

Sweating the Small Stuff

How to use behavioural science to build more effective communications

2019

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The Behavioural Architects

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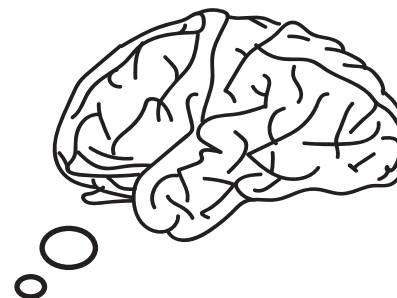
Sweating the Small Stuff

Behavioural science has helped us to better understand how people think, how they perceive things and, ultimately, what factors might influence their decision-making and behaviour.

Behavioural science has defined concepts and frameworks that, when applied as part of a design process, **can significantly improve the impact of everyday communications**



Everyday communications such as customer letters and emails can be enhanced by behavioural science, giving us simple tools for a more systematic approach to effective communication.



In this book, we show how you can **apply behavioural science to optimise everyday communications**. Simply by looking at communications through a behavioural science lens, we can see how they may or may not be playing to our subconscious wirings and biases. This lens helps us to understand critical aspects, such as how cognitively easy a letter is to understand, absorb and act upon. It can also highlight how it may or may not affect the sense of urgency to act or how sensitive it is to the specific context in which it will be received and read. This process allows us to identify places where we can maximise strengths and remove or minimise weaknesses, as a result **improving the effectiveness of the communication**.

Essentials - what you need to know

Optimising communications using behavioural science.

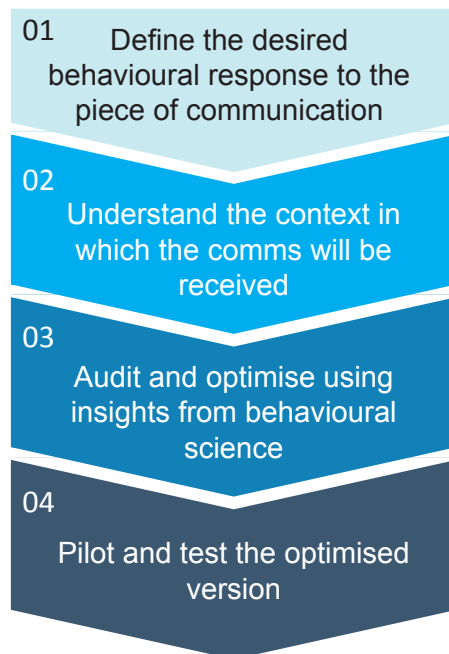
Introduction:

Everyday communications can be optimised to drive desired behavioural outcomes by improving clarity, salience and impact. Here, we define everyday communications to include marketing, operational and organisational across multiple channels, including written (letters, emails, texts, posters etc.) and voice.

Sometimes marketers may be optimising existing communications, such as redesigning an existing letter or email. It can also be valuable to feed into the development of new communications, inputting behavioural insights at an early stage to maximise effectiveness.

Everyday communications: defined in this context as marketing, operational and organisational communications across multiple channels, including written (letters, emails, texts, posters etc.) and voice communications.

Here's the four-step process we apply when tackling any communications challenge:



01 Define the desired behavioural response to the comms:

The first and key part is to **clearly define the behavioural response required by the customer**. What would you like your customers to do following the communication? For example, we worked with a financial organisation that wanted to communicate a change in customer service for the business account holders. We helped them pinpoint a specific action they wanted their customers to take, simply **to put a new customer service number into their phone contacts** so they would find it easier and quicker to contact the bank when they needed assistance.

Once the desired response has been identified, it may also be necessary to pinpoint any potential behavioural barriers – what are people doing instead of the desired response? Often, they are simply inactive, but sometimes communication can trigger the wrong responses. These are important to identify at the start, so the comms can be designed from the outset with a specific response and potential barriers to this response front of mind.



02

The next step is to analyse the context(s) in which the communications will be received, read and acted upon:

Where and when will they be read? One size may not fit all, and comms may need to be adapted for different audiences and contexts. So, research which deepens understanding of how each piece of comms will work within its context may lead to a more effective outcome.

More broadly, there are also huge benefits to exploring the end-to-end customer journey to identify how the context might prompt, encourage or hinder customer understanding and response. For example, our work with a multinational bank to understand how to increase customers taking up mortgage protection products revealed that the product was being offered during their mortgage application interview, a context where customers were already overloaded mentally and emotionally.

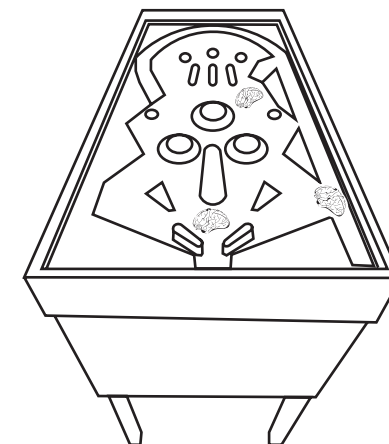


Getting a mortgage can be a time-consuming and stressful process, particularly for first time buyers and movers who are ultimately focused on acquiring their new home. Therefore, mortgage protection tends to be a lower-order concern, at least until the new home gets closer to becoming a reality. This understanding helped us develop an optimal contact strategy for mortgage protection, introducing new touch points at times when the customer has more of an open mind to the communication. We also helped to re-frame and re-design the existing communications, enabling customers to more easily take on board key information.

