

Helping people make
positive decisions
about money and
finance.



Agenda



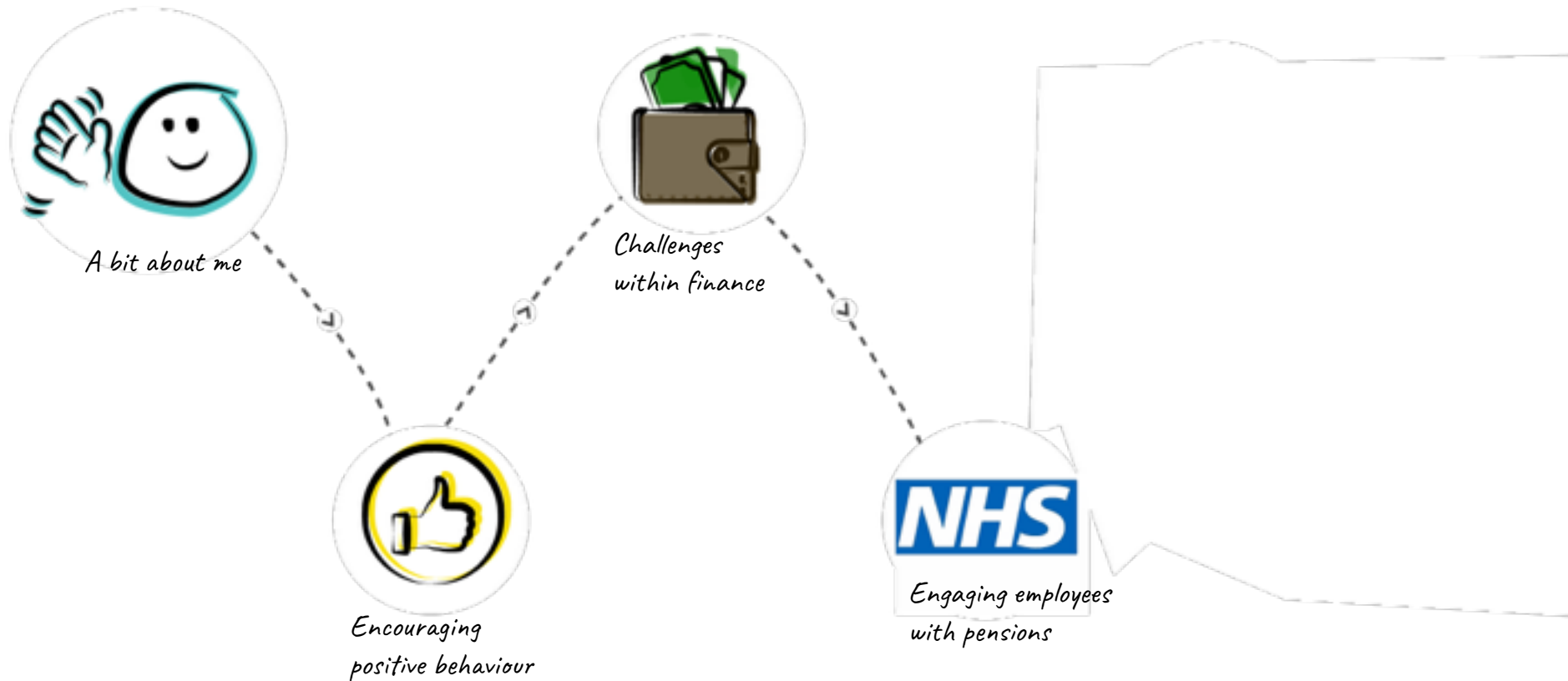
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