

Interventions for digital pension contributions

People's Pensions Trust, Ghana

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1. Background on the project

Limited digital financial product adoption in the informal sector

Traditionally, informal sectors have been difficult to reach with financial services. Financial service providers (FSPs) have struggled to serve informal individuals through traditional channels, as these individuals are often located in hard-to-reach areas, have low literacy levels and operate in distractive environments. As many as 66% of individuals in SSA lack access to formal bank accounts (World Bank, 2018).

Rise of digital financial services. Digitisation across SSA creates opportunities for digital financial products, which overcome some of the traditional barriers to financial inclusion. Smartphone ownership in SSA has more than doubled to 33% between 2014 and 2017. In addition, 250 million people (24%) in SSA were connected to the internet in 2018 – an increase of over 60% since 2015 (Silver and Johnson, 2018). This has enabled substantial innovation within the financial sector, as seen by the growth in mobile money, mobile banking and changes to know-your-customer (KYC) regulations. As a result, access to financial products and services has improved among the traditionally hard-to-reach consumer segments, and FSPs can deliver financial services more efficiently and cost-effectively than ever before.

However, a significant access–usage gap exists. Low engagement rates in SSA mean that financial products are not reaching their potential to help individuals strengthen their financial health. For instance, GSMA (2018) reports that only 37% of mobile money accounts are active. The difference between take-up and use of a product is referred to as the access–usage gap, and various studies have shown that giving people access to financial services is not enough to ensure usage¹. To overcome this gap, advances in technology and policy must be complemented with an understanding of human behaviour.

About the note

This report highlights the potential of behavioural interventions to address the access–usage gap for digital financial services (DFS), focusing on People’s Pension Trust in Ghana. insight2impact provided support to People’s Pension Trust, by conducting a behavioural diagnosis and experiments to increase digital pension fund contributions by informal workers. Our findings from this analysis are presented in the report below. The research highlights the importance of testing interventions in new contexts and the effectiveness of simple nudges for encouraging behaviour change.

1 See for example Ideas42 (2018), Mastercard (2019), insight2impact (2019), Fernbach and Sussman, 2018 and Fernandes, Lynch and Netemeyer (2014)

Overview of People's Pension Trust

People's Pension Trust Ghana Limited (PPT), established in 2016 and a subsidiary of People's Pension Holding based in the Netherlands, is a company licensed to provide Tier 2 and Tier 3 pension products², with a strong focus on the informal sector. An estimated 90% of the SSA workforce (market size of 10 million in Ghana and another 480 million across SSA) has no access to pension products or social security. PPT aims to address this challenge through its scalable, low-cost digital solutions that can easily be distributed to the mass, informal market.

However, its current method of accessing this market is costly and does not encourage usage. It has an informal pension product that is sold via sales agents. Customers can save daily, weekly or monthly, with flexible contribution amounts, through their mobile phone or via cash contributions through sales agents. However, many customers only make a single contribution at the point of sign up without continuing contributions in the future. Furthermore, those who do make more consistent contributions do so primarily through the cash contributions, a time-consuming and costly process. To address this challenge, PPT aims to use behavioural science to increase continuous contributions through digital channels to retirement funds by informal workers.

Structure of the note:

- Chapter 1 provides a background and overview of the project.
- Chapter 2 provides an overview of behavioural design.
- Chapter 3 defines the behavioural objective, i.e. what our behavioural experiment is hoping to achieve.
- Chapter 4 discusses the root causes of the existing behaviour and the barriers that prevent the desired behaviour from occurring.
- Chapter 5 discusses the process used to identify behavioural interventions that are to be recommended as remedies to the behavioural challenge.
- Chapter 6 discusses the experiment (testing the behavioural interventions) and the results.
- Chapter 7 provides recommendations and concludes.

2 Ghana's Pension Act of 2008 established a three-tier pension scheme consisting of three levels of contributions. The first tier is a mandatory basic national social security scheme, managed by the Social Security and National Insurance Trust (SSNIT). The employer bears most of this cost. The second tier is a mandatory occupational pension scheme that is fully funded and privately managed by Private Pension Service Providers (PSPs). The cost is borne by the employee, but tax reliefs are provided. Tier three is a voluntary provident fund and personal pension scheme, also fully funded and privately managed. Tier three allows a voluntary contribution by the employee into a personal pension scheme ([PaySail, 2015](#)).