In more complex behavioural change goals, there can be multiple types of communications and in these cases it's useful to explore the role of different communications along the journey. Chunking the journey into smaller behavioural goals (often with different contexts) and using different types of communication to achieve these goals can maximise effectiveness.

A great example of multi-faceted communications comes from the Teacher Development Agency (TDA). Through their research, they found that the key stumbling block in their drive to recruit more teachers was not a lack of people wanting to become teachers, but a set of behavioural barriers. Changing career is typically not a one-step decision and even though potential teachers showed initial interest, they were dropping out midway through the application process. In response, the TDA designed a behavioural 'pinball' campaign with communications designed to keep applicants 'in play' across different media. The campaign is a well-known success – applications rose by 25% and increased ROI to £101 for every £1 spent.¹

Our work with a multinational bank to understand how to increase customers taking up mortgage protection products revealed that the product was only being **offered during the mortgage application interview, a context where customers were already overloaded mentally and emotionally.**



03

Audit and optimise using insights from behavioural science:

Once we are clear what the behavioural objective is and have gained an understanding of the context in which the communications will be working, the next stage is to **audit the communications through a behavioural science lens**.

This allows us to develop a deeper understanding about which elements of the communication are driving people to respond, which elements may be creating a barrier, as well as any unnecessary elements that can be dispensed with.

There are a multitude of concepts in behavioural science, so in order to conduct an effective audit, we need to identify the most relevant and effective concepts for optimising communications.

In this section we will cover 7 different concepts from behavioural science:



Choice Architecture



Salience



Anchoring



Framing



Chunking



Cognitive Ease



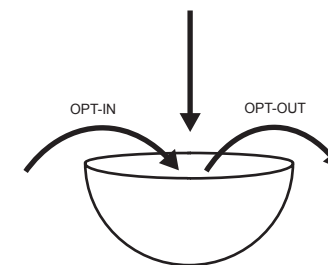
Social Norms

1. Choice architecture:



Choice architecture

How we are **presented with choices** can have a dramatic impact on what we choose - for example, we can be influenced by the **other options** we see, the order we look at them and how they are **physically** or **visually** arranged.



Sometimes we might be steered towards a single option: one of the most effective ways to generate action known in behavioural science is to let customers know they are being **automatically opted in** to a service that is in their interest, whilst letting them know they can (easily) opt-out if they wish. This means that any communications – letters or emails – need only inform a customer of a change

to their service and to tell them that no action is required unless they wish to opt-out. Typically, this results in around 80-90% of people accepting the change, compared to 30% or less if people need to proactively opt-in. Many have good intentions, but simply don't get around to it. For example, opt-out rates for the UK's auto-enrolment pension scheme are around 8-10%.

An automatic opt-in needs to be applied with care. As it requires little or no thought on the part of the customer, they may not fully reflect on its implications or be aware of what they have agreed to. A recent illustration comes from telemarketing firm Suntasia – 99.8% of consumers ended their subscriptions when opting out was the default (i.e. no action was required), but only 36.4 % of consumers terminated their subscription when they had to take action to do so.² For minor changes to terms and conditions, or changes that benefit the consumer and raise their welfare, it's a good choice, but anything more complex or ethically tricky may warrant a little more thought and potentially a different solution.

Another technique is to *prompt* a decision from a customer, asking them to choose between two or more options – this is known as **active choice**. Unlike the default approach, this requires customers to take action and make a choice in order to proceed in the consumer journey. For example, since 2011, drivers applying for a provisional license in the UK have been asked whether they would like to add their name to the organ donation register or defer that decision for now.³

Check one of the following options:

☐ YES, I would like to register as an organ donor

☐ I do not wish to answer this question now

☐ I am already registered on the NHS organ donor register

This type of technique generally leads to opt-in rates of 60-70% – still pretty effective, but less so than the automatic opt-in discussed above.

The bottom line is, if you need your customers to make a choice, think through the different ways you could present it to them. The exercise of exploring the potential choice architecture options you could adopt can be highly enlightening – remember there is always more than one way to present a choice!

2. Saliency:



Saliency

We **pay attention** to information or objects that stand out and **catch our eye**. In communications, this means our attention will **automatically be drawn to what's dominant on the page or screen** – **imagery, colour, larger, bolder fonts or symbols**. Unsurprisingly, researchers have found that **bullet points and bold type** are effective in **highlighting action points**.

A Financial Conduct Authority (FCA) trial optimising a letter to inform customers they were eligible for a refund on a financial product found that salient bullet points had the greatest impact of several tweaks, **raising response rates by 3.8% over the control group who received the usual letter**.⁴

Research has also shown that **location on a page or screen can be key; putting action points or key information first or on the left-hand column catches our attention most effectively**. For instance, a trial in New York City investigated the use of saliency in their court summons to reduce citizens' failure to appear.



