



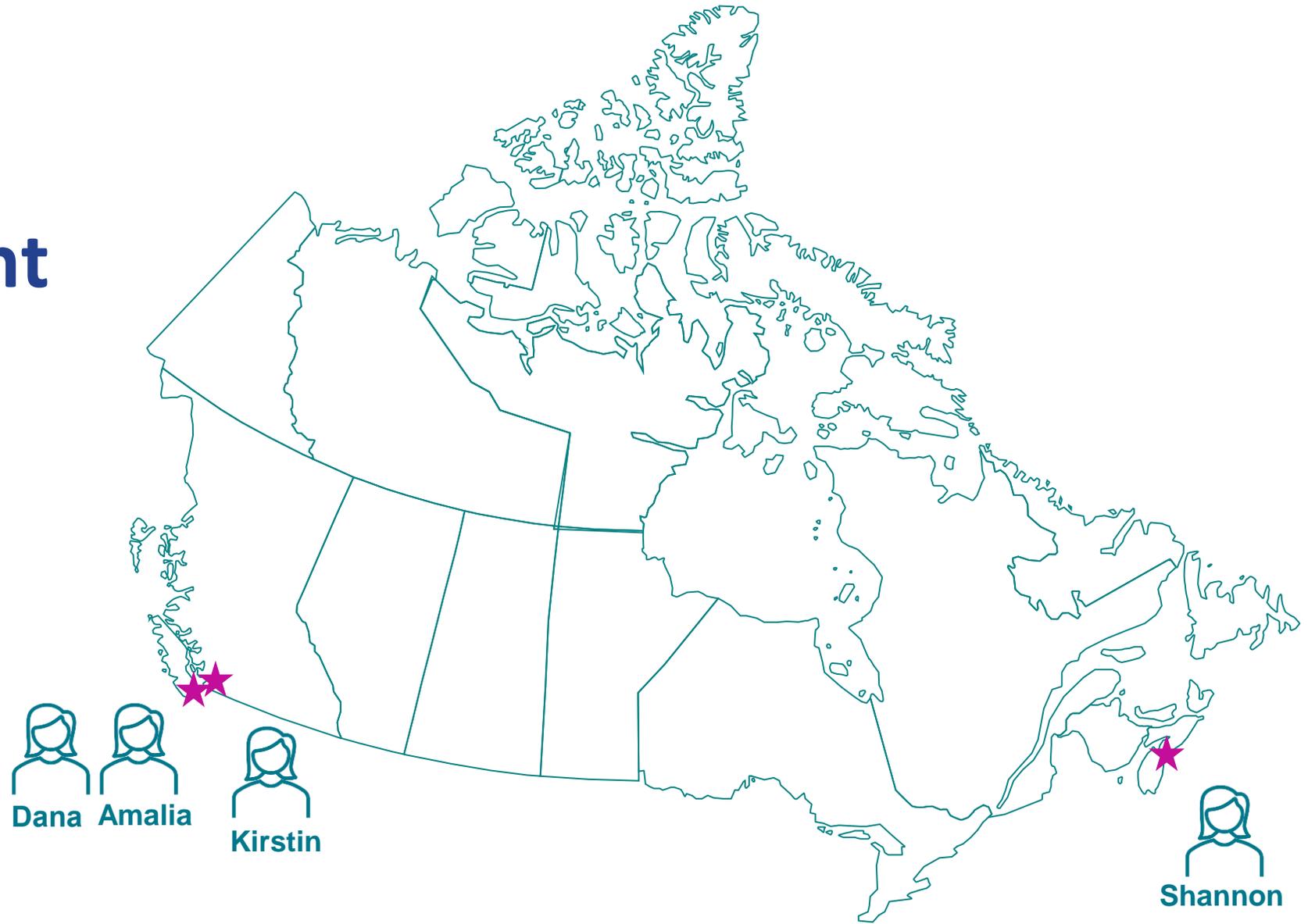
Shifting to Digital Communications

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Welcome & Acknowledgement



WSÁNEĆ People, Mi'kmaq People , Musqueam, Squamish and Tsleil-Waututh People

Overview

- **Canada's aging population**
- **Digital delivery of pension information**
- **Randomized controlled trial: email reminders**
- **Significant increases in log-in and opt-in rates**



