

Data and technology research 2023

Creating engagement and data driven insights



In partnership with:



Benefits technology is advancing rapidly, with endless opportunities for engagement



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reba
Reward & Employee
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PURSuing BEST PRACTICE

From ChatGPT and advancements in artificial intelligence, to strategic data analytics at your fingertips, technology change is already making waves in all aspects of business. Employers and governments alike are working at pace to understand and benefit from the implications of these innovations.

The potential for these technologies in HR, benefits and reward systems are significant. Communications tools such as more sophisticated chatbots, greater benefits flexibility and personalisation and enhanced data analysis are incredibly powerful. They have the potential to help employers rethink their employee value propositions (EVPs) and engage employees with benefits that are genuinely relevant to them.

REBA's *Data and Technology Research 2023* reveals that many employers are beginning to understand the great potential that technology offers to support their HR, reward and benefits strategies, but have yet to take full advantage of them.

Supporting the employee experience

Over recent years the employee experience has become a fundamental element of the EVP, largely due to a more pressured talent market – both from an attraction and retention perspective – and employee expectations.

The employee experience connects with nearly every element of employment, but especially with HR and benefits technology. Bar the interactions employees have with their managers, HR and benefits systems are employers' shop window and are key to engaging employees with the organisation's EVP.

Nearly three-quarters of respondents to REBA's *Data and Technology Research 2023* agree that engagement with benefits and improving the EVP could be better achieved with improved benefits data.

However, just under half (46%) of employers are grappling with legacy platforms and a mixture of 'best of breed' systems, which is limiting their ability to focus on wider HR objectives.

User experience is key

Technology use in reward and benefits is at a crossroads. Employers are beginning to recognise the limitations of their current systems and are prioritising future needs such as a positive user experience and the ability to analyse benefits trends for more effective reporting.

For employees and employers alike, the majority want one log-in for all benefits portals and platforms (66% and 64% respectively), and an intuitive user experience (65% and 69% respectively). In addition, greater personalisation of benefits (65%) and communications (72%) are also highly sought-after.

Yet, to really improve employee engagement and the EVP, employers need to be able to analyse benefits data effectively and efficiently to help guide strategic decisions. Currently, just 5% of respondents use benefits technology that provides highly effective advanced data analytics. However, 89% would value this functionality.

With 60% of respondents saying that their spend on technology will increase in the next two years, updates to benefits technology that improve employee engagement and help to enhance the EVP could offer a competitive advantage in the race to attract talent, while also helping to prepare the business for future technology advancements.

Making good progress, but top grade still a way off



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Representing 1.1 million employees, this year's *Data and Technology Research 2023* found that more than 65% of participating employers are seeking benefits technology with better core functionality – an intuitive user experience, clear navigation and single sign-on. The good news is that in today's benefits technology marketplace these aspirations can be easily met. But the survey also highlights the higher demands employers have of their ideal benefits technology.

Striving for better

Single sign-on and a good user experience are hygiene factors which no procurement team should have to question. However, reward, benefits and HR professionals are striving for sophisticated flexible benefit choices to create highly effective benefits offerings aligned with the employee value proposition (EVP), yet only 20% say they have achieved that, while 68% say they don't have it yet.

So, with improvements desired in the design of the benefits programme and delivery upgrades requested, it's encouraging to see that only 1% of organisations are intending to spend less on their benefits technology, with 60% confirming their intent to increase spending.

More than half (57%) of respondents plan to make changes to their technology across core employee benefits, as well as in associated areas such as the provision of total reward statements.

The reward, benefits and HR community is open to change in an effort to reduce the administration burden, improve the value proposition and levels of employee engagement through a better experience for users. But are these proposed changes likely to be effective?

Data is the key

The key is data, and the survey is clear – this area needs improvement.

It is generally believed that data-led decision making leads to a better appreciation of the EVP and improved employee engagement. Yet gaining true insight and actionable results from data was identified as the biggest barrier to effectively executing a benefits strategy.

In 2021, this same survey confirmed that 85% of the respondents were using excel to analyse data. This year the results show that manual analysis using excel is still undertaken by 76% of respondents. With only 24% of respondents using dashboard analytics and modelling, how certain can we be that the changes being proposed by HR will have the desired effect?

This is an opportune moment for HR to spend wisely on their benefits technology and source a platform capable of integrating multiple data sources, while also enabling the power of analytics. Only then will reward, benefits and HR teams be able to deliver on the aspirations of higher productivity through greater employee engagement.

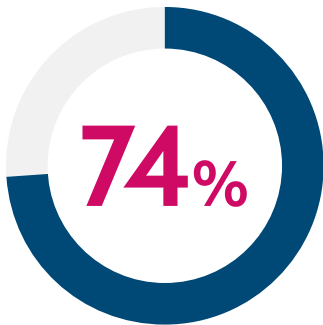
“This is an opportune moment for HR to spend wisely on their benefits technology.”