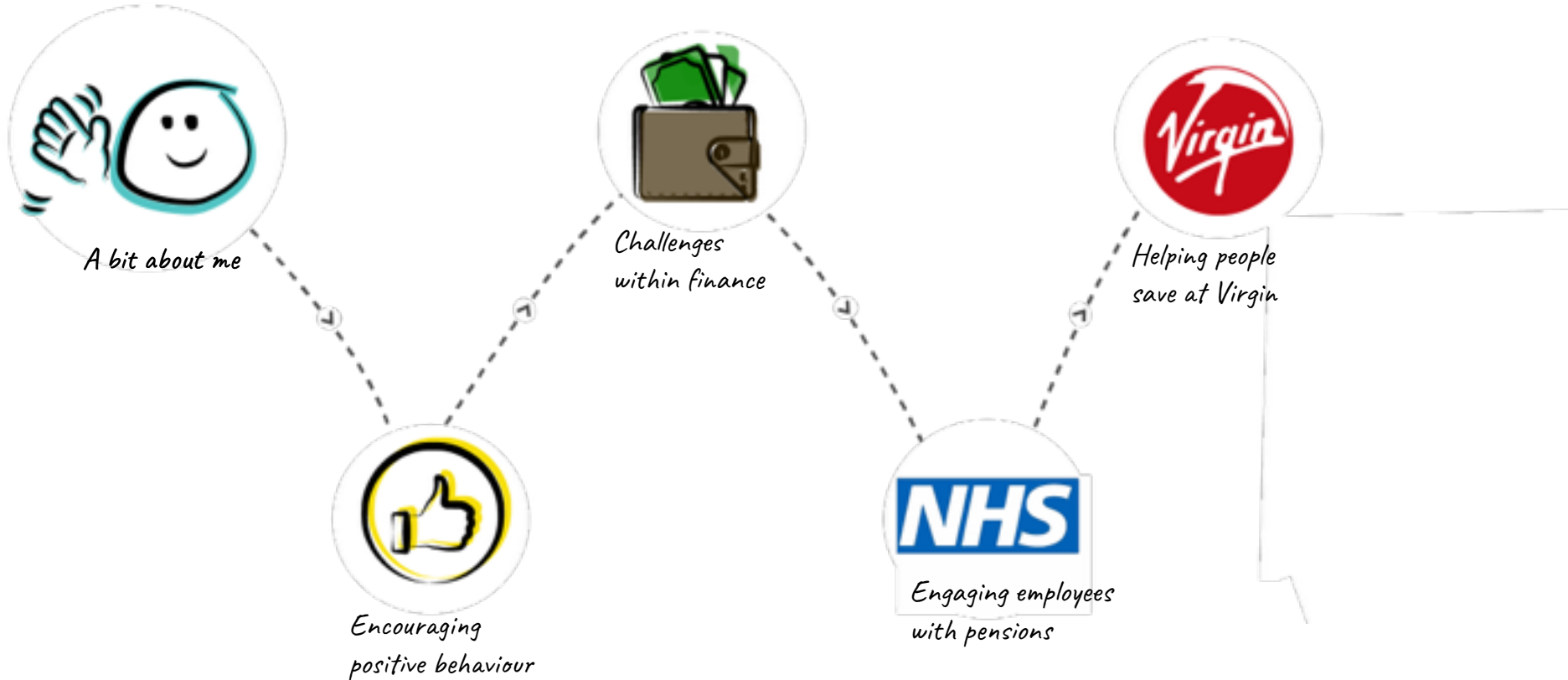
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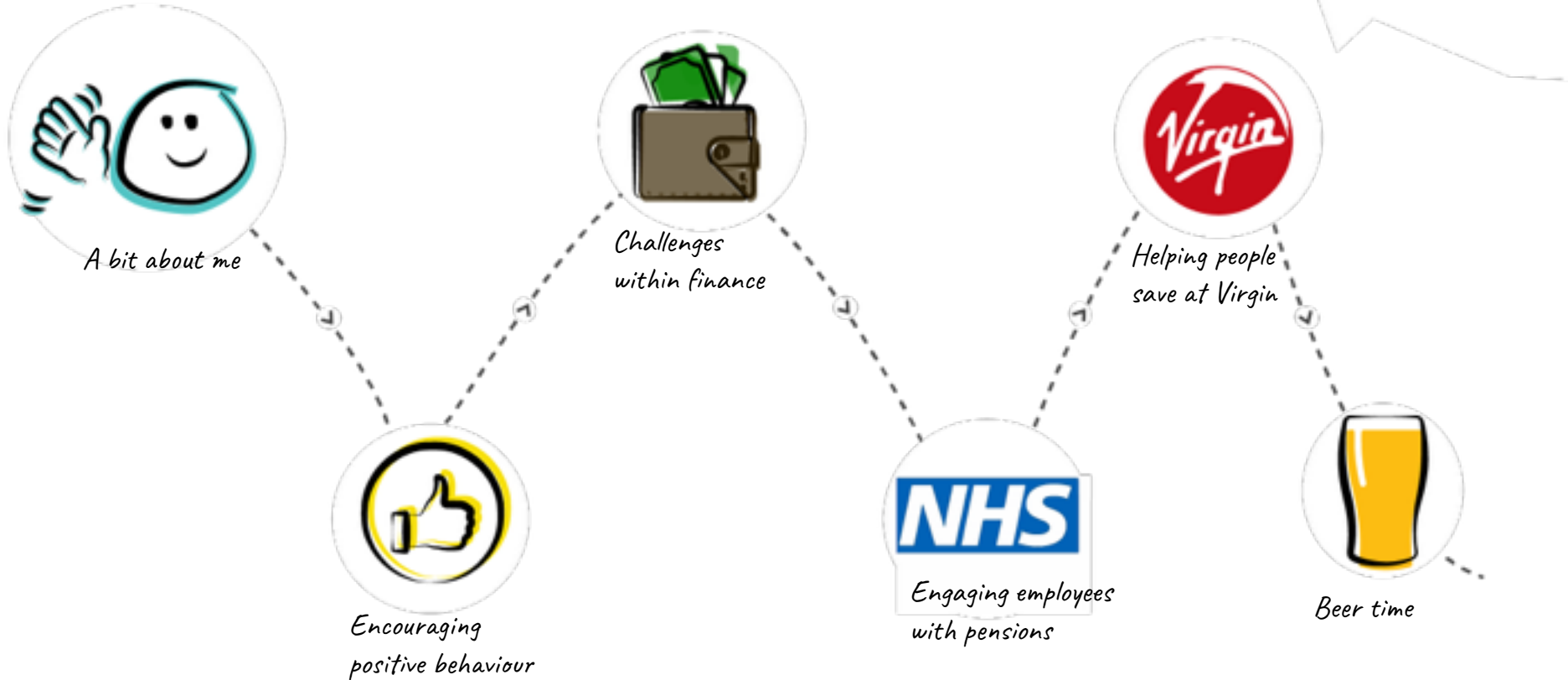
Agenda