Background: Big picture



Canada's population is aging



Retirement planning is important to individuals, families and communities

About 3.5 million Canadians are part of a public sector pension plan

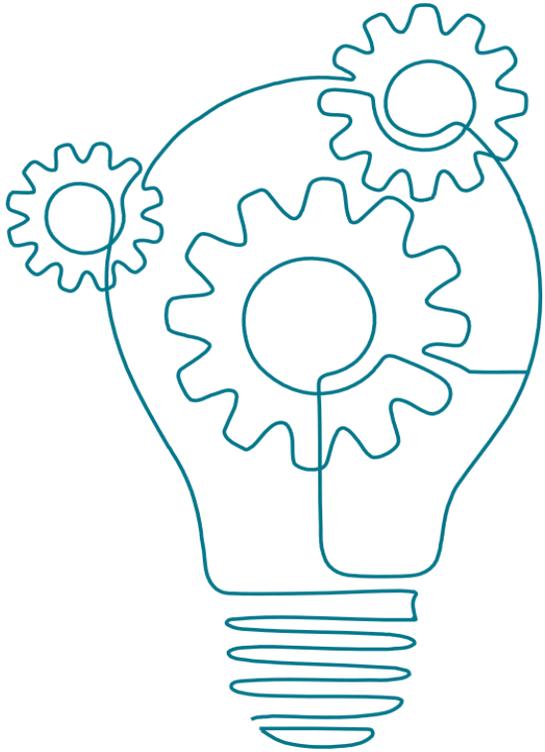
Background: Digital delivery

Pension plan members must opt into digital delivery to stop receiving paper mail



- Target behaviour: **Opt in**
- Target audience: **Working plan members registered for their online pension account**

Background: Exploratory research



Three key behavioural insights shaped our solution:

1. Limited time and attention
2. Procrastination
3. Low friction

Method

1. Basic nudge email

Subject: Get your annual benefit statement online
From: {Corporation name} <{corporation email link}>

{Corporation logo}

Hello {First name},

You can now go paper-free with your pension, and choose to receive email notifications when your latest pension information is available online.

Simply sign in to your online pension account at {online pension account link}. Then go to your account settings page and select "yes" to opt in.

Using your pension account is a secure, convenient, and easy way to access your pension information. You may change your communications preferences at any time.

This is an automated email. Please do not reply to this message.

If you have received this email in error, please delete this email and notify us immediately at {phone number} (toll-free in Canada and U.S.).

Attractive

Subject: Ready to go paper-free with your Pension Plan?
From: {Corporation name} <{corporation email link}>

{Corporation logo}

Hello {First name},

Your annual benefit statement from the Pension Plan is almost ready for you.

To get your next statement online, go paper-free by April 1, 2022:

1. Sign in to your online pension account at {online pension account link}.
2. In the top right corner, click **your name**, then **Account settings**.
3. Beside Digital opt-in/Consent for electronic communication, click **Change**.
4. **Select Yes** to go paper-free and **click Save**.

You'll receive an email notification when your statement is available.

Need help?

- To [recover your username](#), have the last 3 digits of your SIN handy
- To [reset your password](#), have your username ready

To ensure you receive your annual statement online in June, go paper-free by April 1, 2022.

You may change your communications preferences at any time.

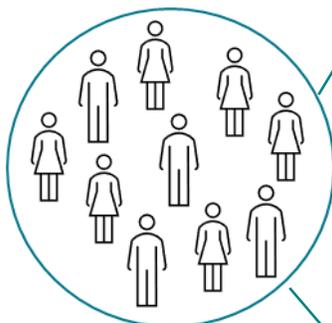
This is an automated email. Please do not reply to this message.

If you have received this email in error, please delete this email and notify us immediately at {phone number} (toll-free in Canada and U.S.).