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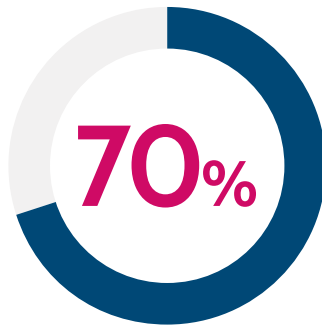
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Key findings

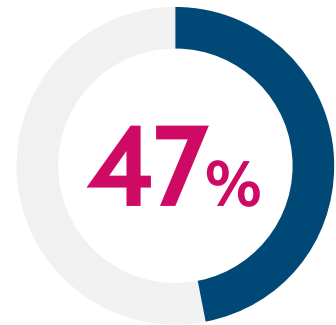
The top three HR objectives that could be better achieved with improved benefits data



Employee engagement in benefits

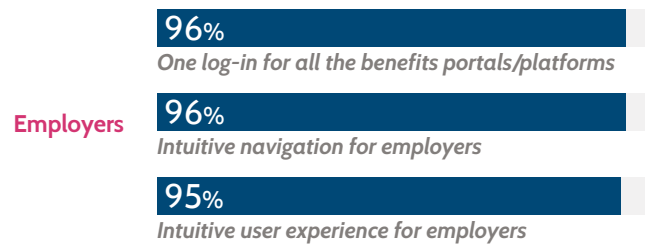
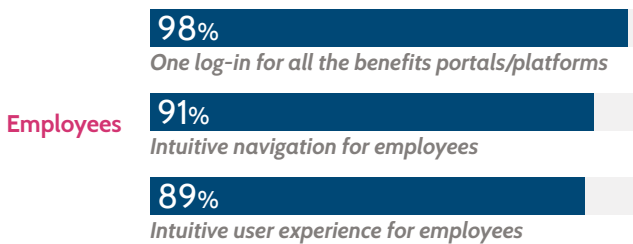


Improving employee value proposition



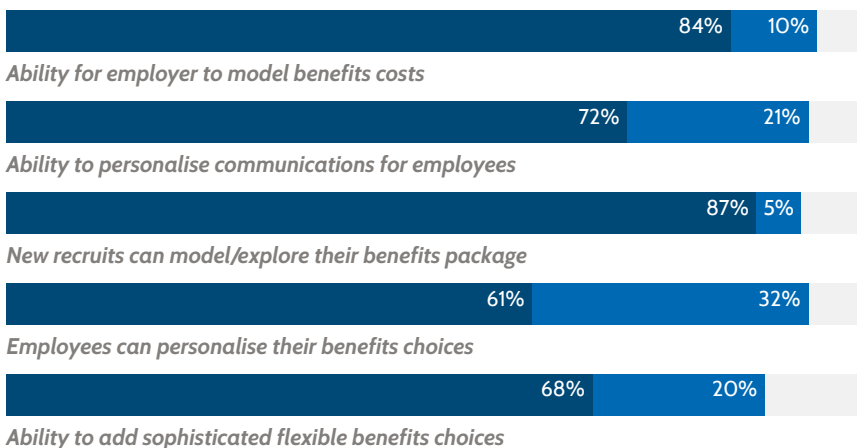
Diversity and inclusivity of the workplace

The highly effective user experiences most desired by employees and employers



The strategic features needed to make benefits platforms highly effective

■ Don't have it – would be high effective ■ Have it – is highly effective



The top three most sought after analytical features:



Advanced analytics on the data



Seamless merging of multiple data sources into one dataset



Analytical tools integrated into the platform

Part 1: Benefits technology and data are key to employers' ambitions

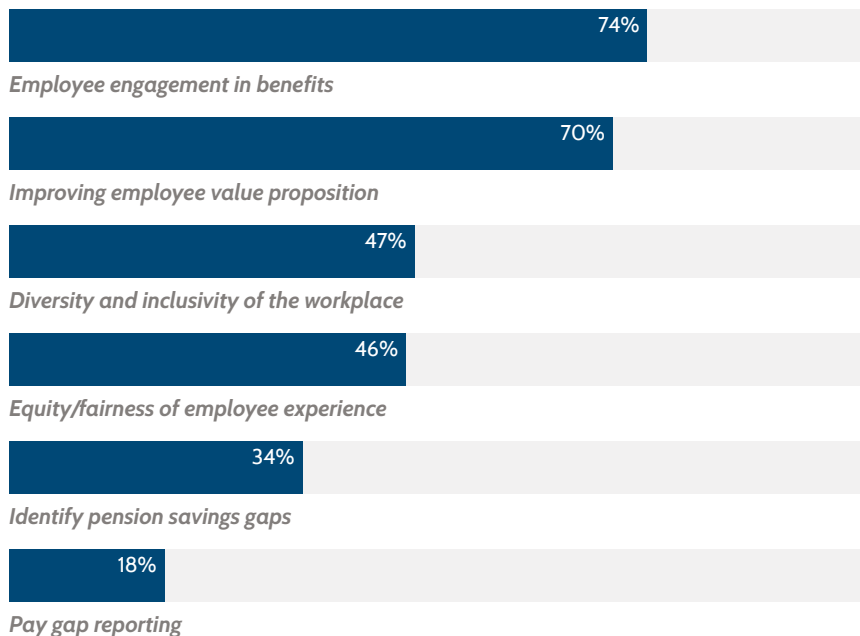
Technology is changing the way we live and work at an increasingly rapid pace. Artificial intelligence (AI), for example, has the potential to completely transform the work we do, the way that businesses operate and the types of product and services they offer in the future.

From an HR, benefits and reward perspective, technology opens up the potential for intuitive, personalised benefits that are easy to access whenever and wherever employees need them. That helps to support employee expectations about how they work in future, as well as ensuring employers can quantify whether the benefits they offer genuinely deliver good value, both for the business and for employees.

Employers want technology to enhance engagement and the EVP

Employers believe better technology and data will be able to support them with the core HR objectives of enhancing employee engagement and the employee value proposition (EVP).

HR objectives that could be better achieved with improved benefits data



Digital platforms drive EVP

REBA's 2023 report *Evolving EVP: meeting business and workforce change*, found that 93% of companies using benefits technology and platforms expect it to enhance their EVP.

