

CHECKLIST Capturing Attention

Use this checklist to ensure digital financial services and messages enter people's line of sight

- ☐ **Is your outreach campaign likely to reach users when they have a specific need?**

Finding specific moments that align with a real-world need can help bring digital financial tools to the forefront of our attention when physical cues and human interaction are limited

Karlan, D., McConnell, M., Mullainathan, S., & Zinman, J. (2016). Getting to the top of mind: How reminders increase saving. *Management Science*, 62(12), 3393-3411. <http://www.poverty-action.org/sites/default/files/publications/getting-to-the-top-of-mind.pdf> (September 27, 2017).

- ☐ **Are reminders about required actions likely to reach your user at a time and place when they can respond?**

Reminders are most effective when they grab people's attention at the moment when they can take action

Austin, J., Sigurdsson, S. O., & Rubin, Y. S. (2006). An examination of the effects of delayed versus immediate prompts on safety belt use. *Environment and behavior*, 38(1), 140-149. <http://journals.sagepub.com/doi/abs/10.1177/0013916505276744>

- ☐ **Is there a human element to letters, emails, and texts (e.g., personal information about the sender and/or photos)?**

A personal touch has been shown to increase response rates and help people stay on top of their finances

Garner, Randy. 2005. "Post-It® Note Persuasion: A Sticky Influence." *Journal of Consumer Psychology* 15(3): 230–237.

Schoar, Antoinette. 2012. "The Personal Side of Relationship Banking."

Karlan, Dean, Melanie Morten, and Jonathan Zinman. 2012. A Personal Touch: Text Messaging for Loan Repayment. National Bureau of Economic Research.

CHECKLIST Inspiring Trust and Confidence

Use this checklist to build confidence in unfamiliar, virtual processes and establish trust with providers

- ☐ **Can users easily find product reviews, press mentions, and/or other signals of credibility from peers or other trusted entities?**

Knowing that others trust you can encourage users to follow suit

Karlan, Dean and List, J. 2014. "How Can Bill and Melinda Gates Increase Other People's Donations to Fund Public Goods?" National Bureau of Economic Research. <http://www.nber.org/papers/w17954.pdf>

- ☐ **Can users imagine or check on interim steps when the digital service time is faster or slower than expected?**

Getting a sense of the effort that goes into delivering services can build feelings of appreciation and reciprocity

Buell, Ryan W., and Michael I. Norton. "The Labor Illusion: How Operational Transparency Increases Perceived Value." *Management Science* 57, no. 9 (September 2011): 1564–1579.

- ☐ **Are there visual cues that confirm outcomes (e.g., payment received, transaction complete)?**

People may be accustomed to physical cues such as receipts and "paid" stamps, and want to see proof of completion

Bachas, Pierre, Paul Gertler, Sean Higgins, and Enrique Seira. 2016. "Banking on Trust: How Debit Cards Help the Poor to Save More." (Working Paper).

- ☐ **Are there visual indicators of security on your site?**

People make judgments about the security of websites quickly and automatically using salient visual cues

Dhamija, R., Tygar, J. D., & Hearst, M. (2006, April). Why phishing works. In *Proceedings of the SIGCHI Conference on Human Factors in computing systems* (pp. 581-590). ACM.

- ☐ **Do you share why you need sensitive information when you ask for it?**

Providing an explanation can give users a reason to respond

Langer, E., Blank, A., & Chanowitz, B. (1978). The mindlessness of Ostensibly Thoughtful Action: The Role of "Placebic" Information in Interpersonal Interaction. *Journal of Personality and Social Psychology*, 36(6), 635-642.

Cialdini, R. B. (2007). *Influence: The psychology of persuasion*. New York: Collins.

- ☐ **Do the images, aesthetic style, and wording you use reflect the way users see themselves or want to see themselves?**

Users are more likely to engage when the tone of your service is familiar to them and resonates with a positive self-image

Shih, Margaret, Todd L. Pittinsky, and Nalini Ambady. 1999. "Stereotype Susceptibility: Identity Salience and Shifts in Quantitative Performance." *Psychological science* 10(1): 80–83.

CHECKLIST Simplifying the Decision

Use this checklist to help people understand product offerings and choose among options

- ☐ Is the information you want people to read at the top of the page or along the left side, with headers and lists to help users scan information?

People tend to read in an “F-pattern” and focus their attention on the top and left side of the page

“F-Shaped Pattern For Reading Web Content (Original Eye tracking Research).” Nielsen Norman Group. <https://www.nngroup.com/articles/f-shaped-pattern-reading-web-content-discovered/> (February 1, 2018).