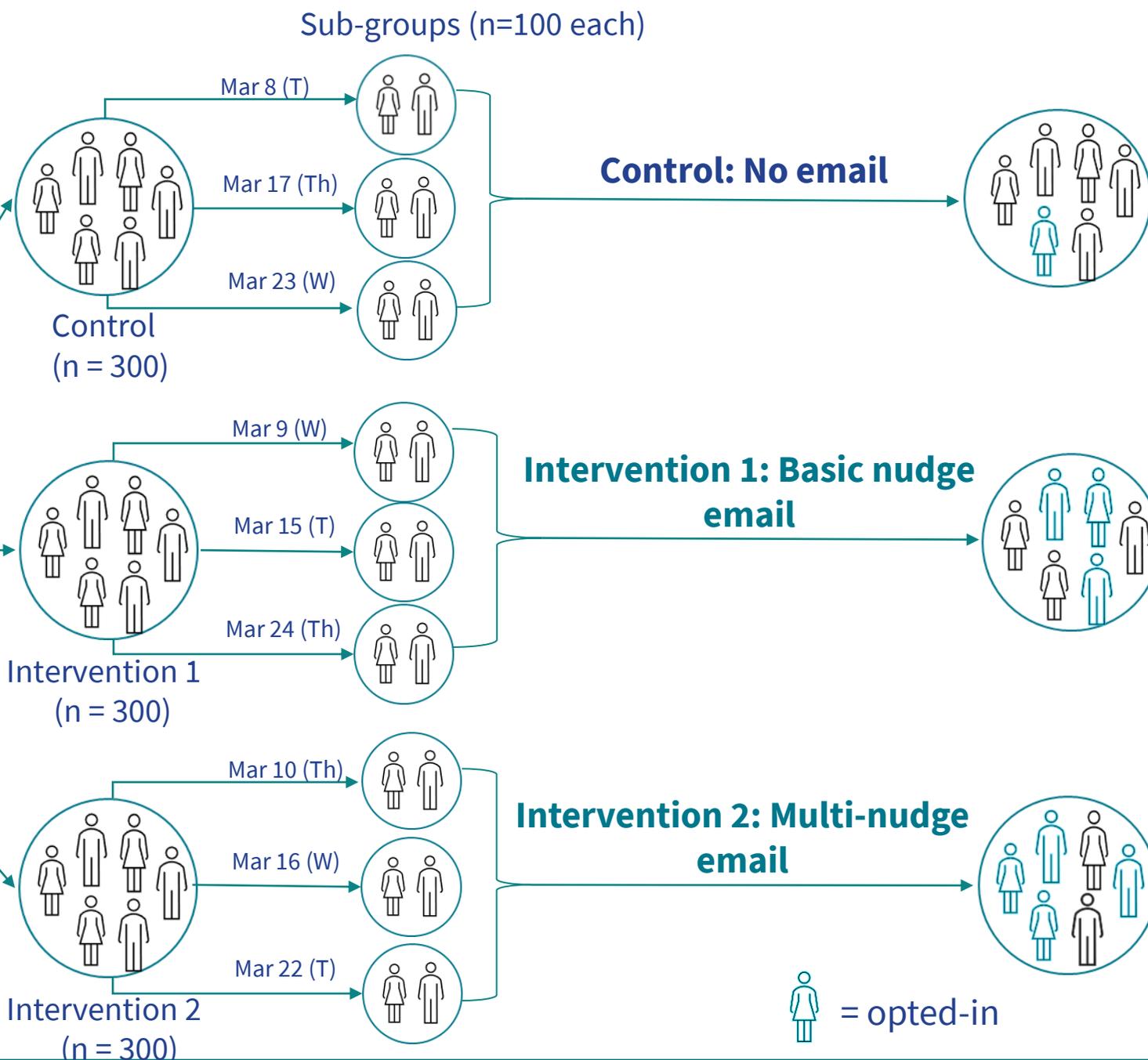
Easy

Timely

Municipal Pension Plan members (n=900)



Post-test Randomized Control Trial (RCT)