The researchers focused on ensuring key information – the date, time and location of the hearing – were visually salient and easy to read on the letter. They also changed the title of the form from the rather vague 'Complaint/Information' to 'Criminal Court Appearance Ticket' – wouldn't the latter grab your attention quickly!? **The new form alone reduced the number of people failing to attend court from 41% to under 36%**. In 2014, had the new form been in place, 17,100 of the 320,000 warrants issued could have been avoided.⁵

Sometimes simple visuals can prompt action too. These UK TV licensing communications encouraging consumers to switch to paperless billing use coloured buttons to make it easy to understand and quick to act upon (see *images next page*).



With these tips in mind, take another look at a piece of comms you're working on. What immediately stands out? How might you pique someone's interest to get them started? Will the single most important piece of information that the consumer needs to know about get their attention? If not, how could it be made more salient? Adding bullet points, colour or emboldening text can all help to bring the key information to people's attention.

3-4. Framing and Anchors:

Framing and Anchors

Framing or presenting information in a certain way and using reference points or points of comparison, known as anchors, can dramatically increase meaning and therefore engagement.

Comprehension of information can be improved through presenting it in a way that makes it understandable and which can be easily compared to what consumers are familiar with – providing what's known as an anchor or reference point. For example, a useful framing and anchor point might be to contrast an insurance premium renewal price with what a customer paid last year or what changes in benefits or terms and conditions compare to in real terms or against competitors.

We drew on the concept of framing for an online service directory that helps consumers find and get quotes from businesses.

These changes led to a 15% increase in subscription renewals which translated to an additional \$770,000 of business.

They asked us to help optimise an email aimed at increasing the number of businesses subscribing to the service, by reframing the benefits of subscription.

We rewrote and reformatted the email to change the focus away from a transactional frame – subscription renewal – to the increased potential of attracting and finding new clients. This helped to highlight the benefits of subscription rather than drawing attention to an impending cost. In addition, we reframed the cost of the service to help make it feel more affordable, presenting it in terms of monthly cost rather than the lump sum annual cost. These, amongst other changes, led to a 15% increase in subscription renewals which translated to an additional \$770,000 of business. On top of this came cost savings for our client, as their call centre staff no longer had to follow up on lapsed clients.

We can also use language to help identify the potential risks of failing to take action. People will typically make greater effort to avoid a loss than they will to realise a gain. For example, highlighting how much money people are losing through paying too high a tariff is typically more effective than showing the savings they can make by switching.

Returning to the New York City court summons example, another change made to the form was to clarify the negative consequences of not appearing in court, stating early in the form **“To avoid a warrant for your arrest, you must show up in court”**. Evidence shows that people **often respond more to information that focuses on potential losses**.

It's important not to scare customers (NYC court summons recipients excepted!), thus there's a fine balance between emphasising that something needs their attention and making it so threatening that people simply bury their heads in the sand. For example, when TBA worked with a leading financial services provider, we found that some of their existing communications risked alarming customers rather than alerting them. Writing in an empathetic, helpful way, whilst still emphasising the urgency, can lead to significant improvements in response rates and customer satisfaction.

How might you re-frame a message? There is always more than one frame. How might you re-frame potential savings into real losses? Or how might you give numbers more meaning by putting them into perspective with simple comparisons? Can information be positioned more favourably and with more meaning by providing simple reference points?



If you write ‘Important’ once – that draws attention. If you repeat it 4-5 times on page 1 of a letter, sometimes in salient bold red letters, that can alarm people and make them feel afraid and like they want to hide away from the messages therein.



Jamie Halliday, Director,
The Behavioural Architects (TBA)

5. Chunking and feedback:



Chunking and feedback

To help consumers feel that a task is **manageable, quick to complete and not too daunting**, it can help to minimise and **make clear the steps required to take action**. This technique is known as **chunking** and using it in **communications** can make the difference between a customer taking the **desired action**, or **never doing anything about it**.

In addition, when it comes to designing a series of communications, providing feedback on the recipient's progress so that they know where they are in the journey will help to keep motivation and engagement levels high. For example, a superannuation (retirement savings) provider in Australia identified that many of its members had multiple superannuation accounts, sometimes up to seven or eight. For some, this was not in their best interests, as it meant they were paying an unnecessary duplication of fees. Despite the consolidation process being quite simple, the data showed that members weren't taking it up. Behavioural research revealed that this was because customers perceived the process to be overly complex and time

intensive. Our recommendation was to increase cognitive ease (see our next concept, discussed below) and to chunk the process down into small steps. The first of these was to ask members if they would like a free 'Super search' done by the Australian Tax Office on their behalf, to establish how many accounts they had and to perhaps even find lost superannuation accounts. To make this happen, all the member had to do was respond to a text message with one word. **This simple intervention resulted in a double digit increase in rates of superannuation consolidation.**

So, if your communication requires a customer to take action on something, analyse all the steps involved and look at how you can let them know where they are in that journey. There may be an easy first step to get them involved and you can feedback to them how they are doing to encourage them in their progress to completion.