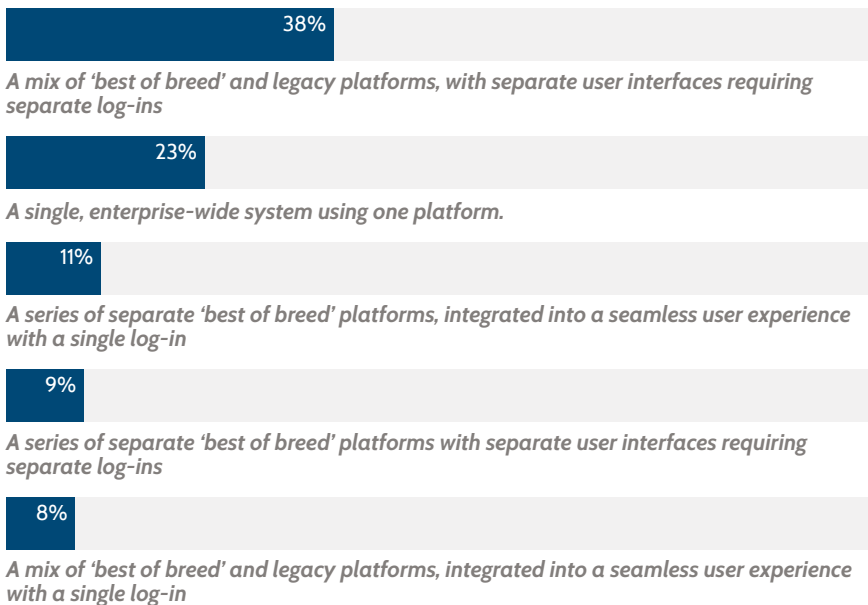
In addition, nine-in-10 (91%) said the use of digital technology would increase within their business in the next two years, while two-thirds (62%) said that using digital platforms more effectively is a key HR challenge.

Source: *Evolving EVP: meeting business and workforce change*

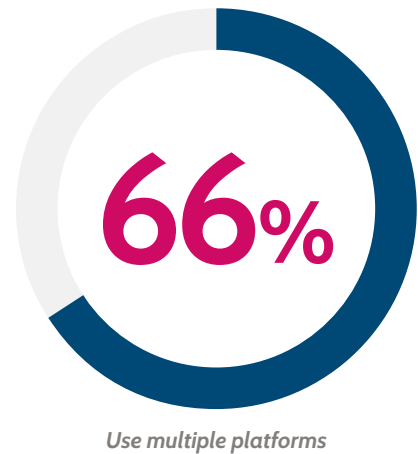
Employers' current HR technology relies on legacy systems and point solutions

While employers expect technology to play a more significant role in HR practices in the near future, for now this often remains aspirational. Businesses still rely heavily on legacy systems and/or disparate best-of-breed point solutions that are not linked together.

Benefits technology currently being used by businesses

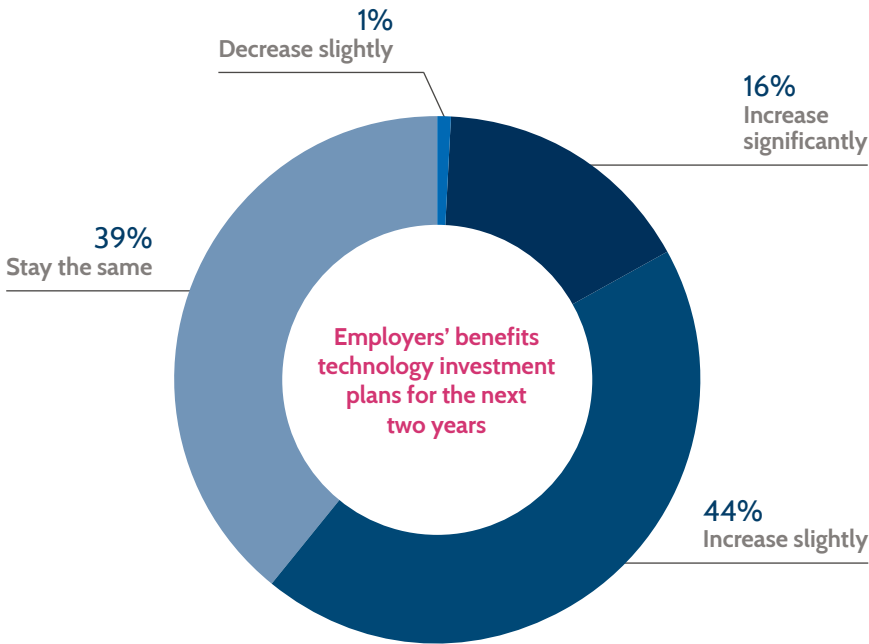


Continued use of legacy platforms doesn't always mean a lack of investment in technology – moving to new systems is a significant undertaking both in terms of strategy and cost. Creating a single user sign-on for all benefits systems (especially across different platforms) is equally challenging, but, as Part 2 of this report shows, it has a significant impact on employees' experience.



Intuitive and easily accessible technology that is tailored to your organisation and workforce has the power to support the EVP and boost employee engagement, find out more on page 18.

Benefits technology investment is rising

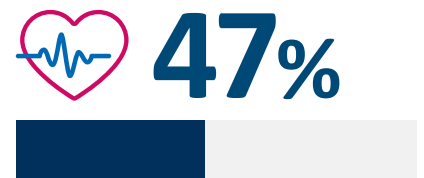


We see 60% of employers either significantly or slightly increasing their technology spending in the next two years, which aligns with REBA's *Benefits Design Research 2023*. This found that many employers have insufficient or inappropriate technology to support their benefits strategy. A total of 40% of respondents said their benefits technology needs significant attention, with 56% planning to introduce new technology in next two years.

