



BEHAVIOURAL INSIGHTS PLAYBOOK FOR CHANNEL SHIFT



FOREWORD



Innovation and experimentation are hot topics these days. It seems that many senior government officials are talking about their innovation agenda and their innovation priorities. In fact, the Government of Canada has asked that departments allocate a fixed percentage of their budget to experimentation.

But what does that really mean?

To us, it means that it is ok to try something new, to raise your hand if you have an idea, to take a new approach to an old problem. That is what innovation and experimentation mean to us.

In this playbook, we offer just that – a way to try something new; a way to look at a problem slightly differently than you have before.

In this playbook, we are focused on how to leverage behavioural insights in order to shift citizens to online channels. We will walk you through a six step process to help you look at how you can apply insights about human behaviour to help shift citizens online.

This approach focuses on designing solutions with the client in mind, first and foremost. This approach helps us to truly understand our client so that we can help them make the choices that are in their best interest.

Thank you for being willing to consider this approach. It is people like you, those dedicated to doing things better, those willing to push the limits, who will continue to deliver increasing value for your clients.

Happy reading!

The Public Sector Service Delivery Council

TABLE OF CONTENTS

Introduction	4
Step-by-Step Guide to Applying Behavioural Insights for Channel Shift	8
Lessons Learned and Considerations Going Forward	41
Feature Case Studies	43
Tools, Templates and Other Resources	56
Behavioural Insights Applied in this Playbook	65
Playbook Contributors	67
Works Cited	71



Introduction

INTRODUCTION

A NEW ERA OF DIGITAL SERVICE DELIVERY

“Digital” is a hot topic these days, and it’s not just in the private sector. Governments are looking to enhance the way they design and deliver services to clients by looking to digital solutions. This means making services available online or through mobile applications. This also means looking at ways to meet the increasing expectations of clients for a positive and simple experience.

There is a broad set of tools that government can use to design and deliver digital services. *This playbook focuses on one tool – behavioural insights – that can be used to support the shift to digital.*

A FOCUS ON EXPERIMENTATION

The Canadian government has made innovation and experimentation a priority. Within the Government of Canada, the Prime Minister has asked that departments experiment with new approaches and measure the impact of their programs. There is a strong focus on measurement, evaluation, and innovation in program design and delivery.

Provincial and municipal governments alike are realizing the power of experimentation and trying new approaches as they try to enhance service delivery for their clients.

There are many different and alternative approaches that can be used to examine challenges and opportunities for program design, delivery, uptake and impact. *This playbook focuses on one approach – behavioural insights – that will allow for evidence-based decision-making through trial and evaluation.*

“Our irrational behaviors are neither random nor senseless – they are systematic and predictable. We all make the same types of mistakes over and over, because of the basic wiring of our brains”

- Dan Ariely, *Predictably Irrational*

INTRODUCTION

THE NEED FOR CHANNEL SHIFTING

Governments around the globe are moving services online to provide a faster, more convenient channel for clients. Online channels also allow governments to deliver services more efficiently and reduce delivery costs.

Great! It's a 'win-win' you say. Clients get better service and governments save money. The only problem is that you have to get clients to use the online channel first. Too often, organizations believe that 'if you build it, they will come'. This is rarely the case. Humans are creatures of habit. If we have always done something the same way, we have difficulty trying it a different way. We don't necessarily trust processes that we have never used before. And how sure can we be that our information is safe if we provide it online?

AN APPLICATION FOR BEHAVIOURAL INSIGHTS

If governments want to shift citizens to online channels and get them to keep using those online services, it needs to consider what drives our decisions and behaviours. And that's exactly what behavioural insights provides. Drawing from psychology, economics and cognitive science, behavioural insights can help governments understand how humans behave and make decisions to inform how it delivers programs and services.

Behavioural insights offers us a new way to think about, build, tweak and test ways to increase the use of online channels. The interventions that are developed through a behavioural insights process (which this playbook describes) are often effective, low-cost and measureable. While behavioural insights is by no means a panacea, our research and experience suggests that it is a critical piece of the puzzle to delivering better services to citizens. *Behavioural insights is one tool in the broader service design toolkit.*

THE BROADER SERVICE DESIGN TOOLKIT

Service design can mean different things to different people. You will likely not hear two people describe it the same way. In our view, service design is focused on enabling a positive interaction, experience, and ultimately journey for clients.

Interactions occur at the most granular level of service delivery. A group of interactions makes up an experience. A group of experiences makes up a journey.

Service design is complex and there are many tools in the service design toolkit, including: design research, ethnographic research, communications design, and co-design among others. *This playbook focuses on one tool – behavioural insights – which can target service design at the interaction (and ultimately behavioural) level.*

INTRODUCTION

WHAT'S IN IT FOR YOU

A simple and straightforward question. Here's the answer. Using behavioural insights as a tool to support the shift of citizens online will allow you to:

- Utilize a cost-effective approach to improving uptake of the online channel;
- Get to the root of the barriers that may be preventing clients from using the online channel;
- Experiment with different interventions and 'nudges' to determine which one works better;
- Gather evidence on what works best to inform decision-making;
- Show your support for innovation and experimentation within your team; and,
- Ultimately improve outcomes for your organizations by getting more people using the online channel.

WHAT ELSE DO YOU NEED TO KNOW BEFORE YOU START READING THIS THING

Not much.

We believe in the power of behavioural insights as a tool for helping clients to overcome those barriers that prevent them from adopting online services. In fact, we have included four case studies in this playbook and three of them are Canadian!

Of course, we must offer a word of caution as well. This step-by-step guide is intended to be presented in a simple and logical manner but sometimes these experiments don't happen in a simple or logical way. Iteration is key in these experiments; you may actually revisit some steps before you move on to the next step.

The application of behavioural insights can also be complicated at times. There are those who dedicate their careers to behavioural science and its organizational application – these people have an educational background in this discipline. For those of us that don't, you may consider looking into some specialized training or consulting those who have experience in this field. At both the provincial and federal levels of government in Canada, there are innovation labs who may be able to support this type of approach. There are also numerous professionals in Canada who have made behavioural insights part of their service design toolkit as well, who can offer support.

No matter what – don't be scared. You do not need a PHD in psychology to get started. By leveraging this playbook, you can get started. It will give you the tools you need to think about how you can apply behavioural insights in your context.

A close-up photograph of a person's hands holding a smartphone. The person is wearing a blue sweater and blue jeans. The background is a soft, out-of-focus blue. A white rectangular text box is overlaid on the left side of the image, containing the title text.

Step-by-Step Guide to
Applying Behavioural
Insights for Channel Shift

STEP-BY-STEP GUIDE TO APPLYING BEHAVIOURAL INSIGHTS FOR CHANNEL SHIFT

This Playbook is intended to provide you with the information required to apply behavioural insights for the purposes of shifting citizens to online channels. There are, of course, many other tools that can be leveraged to support the achievement of this outcome. In this playbook, we are focused on the application of behavioural insights to the challenge of channel shift. We will walk you through six steps that you can use to get to the root of the problem that you are trying to solve, design potential alternatives to solve the problem, and actually test whether or not the alternative you proposed was successful in its goals.

In each step, we highlight the key activities that you can follow to execute that step in the process, and we offer advice and examples along the way to help make it real for you. At the end of each step, a checklist is provided to help you reflect on your progress and ensure that you have completed the necessary actions to successfully take on the next step.

This Playbook is not a 'one-size fits all' approach. Rather, the guide has been developed to offer common frameworks and flexible approaches to suit the needs of your project. It should be noted that at times you may need to revisit some of the steps and it may not be a linear step-by-step approach.

We encourage you to use the case studies and the tools and resources found in the final sections to elevate your ability to apply the steps outlined in this Playbook. Remember, behavioural insights is not always easy - don't be afraid to seek advice when you need it!

A Guide to the Guide

As you go through each step, be on the look out for the following icons.



Ideas and Advice from the Experts

Based on our research and interviews with academics and experts, we offer you advice throughout the Playbook.



Real-Life Example

An example from completed work to bring to life the concepts explained in each step.



Reminder

Key things to keep in mind as you prepare to execute a behavioural insights project.



Checklist

A few key questions to help determine if you are ready to move on to the next step of the Playbook.

AN OVERVIEW OF THE SIX STEP APPROACH

- 1** DEFINE OUTCOME
The purpose of this step is to create a clear focus for your project by identifying the specific behaviour that you are trying to change or the specific choice that you are encouraging (or not encouraging) people to make.
- 2** DIAGNOSE BEHAVIOURAL BARRIERS
The purpose of this step is to understand your baseline performance and get an understanding of the common barriers that may be preventing your clients from achieving the intended outcome.
- 3** IDENTIFY INTERVENTIONS
The purpose of this step is to identify, as well as prioritize, the interventions (also called 'nudges') that will help to reduce or eliminate the barriers identified.
- 4** DESIGN INTERVENTION(S)
The purpose of this step is to design the prioritized interventions while ensuring that the designs are appropriately matched to the project's budget, capacity and time allocation.
- 5** TEST INTERVENTION(S)
The purpose of this step is to determine which testing approach is best suited for your project, considering several factors, and then testing your interventions.
- 6** ANALYZE RESULTS & SCALE UP
The purpose of this step is to analyze and interpret the data received from testing and based on results, decide the appropriate next steps to take.

STEP 1 | Define outcome



STEP 1 DEFINE OUTCOME

IDENTIFY YOUR DESIRED OUTCOME

Before getting started, it is important to ensure that you identify the desired outcome of your project. This means clearly identifying the specific behaviour that you are trying to change or the specific choice that you are encouraging (or not encouraging) people to make. While this may seem simple or obvious, having a **clear behavioural goal** in mind is critical and must come at the outset of the project.

The behaviour should be important in the context of your organizational goals and priorities (whether they are operational or policy-focused). This means that

- 1) there is room to improve this behaviour within a sizeable population; and,
- 2) if the desired behaviour is realized, there will be significant and positive consequences.

For the purposes of this Playbook, we are focused on shifting citizens to online channels. Therefore, the desired outcome will be focused on moving citizens towards online channels, and away from other channels, like phone and in-person.

What will be important in this first step (with that outcome in mind) is to uncover the specific behaviour that you are trying to change in your context. What is preventing your clients from moving to the online channel? This will be important to uncover.



REAL-LIFE EXAMPLE: Canada Post ‘Next Time Online’

When Canada Post implemented an online package tracking service, many clients continued to use the call center to get package information. The biggest barrier preventing clients from using the online channel was their ‘old habits’. The desired outcome of this project was to increase the proportion of clients using the online package tracking service. Canada Post sought to shift citizens to the online channel by reminding them that they could go online to get package information. At the end of each call center call, clients were reminded that the next time that they wanted to check on their package, they could go online. ‘Next time online’ became part of the call center script, and ultimately reduced the number of call center calls.