- ☐ Do you avoid the use of jargon?

Technical language takes time and effort to understand. Most people will stop reading when they see jargon

Reilly, S., & Richey, S. (2011). Ballot question readability and roll-off: The impact of language complexity. *Political Research Quarterly*, 64(1), 59-67.

Oppenheimer, D. M. (2006). Consequences of erudite vernacular utilized irrespective of necessity: Problems with using long words needlessly. *Applied Cognitive Psychology*, 20(2), 139-156.

Oppenheimer, D. M. (2008). The secret life of fluency. *Trends in cognitive sciences*, 12(6), 237-241.

- ☐ Do you present a limited number of options for choosing among plans or features?

Although people like having choices, they have difficulty choosing among a large number of options

Iyengar, S. S., & Lepper, M. R. (2000). When choice is demotivating: Can one desire too much of a good thing?. *Journal of personality and social psychology*, 79(6), 995.

Sethi-Iyengar, S., Huberman, G., & Jiang, W. (2004). How much choice is too much? Contributions to 401(k) retirement plans. *Pension design and structure: New lessons from behavioral finance*, 83, 84-87.

Tversky, A., & Shafir, E. (1992). Choice under conflict: The dynamics of deferred decision. *Psychological science*, 3(6), 358-361.

- ☐ Do you use the same attributes to describe all options so users can evaluate trade-offs?

People have difficulty choosing among options with a complex range of attributes

Kling, Jeffrey R. et al. 2012. “Comparison Friction: Evidence from Medicare Drug Plans.” *Quarterly Journal of Economics* 127(1): 199–235.

CHECKLIST Facilitating Action

Use this checklist to help people navigate hassles and follow through on actions

☐ **Can someone with little or no specialized knowledge complete each step?**

Uncertainty about how to proceed can cause people to abandon a process

Bettinger, Eric P., Bridget Terry Long, Philip Oreopoulos, and Lisa Sanbonmatsu. 2009. The Role of Simplification and Information in College Decisions: Results from the H&R Block FAFSA Experiment. National Bureau of Economic Research. <http://www.nber.org/papers/w15361> (September 1, 2017).

☐ **Have you removed onboarding requirements that may involve multiple steps?**

Ideally, onboarding should be completed in one sitting

Bettinger, Eric P., Bridget Terry Long, Philip Oreopoulos, and Lisa Sanbonmatsu. 2009. The Role of Simplification and Information in College Decisions: Results from the H&R Block FAFSA Experiment. National Bureau of Economic Research. <http://www.nber.org/papers/w15361> (September 1, 2017).

☐ **If you cannot avoid complex steps in onboarding (for example, actions that need to be taken offline, after a delay, or in coordination with others), have you provided plan-making support?**

Creating a detailed plan can help people anticipate and navigate obstacles

Rogers, Todd, Katherine L. Milkman, Leslie John, and Michael I. Norton. 2013. "Making the Best-Laid Plans Better: How Plan Making Increases Follow-Through." Cambridge, MA: Work. Pap., Harvard Univ. http://opim.wharton.upenn.edu/~kmilkman/Rogers_et_al_2013.pdf (August 18, 2017)

☐ **For multi-step processes, is it always clear how far in a process the user has come?**

Past work reminds users of their original decisions and commitments to take up your product

Nunes, J. C., & Drèze, X. (2006). The endowed progress effect: How artificial advancement increases effort. *Journal of Consumer Research*, 32(4), 504-512.

☐ **For multi-step processes, is it always clear how many steps remain?**

As people get closer to the end of a task, they are more motivated to complete it

Cheema, A., & Bagchi, R. (2011). The effect of goal visualization on goal pursuit: Implications for consumers and managers. *Journal of Marketing*, 75(2), 109-123.

☐ **Are there options to automate recurring tasks?**

Once a task has been automated, there is no risk of forgetting to complete it

Schoar, A. & Tantia, P. "The Financial Health Check: A behavioral approach to financial coaching." New America Foundation. 2014. Web. <https://www.newamerica.org/asset-building/policy-papers/the-financial-health-check/>.

Lopez-Fernandini, A. & Schultz, C. "Automating Savings in the Workplace: Insights from the AutoSave Pilot." New America Foundation. 2010. Web. https://static.newamerica.org/attachments/3811-automating-savings-in-the-workplace/AutoSave%20Insights%20Paper%20Final%2015-10_0.e68ae02d77464d1da37c32913ef501fa.pdf

» See the full playbook at ideas42.org/DFSplaybook