Dependent variables (outcome measures)

- Log-in rates
- Opt-in rates

Results: Log-in rates

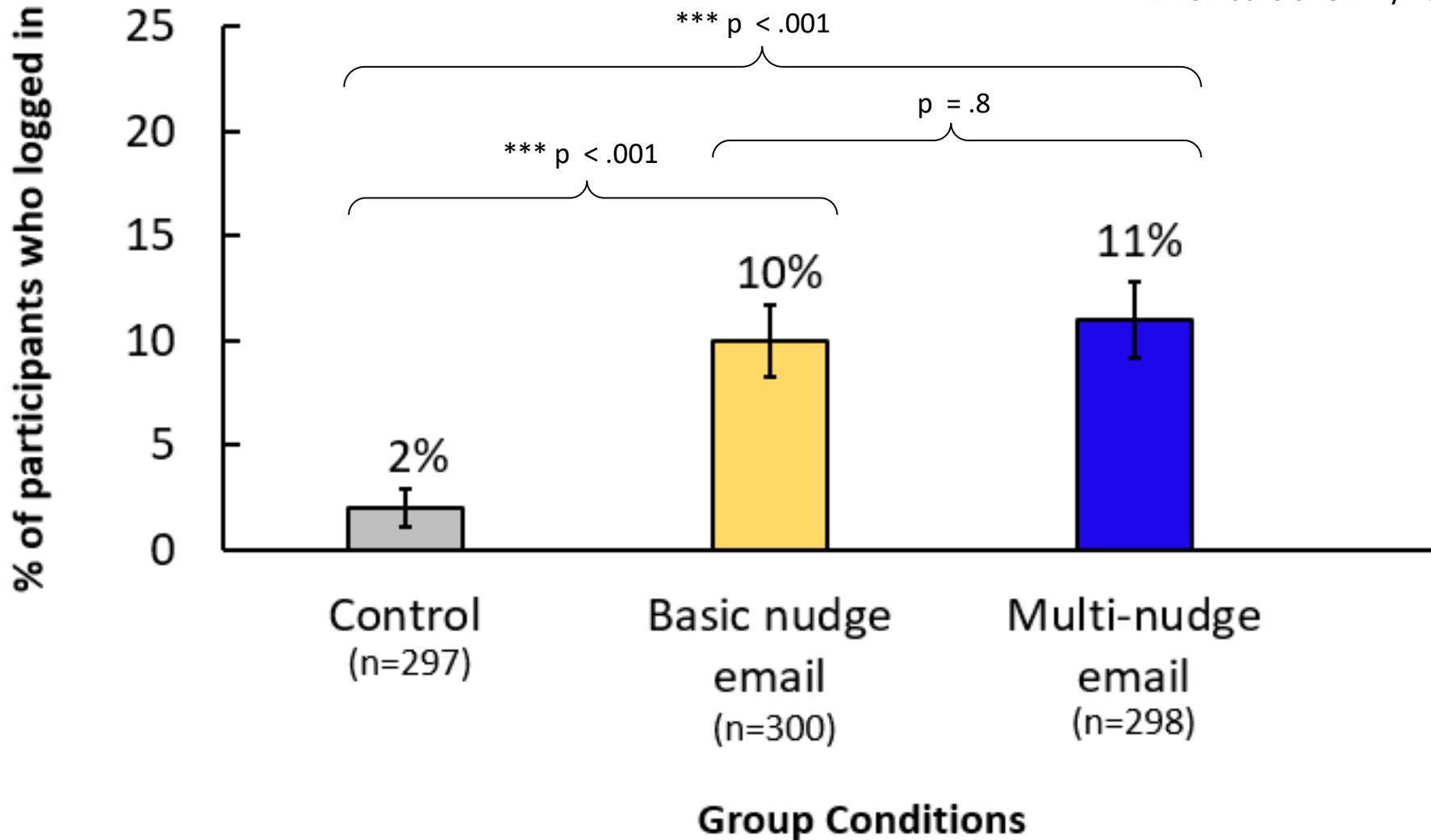
ANOVA ($F(2, 892) = 9.16, p < .001$)