REMINDER: Not every goal is behavioural

Not every goal is behavioural (e.g., increasing citizen awareness of a program or service). While these goals are important, it is important to stay focused on behaviours (not attitudes or opinions) – in other words, what we want our clients to do. For example, a behaviour might be creating an account, applying for a benefit, or registering for a service online.

STEP 1 DEFINE OUTCOME

BE SMART ABOUT IT

A well defined outcome is specific to a behaviour, measurable, assignable and time-related. Ultimately, the outcome should be realistic given the time and the capacity of available resources to ensure that the project is feasible.

We want citizens to use online channels. And when they do go through our online channels, we typically want them to do something when they are online. We may want them to enroll in a program, renew a service, pay a parking ticket, or just provide information. Whatever it is, we need to determine which behaviour (and ultimately action) we want to target.



IDEAS AND ADVICE FROM THE EXPERTS: Define SMART outcomes

- **Specific** to a behaviour
- **Measurable** to assess and quantify results
- **Assignable** to a specific group of people
- **Realistic** given the time, budget, and resources available for the project
- **Time-related** to ensure outcomes are achieved within a specified time period



REAL-LIFE EXAMPLE: Savings Plan Re-Enrollment

Due to a change in the military pay system, members of the U.S. Armed Forces needed to re-enroll in their retirement savings plans (called their ‘Roth Thrift Savings Plans’) by January 2015 to avoid having their contributions suspended indefinitely. To re-enroll, Service members needed to login to their online account to select a contribution percentage. The defined outcome of this project was specific to a behaviour, measurable, assignable and time-related.





STEP 1 CHECKLIST

The checklist below is intended to help ensure that you have taken all of the actions necessary to move to step 2. Did you answer yes to each item? If not, consider the advice and best practices provided, before moving to step 2.



CHECKLIST

- Have you selected an outcome that can meaningfully contribute to the broader goals of your organization?**

- Have you defined an outcome that is**
 - **Specific** to a behaviour?
 - **Measurable** to assess and quantify results?
 - **Assignable** to a specific group of people?
 - **Realistic** given the time, budget, and resources available to the project?
 - **Time-related** to ensure outcomes are achieved within a specified time period?



IDEAS & ADVICE FROM THE EXPERTS



Organizational goals can cut across many programs and services (and behaviours associated with them). Consider what additional data would enhance the measurement of whether your outcome was achieved. Ensure you keep in mind the ease with which this data can be obtained and the potential level of investment required to gather it. Go to Step 2 for more information on data collection.



If you can define the goal and a key program or service that influences that goal, but don't know what behaviours are critical in realizing the desired outcome, user research should be undertaken. This is critical in identifying the behaviour that you are trying to change. Go to Step 2 for more information on user research.

STEP 2 | Diagnose behavioural barriers

STEP 2 DIAGNOSE BEHAVIOURAL BARRIERS

CONSIDER THE THEORY BEHIND WHY WE DO WHAT WE DO

Human behaviour is complex. The recognition that our brains take shortcuts in making decisions is at the core of behavioural insights. When we want to influence behaviour, we need to understand and account for those shortcuts.

CONSIDER HOW WE MAKE DECISIONS

By understanding the context in which our clients make decisions, we can identify the possible barriers that may discourage or prevent them from using an online channel. These barriers represent areas that we can target to shift behaviour and achieve desired outcomes.

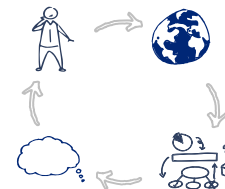
FRAMEWORK: FOUR ELEMENTS OF DECISION MAKING

Our **sense of self**, our **experience**, the ways we **assess options**, and how we perceive and **reflect on outcomes** are all factors that contribute to our behaviour. When evaluating your client's behaviour related to the online channel, it is important to review the following four elements that influence our decision making process:

IDENTITY

The individual's sense of self and emotional influence

*Am I comfortable with technology?
Do my peers use online channels?*



EXPERIENCE

Past experience and how information is gathered and presented.

*Have I used online channels before?
What has been my experience?*

PERCEPTION & REFLECTION

The environmental and social factors such as peer pressures and hassle factors that we perceive

*Do I worry about the 'risks' of putting my information online?
Do I feel uneasy about a process I've not used before?*

ASSESSMENT

Understanding the incentives and motivations associated with the decision and choices available

*Am I capable of using an online channel?
Am I attracted to the prospect of going online?*



REAL-LIFE EXAMPLE : Nudging New-Mexico

The New Mexico Government sought to improve reporting accuracy among unemployment insurance claimants within its weekly online declaration form. Using predictive analytics, it found that there were key points in the online declaration process where people were most likely to report inaccurate information. At those key points, they introduced small but salient interventions to encourage accurate reporting. For example, when claimants are asked to declare whether they received any income for the previous week, a reminder pops up informing them that '9 out of 10 people in their county report any new income.' As a result, claimants were two times more likely to report any new income.



STEP 2 DIAGNOSE BEHAVIOURAL BARRIERS

DO YOUR RESEARCH

When seeking to understand the barriers that are preventing your clients from using online channels, it is important to do your research. Gather **quantitative and qualitative data** to gain a deeper understanding of your clients' behaviour.

UNDERSTAND YOUR CLIENT

Use quantitative and qualitative data to uncover the factors that contribute to your client's behaviour. This may also help you to uncover the need to segment your client population. For example, some groups may expect that they can access everything from their mobile devices – this expectation is linked to their sense of self. Other groups may be comfortable accessing information online but prefer to talk to someone directly when an action is required on their part – their past experiences may contribute to this preference. Still there are other groups that may not be capable of using an online channel because they do not have access to the Internet – in this case, the choice is not even available to them.

UNDERSTAND BASELINE PERFORMANCE

To diagnose behavioural barriers it is important to first understand your baseline. How many clients are accessing the website? How many clients are clicking through to the end of the process? Where do they leave the process? Leveraging existing data can help you understand and identify where behavioural challenges and opportunities exist and can serve as a basis for measuring the impact of an intervention.

APPROACHES TO HELP UNDERSTAND YOUR CLIENT AND YOUR BASELINE

QUANTITATIVE	QUALITATIVE
<ul style="list-style-type: none"> <input type="checkbox"/> Program and service performance metrics <input type="checkbox"/> Web analytics (e.g. click through rates, abandoned pages, time to complete forms) <input type="checkbox"/> Surveys <input type="checkbox"/> Client relationship management data <input type="checkbox"/> Macro trends (e.g. smart phone use, online retail metric) 	<ul style="list-style-type: none"> <input type="checkbox"/> Interviews / Focus groups <input type="checkbox"/> Ethnographic research (i.e. observing clients in their own environment; interviewing them during the process) <input type="checkbox"/> Testing prototypes with the client to get their feedback <input type="checkbox"/> 'Be the client' (i.e. going through the process yourself) <input type="checkbox"/> Citizen advisory groups <input type="checkbox"/> Citizen first surveys



IDEAS AND ADVICE FROM THE EXPERTS: A qualitative understanding of the client is essential

A deep understanding of our client is important, as our own personal experiences and assumptions may not mirror theirs. To support and build a clear understanding of your client, consider qualitative data collection approaches. Remember that qualitative research can be a challenge in a public sector organization due to approvals required for interaction with citizens/ users of government services. Anticipate and initiate the approvals process early.



STEP 2 DIAGNOSE BEHAVIOURAL BARRIERS

UNDERSTAND COMMON BEHAVIOURAL BARRIERS

As a starting point for identifying the barriers that are preventing your clients from using online channels, we would like to offer some of the most common behavioural barriers in the table below. It is important to understand that these barriers are intended to provide a **starting point** for problem solving and that additional barriers may be uncovered through your own research and analysis.



REMINDER: Context is key

Context is a major driver of behaviour. Identifying barriers is about understanding as comprehensively as possible, the context surrounding the specific behaviour that you are trying to achieve. Breaking down the process into as many steps as possible will help you understand the context under which clients make decisions and unpack the consequences at each of those steps.

COMMON BEHAVIOURAL BARRIERS

BARRIER	DESCRIPTION	CLIENT REFERENCE
Difficulty trying something new	We're often required to do things with limited (or no) previous experience to serve as a guide.	"It's just as easy for me to phone. I don't need to go online."
Overcoming distrust	We are heavily influenced by our emotions and preconceptions about the options in front of us. Emotions are heightened when feelings of anxiety or distrust are present.	"I don't like giving my social insurance number online."
Conquering inertia	Sometimes it's far too easy to push behaviours off. Humans like to procrastinate, and when it takes action to do something, we can sometimes tend to push that action off.	"It's not that I don't want to go online; I just don't have time."
Developing & breaking habits	Anyone who has ever tried to stick with diet knows that doing something once is great, but building a new habit (or breaking an old one) is really hard to do.	"Why bother? There's no real benefit of doing it online."
Choice overload	In our world of personalization and endless choice, we need to choose constantly. The sheer variety of options is exhausting and can be hard to navigate.	"Sandy, at the service center, knows me and can make a recommendation."
Overcoming paralysis	Sometimes the sheer amount of information to process and the need to compare and prioritize feels utterly overwhelming, resulting in the inability to make any choice at all.	"I don't want to make the wrong decision!"
Closing the loop	Sometimes we almost get all the way through a process but then stop just short. A single small action can sometimes prevent us from fully completing a task.	"It asked me to create an account; I couldn't be bothered with that."

STEP 2 DIAGNOSE BEHAVIOURAL BARRIERS

IDENTIFY BEHAVIOURAL BARRIERS

Based on our understanding of how people behave and the common barriers to channel shift, we can identify some of the likely behavioural barriers that may be preventing your clients from achieving the intended outcome. A useful tool for pinpointing where those barriers occur is a **customer journey map**. A customer journey map traces each step the client must take to access online services, and complete the given task. Every step in the journey is a potential barrier; however, it can be more or less of a barrier based on the underlying factors that make those steps challenging (or easy).



REAL-LIFE EXAMPLE: Reducing the regulatory burden

In 2015, a Canadian federal regulator sought to understand the behavioural barriers that might be preventing compliance with an online registration tool among regulated entities. It found that the key barriers related to the clarity of instructions and the ‘hassle’ associated with completing the process. Understanding that these were the two biggest barriers to completing the registration process helped the regulator to better design the process.