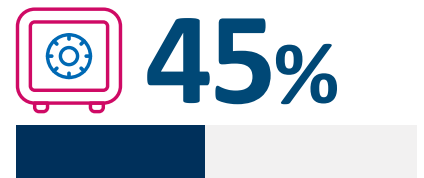
Biggest areas for change in benefits platforms over the next two years



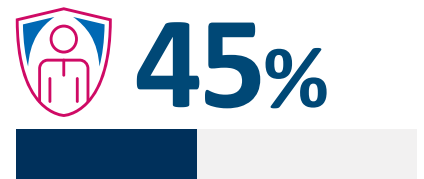
Employee benefits
(including flexible benefits)



Employee health and wellbeing



Financial wellbeing



Voluntary benefits and discounts

Change in pensions technology is less likely

At the other end of the scale, there is less change expected in pensions and workplace savings, despite wider financial wellbeing being a key priority for technology platforms (see infographic on page 7).

There are several potential reasons for this, such as the complexity of the regulatory framework around pensions meaning that many employers rely on their providers' portal to ensure compliance. This may also mean that pensions and workplace savings technology remains separate from other benefits and may have a separate sign-on.

It is also possible that some survey respondents do not have responsibility for pensions and workplace savings.



of employers are not planning changes to technology platforms for pensions and workplace savings

Employers are intensifying focus on total reward statements

The total reward statement (TRS) has been a stalwart of employee benefits strategies for many years. Our research suggests that benefits professionals are keen to refocus attention on this key tool from a technology perspective.

On page 5 we highlighted that employers are keen to better use technology and data to support the core HR objectives of enhancing employee engagement and the EVP. With continued pressures on recruiting and retaining employees,



plan to implement or change the technology they use for total reward statements in the next two years

the TRS has a crucial role to play in demonstrating value to current and potential employees – especially where pay rises cannot keep pace with the rate of inflation.

Technology is fundamental to producing a TRS that can effectively and efficiently bring together the different elements of the reward package and communicate them in a clear and engaging way, in a format that employees can access when they need it.

Part 2: User experience is fundamental to driving value from benefits

With employers keen to use technology to improve employee engagement and the employee value proposition (EVP), reward and benefits professionals are prioritising key features that improve the user experience, make choices more visible and help employees see the value in their benefits package.

In our daily lives we have come to expect seamless technology that we can easily access, remembers our preferences and is capable of automating processes to save us time. It follows that employees expect benefits technology in the workplace to be equally seamless. However, as our findings show, this is far from the case with nearly half (47%) of respondents stating that they currently use multiple platforms requiring separate sign-on.

The features needed to make benefits platforms effective for employees

■ Don't have it – would be high effective ■ Have it – is highly effective



One log-in for all the benefits portals/platforms



Intuitive navigation



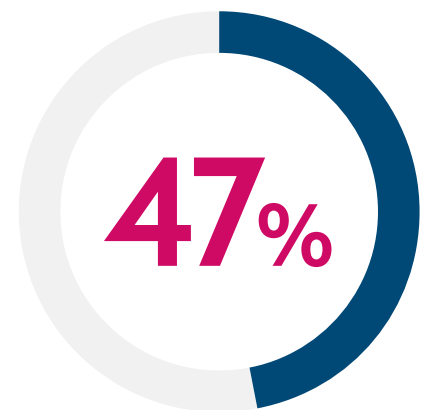
Intuitive user experience



Increased ability for employees to personalise benefits choices



Increased sophistication of flexible benefit choices



use multiple platforms needing separate sign-ins

Intuitive user experiences can drive better employee engagement

The top three most effective benefits technology features for employees



One log-in for all the benefits portals/platforms



Intuitive navigation



Intuitive user experience

Those who have this feature and find it effective and those who would like these features and believe they would be effective

This combination of features suggest employers will prioritise platforms with a better user experience when selecting new technology. Not only do these features provide a more satisfactory experience when using HR and benefits systems, but they should also improve engagement by making benefits more accessible.

Ultimately, the goal is to drive employee engagement, and effective, intuitive technology is instrumental in achieving this.

Personalisation and better benefits choices can improve the EVP

Close behind benefits technology features that improve the user experience are those that are directly linked to improving the EVP.

Benefits features for employees that improve the EVP



Increased ability for employees to personalise benefits choices



Increased sophistication of flexible benefit choices

Those who have this feature and find it effective and those who would like these features and believe it would be effective

Employers are focusing their efforts on introducing new technology that should help them to add more choice and flexibility to their benefits offering. But in doing so, they can also ensure that wider HR issues are addressed, such as improving the workplace experience, making sure benefits packages are inclusive and that communications are more targeted and accessible to employees.

Ultimately, the goal is to drive employee engagement, and effective, intuitive technology is instrumental in achieving this.