Control vs. Basic nudge email: $t(595) = 3.92, p < .001$

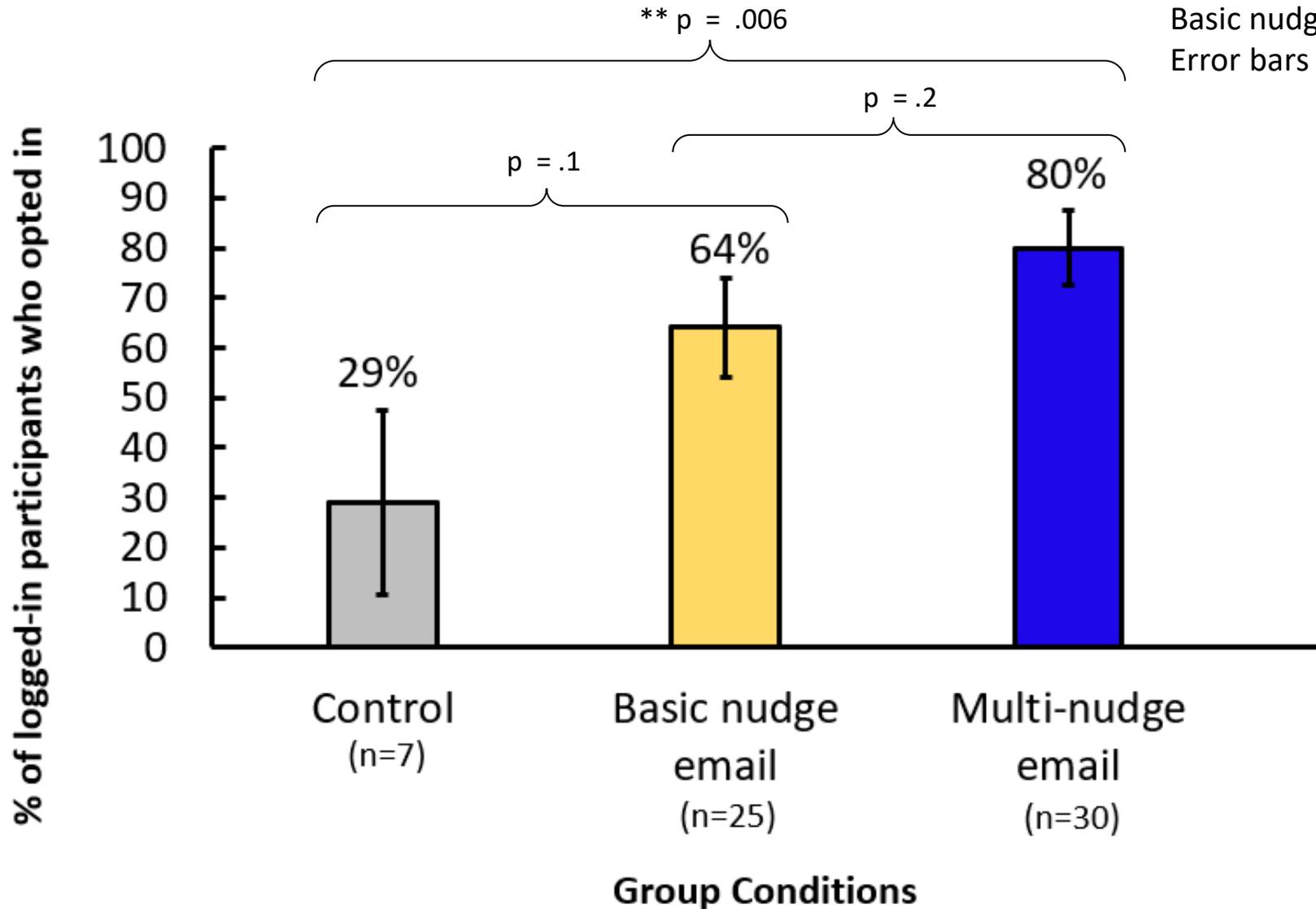
Control vs Multi-nudge email: $t(593) = 4.18, p < .001$

Basic nudge email vs. Multi-nudge email: $t(596) = .30, p = .8$

Error bars show +/- one standard error.