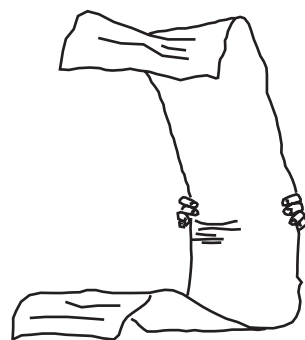
6. Cognitive ease:



Cognitive ease

When information is presented in a way that requires minimal cognitive capacity – mental effort - and **lets someone make decisions using more of their “System 1” thinking - automatic, intuitive, effortless** - we can say it's high in 'cognitive ease'. Conversely, if people have to engage their '**System 2**' mode of thinking – whereby it takes more effort to comprehend information - they are **less likely to take action**, and, particularly if they are busy, may give up trying to read it. Therefore, effective communication tends to ensure **high levels of cognitive ease**, making sure it's as easy as possible for anyone to understand and respond to.

To maximise cognitive ease, and better engage consumers, it helps to use Plain English, minimise jargon and acronyms and maximise use of simple layman terms. It can often be hard to put ourselves in our customers' shoes and remind ourselves what terminology and language they will and won't be familiar with. However, if the language is too complex and alien, customers are unlikely to read it, let alone absorb the information and take action.



This challenge is known as **The Curse of Knowledge!** Psychologist Steven Pinker highlights how:



*It simply doesn't occur to the writer that readers haven't learned their jargon, don't seem to know the intermediate steps that seem to them to be too obvious to mention, and can't visualize a scene currently in the writer's mind's eye. And so the writer doesn't bother to explain the jargon, or spell out the logic, or supply the concrete details — even when writing for professional peers.*⁶



Richard Thaler, co-author of the bestselling book 'Nudge', won the Nobel Prize for Economics last year for his work on behavioural economics. He has a favourite mantra: '**Make it easy**'. This not only means communications should be easy to understand, but the desired action should be made clear too. The NYC court summons form above is a good example of how an increase in cognitive ease can improve engagement and drive the correct behavioural response.

The title change from 'Complaint/ Information' to 'Criminal Court Appearance Ticket' leaves the recipient in no doubt as to the reason for the communication.

Improving cognitive ease can also simply mean reducing the word count of a letter to make it less overwhelming. For example, in research conducted by TBA for one client, a customer commented: "My first thought was what a long letter! I started reading it and found it quite clear but by about page 4 I was getting information overload."

Legal expenses insurance company DAS worked with the behavioural science consultancy The Hunting Dynasty to make their welcome letters more easily understandable, demonstrating to the UK Financial Conduct Authority that they have customer interests at heart. They reduced a 261-word letter to just 91 words whilst also increasing comprehension (as measured using the Cloze comprehension test) and retaining reading ease (measured by the Fleisch-Kincaid score).⁷

Sometimes, however, a long information pack is unavoidable and legally necessary. In this case, it can help to put a **summary sheet up front, so people can access key information easily**. LV= and The Behavioural Insights Team (BIT) recently tested this approach, including a simple one-page, 'go-to' summary about drawing a lump sum from their pension with a 100-page info pack for customers.

The initiative had a significant impact, lifting the number of visits to the Pension Wise website from around 1% to almost 11%, and also increasing the proportion of customer calls to the service from 5% to over 8%.⁸ Whilst response rates would ideally be higher than this, it's a promising start.

What parts of your communications might be engaging System 2 versus System 1? Have you asked others outside of your expertise to read it through and make sure it's accessible, with minimal jargon and easy to understand by a wider audience? If there is a lot of information to share, can you make it more succinct or at the very least put the key information in a cover page?

7. Social norms:



Social norms

When we need people to take action or change their behaviour, letting them know that others have done it already – known as a **descriptive social norm** – can be an effective way of encouraging them to do likewise. **We generally want to do what others are doing and conform to the behaviours of our peers.** Most people won't defiantly refuse to take action, more likely they simply won't have got around to it, not realising that everyone else has.

The technique is even more impactful if people are aware that 'others' like them in their area, peer or demographic group have responded already, particularly teenagers and young adults who neuroscientists have found are even more influenced by peer behaviour.

For example, behavioural change consultancy Collaborative Change used social norms to increase rent payments for social housing in the UK. Tenants receiving an arrears letter containing the phrase "99.8% of all rent due in your neighbourhood is collected on time" were nearly twice as likely to make a payment, also meaning resources were saved by not having to chase late payers.⁹

Examples of phrases that leverage social norms include "90% of people in your postcode have registered." or "Join the 15,000 people who have already become a member!"

There is also another type of social norm – called injunctive social norms – which is about what society as a whole expects us to be doing. For example, society expects and approves of tipping a waiter, not dropping litter and using sun cream. Highlighting that it's customary to do something, or emphasising that most people believe or expect others in society to do something can generate a stronger response.

Can you express a desired behaviour in terms of the number of people already doing it? Can you hone in on the type of people doing it and match it to your customer(s)? Can you engage injunctive social norms – highlighting and reminding people about what society believes we should be doing?