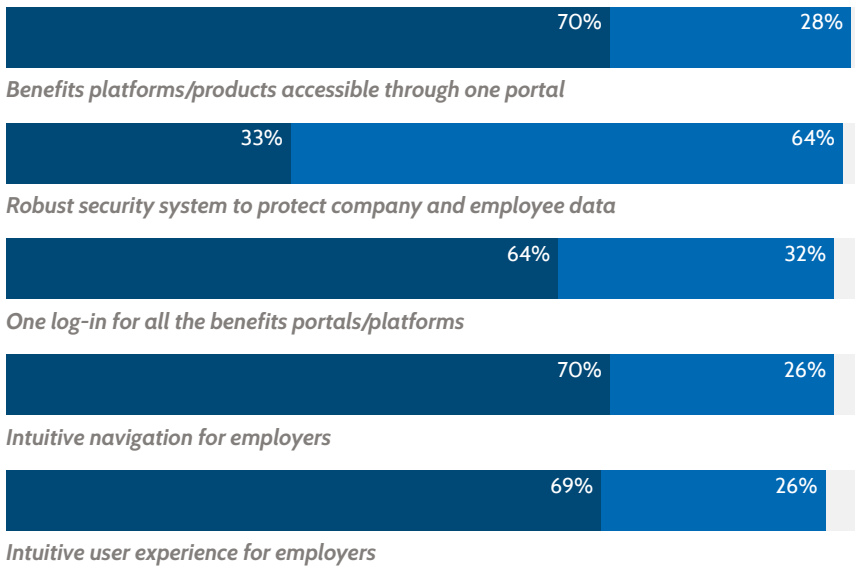
For more on how to put the user experience first turn to page 18.

Employers want better usability for HR and benefits professionals as well

Multiple platforms and legacy systems aren't just problematic for employees. Reward and benefits professionals are often equally, if not more, frustrated by technology that is not fit for purpose.

The features needed to make benefits platforms effective for employers

■ Don't have it – would be high effective ■ Have it – is highly effective



These results largely mirror the functionality that employers would like for employees, with accessibility, single log-in and intuitive functionality all wanted by most respondents. By improving the user experience, employers can focus on more strategic HR objectives and spend less time on basic administration that doesn't improve employee engagement.

Benefits technology security is a concern for one-third of employers

The UK falls under the European Union's General Data Protection Regulation (GDPR), which is a set of EU-wide rules on data protection and privacy. In the UK, this is enforced by the Information Commissioner's Office.

Benefits and HR systems hold an array of employee information that needs to be protected. However, our findings (see left) reveal that one-third of respondents do not have a robust security system to protect company and employee data.

Factors that could be contributing to this include multiple data connection points between different systems, numerous data streams, different log-ins and legacy systems, making it difficult to create a robust security system and protect against sophisticated attacks.

Data breaches are a significant organisational risk and, as such, ensuring that HR and benefits technology meets strict security and GDPR protocols is a priority when procuring new systems.

For more information on GDPR see: [UK GDPR guidance and resources](#).

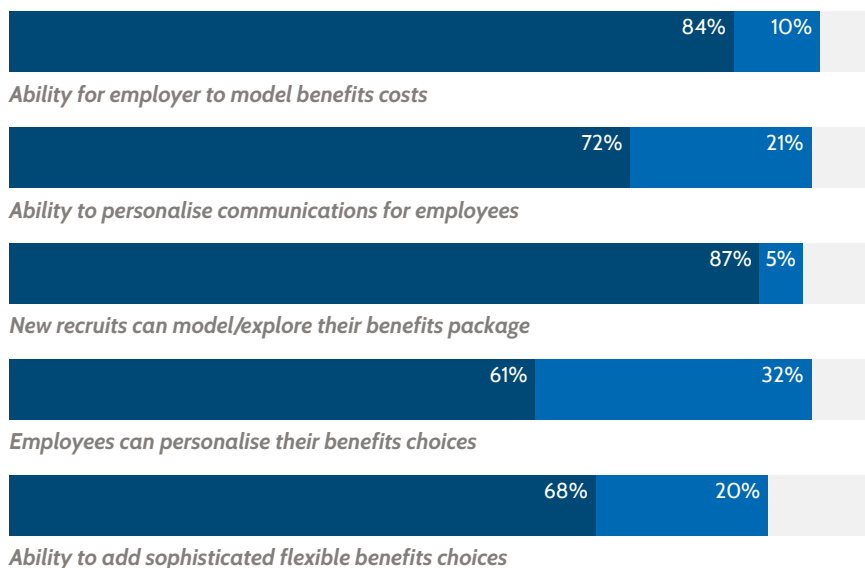
Part 3: Technology can promote and improve the EVP

Good benefits technology can underpin and enhance the employee value proposition (EVP). Without it, proving return on investment (ROI), demonstrating the value of the benefits package – both to employees and the board – and making strategic decisions based on accurate information is extremely difficult.

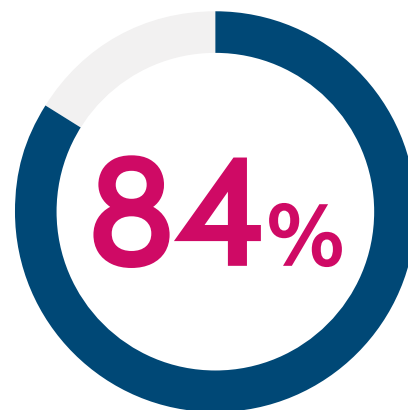
Indeed, REBA's 2023 [Evolving EVP: meeting business and workforce change report](#) found that 49% of respondents believe benefits technology/platforms will enhance the EVP over the next two years.

