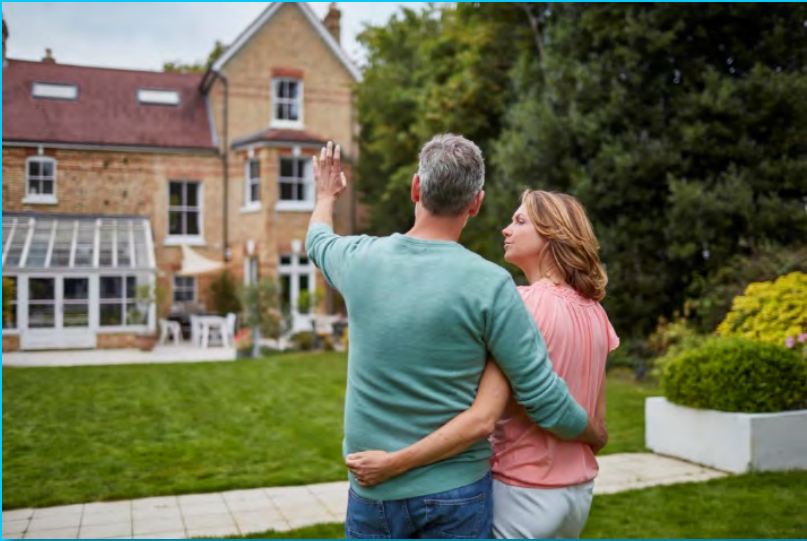
·based on existing data – SOURCE - ALD existing consumers

Prestige Positions - Mature Success

Suburbanites (some city based)
£70k - £150k dual income
36 – 65 years old
Married
Mature families with older children
High flying corporate careers
Mortgage on large detached family home



Goals	Convenience, career success, comfortable retirement, luxury foreign holidays, paying off mortgage, securing children's future, return on investments, protecting assets
Challenges	Time poor, cash tied up in savings & investments
Wish list	Luxury, comfort, added premium features (infotainment, cameras, parking assist, lane assist, cruise control, premium sound system etc.), EV/Hybrid technology (for city dwellers), seasonal vehicles
Triggers	New job/promotion, work bonus, retirement, children leaving home, child passes driving test, house move/relocation



Barbour

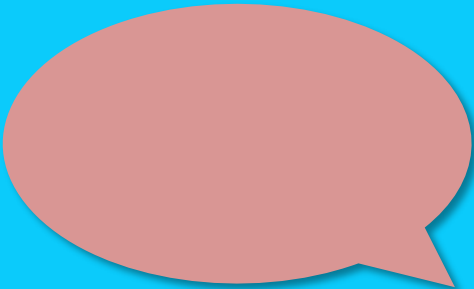
M&S

Waitrose



Domestic Success - Growing Families

Suburbanites (some city based)
£40k - £99k dual income
26 - 45 years old
Cohabiting/married
Families with young/school aged children
Developing professional careers
Mortgage on first family home



Goals	Saving for children's education/future, career progression, pay down mortgage and other debt, bigger house in a better area, foreign family holidays
Challenges	Time poor, busy family life, high outgoings results in minimal disposable income, feeling like the 'squeezed middle', mortgage, loan and credit card debts, student loans
Wish list	ISOFIX points, NCAP safety rating, 5 door, spacious boot with room for buggy & pets
Triggers	New baby/expanding family, new job/promotion, house move/relocation, inheritance



New

£150 - £300 per month

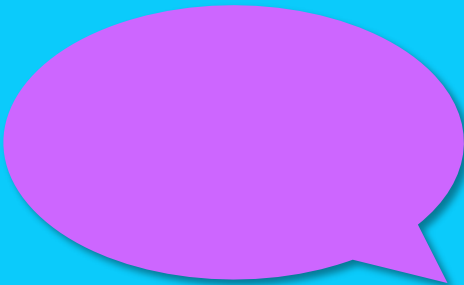
PCH

SPO



Aspiring Homemakers -Career Starters

Urban, city dwellers
£20k - £50k single income
26 - 35 years old
Single flat sharers/cohabiting/living at home
Early professional careers/further education
Renting



Goals	Career progression, weekend trips abroad, saving up for future/deposit for first home
Challenges	Average or less established credit score, single income household, student debts
Wish list	Compact, electric/hybrid technology for city dwellers, low insurance costs, infotainment/Bluetooth, premium sound system, style
Triggers	New job/promotion, first car breaks down, friend gets a new car, inheritance, work bonus



Used

£100 - £250 per month

UCS/ FMC

PCP

 deliveroo

 prime

 NETFLIX







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Match vehicles to employee personas

Mature Success



Prestige, luxury saloons



Growing Families



Practical, spacious SUVs



Career Starters



Stylish, used super minis



Employee profiling

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Not just useful for cars – this can be used for all kinds of benefits.

Making sure the employee really “benefits”.

Can also be used to bespoke promotion of the benefit – special offers, plate changes.

Stronger proposition and easy to remind employees of the benefit.

Truly adding to the objective of recruiting and retaining quality staff.