Example Customer Journey Map





STEP 2 CHECKLIST

The checklist below is intended to help ensure that you have taken all of the actions necessary to move to step 3. Did you answer yes to each item? If not, consider the advice and best practices provided, before moving to step 3.



CHECKLIST

- Do you understand the theory behind behavioural insights?**
- Do you have a baseline on current performance?**
- Have you done your research? Do you have an understanding of your client and their journey (i.e. Customer Journey Mapping)?**
- Have you identified the behavioural barriers preventing your client from shifting channels?**



IDEAS & ADVICE FROM THE EXPERTS



Take the necessary time to understand the literature behind human behaviour and the cognitive shortcuts that people make. This will provide a strong starting point to accelerate the identification of barriers.



Establishing a baseline is critical in measuring the success of your project. If you are unable to establish a baseline for the behaviour that you are targeting, it may be helpful to establish a process for collecting data and establishing a baseline before you begin your project.



For online services that may deal with an emotional subject matter for clients (e.g. financial wellbeing, health, family, etc.), it is essential that you engage with your client to truly understand their motivations and behaviour. For online services that are strictly transactional, a deep understanding of your client's motivations may be less important. Please consider your context when determining how extensive your research undertaking should be.



If you are unable to uncover barriers, continue to breakdown the process, gather data and engage stakeholders until you are clear where the barriers exist. Detailed process maps or customer journey maps are helpful tools to identify barriers and can be used to visualize barriers that you discover to promote ideation in Step 3: Identify Interventions.

STEP 3 | Identify interventions

STEP 3 IDENTIFY INTERVENTIONS

GATHER IDEAS

Now that you have diagnosed the behavioural barriers, your attention should now turn to identifying interventions (sometimes referred to as ‘nudges’) that will help you to reduce or eliminate those barriers.

The first thing you should do is start to gather ideas on how you might be able to reduce or eliminate the behavioural barrier(s) that you identified. You can do this by researching other interventions that have worked in similar situations and contexts. You can also do this by talking to people:

- **Talk to the client** – ask them how you could make it easier for them to use an online channel. They have ideas too!
- **Talk to people with expertise in the program or service area** – these people know the program extremely well and may have ideas on how to address the barrier.
- **Talk to those who support the program from a technology or digital perspective** – they may have ideas on how to improve online channel use and usability.
- **Talk to those who work closely with the population you are trying to serve** (i.e. those on the front lines interacting with clients) – these people may have a deeper understanding of your clients needs and behaviours.

The EAST framework highlights key behavioural principles to consider when you are identifying your interventions: make it easy, attractive, social, and timely.



FRAMEWORK: KEY PRINCIPLES TO CONSIDER WHEN DESIGNING INTERVENTIONS



EASY

Consider how to make it easier for your client to use an online channel and take the action required once they get online.



ATTRACTIVE

Consider ways to make your online service more attractive. Draw attention to it, make the action you require more appealing.



SOCIAL

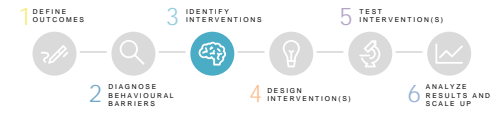
We are social creatures by nature. Play to the power of social influences.



TIMELY

Consider incorporating timing into design by prompting action at the appropriate time and encouraging a view into time-based costs and benefits.

Source: EAST Four simple ways to apply behavioural insights, The Behavioural Insights Team



STEP 3 IDENTIFY INTERVENTIONS

IDENTIFY POSSIBLE INTERVENTIONS

Identifying interventions is more of an art than a science. There is no 'right' intervention for a given barrier. The table below provides common behavioural interventions that could be employed in order to:

- Shift clients online; and/or;
- Encourage them to take action once they go online.

It is important to consider your client, your context, and the specific behaviours that you are trying to target as you think about identifying potential interventions.



REAL-LIFE EXAMPLE: Using defaults to increase uptake

A large national railroad in Europe made a small change to its website so that seat reservations would be included automatically with ticket purchases (at an additional cost of one to two euros), unless the customer unchecked a box on the online booking form. This increased the number of reservations from 9% to 47%, earning the railroad an additional \$40M annually.

COMMON BEHAVIOURAL INTERVENTIONS

INTERVENTION	DESCRIPTION	CLIENT EXAMPLE
Harness defaults	We like to 'go with the flow'. Defaults or pre-set options are easy for us to adopt; therefore making an option the default makes it more likely to be adopted.	Remove the call center number from materials. Make the website the default.
Reduce the 'hassle factor'	The effort or thought required to complete an action can sometimes be overwhelming. Reducing the effort required can increase uptake.	Pre-populate online forms with information that already exists.
Simplify message	Plain language and sign-posts help to prompt and guide us to action.	Tell people to 'Click Here!'
Attract attention	We are more likely to do something when we are drawn towards it. Colours, fonts and images can help to draw attention.	Make the 'Click Here!' button big, bold, and bright coloured.
Show most people perform desired behaviour	Our choices are strongly influenced by how others act. Following our peers can reinforce our social and cultural identities and help simplify our decision.	Inform clients that most people go online to access the service.
Use reminders	Being prompted at just the right time can make us more receptive to take the desired action.	Send a text message to your client to encourage payment online.
Consider immediate costs or benefits	We are heavily influenced by costs and benefits that take effect immediately, more so than those delivered later.	Highlight the time saving benefits of doing the task online.



STEP 3 IDENTIFY INTERVENTIONS

SELECT INTERVENTION(S) TO TEST

Through your research and brainstorming you may generate multiple interventions for a specific barrier. Prioritize your interventions by rejecting those that will not meet your objectives and those that are not feasible given your budget and capacity to deliver.

To identify which interventions will work within your existing organizational constraints, consider the following questions:

- Are there resources available to implement the intervention(s)?
- Do you have the capabilities / expertise in place to implement the intervention(s)?
- Will the intervention(s) generate unacceptable stakeholder backlash?
- What level of approval would be required to go forward?



REMINDER: It's about the best outcome for your client

There are many constraints that you will need to be aware of and work within but remember, ultimately, it's about finding a way to achieve your desired outcome. Consider how you might address the constraints identified if you think it will achieve a better outcome for your client.



REAL-LIFE EXAMPLE : Shifting citizens online to support City's waste program changes

Across North America, municipalities are searching for smarter, more efficient ways to deal with the escalating problem of waste. The Region of Peel, a large regional government west of Toronto, implemented a bi-weekly program to collect waste using carts instead of bags.

As this new cart-based program was being implemented, residents were asked to choose the size of cart that they wanted. The Region of Peel wanted them to do this using the online channel option.

The scope of the transition to the cart-based program was large in scale – 330,000 households needed to make decisions about their new carts for waste, recycling and organics. This meant approximately 1.2M carts.

As a result of the scale of the program, the Region of Peel decided to make the online channel the 'default' choice. It removed telephone numbers from all external communications in order to drive residents to the website. This resulted in a 92% uptake of the online channel.

In addition, the Region also conducted testing of its email subject lines and content to determine the highest open rates and click through rates. This resulted in higher open and click through rates of approximately 2%-7%.



STEP 3 CHECKLIST

The checklist below is intended to help ensure that you have taken all of the actions necessary to move to step 4. Did you answer yes to each item? If not, consider the advice and best practices provided, before moving to step 4.



CHECKLIST

- Have you engaged your internal network? Have you sought advice or researched examples of interventions that have been used in a similar context?**
- Have you identified potential interventions that may reduce or eliminate the barriers that you identified in step 2?**
- Have you selected the interventions that will best achieve your outcomes given your organizational constraints?**



IDEAS & ADVICE FROM THE EXPERTS



Look to leverage examples of interventions that have worked in the past from within and from outside of the government context. Be sure to tailor your intervention to suit your environment. Just because an intervention has been successful in one jurisdiction does not guarantee it will be successful in another.



You may identify multiple interventions through your brainstorming and research. Consider combining behavioural insights principles where appropriate or designing multiple interventions to test at once. Do not limit yourself to a single intervention.



Be strategic in the interventions you select and do not underestimate the importance of senior management buy-in. Understand that the approval process to move forward may be lengthy and anticipate the resources and expertise that you will need to implement the intervention once approved.

STEP 4 | Design intervention(s)

STEP 4 DESIGN INTERVENTION(S)

LOOK FOR INSPIRATION FROM PAST TRIALS

Now that you've selected your interventions, it is time to develop a product, process, or communication that contains your intervention(s). A good first step is to conduct **research** to find past projects that have designed interventions that are similar to yours. Examine the detailed design of those interventions and if possible, try to connect with those that were involved in the project to get more insight into the process they followed to design the intervention(s). If you are unable to find similar projects within your industry, expand your search to include projects outside of your industry. As a result, be mindful of potential design differences.

UNDERSTAND THE COMPLEXITIES OF DESIGN

Consider the complexity of the **design process** that you are about to embark on before you go any further. It is important to understand that there is no 'right' way to design. Each design will be unique, iterative, and vary in scope to suit the intervention and intended outcome. Be sure to define the scope of the design process (e.g. required approvals, timelines, number of iterations, etc.), as early as possible, so that you don't get bogged down in design. Use the scale on the right to assess the complexity of the design you are taking on. Identifying how complex your design is will help you to determine the resources required, time required, budget required, and whether or not access to end users is critical.

Low Complexity



High Complexity

- 1 **Minor redesign of existing tool or product**
Example: Changing the font, adding personalized greeting

- 2 **Substantial redesign of existing tool or product**
Example: Total-rewrite of a letter, new layout with additional components (i.e. pictures, videos)

- 3 **New tool or product**
Example: Creation of a mobile app, development of a text message reminder

- 4 **New service / program**
Example: Implementing a new program, creating a digital service channel where it did not exist before



STEP 4 DESIGN INTERVENTION(S)

SELECT A DESIGN PROCESS

Depending on the degree of complexity of the design that you are taking on, there are a number of items that need to be considered in order to design your intervention. These items should be considered in order to ensure that you have the appropriate capability and capacity to support the design needs. Review the **design considerations** and use the table below to find the category that best aligns with your intervention(s).

Design Considerations

Resources (R)	How much of your resources' capacity is dedicated to the design process?
Time (T)	What percentage of the project's timelines are focused on the design process?
Budget (B)	How much of the project's budget is dedicated to the design process?
Access to End Users (A)	What level of access do you have to end-users to conduct testing?

Category	R	T	B	A	Example
Minor Redesign	Low	Low	Low	Low	Single resource simplifies the language in an application form, over 2 weeks, using a plain language guide.
Substantial Redesign	Low	Low	Low	Med	Experts in the program, with the Communications department, complete a simple rewrite. It is sent, by email, to a small internal group to get feedback and the best version is used.
New product / tool	Med	Med	Med	High	Experts in the program and the IT department develop a text message reminder to pay fees online. The text is developed in two months and feedback is received from a small sample population.
New service or program	High	High	High	High	Experts in the program enlist the assistance of technology experts to develop a website. Frequent check-ins are held with Canadians to elicit feedback to see if their needs / wants are being met with the design of the website.