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Agenda



**Encouraging positive
behaviour**





**Design is capable of physically
changing the way people **think, feel**
and **behave**.**

With great power comes great responsibility. - Ben Parker



The picture of a fly in the urinals at Schiphol Airport has been touted as a simple, inexpensive way to reduce cleaning costs.





**However, irresponsible
design can also have
unintended consequences...**





In 2012, Facebook ran an experiment with nearly 700,000 users to see if they can alter their emotional state.



What can encourage good behaviours?

Rewarding desired behaviour

Creating **enjoyment**

Understanding its **importance**

Removing **effort**

People are easily deterred from taking action





**But first start by understanding
who your user is...**

What do they need?

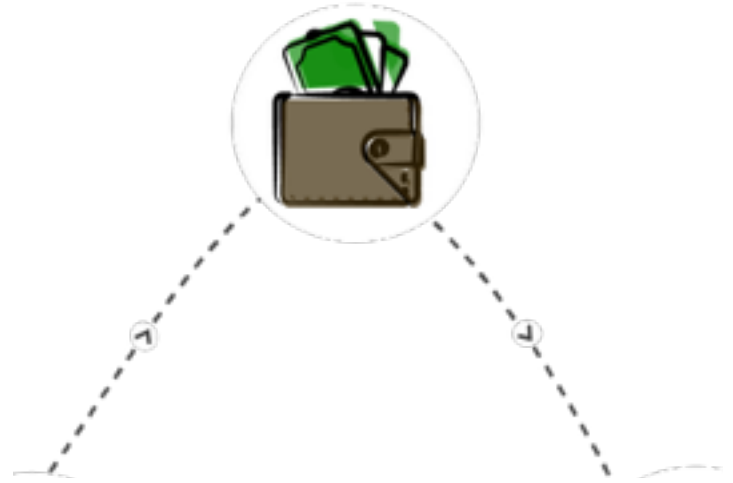
What motivations them?

