

Digital Individual Benefit Statement: The Use of a Triangulation Methodology to Design a Digital Platform for Switzerland

Authors : Catherine Equey Balzli

Abstract : Old age retirement pensions are an important concern among the Swiss but estimating one's income after retirement is difficult due to the Swiss insurance system's complexity. This project's aim is to prepare for developing a digital platform that will allow individuals to plan for retirement in a simplified manner. The main objective of the platform will be to give individuals the tools to check that their savings and retirement benefits will allow them to continue the lifestyle to which they are accustomed once they are retired. The research results from qualitative (focus group) and quantitative (survey) methodologies, recommend the scope and functionalities for a digital platform to be developed. A main outcome is the need to limit the platform's scope to old-age pension only (excluding survivors' or disability pensions, for instance). Furthermore, an outcome regarding the functionalities is the proposition of scenarios such as early retirement, changes to income, or modifications to personal status. The development of the digital platform will be a subsequent project.

Keywords : benefit statement, digital platform, retirement financial planning, social insurance

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