STEP 4 DESIGN INTERVENTION(S)

IDENTIFY END-USERS AND ELICIT FEEDBACK

Before beginning any design process, it is important to identify your end-users and ensure you are able to conduct testing. An **iterative approach** can be taken when designing all interventions. The method below provides a directional approach to tackling more complex design (i.e. Level 3 or Level 4 design) and may be adapted to suit your project.

The following steps will continue to be completed until an intervention(s) is ready to be tested with your identified sample population.

- 1. Develop Draft** – The development of the first iteration can start with a simple sketch to be tested with your user-group. The work effort to complete the first iteration should not be high. It is important to develop quickly and test early.
- 2. Get Feedback** – Present the first iteration to end-users to elicit vital feedback to help refine and deepen your thinking. You can also test the iterations with functional and business leaders within your organization to gain insight on how to operationalize the new intervention. Testing does not always require a huge effort, as the intervention can simply be emailed to a small and focused group to elicit feedback.
- 3. Revise Draft** – Based on the feedback received, make the required changes to the intervention to create a more impactful and user friendly design. It is important to engage the testing group throughout the process to ensure you have interpreted their feedback properly.



IDEAS AND ADVICE FROM THE EXPERTS: Test the intervention with end users early and often

In some cases, there may be sensitivity around reaching out to citizens for feedback. Experts in the field have found that engaging citizens for feedback is invaluable and recommend taking the time to plan ahead to gain necessary approvals. An iterative design process allows teams to reduce usability issues and will ensure the intervention will create a good user experience. It will reveal any flaws early, eliminating larger scale errors down the road. Your first iteration won't be perfect but that is ok! Keep testing and iterating until you find an intervention that sticks.



REAL-LIFE EXAMPLE : U.S. Mobile Sign-up

In New Orleans, thousands of low income and uninsured people were not utilizing their free medical check-ups. The City wanted to know why and to improve the take-up rates of check-ins through an online channel, rather than a paper-based registration process. They conducted phone interviews, cohort sessions and a day-long 'design day' with end-users to understand the challenges and to generate ideas for the interventions. The City designed three text messages. By leveraging an existing text message service (minor redesign), the City was able to increase the number of people selecting 'Yes' to set-up an appointment by 40%.

STEP 4 CHECKLIST

The checklist below is intended to help ensure that you have taken all of the actions necessary to move to step 5. Did you answer yes to each item? If not, consider the advice and best practices provided, before moving to step 5.



CHECKLIST

- Have you identified past projects that have designed similar intervention(s)?**

- Have you assessed the complexity of your design, and selected your design approach?**

- Are you able to conduct end user testing?**



IDEAS & ADVICE FROM THE EXPERTS



Look for similar projects both within your industry and within other industries. There is significant value in learning from what others have done. Be mindful of the design differences due to differing experiments or differing industries but these examples are still very important to find and leverage.



It is important to spend the necessary time to get a good understanding of all of the design considerations. This is a critical step in the process to ensure you have the necessary time and resources allocated. You may want to consider taking a level 1 or 2 approach initially until you are able to gain the traction you need to build out a level 3 or 4 design.



If there is sensitivity around conducting end-user testing, plan ahead to seek the necessary approvals. This step should not be skipped when push-back is received. If conducting testing with end-users is not realistic, the alternative is to conduct testing with colleagues or friends... just test with people! The feedback received from others, even if it is not from your end-users, is still extremely valuable to the development of the intervention(s).

STEP 5 | Test intervention(s)

STEP 5 TEST INTERVENTION(S)

SELECT A TESTING APPROACH

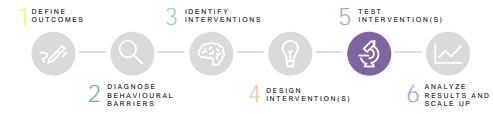
Once your intervention has been designed, it is really important, in almost all cases, to test the intervention. Through testing and iterating, you will be able to determine if your intervention actually worked for the population. You can then refine the intervention to maximize impact, provide accountability, and build a base of evidence on what works best for your clients. To assist with determining a testing approach, four potential approaches are described below.



IDEAS AND ADVICE FROM THE EXPERTS: Some evidence is better than no evidence

Testing may not always tell us what we want to hear, but that is why it is so important. In fact, there are some cases when the intervention has made the outcome worse. For example, in the U.K., seven different short phrases were randomly included in a webpage to encourage people to sign up to be organ donors. Six interventions increased registration; however, the one that included social norms framing actually resulted in fewer registrants.

	<u>No Testing</u>	<u>Pre & Post Testing</u>	<u>Controlled Test</u>	<u>Randomized Control Testing</u>
Description	An intervention is implemented without prior testing	Outcomes are measured before and after the intervention, but without a control	A control group is identified, but participants are not randomized into the control and treatment	A randomized control trial (RCT) including controls and randomization is required to produce meaningful data
When to Use	<ul style="list-style-type: none"> • Little to no risk of adversely impacting outcome • Unable to track and measure outcome 	<ul style="list-style-type: none"> • Little risk of adversely impacting outcome • Few external variables • Limited availability to track and measure outcome • Not able to randomize 	<ul style="list-style-type: none"> • Unable to conduct an RCT due to resource constraints or other considerations (i.e. not pragmatic, not ethical, need informed consent) 	Use an RCT when: <ul style="list-style-type: none"> • High degree of uncertainty of the result • Large degree of external variables (that could contaminate process)
Example	A large bright sign post is used to direct clients to the self-serve kiosk option.	To increase the completion rate of applications, emails are sent to applicants to ask them to identify a self-imposed deadline for taking their test and/or submitting their scores electronically	Select schools receive iPads and compare students' test scores against those at schools without iPads	In order to increase college enrollment, personalized text messages are sent out to remind students to complete tasks. The effectiveness of this intervention was measured using an RCT



STEP 5 TEST INTERVENTION(S)

The rest of this step is focused on a controlled or an RCT testing approach.

CONSIDER WHAT YOUR “STATISTICS 101” PROFESSOR TAUGHT YOU

Conducting controlled tests and RCTs are not as scary as you might think! If you have selected a controlled test or an RCT, you will want to conduct research to refresh your memory of the content you learned in your Statistics 101 class or you may decide to consult an expert in the field. There are three key elements, as described on the right, to consider when conducting a controlled test or an RCT: meaningful difference, length of trial, and ability to randomize.

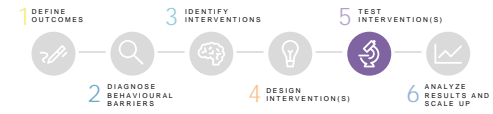
In addition to the three key elements identified to the right, there are a few additional considerations to keep in mind before you test your intervention(s):

- 1) **Risk of outcome change:** Assess the risks of the intervention negatively impacting the desired outcome.
- 2) **External factors:** Assess the degree to which external factors will influence the behaviour of the sample population.
- 3) **Political sensitivity:** Assess the degree to which the intervention impacts public policy and government priorities.
- 4) **Contamination:** Assess the potential of the treated individuals discussing or sharing the treatment with the control group.

Understand what the risks are and plan accordingly.

KEY ELEMENTS OF RUNNING A CONTROLLED TEST OR AN RCT

Meaningful difference	You want to run a trial that will produce a meaningful difference between your control and sample group. This goes beyond being ‘statistically significant’ into what you and your stakeholders believe to be a meaningful difference.
Length of trial	You need enough time for the intervention to have its desired effect (or not). Build this thinking into determining the length of your trial. You will also want to consider that you need enough time to generate the sample size desired.
Ability to randomize	A technique where a group of subjects (sample) from a larger population, are selected at random. Each subject is selected by chance and each member of the population has an equal chance of being included in the sample. This element is only applicable to an RCT.



STEP 5 TEST INTERVENTION(S)

DETERMINE THE SAMPLE SIZE OF YOUR INTERVENTION

The sample size is the number of clients, or other **experimental units**, needed for the trial to produce relevant and meaningful results. Your trial design should be appropriately matched to the sample size available to you. The larger the sample size, the easier it is to detect if the intervention made a difference and the more interventions you can test at one time. If you plan to run an RCT with a small sample size, there is a risk it will not yield meaningful data.

Three main elements go into determining a sample size that will set you up for 'statistically significant' results:

- 1) **Confidence Interval:** Typically, a test would need a confidence interval of 95%-99%.
- 2) **Beta:** Your beta is your statistical power in finding a statistical difference between your control group and sample group.
- 3) **Meaningful Difference:** This is the key element. You and your stakeholders will have to agree on what you believe a meaningful difference between the control group and sample group will be.

Once you have these three elements, you can calculate the sample size required for your intervention.

Note: This step has been simplified to ensure that most people have a basic understanding of what goes into determining an appropriate sample size. There is much more rigour behind determining your sample size. For more information please check out the tools and templates section.



REAL-LIFE EXAMPLE: Increasing Online Donations

Deloitte takes part in an annual fundraising campaign for local charities. Participation among employees had been declining and Deloitte wanted to test whether small changes to its email communications would result in more people going online to make a donation. A modified email was developed that included colour and pictures to attract attention, and a more simplified and salient way to 'click to donate' to reduce the hassle factor. The sample size for the RCT was calculated with input from key stakeholders on what would constitute a 'meaningful difference'. Employees were then randomly assigned into one of two groups. One group received the standard email while the other group received a modified email communication. The email communications were sent to the two groups at the same time, on the same day to limit the risk of contamination.



IDEAS AND ADVICE FROM THE EXPERTS: Ensure your sample size is appropriate to your objectives

If you are constrained to a small sample size, it does not mean your trial will not result in meaningful data but it is important to consider whether or not your sample size is appropriate to your objectives. It may not be valuable to conduct a trial with a sample size that is not large enough to detect changes that are of a sufficient magnitude to be policy or program relevant.

STEP 5 TEST INTERVENTION(S)

RANDOMLY SELECT PEOPLE FOR YOUR CONTROL AND SAMPLE GROUP

To execute a robust RCT, you must randomly select your control and intervention groups. Randomizing who goes into the two groups will reduce the potential for **confounders** (i.e. things other than your intervention having an effect on your population).

If you are unable to randomize, you can still conduct a controlled trial. A controlled trial also requires a control group and an intervention group, but the members of each group are not randomly put into each group.