What are they currently doing?

Are there any barriers?



**How can we change
behaviours in the of world
finance?**





Challenge 1:

People lack financial confidence.

24% of UK adults have little or **no confidence** in managing their money.

46% of all UK adults report **low knowledge** about **financial matters**.*





Challenge 2:

The future is unknown.

Most people experience difficulties **projecting in the future**, and therefore undervalue **future rewards**, as these are deemed **less concrete**.



Challenge 3:

Choice paralysis.

Offering too much choice can leave users feeling **overwhelmed**.

**Encouraging people to
engage with their pensions
at NHS.**



When I was working at NHSBSA on the pension digitisation team we had two main challenges.

Challenge 1:

We wanted create **greater engagement**
and make people **more accountable** for
their pension information.

Your NHS Pension

Keeping your details up to date is important.
Not having the correct details may impact and
delay your NHS pension.

Check your personal details	reviewed	view
Update your contact details	pending update	view
View pension contribution history	reviewed	view
Pension Scheme	reviewed	view

History of NHS Pension Contributions

NHS Pension contributions ended on the 13 May 2016

02 June 2015 to 13 May 2016

243 days

Cheetham Hill Medical Centre

Full time
Payroll: 086411
Mental Health-Officer: No
Special Class: No

01 June 2002 to 02 June 2015

13 years

Berkshire Healthcare NHS Foundation Trust

Part time / 12 hours a week
Payroll: 086411
Mental Health-Officer: Yes
Special Class: No

Stopped contributing towards your NHS pension

20 January 1984 to 21 December 2008

15 years, 273 days

Hertfordshire Community NHS Trust, Hoddesdon Health Centre, Hoddesdon

Part time / 30hrs a week
Payroll: 086411
Mental Health-Officer: Yes
Special Class: No

31 October 1983 to 20 January 1984

83 days

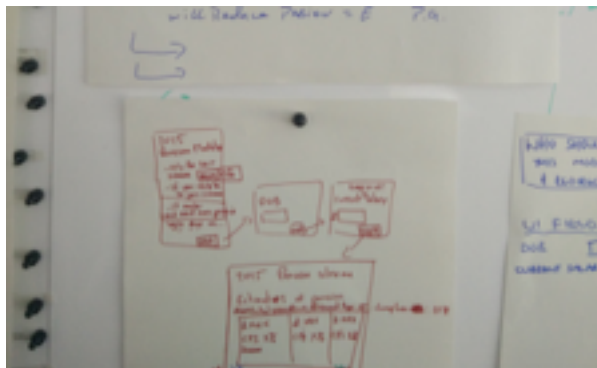
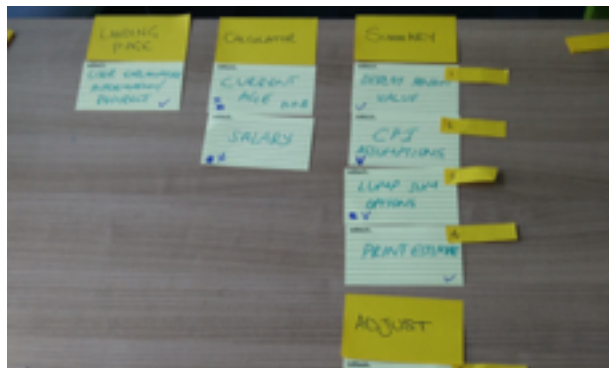
Oxfordshire & Berkshire M/Health NHS

Challenge 2:

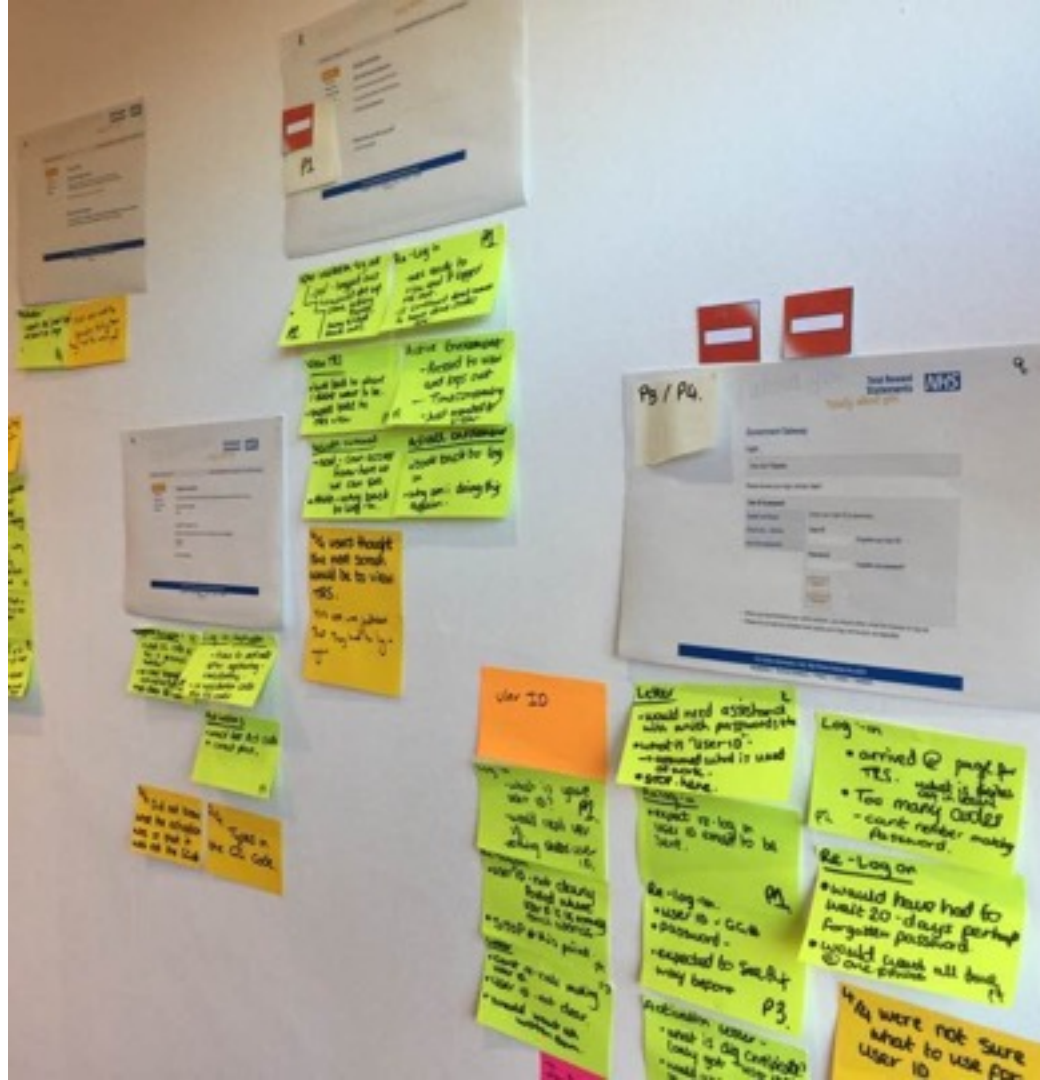
**We wanted to encourage users to
plan towards retirement.**

**We'd identified that users were unsure
what they'd likely get when they retire.**

Collaborating was key.