04 Pilot and test:

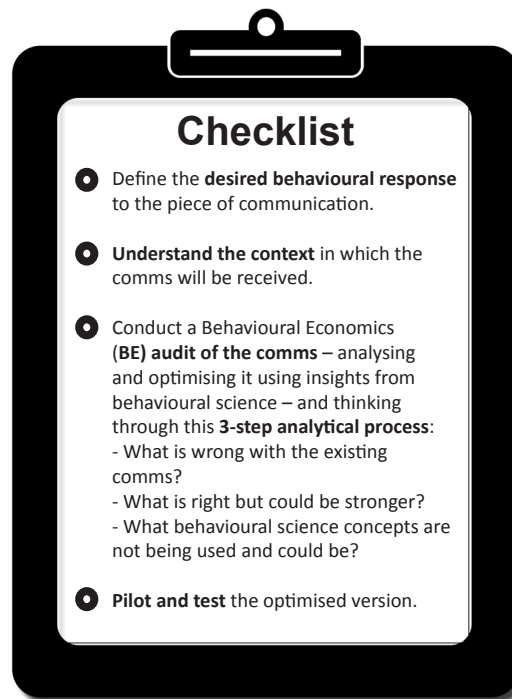
The smartest organisations are increasingly embracing and investing in a 'test and learn' culture, conducting pilot tests and Randomised Controlled Trials to qualitatively and quantitatively measure the impact of changes to communications and validate hypotheses about what might be effective.

Whilst it can be tempting to roll out changes in communications assuming that they will be effective, it's best to trial and test using a control group initially. Sometimes subtle factors related to the specific context or customer group may mean that the impact of the comms was not as predicted – perhaps a lower response rate than anticipated – meaning that hypotheses need to be adjusted and updated.

The good news is that simple everyday communications are fairly easy and low cost to test. Many organisations have access to a large database of customers, so getting a large enough sample size to ensure tests are sufficiently rigorous is rarely a problem and several variations can, and should, be tested.

For example, we worked to optimise the communications of a UK healthcare company and were able to test three different variations to work out which was the most effective in increasing the desired response rate.





Summary

Don't be tempted to skip stages 1 and 2 and jump straight into 3. You can end up with ineffective comms that do not achieve your objectives. **We tend to get caught up in action bias** – wanting to get stuck into the meat of the problem straight away – but time and time again, our four-stage approach has initiated improvements in comms that would not have been identified had we not spent time on the first two steps.

Be prepared to iterate. Whilst behavioural science can provide a guide to what to do and change, **tiny subtle differences in versions of comms could make all the difference. Test and learn and then go back and test again!**



Below, we highlight three global case studies which show how the behavioural science concepts discussed above have been applied to communications and resulted in significant uplifts in the desired customer response.

Case Study 1: Optimising Customer Communications for a Multinational Bank

The Challenge

Working with TBA, our client, a multinational bank, pioneered a programme that cements behavioural science at the centre of their communication development, effecting real cultural and behavioural change.

The subject matter of financial communications is frequently technical and subject to legal and compliance requirements. Communications also vary in complexity, depending on the specific objective at hand, and a range of customer behavioural outcomes may be desired, including:

- Ensuring customers understand and absorb key messages
- Ensuring customers act on information as required
- Driving customer engagement with services on offer

The objective of the programme was to put customers at the heart of the communications development process. Another goal was to give internal staff the tools and training to deploy behavioural science best practice when writing to customers.

A Behavioural Science-Inspired Approach:

A 4-stage approach was developed, underpinned by the need to clearly define the audience and strategic communications objective. To achieve this, we conceptualised the 'customer journey' when reacting to a piece of communication and identified the range of likely customer responses. A number of key behavioural science concepts were then applied to optimise the communication to achieve the desired behavioural outcomes.

Key Insights and Impact :

This approach facilitated a real cultural shift in communication development within our client's organisation, leaving behind a formalised process including:

1. A **framework** to audit communications and develop hypotheses about behavioural outcomes.
2. A Communications **Toolkit** with key behavioural science concepts brought to life with feedback from actual customers for use in communication development.
3. A bespoke **training course** for staff and support agencies to embed the concepts.
4. A **Communications Forum** for approving all customer communications through a behavioural science lens. (Since inception, over 80 unique pieces of communication, impacting 1.5 million customers, have been approved by the forum.)



Figure 1: Overview of the 4-stage communication optimisation approach for a multinational bank

The training and toolkits have given the client a simple but effective way of structuring and developing their communications. There has also been an increase in desired behavioural outcomes from key communications; a reduction in the number of customers contacting the bank to clarify details within the communication and fewer complaints on more complex issues.

Case study 2. New York City – preventing failures to appear in court

The New York City Mayor's Office of Criminal Justice, consultancy ideas42 and the University of Chicago Crime Lab recently partnered to see if they could **improve response rates to court summons** for minor infractions committed by NYC citizens – things like littering, alcohol use in public, riding a bike on the sidewalk and spitting.

Citizens caught committing these minor offences can receive a ticket. The ticket, known as a summons, requires citizens to show up in court where they can plead guilty or not guilty to the offence. However, if they fail to show up, the police will issue a warrant for their arrest! It can happen immediately, and they can end up in jail, even if only for a short time. Despite the horror of this potential outcome, **in 2014 around 40% of the 320,000 New Yorkers issued with a summons failed to appear in court to defend themselves and a warrant was issued for their arrest.** Why were citizens failing to comply?