Strategic features that make benefits platforms highly effective

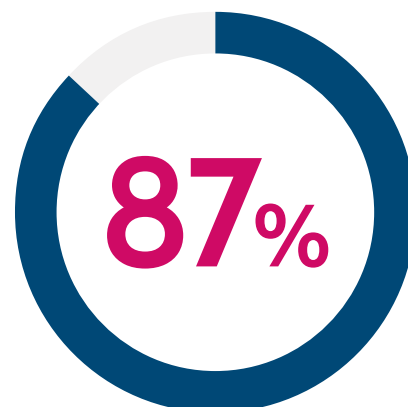
■ Don't have it – would be high effective ■ Have it – is highly effective



The need to improve, demonstrate value and take action on the EVP comes through strongly in these findings. Enabling employees to personalise their benefits and enjoy wider flexible choices not only helps to make benefits fairer and more inclusive, but also boosts engagement and can reinforce organisational values and purpose.



Don't have the ability to model benefits costs, but think it would be highly effective



Don't have the ability to allow new recruits to model/explore their benefits package, but think it would be highly effective

Personalised options and communications are foundational benefits technology needs

Personalisation is a fundamental feature of benefits technology



Believe technology that enables employees to personalise their benefits choices is/would be highly effective



Believe technology that offers the ability to personalise communications for employees is/would be highly effective

REBA's Benefits Design Research 2023 found that 70% of employers will introduce/increase benefits choice/flex/personalisation in the next two years.

REBA's *Benefits Design Research 2023* found that 70% of employers will introduce/increase benefits choice/flex/personalisation in the next two years. As most employers recognise, good technology underpins this goal, by better understanding employee needs and connecting them with benefits solutions.

Modelling is a future focus for benefits technology

Only a handful of respondents are able to demonstrate the value of benefits through modelling, although this functionality is highly sought after. Currently only one in 10 has the ability to model benefits costs, while even fewer (5%) enable new recruits to model and/or explore their benefits package.

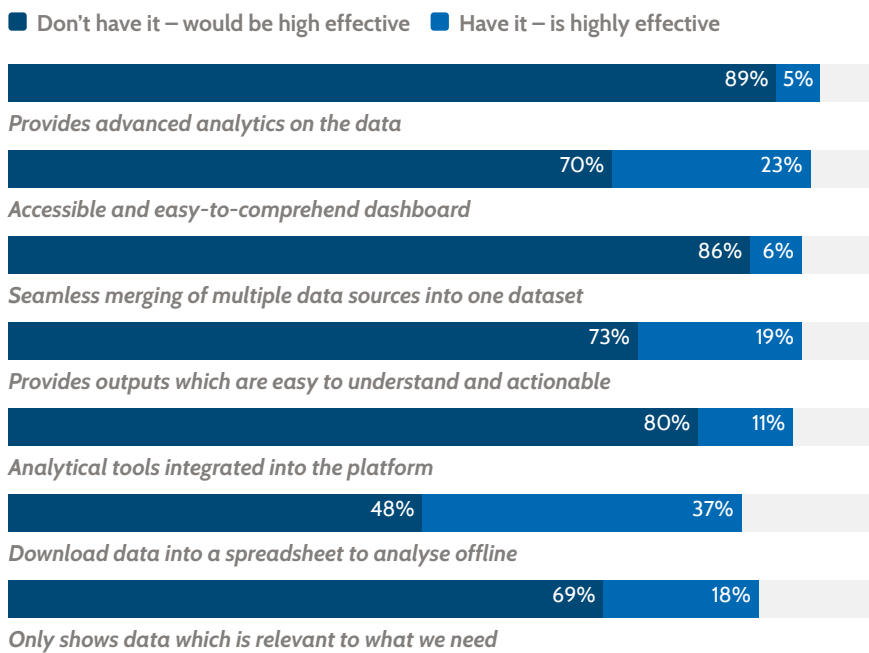
The need for employers to demonstrate the impact and value of their benefits spend is mounting. Figures from our *Benefits Design Research 2023* reveal that 73% of reward and benefits professionals believe business cost pressures will have a high impact on benefits strategy in 2023, up from 52% in 2022. This highlights the importance of being able to demonstrate to the board the effectiveness and ROI of benefits spend.

Likewise, the ongoing challenge of attracting talent means employers want to be able to demonstrate to candidates far more concisely what they can expect when they join an organisation. With inflation having a big impact, benefits are even more important in attracting talent into a business.

Part 4: Data driven insights are vital for strategic decision-making

Employers need quality data to support and inform strategic decisions. Yet our findings reveal that most businesses don't have access to the data they want and need, and are relying on relatively basic analysis of the information that they can collect.

Highly effective analytical features available in employee benefits platforms



The top three most sought after analytical features:



Advanced analytics on the data



Seamless merging of multiple data sources into one dataset



Analytical tools integrated into the platform

These findings clearly demonstrate the need for better data and management information (MI) within benefits technology systems. And, perhaps most importantly, the need for greater automation. As we'll see on page 15, many employers are still using manual processes to analysis benefits data and this is restricting how effectively they can use their data for decision-making.

Ultimately, what employers are really seeking is greater automation and more analytical depth when it comes to working with benefits data.