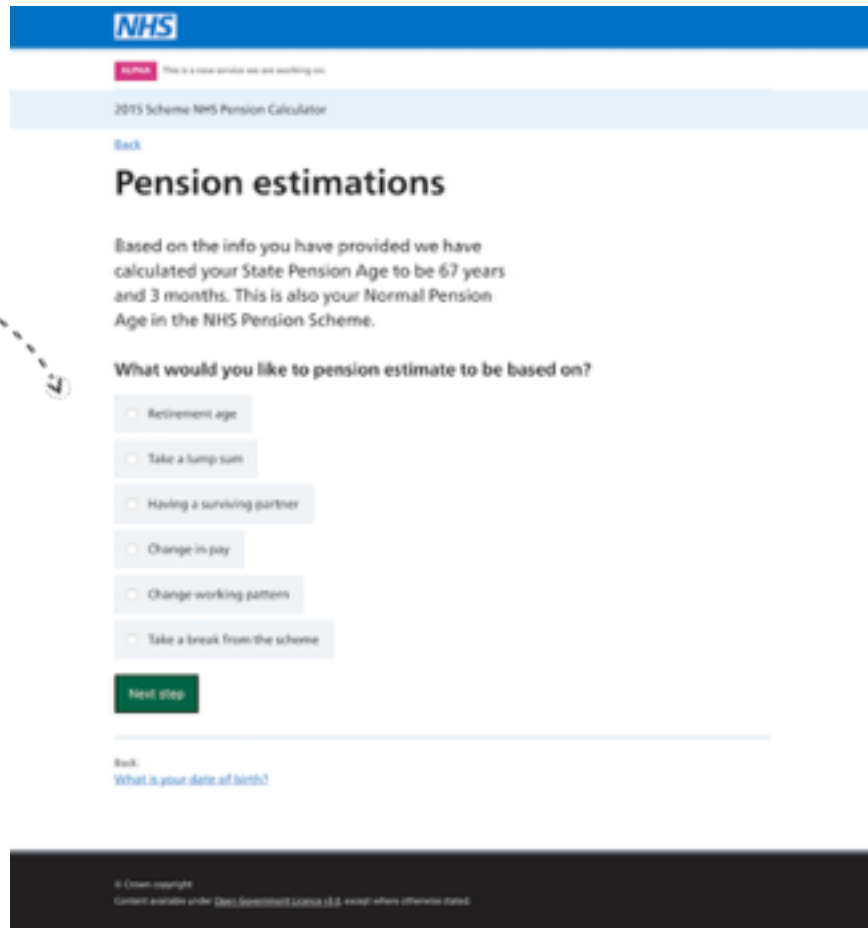


**It took a lot of iterations
and we didn't always get
it right...**



We found that users were unsure how certain decisions would impact their pension. They wanted the tool to take into consideration their **personal circumstance**.

“I want to know what happens if I take a year break from contributing.”



The screenshot displays the NHS Pension Calculator interface. At the top, the NHS logo is visible. Below it, a blue banner reads "2015 Scheme NHS Pension Calculator". A "Back" link is present. The main heading is "Pension estimations". The text states: "Based on the info you have provided we have calculated your State Pension Age to be 67 years and 3 months. This is also your Normal Pension Age in the NHS Pension Scheme." Below this, a question asks "What would you like to pension estimate to be based on?". There are seven radio button options: "Retirement age", "Take a lump sum", "Having a surviving partner", "Change in pay", "Change working pattern", and "Take a break from the scheme". A green "Next step" button is at the bottom. A "Back" link with the text "What is your date of birth?" is also visible. The footer contains copyright information: "© Crown copyright. Content available under Open Government Licence (OGL) except where otherwise stated."

The results page was convoluted with information not important to the user. So we stripped it back showing only information that was important to them.

Before (v1)

NHS NHS Pensions

ALPHA This is a new service - your feedback will help us to improve it.

2015 Pension Calculator

Based on the information you have provided we have estimated the value of your NHS Pension per year could be

£20,000 Current CPI at -0.1%	£27,500 If CPI increased to 1.0%	£32,650 If CPI increased to 1.5%
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Additional Services
[TNS account](#)
[Manage your NHS pension online](#)

The estimate is based on various factors such as [Consumer Price Index \(CPI\)](#). For advice and recommendations you can speak to a financial adviser or log into your [TNS account](#).

[Start again](#) or continue configuring your estimate

How much do you earn each year before tax?

What age do you want your pension estimating to?