BEGIN TRIAL

Once your control and intervention groups have been determined, it is time to introduce the intervention. It is critical that methods for tracking and monitoring are in place before introducing the intervention.

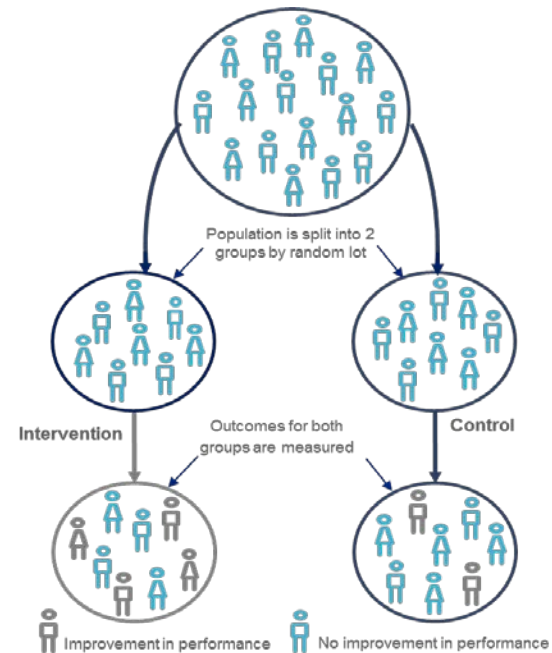


REMINDER: An RCT can test multiple interventions

If you have designed more than one intervention that you feel could be effective at overcoming the behavioural barrier(s), you can test them all through an RCT and compare the results. It is important to keep in mind that the more interventions you test, the larger the sample size that will be required to ensure you run a statistically significant trial.

WHAT IS AN RCT? I STILL DON'T GET IT!

RCTs work by randomly assigning individuals to either an **'Intervention Group'**, that receives the intervention aimed at changing a behaviour, or a **'Control Group'** that does not receive the intervention (they get the status quo). By using randomization to determine the groups, any significant differences in outcomes between the groups can be attributed to the intervention (or lack of intervention) received.



Source: The Behavioural Insights Team's TEST Framework



STEP 5 CHECKLIST

The checklist below is intended to help ensure that you have taken all of the actions necessary to move to step 6. Did you answer yes to each item? If not, consider the advice and best practices provided, before moving to step 6.



CHECKLIST

- Have you selected a testing approach that will provide results with the degree of accuracy required for decision making?**
- Have you determined the sample size for your intervention?**
- Have you randomly selected people for your control and intervention groups?**
- Are you ready to begin your trial and have you secured the resources to implement the trial and analyze the results?**



IDEAS & ADVICE FROM THE EXPERTS



RCTs offer the most robust approach to testing your intervention. They are considered the ‘Cadillac’ of testing approaches, and a best practice in the world of behavioural insights. RCTs allow you to gain confidence that the intervention is actually working to improve outcomes in the population of interest. If you can not execute an RCT, you should consider some form of testing.



If you are unable to calculate the sample size or feel uncertain about the accuracy of your calculations, consult with an expert.



Randomizing your sample population does not have to be complicated. A simple Excel model can help you to randomize a population.



This is a big step. You are trying something new, and people may feel uncomfortable with it. Stay committed to your process. In the end, all of this comes down to improving outcomes for citizens. Feel confident in what you are trying to do.

STEP 6 | Analyze results and scale up

STEP 6 ANALYZE RESULTS AND SCALE UP

ASSESS SIGNIFICANCE OF RESULTS

Once the trial is complete, the performance difference of the intervention group(s) compared to the control group should be calculated to determine if the intervention had a **statistically significant impact** (and the extent of that impact!). If multiple interventions have been tested, determine which one was most effective. Be sure to monitor and look for other impacts (the infamous “unintended consequences”).

IDENTIFY CONFOUNDING VARIABLE(S)

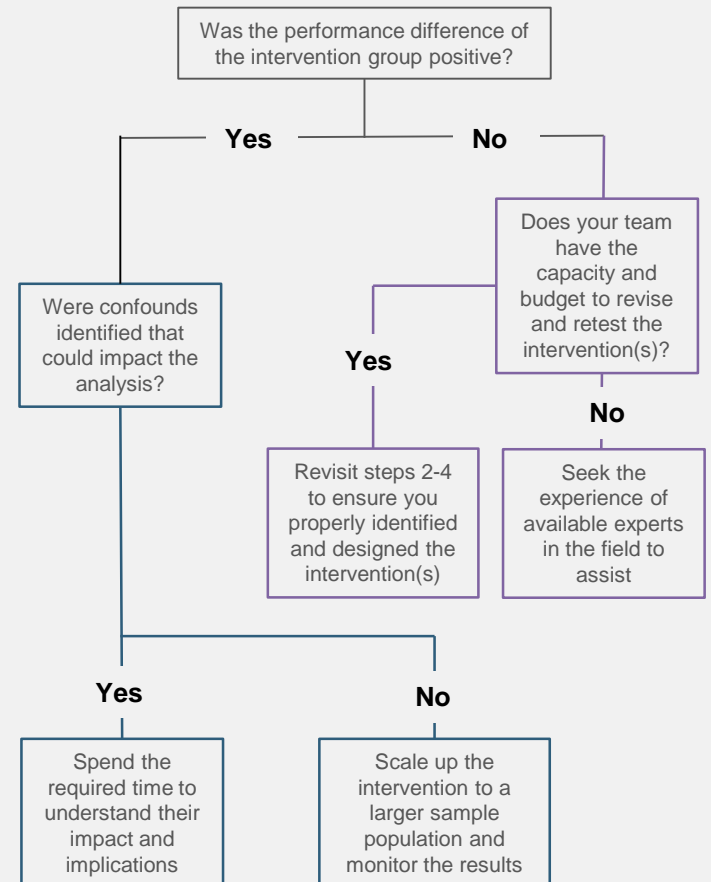
Confounding variables are things that interfere with your results that are outside of your control. An example would be concluding that your intervention led to increased online registration without factoring in that an in-person channel closed down in the city where the trial took place. It is important to consider the impact of confounding variables before drawing conclusions on the data. Confounding variable can lead to over and under estimating the impact of an intervention. If you identify confounding variables within your trial, you will need to estimate and account for their impact on your trial.

SCALE UP

Based on your analysis of the trial results and after considering the confounding variables, you can scale up the best performing intervention(s) to a larger population. Scaling up an intervention means increasing the number of people in your intervention(s) and control groups.



IDEAS AND ADVICE FROM THE EXPERTS: Follow the path that is right for your project





STEP 6 ANALYZE RESULTS AND SCALE UP

MONITOR AND TRACK RESULTS

Even when testing is complete and an intervention has been scaled, measurement and monitoring should continue. Ensure you dedicate some resources to continue to measure and track the results of the intervention that was implemented. This is critical as variables can change over time; some barriers may go away while others may be added.

KEEP ITERATING

As variables change over time, it is important to continue to iterate and evolve your thinking in order to achieve the outcome that you had intended. If you end up with 100% of your client population online, great! If not, keep iterating and breaking down those barriers to encourage uptake of the online channel.



IDEAS AND ADVICE FROM THE EXPERTS: Accurate analysis of the trial results is critical for scaling up an intervention

- As you analyze the results, be observant of other outcomes of the trial (e.g. an intervention design to shift clients from registering via mail to registering online, may also impact other factors such as the rate of individuals registering on time).
- Sometimes scaling up is easy! If one letter worked, send it to a larger population and monitor the results.
- If two interventions were successful and you want to know if they would be more powerful when combined, it is important to retest the combined intervention. There have been cases where one intervention has cancelled out another.
- Some trials are done within a segmented population and may not be reflective of a larger scale environment. One approach is to scale up in a similar environment initially before expanding to other demographics.
- Research has shown that as external factors change over time (and as clients are habituated to the intervention), the impact of an intervention may diminish.
- Always keep in mind that what works for some will not work for all!



REAL-LIFE EXAMPLE : Scaling up to improve accuracy

The Canada Revenue Agency (CRA) tested a process to allow tax preparers to auto-fill their returns. This was intended to increase the accuracy of data being provided to CRA. They tested it with tax preparers in the first year of operations, resulting in the service being used over 900,000 times. CRA then scaled up the ability to auto-fill to individuals. At scale, one year later, the service was used approximately 5.6M times.



STEP 6 CHECKLIST

The checklist below is intended to help ensure that you have taken all of the actions necessary to scale up. Did you answer yes to each item? If not, consider the advice and best practices provided, before scaling up.



CHECKLIST

- Did your intervention deliver the outcomes you intended and achieve the desired behaviour change?**
- Have you identified any confounding variables that could impact your results?**
- Do the results of your trial support a decision to scale up?**
- Do you have the required resources to scale up and continue to monitor and measure the results of the intervention at scale?**



IDEAS & ADVICE FROM THE EXPERTS



If your intervention did not achieve the desired behaviour change, revisit the design of the intervention to ensure it helps to overcome the identified barriers. Do not be discouraged. There is a lot to be learned from what does not work and it is important to be transparent so others can learn from it as well. Use the insights from the evidence you gained and continue to iterate!



If you have identified confounding variables, take the necessary time to evaluate their impact on the results. Assess how many people could be impacted by the confounding variable(s) and how it could skew results. If the impact is wide-spread and could heavily influence the results, either positively or negatively, you may consider re-testing.



If your results were statistically insignificant or marginal, consider re-designing the intervention and conducting further trials. Evaluate what the overall impact would be at scale (e.g. how much money would government save if all of the population received the intervention?). If an RCT was not used, consider how the full population may be different from the trial group and analyze the implications.



If your organization does not have the capability or capacity to scale up the intervention, ensuring it is properly monitored, consider and consult on how this could be accomplished.

A person wearing a blue and white plaid shirt is sitting at a wooden table, holding a white tablet with both hands. The person is looking at the tablet. In the foreground, there is a white pot with green plants. The background is a wooden wall.

Lessons Learned and
Considerations Going Forward

LESSONS LEARNED AND CONSIDERATIONS GOING FORWARD

Phew! You made it through the six steps. Congratulations. That was a lot of information! Before you move onto the case studies, we would like to offer a few more things to keep in mind as you begin to think about how to leverage behavioural insights for channel shift.

START SMALL

You don't have to design and test an intervention with the entire Canadian population right off the bat. Start with a small sample population and a relatively simple design.

FOCUS ON THE OUTCOME

Keep focused. Zoom in on the outcome that you are trying to achieve and the behaviour that you are trying to change. Focus your interventions on that behaviour.