Through qualitative and quantitative research, a number of potential problems were identified:

- People did not expect a warrant to be issued for such a minor crime and felt it to be unfair, meaning their **mental model was incorrect.**
- **Present bias made the immediate costs of attending court (not being in work) seem to outweigh the consequences of not turning up.**
- Some were put off by the negative perceptions they had of the **court experience, anticipating that it would be frightening and uncomfortable.** These perceptions are often created and magnified by the media – an effect known as **availability bias.**
- There was also a tendency for people to **bury their head in the sand** and ignore the whole situation – known as **the ostrich effect!**
- Many citizens struggled with the practical details of appearing in court, especially those who had inflexible or unpredictable jobs, finding it **difficult to put in place a plan for taking time off work and follow through on that plan.**
- People had a **misperception of social norms and believed that most other people didn't attend court** either.
- Finally, some people simply forgot to attend!



(See the old and new form on following pages)

The new form alone reduced the number of people failing to attend court from 41% to under 36%. In 2014, had the new form been in place, 17,100 of the 320,000 warrants issued could have been avoided.

The second action was to send text reminders to those issued with a ticket. They tested a wide variety of messages, from messages that made the consequences of not showing up in court more salient or helped people plan to attend court, to social norms messages. They also experimented with different timings, trying messages sent 7, 3 and 1 day before someone was due to appear in court, as well as a message sent after someone had failed to appear in court and a warrant had been issued.

To try to increase action and encourage more citizens to attend court, the team trialled two initiatives in 2016-2017. First, they simplified the court summons form to help people take action. They made simple, but effective changes to the form including:

- Changing the title of the form to make the fact that it was a **court summons more salient.** The new form's title 'Criminal Court Appearance Ticket' made the individual's status of defendant apparent from the outset, compared to the old form, confusingly titled 'Complaint/Information'.
- Making clear the negative consequences of not appearing in court, stating early in the form "To avoid a warrant for your arrest, you must show up in court". This **frames and emphasises the potential loss the individual will suffer if they do nothing.** Evidence shows that people often respond more to information that focuses on potential losses.
- Using personal language, for example, "your arrest" or "You are charged". This engages the citizen directly and gets their attention, making it clear what the form means for them.
- **Making the key information salient and easy to find** on the form, moving the court appearance date, time and location to the top of the form and writing it in bold text. This makes it easier for people to start making a plan as they have the information they need.

Changing the title of the form from the rather vague 'Complaint/Information' to 'Criminal Court Appearance Ticket' helped people quickly understand what the letter was all about.

CRC-3206 (5/12)		Complaint/Information										
The People of the State of New York vs.												
Name (Last, First, MI)												
Street Address										Apt. No.		
City						State		Zip Code				
ID/License Number						State		Type/Class		Expires (mm/dd/yy)		
Date of Birth (mm/dd/yy)				Ht		Wt		Eyes		Plate/Reg		
Reg State		Expires (mm/dd/yy)		Plate Type		Veh Type		Make		Year		
										Color		
The Person Described Above is Charged as Follows:												
Time 24 Hour (hh:mm)				Date of Offense (mm/dd/yy)				County				
Place of Occurrence								NYC Rank		Precinct		
In Violation of Section		Subsection		VTL		Admin Code		Penal Law		Park Rules		
				☐		☐		☐		☐		
Title of Offense:												
Bronx Criminal Court - 215 E 161 st Street, Bronx, NY 10451												
Kings Criminal Court - 346 Broadway, New York, NY 10013												
Redhook Community Justice Center - 88-94 Visitation Place, Brooklyn, NY 11231												
New York Criminal Court - 346 Broadway, New York, NY 10013												
Midtown Community Court - 314 W 54 th Street, New York, NY 10019												
Queens Criminal Court - 120-55 Queens Boulevard, Kew Gardens, NY 11415												
Richmond Criminal Court - 67 Targee Street, Staten Island, NY 10304												
Defendant stated in my presence (in substance):												
I personally observed the commission of the offense charged herein. False statements made herein are punishable as a Class A Misdemeanor pursuant to section 210.45 of the Penal Law. Affirmed under penalty of law.												
Complainant's Full Name Printed						Rank/Full Signature of Complainant			Date Affirmed (mm/dd/yy)			
Agency		Tax Registry #				Command Code						
The person described above is summoned to appear at NYC Criminal Court located at:										Summons Part		County
Date of Appearance (mm/dd/yy)						At 9:30 a.m.						