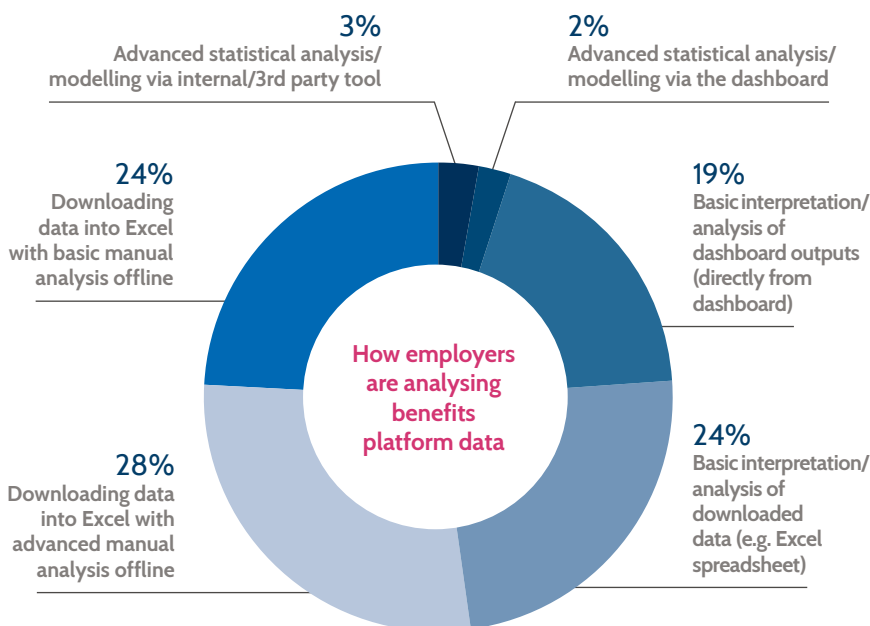
of employers use a benefits platform that provides advanced analytics on the data which they find highly effective



Find out how a data analytics dashboard can better support strategic decisions.

Manual data processing is holding back employers' ability to make strategic decisions

Most employers conduct manual benefits data analysis offline, and are heavily reliant on spreadsheets. Unless they have the internal skill sets and resource to analyse data effectively in spreadsheets, the lack of automation is likely to be creating a barrier for them.



More than three-quarters are currently downloading data into Excel to analyse benefits trends, and more than half say they are only undertaking 'basic' analysis. At present, only those employers with specialist skills to carry out more intricate analysis are making full use of their data. Many more may be underusing the insights potentially available.

As we saw on page 14, 89% of respondent employers want a system that provides advanced data analytics. When considered in relation to the findings here, there is a key opportunity to better support employers with their analytics.

What employers want versus what they currently use



want advanced analytics

BUT

Just 33%

are carrying out advanced analysis (either by internal/3rd party tool OR via the dashboard OR manually)



want analytical tools integrated into the platform

BUT

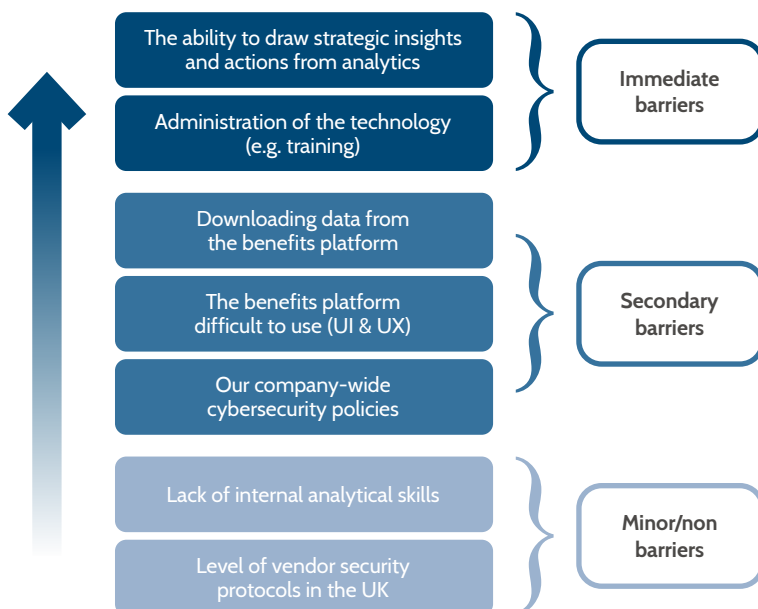
Just 21%

have access to statistical analysis produced directly from dashboard

Employers want to be able to draw strategic data insights

Difficulty in drawing strategic insights and using these as the basis for actions is the number one barrier when executing benefits strategy effectively. This is closely followed by administration. By strengthening data analysis, reducing administration challenges, and improving access to data, employees can implement and maintain a more effective approach to employee benefits.

The immediate, secondary and minor barriers to executing an effective benefits strategy



The number one barrier to executing benefits strategy effectively is the difficulty in drawing strategic insights and using these as the basis for actions.

Given employers' reliance on manual data processes and that more than half are using legacy systems (see page 6), the immediate barriers to executing an effective benefits strategy are unsurprising. While lack of internal analytical skills is only seen as a minor issue at present, as pressure to justify return on investment increases, these may become more valuable.

User experience and cybersecurity are still key issues

Providing an intuitive, easy-to-use benefits platform – both for employers administering the system and employees using it – is still a significant barrier and is undoubtedly hampering engagement efforts, while cybersecurity is also seen as an issue.

As we saw on page 11, one-third of employers feel that they do not have a robust security system to protect company and employee data although, conversely, vendor security protocols were of less concern, suggesting that this is a broader business issue.

Key insights and action points

From our supporting partner, Buck

1. Put user experience first



Why: Technology is the most effective tool for employers to deliver and communicate reward and benefits strategy. Intuitive and easily accessible technology that is tailored to your organisation and workforce has the power to support the EVP and boost employee engagement.

Action: Review your offering to ensure it's delivering both for your business and employees. Only then will you understand what you want and need from technology. Considerations should include: how the system is accessed; key functionality required; level of personalisation needed; and how the system aids communication. Integrated technologies should give employees a seamless and intuitive user experience and, vitally, a single login.

[Learn how an engaged workforce can drive better business results.](#)

2. Get the most from your data



Why: Understanding the behaviours of your people and using that knowledge to drive strategic decision making is vital to success. Being able to use advanced benefits analytics is essential to proving ROI, demonstrating the value of the benefits package and making strategic decisions.