How much do you estimate your pensionable earnings to increase by each year?

[Help](#)

How much lump-sum would you like to take?

[Recalculate](#) [Print this page](#)

After (v4)

NHS

ALPHA This is a new service we are working on.

2015 Scheme NHS Pension Calculator

[Back](#)

Your Pension Estimate

£20,000 per year or £1,666.67 per month

Based on your pensionable earnings of **£54,000** and your State Pension Age of **66 years and 3 months**, you could receive an NHS Pension of **£20,000 per year**.

The estimate is based on various factors such as [Consumer Price Index \(CPI\)](#). To get a more accurate estimate log into your [Total Reward Statement](#).

[Start again:](#)
[NHS Pension calculator](#)

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By showing users what they could get if they continue contributing was an indirect way of influencing that behaviour.

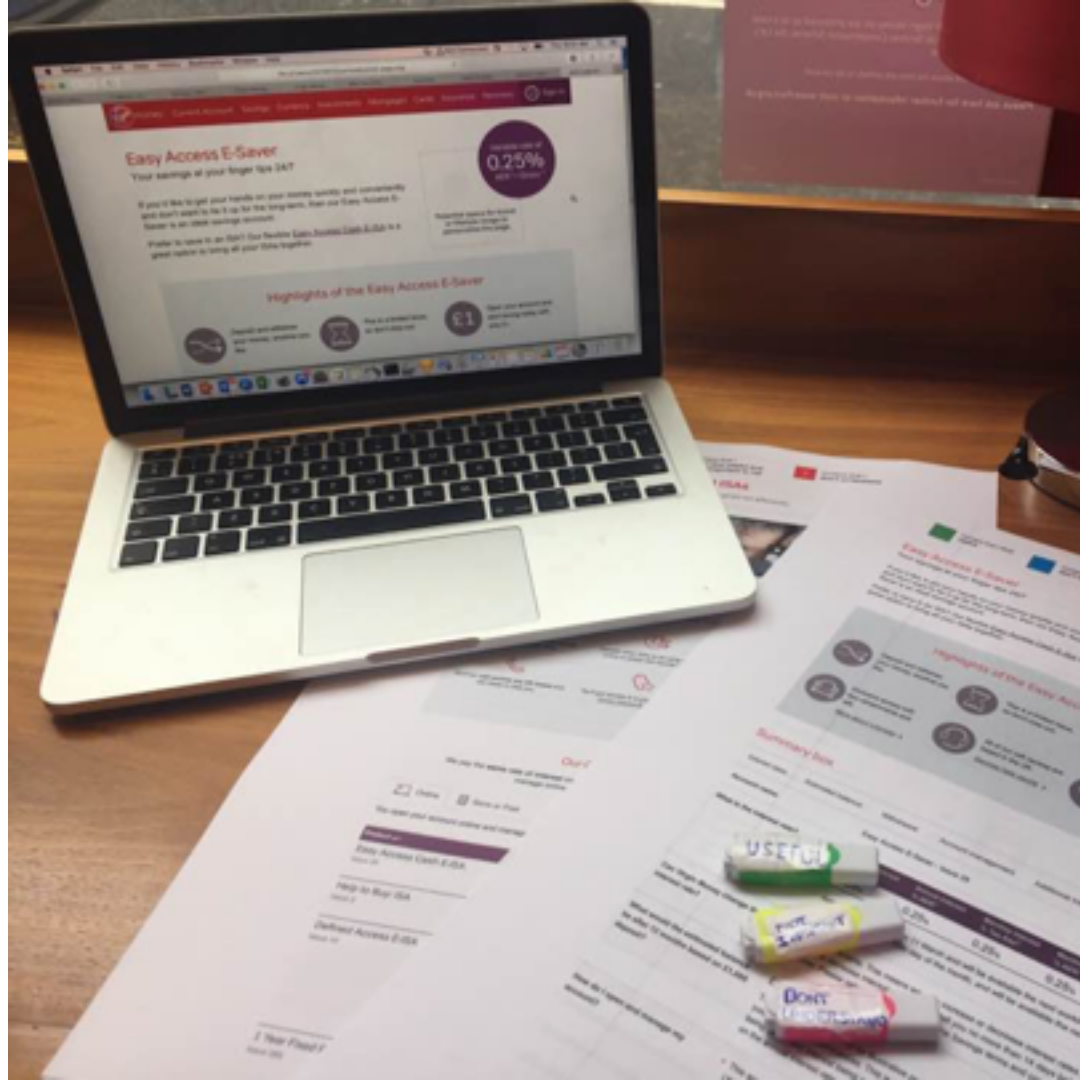
User research is only as good as the impact it has.