DEFENDANT'S COPY

Figure 2: Old and new versions of the Criminal Court Appearance Ticket

GLUE LINE		CRC-3206 (1/16)	
Criminal Court Appearance Ticket			
Name (Last, First, MI)		Date of Birth (mm/dd/yy)	
Cell Phone Number (where court may contact you)		Home Phone Number (where court may contact you)	
()		()	
Show up to court on:			
Court Appearance Date (mm/dd/yy):		at: 9:30 a.m.	
Your court appearance location: ☐ Other (specify) _____			
☐ Bronx Criminal Court	☐ Kings & New York Criminal Court	☐ Midtown Community Court	☐ Redhook Community Justice Center
☐ Queens Criminal Court	☐ Richmond Criminal Court		
To avoid a warrant for your arrest, you must show up to court.			
At court, you may plead guilty or not guilty.			
Please see back for exceptions for Public Consumption of Alcohol and Public Urination offenses.			
Court Locations: You must appear at the court location identified above.			
Bronx Criminal Court 215 E 161 st Street, Bronx, NY 10451			
Kings & New York Criminal Court 1 Centre Street, 16 th Floor, New York, NY 10007			
Redhook Community Justice Center 88-94 Visitation Place, Brooklyn, NY 11231			
Midtown Community Court 314 W 54 th Street, New York, NY 10019			
Queens Criminal Court 120-55 Queens Boulevard, Kew Gardens, NY 11415			
Richmond Criminal Court 26 Central Ave, Staten Island, NY 10301			
You are Charged as Follows:			
Title of Offense:			
Time 24 Hour (hh:mm)		Date of Offense (mm/dd/yy)	
		County	
Place of Occurrence		Precinct	
In Violation of Section		Subsection	
VTL		Admin Code	
☐		☐	
Penal Law		Park Rules	
☐		☐	
Other			
For Additional Information and Questions:			
Visit the website or call the number below for additional information about your court appearance and translation of this document.			
www.mysummons.nyc			
OR			
Call 646-760-3010			
Defendant stated in my presence (in substance):			
I personally observed the commission of the offense charged herein. False statements made herein are punishable as a Class A Misdemeanor pursuant to section 210.45 of the Penal Law. Affirmed under penalty of law.			
Complainant's Full Name Printed		Rank/Full Signature of Complainant	
Tax Registry #		Agency	
Command Code			

DEFENDANT'S COPY

They found that the most effective messages were the series of pre-court messages combining the consequences and plan-making nudges. For example: “Remember, you have a court appearance tomorrow at 9.30am. Tickets could be dismissed or end in a fine (60 days to pay). Missing court for ##### can lead to your arrest.” These messages reduced the failure to attend court from 38% to 28%.

The cost of the entire initiative was relatively low – the only cost was the new form’s one-time redesign. Sending all 2014 ticket recipients 3 text-messages would have cost just \$7,500. Compare this to the cost of court time, police time for arrests and admin time and the value is immediately apparent.¹⁰

Alissa Fishbane, a managing director at ideas42 hopes that their study will encourage more initiatives like these for judicial systems.



It’s a cost-effective solution that complements existing policies. And on top of that, this is a win-win for every stakeholder involved - the court, the police, and the public itself.¹¹

Alissa Fishbane, Ideas42



Case study 3: Australian Council for International Development – reducing goods donations sent after humanitarian crises

The Australian Council for International Development (ACFID) recently partnered with TBA Australia to see if they could **develop communications that would reduce the number of Unsolicited Bilateral Donations (UBDs) – goods such as clothing and household items – sent after times of humanitarian disaster.**

Of course, donors who send UBDs do so with the best intentions: helping those in need, but **sadly, statistics show that UBDs do more harm than good;** they clog supply chains and local ports, meaning that local authorities often have to pay to have the unrequested donated goods disposed of in landfill.

For example, 10 months after Tropical Cyclone Pam hit Vanuatu in 2015, the Australian Red Cross reported that there were still 18 shipping containers full of UBDs left on the wharf. These containers had reportedly accumulated approximately 1.5 million US dollars in storage, handling and container rental fees.

To understand the motivations that drove this donor behaviour, TBA conducted a series of in-depth contextual interviews and a longitudinal ethnographic study with donors who had previously sent UBDs.

Figure 3: Images drawn by a donor in qualitative research.



Part 1: Disaster declared



Part 2: The Collecting of Items



Part 3: The Despatch and Collection of Items

We identified a key behavioural insight that UBD donors tend to operate in an automatic, emotional and intuitive 'System 1' mode of thinking. Donors use existing anchor points and frames of reference to piece together information that supports their beliefs about sending goods, without stopping to explore the real facts about where their donated goods really end up.

The research also surfaced evidence of commitment bias; once donors have decided to send goods to a humanitarian crisis, they often announce their intent to friends and community groups, making them feel more committed and making the stated behaviour more likely to occur.

Donors also tended to see their goods as practical, immediate, incorruptible and always reaching the intended beneficiary. Generally, they perceived UBDs as a better form of donation compared to cash. Our research showed that people actively seek to find pieces of information that confirm these existing beliefs, rather than ones that challenge them. On the previous page are examples of images drawn by a donor to illustrate their System 1 decision-making process of donating goods. Our research indicated that **changing donors' behaviour would involve disrupting the incorrect beliefs and narratives that donors have about where donated goods end up.**

Communicating a 'cash is best' message was not enough for this audience as it doesn't do enough to change beliefs or behaviours about donating goods.

To generate more cash donations we needed to make salient why it is better – not necessarily in its own right – but because the alternative (donating goods) is not meeting the needs of those who donors are trying to help.

Developing and testing the nudges

We combined the behavioural insights identified in the qualitative phase of the research with behavioural science concepts to develop and test potential communication nudges countering UBDs:

1. **Anchoring:** In times of disaster, **ONLY cash will rapidly transform into what people need most:** Clean drinking water, Emergency Health Services, Child-Friendly Spaces.
2. **Framing:** In times of disaster, **donated goods clog supply chains, blocking essential supplies.** Sending cash goes straight to the disaster zone and doesn't clog supply chains.
3. **Anchoring and Social Norms:** In times of disaster, sending goods takes anywhere between 2–4 months to arrive in the disaster zone. **Most people donate cash because it provides help faster.**
4. **Disruptive Anchors and Social Norms:** Fact: **Many donated goods sent to a disaster zone end up in landfill** because efforts on the ground are focused on lifesaving aid, not unpacking goods donations. Fact: **Cash donated during humanitarian disaster never ends up in landfill and helps deliver immediate lifesaving aid.** Most people donate cash because it is fast, flexible and meets immediate needs.