GET HELP WHEN YOU NEED IT

We continue to learn about and understand human behaviour. It is important to recognize when you might need to consult someone with expertise in the area of behavioural insights. If it is your first time conducting an experiment or the complexity is higher, you may consider getting external support or support through the system of Labs in governments.

MAKE IT EASY

Behavioural insights approaches are focused on making it easy for clients. Keep that in mind as you consider appropriate interventions.

ITERATE, ITERATE, ITERATE

Continue to refine your focus, and identify new ways to improve your design. Continue learning from what others have done and incorporate those learnings into your next iterations and experiments.

THINK MORE BROADLY

This playbook is focused on using behavioural insights to shift citizens to online channels. There is, of course, a broader application for behavioural insights. Remember, when humans are involved, there is a potential application of behavioural insights.

CONSIDER OTHER TOOLS

Behavioural insights is not a magic bullet. It is one useful tool in a toolkit that holds other approaches to examining challenges and identifying potential solutions.

SHARE YOUR SUCCESSES (AND FAILURES)

Tell others what you are doing. Encourage them to consider new approaches as well. Share your successes (and learn from those times when you are not as successful).



Feature Case Studies

SERVICEONTARIO | Shifting Citizens Online to Renew their Licence Plate Sticker

FEATURE CASE STUDY

SERVICEONTARIO LICENCE PLATE STICKER RENEWAL

CONTEXT

Since 2010, Ontarians have been able to renew their licence plate sticker online. As of 2013, only 10% of Ontarians actually did renew their licence online. The annual cost to service the other 90% of renewals is approximately \$35M, which would be significantly reduced if renewals were done online.

DESIRED OUTCOME

ServiceOntario focused on leveraging behavioural insights to shift Ontarians to renew their licence plate sticker online (rather than in-person at ServiceOntario centres).

BEHAVIOURAL INTERVENTIONS

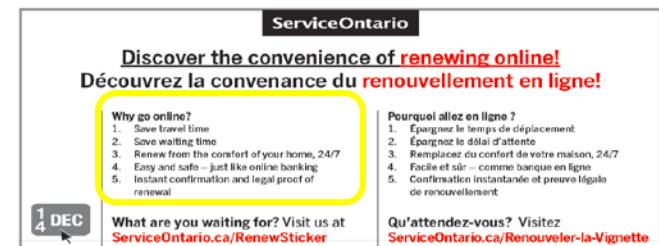
ServiceOntario tested three different notices to see which would elicit the best outcome.

1. The first intervention focused on attracting attention to the envelope by highlighting the online option with a blue background (i.e. making the online option salient).
2. The second intervention focused on the benefits of renewing online to help ease people into an unfamiliar process (i.e. gain framing). It also included the salient modified envelope intervention.
3. The third intervention focused on the negatives associated with renewing at a ServiceOntario center: mostly the time required to do so (i.e. loss framing). It also included the salient modified envelope intervention.

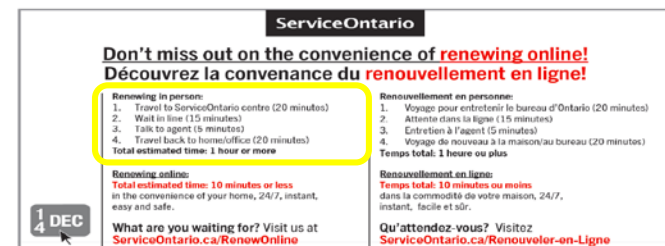
BEHAVIOURAL INTERVENTION #1: SALIENCE



BEHAVIOURAL INTERVENTION #2: GAIN FRAMING



BEHAVIOURAL INTERVENTION #3: LOSS FRAMING



FEATURE CASE STUDY

SERVICEONTARIO LICENCE PLATE STICKER RENEWAL

TRIAL

Over 8 weeks, each condition was run two times for one-week periods. The conditions were: 1) standard messaging, 2) modified envelope only, 3) modified envelope and gain framing, 4) modified envelope and loss framing. A complete randomization of the notices was not possible due to constraints related to printing and tracking of the notices.

RESULTS

Compared to the control group, all three intervention conditions increased online renewals. The pilot resulted in approximately 13,000 more online renewals and saved the government \$28K in transaction fees. Intervention #2 was the most successful and increased online renewals from 10.3% to 14.6% (a relative increase of 42%). There is also evidence that the interventions increased the number of on-time renewals. One may expect this as an additional benefit based on the fact that online services are more convenient and available at all times.

SCALING UP

Based on the evidence gained during the trial, ServiceOntario implemented intervention #2 and online adoption increased as predicted, saving the government hundreds of thousands of dollars. Recognizing that behavioural science is an iterative process that produces incremental gains, ServiceOntario continues to make changes to this service and monitors results as part of continuous improvement.



LESSONS LEARNED

- Wherever possible, a fully randomized experimental design is preferable.
- The project team should ensure all relevant stakeholders are informed of data collection requirements.
- The process for data collection should be pretested before the start of an RCT to ensure that all necessary data can be captured.
- A behavioural-insights-driven approach can help government better understand the people it serves.
- Outcomes that benefit citizens can lead to better outcomes for government programs.

**EMPLOYMENT AND SOCIAL DEVELOPMENT
CANADA (ESDC) | Encouraging Citizens to
Complete their Job Profiles Online**

FEATURE CASE STUDY

ESDC JOB MATCH EMAIL NUDGE

CONTEXT

The Job Bank service is the Government of Canada's main source for available jobs and labour market information. Job Match, a key service within Job Bank, allows job seekers to find jobs that fit their skills, experiences and knowledge, and helps connect them with the right employers. After activating your profile with personal information, including your SIN number, it then takes roughly 20 minutes to input your relevant education, job experience, skills, etc. in order to be properly matched to jobs. There was a significant number of Canadians that demonstrated interest in the program by activating their profile but for some reason, failed to complete their profile.

DESIRED OUTCOME

ESDC sought to increase the completion rate of user profiles by using behavioural insights to inform email communications with jobseekers. ESDC targeted those clients that had created their account but had not followed through to complete their profile. They modified the standard email and created four different simplified versions, each with a different 'nudge' to test.

STANDARD EMAIL

Dear Job Bank Client,

Thank you for creating a [Job Seeker Account](#) on Job Match. You are invited to create a profile describing your work experience and education, and activate it. With an active profile Job Match can start matching you with jobs.

To prepare, gather the following information:

Your Work Experience:

- The job titles of past employment;
- The corresponding National Occupational Classification (NOC) codes of these occupations. (to find the NOC code for a job title, please visit: <http://www5.hrsdc.gc.ca/NOC/English/NOC/2011/AboutNOC.aspx>); and
- Length of time of past employment.

Your Education:

- The name of Educational Programs;
- The corresponding level of study attained (e.g.: Bachelor's Degree, etc.); and
- Credentials: (e.g.: diplomas, certifications, etc.).

You may wish to refer to a recent *résumé* or Curriculum Vitae (CV) when creating your Job Match profile. If you do not have a CV, we invite you to visit the following resource: <http://www.youth.gc.ca/eng/topics/jobs/resume.shtml>.

Job Bank
<http://www.jobbank.gc.ca>

SIMPLIFIED EMAIL

Dear Job Bank Client,

Thank you for creating a [Job Seeker Account](#) on Job Match. You can now complete your Job Match profile!

Completing your Job Match profile will:

Nudge

Having information about your work experience and education available will help you complete your profile. You can always save your progress and come back to complete your profile at your convenience.

Follow this link to complete your profile:
<https://seeker.jobbank.gc.ca/seeker/login.xhtml>

If you have any questions, contact us at:
<http://www.jobbank.gc.ca/contact-us-eng.do>

Thank you,
The Job Bank Team

FEATURE CASE STUDY

ESDC JOB MATCH EMAIL NUDGE

BEHAVIOURAL INTERVENTIONS

ESDC developed four behaviourally-informed emails to see which one would garner the best outcome.

1. The first intervention focused on framing the information so that benefits were clear.
2. The second intervention focused on social norms to show that other people were taking action.
3. The third intervention focused on a call to action, making it very clear what the jobseeker needed to do.
4. The fourth intervention focused on building a sense of commitment to show the jobseeker that they should follow through with their actions.

TRIAL

Roughly 10,000 citizens were randomly assigned to different intervention groups as part of the trial. The results were measured for 15 days.

RESULTS

The trial showed that the intervention group who received the 'sense of commitment' email resulted in the highest number of completed profiles. The four nudge emails combined generated more profile activations with a 106% relative improvement.

BEHAVIOURAL INTERVENTION #1: GAIN FRAMING

Completing your Job Match profile will:

- Connect you with employers looking for your skills and experience
- Cut down on job search time by suggesting jobs that match your profile

BEHAVIOURAL INTERVENTION #2: SOCIAL NORMS

Thousands of Canadians have already completed their Job Match profiles and are being matched to new job opportunities.

BEHAVIOURAL INTERVENTION #3: CALL TO ACTION

Connect with employers looking for your skills and experience now!

[TAKE ME TO JOB MATCH](#)

BEHAVIOURAL INTERVENTION #4: SENSE OF COMMITMENT

You are only one step away from being matched with an employer looking for your skills and experience

- ✓ I want to find a new job
- ✓ I am using Job Bank
- ✓ I have a Job Seeker Account
- I have completed my Job Match profile

CANADA REVENUE AGENCY | Increasing My Account Registration

FEATURE CASE STUDY

CANADA REVENUE AGENCY MY ACCOUNT

CONTEXT

My Account is the first secure online portal created by Canada Revenue Agency (CRA). Many Canadians file their taxes online but have not yet signed up for the My Account service. The online portal simplifies online filing and other services for citizens as well as reduces costs for the Agency.

DESIRED OUTCOME

CRA sought to encourage Canadians to sign-up for My Account. It did this by leveraging behavioural insights within its communications with Canadians.

BEHAVIOURAL INTERVENTIONS

In March 2016, promotional material was sent to 1.2 million tax filers, drawn from the population of filers who had not signed up for My Account. These filers were separated into five different groups, each of which received a different communication. Each of the five communications is outlined on the right.

Within each of the four postcards groups, half received a “high information” postcard, which included a checklist of the documents required to sign up for My Account, while the other half received a “low information” postcard, which simply directed the recipient to the CRA website for more information.

THE 5 BEHAVIOURAL INTERVENTIONS:

- 1) CONVENIENCE:** The first group received a postcard emphasizing the ease of using My Account.
- 2) LOSS AVERSION:** The second group received a postcard highlighting that time could be wasted by not using My Account.
- 3) ACCURACY:** The third group received a postcard showing that errors would be reduced by using My Account.
- 4) GENERIC:** The fourth group received a plain postcard with strictly factual information about My Account.
- 5) CONTROL GROUP:** The fifth group received a letter, printed on CRA letterhead and delivered in a CRA envelope, that promoted My Account using the same “convenience” message as the first group.