**Helping people save and
understand savings at Virgin**



We wanted to insure users had the information they needed to make an **informed choice** about our savings product.



We found that:

It was important for users see a projection of the interest they can earn.

Referring another account so high in the order of content made users doubt they were looking at the right product.

CONTENT USABILITY TESTING

Content **important** to customers
 Content **less important** to customers
 Content customers **did not understand**

Darker the shade the stronger the feedback

Easy Access E-Saver

Your savings at your finger tips 24/7

If you'd like to get your hands on your money quickly and conveniently and don't want to tie it up for the long-term, then our Easy Access E-Saver is an ideal savings account.

Prefer to save in an ISA? Our flexible [Easy Access Cash E-ISA](#) is a great option to bring all your ISAs together.

Variable rate of
0.25%
AER¹ / Gross²

Potential space for brand or lifestyle image to personalise the page.

Highlights of the Easy Access E-Saver



Deposit and withdraw your money, anytime you like.



This is a limited issue, so don't miss out.



Open your account and start saving today with only £1.



Exclusive access with free refreshments and will.

[More about Lounges >](#)



All of our call centres are based in the UK.

[Savings help centre >](#)



Virgin Group offers that could help you save money.

[More about discounts >](#)

Summary box

[Print this summary box](#)

Interest rates	Estimated balance	Withdrawal	Account management	Additional information								
Account name												
Easy Access E-Saver - Issue 29												
What is the interest rate?	<table><tr><th>Annual Interest % Gross²</th><th>Annual Interest % AER¹</th><th>Monthly Interest % Tax-free²</th><th>Monthly Interest % AER¹</th></tr><tr><td>0.25%</td><td>0.25%</td><td>0.25%</td><td>0.25%</td></tr></table>				Annual Interest % Gross ²	Annual Interest % AER ¹	Monthly Interest % Tax-free ²	Monthly Interest % AER ¹	0.25%	0.25%	0.25%	0.25%
Annual Interest % Gross ²	Annual Interest % AER ¹	Monthly Interest % Tax-free ²	Monthly Interest % AER ¹									
0.25%	0.25%	0.25%	0.25%									
Annual interest is paid on 11 March and will be available the next working day. Monthly interest is paid on the 10th day of the month, and will be available the next working day.												
Can Virgin Money change the interest rate?	Rates are variable. This means we may increase or decrease interest rates at any time. When we decrease interest rates we will tell you no more than 14 days before the rate reduces. Please refer to section 10 within the Savings terms and conditions.											
What would the estimated balance be after 12 months based on £1,000 deposit?	<table><tr><td>£1,002.50</td><td>This projection is provided for illustrative purposes only and does not take into account your individual circumstances. This is based on no withdrawals or further deposits being made and interest being added to the account. The projected balance is based on the annual interest rate.</td></tr></table>				£1,002.50	This projection is provided for illustrative purposes only and does not take into account your individual circumstances. This is based on no withdrawals or further deposits being made and interest being added to the account. The projected balance is based on the annual interest rate.						
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I'm currently investigating how we can encourage users to save.

What are people's **current saving behaviours - What works for them doesn't work for them?**

What **motivates different users to save?**

What influences them?

And finally..

- Start by **knowing your users, their needs, behaviours and motivates.**
- **Identify the problem** you are trying to solve.
- Understand **how your design is influences** your users. (By continuing to test)
- Make it easy for people... so make sure the journey is **straightforward.**

**Now go forth, drink beer and
design good experiences...**



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