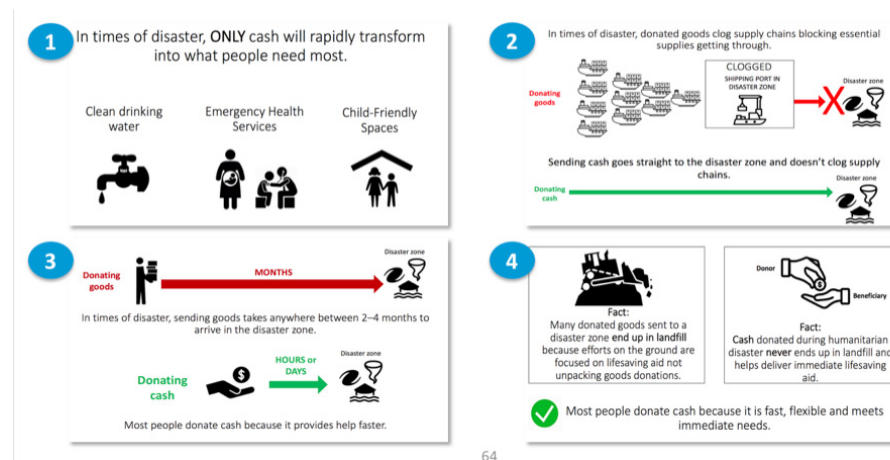


Figure 4: Four different messages were tested in quantitative research

These behavioural nudge ideas were quantitatively tested with a representative sample of 1026 Australians in February 2018. The study was designed to determine which of the ideas would drive the greatest disruption of intended UBD behaviour.

The results: The landfill message (number 4) was the most effective at reducing the likelihood of sending UBDs. In fact, it showed a 50% reduction in the number of people who said they would send a UBD in the future. This was more than double the reduction of the cash message (number 1).

The power of the landfill message lies in its ability to deliver real factual information – goods going to landfill – that disrupts existing beliefs and the System 1 narrative donors have about where their goods end up. It's important to note that reducing UBDs is not directly correlated with increasing cash donations; further research is required to understand the barriers to donating cash.

Further Reading

- Hollingworth, Crawford, **'Using BE scaffolding to improve communications'**, The Behavioural Architects, The Marketing Society, March 2016
<https://www.marketingsociety.com/the-gym/using-%E2%80%98be-scaffolding%E2%80%99-improve-communications>
- **The BHub** - Behavioural Evidence
Hub- has developed a useful checklist to work through when developing and fine-tuning comms. Each of the 12 points is grounded in science and practitioner findings for what works in improving comprehension and ultimately response rates for letters and emails.
<http://www.bhub.org/best-practice/letters-and-email/>

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About the Authors



Crawford Hollingworth is co-Founder of The Behavioural Architects, which he launched in 2011 with co-Founders Sian Davies and Sarah Davies. He was also founder of HeadlightVision in London and New York, a behavioural trends research consultancy. HeadlightVision was acquired by WPP in 2003. He has written and spoken widely on the subject of behavioural economics for various institutions and publications, including the Market Research Society, Marketing Society, Market Leader, Aura, AQR, London Business School and Impact magazine. Crawford is a Fellow of The Marketing Society and Royal Society of Arts.



Liz Barker is Global Head of BE Intelligence & Networks at The Behavioural Architects, advancing the application of behavioural science by bridging the worlds of academia and business. Her background is in Economics, particularly the application of behavioural economics across a wide range of fields, from global business and finance to international development. Liz has a BA and MSc in Economics from Cambridge and Oxford.

The Behavioural Architects

The Behavioural Architects (TBA) is an award-winning global insight, research and consultancy business with behavioural science at its core. It was founded in 2011 by Crawford Hollingworth, Sian Davies and Sarah Davies.

The company was one of the first agencies built around the new insights coming from the behavioural sciences. This new thinking has inspired them to develop powerful frameworks that fuel deeper understanding of consumer behaviour and behaviour change.

TBA has offices in London, Oxford, Sydney, Melbourne, Shanghai and New York and has worked with many global corporations, NGOs and governments, reinvigorating traditional research methodologies alongside pioneering new ones. Their aim is to make behavioural insights both accessible and actionable for clients.

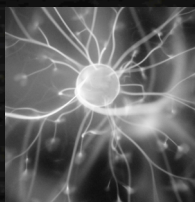
The Behavioural Architects invests heavily in its Oxford-based intelligence team dedicated to supporting its global teams, keeping them up to speed with developments from the academic arena and top BE practitioners.

In 2013 TBA won the Market Research Society (MRS) award for Best New Agency and, in 2015, the highly competitive MRS Best Place to Work.

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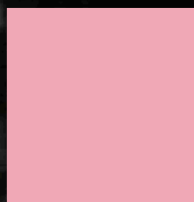
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