Results: Opt-in rates



ANOVA ($F(2, 59) = 3.84, p = 0.03$)

Control vs. Basic nudge email: $t(30) = 1.69, p = .1$

Control vs Multi-nudge email: $t(35) = 2.90, p = .006$

Basic nudge email vs. Multi-nudge email: $t(53) = 1.32, p = .2$

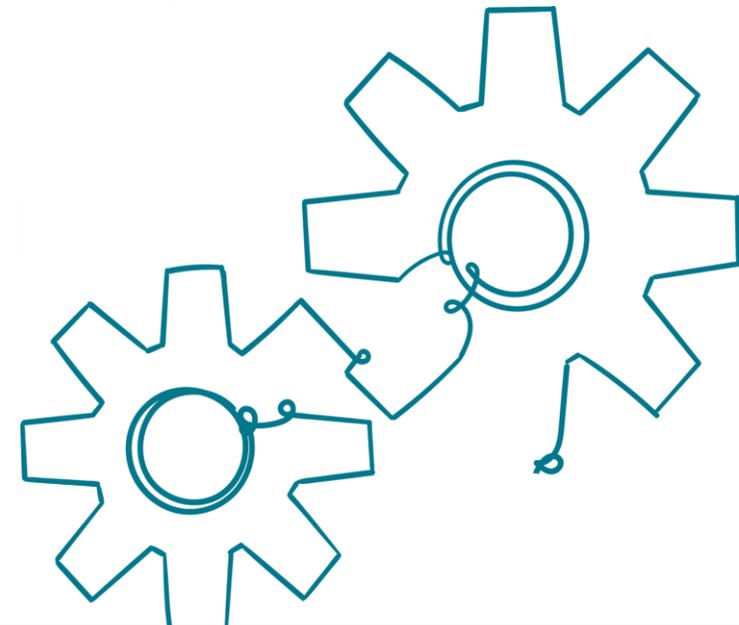
Error bars show +/- one standard error.

Recommendations:

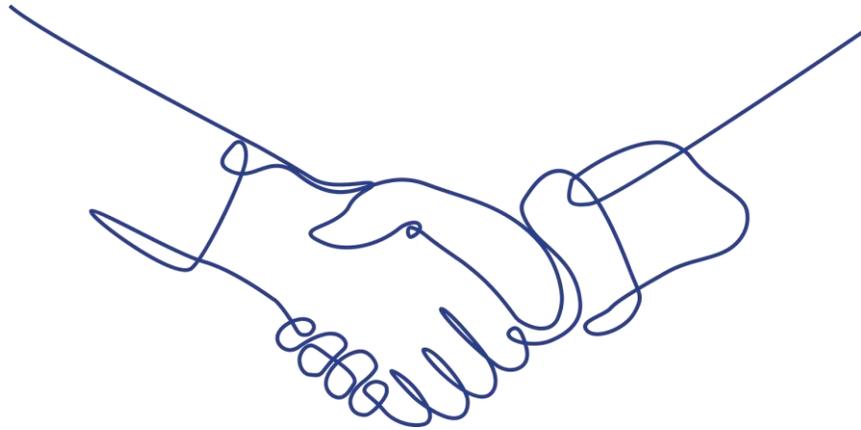
1. SCALE the intervention!
2. Implement reminder emails to similar populations across all pension plans
3. Incorporate the email into the regular cycle of communications

Benefits to the Corporation

- Increase in digital communications → reduced carbon footprint
- Insights and data driven organization



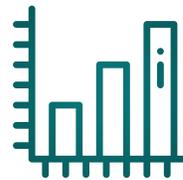
Key take-aways:



RCTs are possible in public sector context



Appetite for BI



Organizations are working toward being data-driven

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UBC Advanced Professional Certificate in Behavioural Insights



QUESTIONS