Action: Relying on spreadsheets to conduct benefits analysis is often no longer fit for purpose. Employers need to understand what information they need to support their objectives and how data can help support the EVP and employee engagement.

When procuring benefits technology, it is important to understand how automated the data analysis processes are, how easy and flexible the output is to use, and if it can genuinely be used to make strategic decisions.

[Request a demo of our data analytics dashboard.](#)

3. Free your team from admin



Why: A key frustration highlighted in this report was the administration of current benefits systems. With better benefits technology reward, benefits and HR professionals can be freed up to focus on strategic HR objectives rather than day-to-day administration.

Action: When looking for new platforms and benefits, consider how data will flow into the system, what functionality is available in terms of self-service, and what processes are automated, removing the risk of manual intervention.

Other areas for consideration are: support for employees and employers, such as chat facilities and helplines; how new technology will interact with other systems, such as payroll; what security measures are in place to ensure robust data flows; and how future-proofed it is to allow for innovation.

[Understand how Buck's Delta+ platform can help to automate administration processes.](#)

4. Make sure you're future-proofed



Why: Without sufficient investment, technology that is cutting edge today can quickly be left behind. With more sophisticated uses of artificial intelligence (AI) being developed all the time – from the next iteration of chat bots, through to the use of AI to better forecast benefits usage and ROI – employers need to ensure benefits technology is meeting tomorrow's needs, today.

Action: Ask about the provider's roadmap for future development. AI, in particular, is likely to have a significant effect on automation and data – understanding how this might impact your benefits strategy will be an ongoing challenge.

[Read more about Buck's full service offerings.](#)

Buck, a Gallagher Company

Buck is an integrated HR, pensions, and employee benefits consulting, technology, and administration services firm. Founded more than 100 years ago as an actuarial consultancy, we've evolved to serve organisations and trustees across the health, wealth, and career spectrum. With the ultimate goal of securing the

futures of our clients' employees and members, we develop tech-enabled programmes that engage individuals and drive organisational performance. Our award-winning engagement solutions and people-first approach empower the world's most forward-thinking organisations to protect the physical and financial wellbeing of their employees and members and improve how their people work and live.

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About the research

The survey had 140 responses from employers representing an estimated total of 1.1 million employees. It took place online during July 2023 and was carried out by the Reward & Employee Benefits Association among its circa 4,200 professional members and circa 20,000 subscribers. Please note that due to rounding, graph figures are between 99% and 101%

Company size

1-50 employees	6%
51-100 employees	3%
101-250 employees	5%
251-500 employees	8%
501-1,000 employees	14%
1,001-2,500 employees	23%
2,501-5,000 employees	12%
5,001-10,000 employees	12%
10,001-50,000 employees	15%
More than 50,000 employees	1%

Sector

Engineering & Construction	5%
Financial Services	18%
Healthcare	3%
IT, Technology & Telecomms	17%
Leisure, Travel & Hospitality	5%
Manufacturing & Production	11%
Media & Entertainment	3%
Other (please specify)	13%
Professional Services	13%
Retail	6%
Transport & Logistics	1%
Utilities & Energy	5%
Pharmaceuticals & Biotech	1%

About the Reward & Employee Benefits Association

REBA is the only dedicated professional networking community for reward and benefits practitioners. We help members to pursue best practice, increase professionalism in the industry and prepare for upcoming changes.

Through supplier sourcing, knowledge sharing and networking, we support members in their challenges and triumphs in the reward and benefits sector.

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Allied Vehicles Ltd	Homeserve	Slice
Alter Domus	HSBC Bank	Stone King LLP
AMS	Huws Gray	Sunbelt Rentals
Anglian Water	Hymans Robertson	Take-Two Interactive Software
Arch Capital	IFRS Foundation	TBI
Ashurst	Imagination Technologies	TechnipFMC
Aster Group	Imerys Minerals Ltd	Tesco Stores Ltd
Atkins (a member of SNC-Lavalin)	IQUW Group	Texas Instruments
BCLP	isio	The Billington Group
Berry Brothers & Rudd	Jisc	Tindall Riley & Co
Bidfood UK	KPF	Torus
Bidwells	Logitech	Trafigura
Booking.com	L'Oreal	Transport for London
Bromford	Meta	Travis Perkins
Carnival UK	Mitsubishi Electric	Troy Foods
Cisco	Motor Insurers' Bureau	T-Systems Ltd
Clarksons	Nala Renewables	UCL
CloudPay	Nationwide Building Society	University of Manchester
Cox Automotive	NHSBSA	Utility Warehouse
Daiwa Capital Markets Europe	OLX Group	Virgin Group
Danone	Paramount	Virgin Media O2
DHL Supply Chain	Parts Town UK	Vitruve Health
Diageo	Pipedrive	Volvo Group UK Ltd
Direct Line Group	Places for People	Warburtons
Dormole Ltd	PMI	Webflow
Eli Lilly	Prax	West Midlands Combined Authority
Entain	Rathbones	Whitbread
Equans	Rolls-Royce plc	Wienerberger Ltd
Eversholt Rail	Rotork	Wiley
Experian	RSM UK	WORLEY
Finsbury Food Group Plc	RSPCA	www.acha.co.uk
GSK	Samsung	Wyndham Hotels & Resorts
GTIL	Sanlam UK	Yorkshire Building Society
GWI	ScottishPower	Yorkshire Water
Hastings Direct	Shaw Trust	Zurich Insurance



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