FEATURE CASE STUDY

CANADA REVENUE AGENCY MY ACCOUNT

TRIAL

The experiment tested the five types of interventions on three different sample groups who had not yet registered for My Account:

- 1) Electronic filers who were identified by Environics to be most responsive to direct mail advertising;
- 2) General population of electronic filers who had not yet registered for My Account; and,
- 3) Paper-filing couples who had not yet registered for My Account.

Following the initial communication, each group received a reminder that conveyed the same message as their initial mailings.

RESULTS

Success was measured in terms of hits to the CRA website as well as registration for My Account.

- The letter was considerably more effective at encouraging recipients to visit the CRA website, resulting in roughly twice as many hits on average compared to the postcards.
- Both the letter and the postcard increased registration to My Account when compared to the control group, but the letter was more effective than the postcard at generating My Account registration.

See detailed results on the right.

THE RESULTS:

- Overall, 5.7% of individuals registered for My Account in the combined control groups while 7.5% of individuals registered for My Account in the intervention groups. This represents a 31.5% increase in registration as a result of the campaign.
- In the Environics group, 7.1% of individuals registered for My Account in the control group while the postcards and letters generated registrations of 8.1% and 13% respectively.
- In the general population group, 6.9% of individuals registered for My Account in the control group while the postcards and letters generated registrations of 7.7% and 12% respectively.
- In the couples population group, 3.0% of individuals registered for My Account in the control group while the letters generated registrations of 3.7%.

SCALING UP

Further research is required to determine the underlying reason for the letters success versus the postcard. Going forward, it is important to analyze the relative cost-effectiveness of letters when scaling up and taking into account costs associated with printing and mailing.

**SINGAPORE LAND TRANSPORT
AUTHORITY** | Nudging people towards on-
time and online road tax renewals

FEATURE CASE STUDY

SINGAPORE LAND TRANSPORT AUTHORITY ROAD TAX RENEWAL

CONTEXT

All Singapore-registered vehicles must have a valid road tax at all times. To encourage compliance with regulations, the Land Transport Authority (LTA) sends a Road Tax Renewal Notice to vehicle owners one month before the expiry of their vehicle's road tax. Historically, about 10% of all vehicle owners end up making late renewals. Moreover, about half of all renewals are transacted manually through Road Tax Collection Centres.

DESIRED OUTCOME

The LTA sought to reinforce prompt payment through e-channels by leveraging behavioural insights within the Road Tax Renewal Notice message and envelopes that are sent to vehicle owners.

BEHAVIOURAL INTERVENTIONS

The LTA made changes to the envelope as well as to the Renewal Notice.

For the envelope, the LTA changed the front and back of the envelope containing the Renewal Notice. The communication on both the front and back of the envelope used behavioural insights to encourage people to promptly renew their road tax using e-payment methods.

- 1) On the front of the envelope, the LTA added a **call to action** that read "Renew your Road Tax online in 3 minutes".
- 2) On the back of the envelope, the LTA added a **social normal statement** about the number of people who renew their Road Tax on time.

STANDARD ENVELOPE (FRONT)



BEHAVIOURAL INTERVENTION ENVELOPE (FRONT): CALL TO ACTION



STANDARD ENVELOPE (BACK)



BEHAVIOURAL INTERVENTION ENVELOPE (BACK): SOCIAL NORM



FEATURE CASE STUDY

SINGAPORE LAND TRANSPORT AUTHORITY ROAD TAX RENEWAL

BEHAVIOURAL INTERVENTIONS

For the Renewal Notice, the LTA tested two different communications:

- 1) **Loss Aversion:** The communication focused on renewing on time in order to 'avoid late renewal fees'.
- 2) **Social Norms:** The communication focused on renewing on time because '9 out of 10 in Singapore renew their road tax on time'.

For both communications, the LTA simplified its overall messaging related to renewal and expiry deadlines, and a personalized message was included at the bottom.

TRIAL

A randomized control trial was conducted to test the efficacy of the changes to the Renewal Notice. Participants were randomly assigned to receive either the loss aversion message or the social norms message. A third group selected to receive the original Renewal Notice acted as a control.

RESULTS

The trial found that the treatment with the loss aversion statement was more effective at encouraging on-time renewals and online renewals. After controlling for owner and vehicle characteristics, this treatment encouraged vehicle owners to renew their road tax 1.8 days earlier than the control.

BEHAVIOURAL INTERVENTION RENEWAL
NOTICE #1: **LOSS AVERSION**

Be On Time!
Avoid Late Renewal Fees

BEHAVIOURAL INTERVENTION RENEWAL
NOTICE #2: **SOCIAL NORMS**

Be On Time!
9 out of 10 in Singapore renew
their road tax on time

SCALING UP

The LTA estimates that sending this new design and message to all vehicle owners would translate to about 26,000 more on-time renewals per year, and an increase in the rate of on-line payment by 6.7 percentage points. This will lead to an estimated annual saving of S\$21,000 in administrative and printing costs.

Social media

Social media is the social interaction among people in which they create, share or exchange information and ideas in virtual communities and network.



so-cial me-di-a
noun [treated as sign. or pl.]
websites and applications used for social networking.

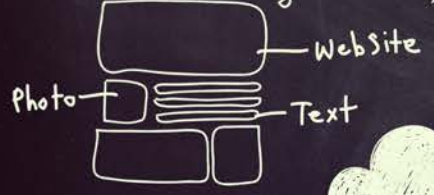


WORLDWIDE

like!
SHARE CHAT



SEARCH



Web site

a location connected to the Internet that maintains one or more pages on the World Wide Web



SOCIAL MEDIA



Internet

In-ter-net

a global computer network providing a variety of information and communication facilities, consisting of interconnected networks using standardized communication protocols.

Tweet

@

COMMUNITY

friend
noun

- a person whom one knows and with whom one has a bond of mutual affection, typically exclusive of sexual or family relations
- (Friend) a member of the Religious Society of Friends; a Quaker.



World Wide Web

The world wide Web is a system of interlinked hypertext documents that are accessed via the Internet. With a web browser, one can view web pages that may contain text, images, videos, and other multimedia and navigate between them via hyper

Tools, Templates and Other Resources



SIX STEP APPROACH | Summary

APPLYING BEHAVIOURAL INSIGHTS FOR CHANNEL SHIFT

1 DEFINE OUTCOMES

- ❑ Identify your desired outcome
- ❑ Be SMART about it

2 DIAGNOSE BEHAVIOURAL BARRIERS

- ❑ Consider why we do what we do
- ❑ Do your research
- ❑ Understand your client
- ❑ Understand baseline performance
- ❑ Understand & identify behavioural barriers

3 IDENTIFY INTERVENTIONS

- ❑ Gather ideas
- ❑ Identify possible intervention(s)
- ❑ Select intervention(s) to test

4 DESIGN INTERVENTION(S)

- ❑ Look for inspiration from past trials
- ❑ Understand the complexities of design
- ❑ Select a design process
- ❑ Identify end-users and elicit feedback

5 TEST INTERVENTION(S)

- ❑ Select a testing approach
- ❑ Remember “Statistics 101”
- ❑ Determine sample size
- ❑ Randomly select people for your control and sample group
- ❑ Begin test

6 ANALYZE RESULTS AND SCALE UP

- ❑ Assess significance of results
- ❑ Identify confounding variables
- ❑ Scale up
- ❑ Monitor and track results
- ❑ Keep iterating

MAKE IT EASY. MAKE IT ATTRACTIVE. MAKE IT SOCIAL. MAKE IT TIMELY.

BEHAVIOURAL SCIENCE | A Quick Lesson In
The Theory Behind The Insights



Behavioural science helps us to uncover the *common cognitive shortcuts* that our brains make. These are also sometimes referred to as “biases and heuristics”. If we understand how these shortcuts influence our behaviour, and how we make decisions, then we can better design solutions for our clients.



Status Quo Bias

we have a strong preference for the current state of affairs



Salience

the more prominent something is, the more important we think it is



Framing

we are influenced by how choices are framed, including our mental and physical environment



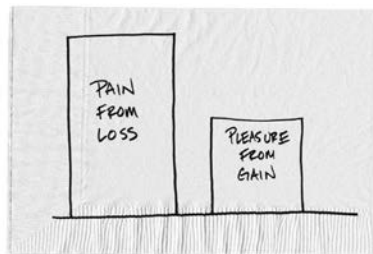
Short Term Bias

we underweight long-term costs and benefits compared to short-term ones



Loss Aversion

we are more motivated by losses than by gains of the same amount



Social Norms Bias

we are highly influenced by the choices made by our peers and neighbours



RANDOMIZED CONTROL TRIALS | The Really Complicated Stuff

DETERMINING SAMPLE SIZE

Recall in step 5 that we said there were three main elements that go into determining a sample size that will set you up for 'statistically significant' results:

- 1) **Confidence Interval:** Typically, a test would need a confidence interval of 95%-99%.
- 2) **Beta:** Your beta is your statistical power in finding a statistical difference between your control group and sample group.
- 3) **Meaningful Difference:** This is the key element. You and your stakeholders will have to agree on what you believe a meaningful difference between the control group and sample group will be.

Once you have these three elements, you can calculate the sample size (N) required for your intervention. And here's the fancy equation that you use to calculate the minimum sample size required for your trial.

$$n = \frac{(z + b)^2 * 2s^2}{d^2}$$

The equation looks a bit scary but here's how you fill it in:

- z is determined by the confidence interval that you have chosen. The standard confidence interval is 95% - this means z=1.96. (Basically, this value takes into account the chances that you will draw a false positive conclusion – a type I error. So if you allow for a 5% chance of this error, you have a 95% confidence level.)
- b is determined by the conventional values for beta. The standard for b=0.2. (Basically, this value takes into account the chances of a false negative conclusion. The widely accepted beta is 20% meaning there is a 20% chance of a false negative conclusion.)
- s is the standard deviation of the primary outcome. This is determined by inputting an expected variance that one would expect from this population.
- d is the meaningful difference you want to see between the two groups. This is determined by you and your stakeholders. What do you believe would constitute a meaningful difference between your control group and sample group?

PROJECT PROPOSAL TEMPLATE |

Your Idea On Paper

THIS IS A GREAT IDEA!

THIS IS THE IDEA...

THE ISSUE
<ul style="list-style-type: none">• <i>What is the problem? Why is this an issue?</i>

THE DESIRED OUTCOME
<ul style="list-style-type: none">• <i>What is the behaviour you seek to change? What segment of your population are you trying to influence?</i>

THIS IS THE SUPPORT I NEED...

PEOPLE
<ul style="list-style-type: none">• <i>Who will do the work? Are they dedicated resources? Will you need to consult external experts?</i>

TIME
<ul style="list-style-type: none">• <i>What period of time will you need to complete the project?</i>

BUDGET
<ul style="list-style-type: none">• <i>Based on the timing and resources, what is the estimated budget required to complete this project?</i>

THIS IS HOW I WILL DO IT...

RESEARCH APPROACH & TIMING
<ul style="list-style-type: none">• <i>What data do you have available to use? What quantitative researching methods will you use? What qualitative research methods will you pursue?</i>

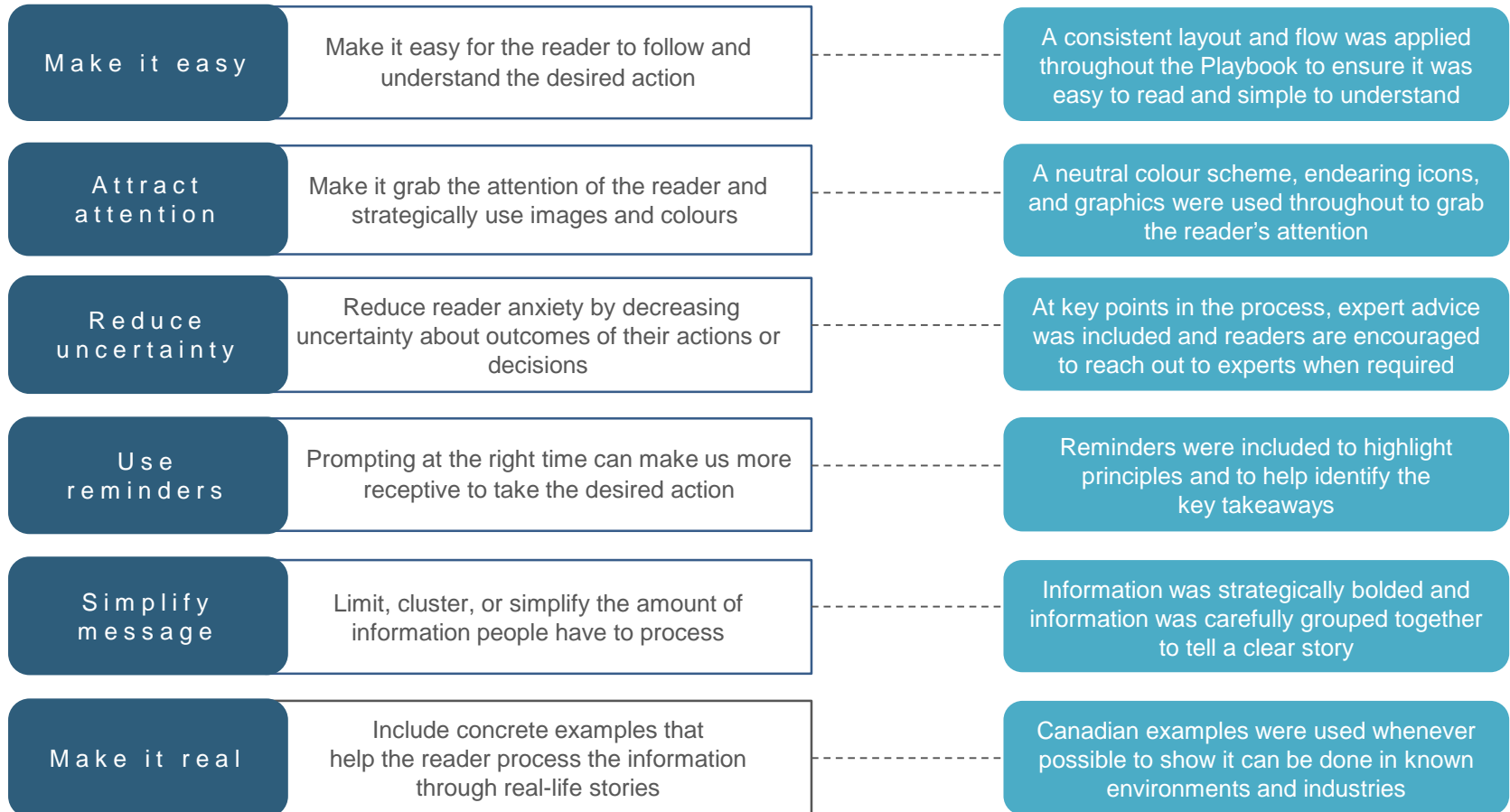
TESTING APPROACH & TIMING
<ul style="list-style-type: none">• <i>What testing method will you use? How long will the test period last? What type of approvals will you need?</i>



Behavioural Insights
Applied in this Playbook

WE APPLIED NUDGES TOO!

So you thought you were just learning about how to apply behavioural insights right? Not quite! We too applied some nudges while developing the Playbook. The nudges that we applied are explained below on the left and their application throughout the Playbook is explained on the right.





Playbook Contributors

YOUR EXPERT CONTRIBUTORS



James Guszcza

Chief Data Scientist, Deloitte

“Behavioural insights should be a new tool in the toolkit of data science projects.”



Avni Shah

Professor, University of Toronto

“In order to scale up, your test should simulate a larger scale environment.”



Elizabeth Hardy

Innovation Hub, Government of Canada

“Narrow the behaviour you are trying to change to something very specific.”



Shrupti Shah

U.S. Federal Leader, Deloitte

“Don’t assume your feelings about the solution are representative of others.”



Julian House

Behavioural Insights Unit, Ontario

“Give each solution a fair shake. Evaluate each one based on the outcomes they generate.”



Will Tucker

Managing Director, ideas42

“Look at the workarounds on the front lines – these are potential interventions.”



Ruth Schmidt

Innovation Leader, Deloitte

“Upfront research is critical to uncover the barriers and get to the root of the problem.”

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YOUR AUTHORS



Janice Horne, Deloitte

“Sometimes the barriers are so small that we don’t even realize they are there. Challenge your own assumptions about why clients do or don’t go online.”



Jessica Rennie, Deloitte

“When it comes to channel shift, there is no one 'right' answer. Engage your clients, test your ideas, and build upon your successes (or failures) to drive outcomes at a minimal cost.”



Jane Howe, Deloitte

“Consider what is required to build trust with your client through an online channel. If trust doesn’t exist, the online client won’t either.”



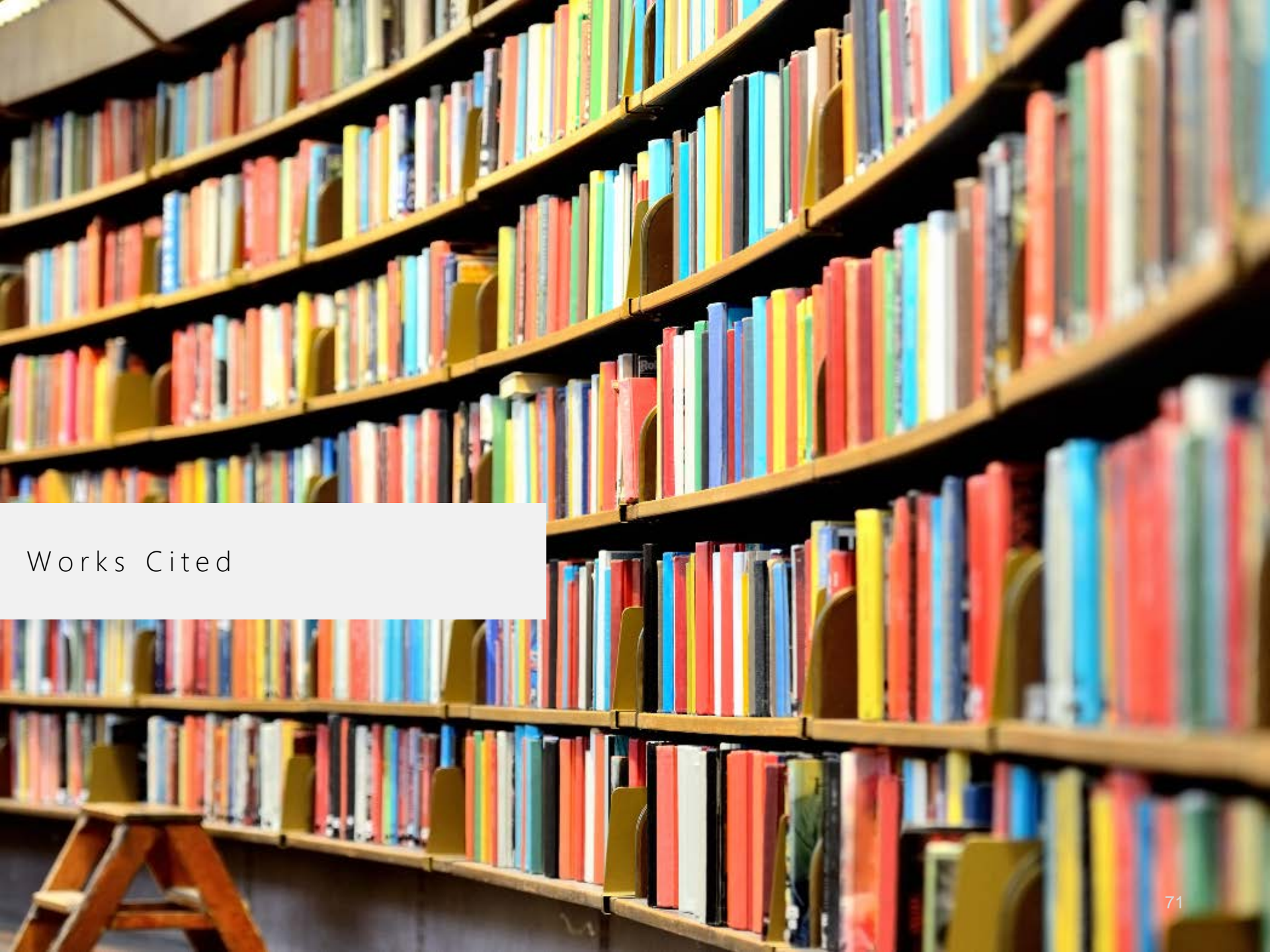
Jenny McShane, Deloitte

“Put yourself in your clients shoes and ask yourself if you would instinctively take the actions you desire of them. If the answer is no, challenge the current process to enable change.”



Sasha Tregebov, Deloitte

“By following a disciplined approach, we can stop making assumptions about how people behave and start listening and testing. The impact can be profound.”



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