2. Overview of behavioural design

Behavioural science aims to understand the way in which people actually behave, rather than making assumptions about how we think they will or should behave. Behavioural design, then, places real human behaviour at the centre of the design process.

2.1. What is behavioural design?

A closer look at behaviour. Behavioural design is a systematic approach for applying behavioural insights to solve challenges that centre on human behaviour. It expands on human-centred design (HCD) by updating the approach to one that is more systematic and reduces the reliance on intuition³. The real benefit of behavioural design is in its methodology and mindset: encouraging experimentation, agility and an emphasis on the customer.



Figure 1: Behavioural design process

- **Phase 1: Define the behavioural objective.** What do you want customer behaviour to be? This phase allows you to develop a clearly defined behavioural objective and measurable outcomes. In the case of PPT, we focused on increasing uptake in digital, automated payments (direct-debit orders) for informal customers.
- **Phase 2: Diagnosing the root causes.** Identify the drivers of current and desired behaviour and what barriers exist. This research forms the foundation upon which behaviourally informed interventions can be developed and tested. For this project, research was conducted via focus groups, interviews, dogfooding, data analysis and a behavioural literature review (see Phase 2 in the technical note⁴ for a full overview and description of each).
- **Phase 3: Designing behaviourally informed interventions.** How can we change old behaviour or encourage desired behaviour? The purpose of Phase 3 is to identify

³ This was one of the key shortcomings of traditional HDC approaches, because research has shown that our intuitions about humans are often wrong. The behavioural design methodology incorporates HCD's fundamental approach of being human centred and thoughtful but adds scientific insights and iterative testing to advance HCD in three significant ways. First, it applies observations about people from experimental academic research. Second, it can enhance HCD in the design phase by contributing ideas from behavioural science. Third, it adds more rigorous testing (Tantia, 2017).

⁴ [Interventions for Digital Pension Contributions: People's Pension Trust, Ghana \(2020\)](#)

evidence-based interventions that are to be recommended as remedies to the behavioural challenge.

- **Phase 4: Experimenting with interventions in the field.** Do the behavioural interventions work in practice? Phase 4 determines whether the interventions work to change behaviour, by setting up experiments in the field.

Each of these phases will be discussed in more detail in the following chapters of this note.

3. Phase 1: Define the behavioural objective

Identifying and specifying a behavioural objective. This chapter discusses Phase 1 of the behavioural design process – generating a well-defined behavioural objective and the additional steps that should be taken when preparing for a behavioural design project.

Box 1: What makes a good behavioural objective?

Aim: a clear and agreed upon behavioural objective statement, free of any assumptions that is specific and scalable. This incorporates the following components:

1. **Define the target population** with as much detail as possible.
2. **Identify the constraints** that are outside of our control (what we can't change).
3. **Identify the direction of action:** the behaviour you are trying to get the target population to do
4. **Identify the data** needed to quantifiably measure the behaviour.

Example: "Increase the number of active debit orders with debt paying customers, who have more than R50,000 outstanding, by 8% by the end of December 2018".

3.1. Behavioural objective for PPT

Reliance on physical engagement constrains business. PPT predominantly relies on in-person engagement through agents with their informal customer base⁵. These individuals are a high-cost group, due to the reliance on agents, although they also contribute significantly to the total revenue generated by the company.

Pension contributions are infrequent. While the agents are trusted by the marketeers, their engagement is sporadic, and customers are not incentivised to make continuous contributions to their pension funds. The marketplace environment also lacks existing triggers that would remind customers to make their contributions manually, unless facilitated by the sales agent⁶. This means that customers are often not saving enough for their retirement.

5 PPT has segregated its customers into four categories: the marketeers which are market-place vendors who use predominantly face-to-face interactions and make up 42% of total contributions, their Tier 2 customers who are formal sector customers and companies, comprising 42% of total contributions, the aggregators (farmer associations and unions) which make up 16% of total contributions and lastly digital customers who have only ever interacted with PPT via digital channels, making up around 1% of total contributions.

6 The sales agent act as a subconscious "cue" or "trigger" for individuals within the marketplace to make pensions contributions (see Clear 2018) for more information on this. As such, pension contributions often do not happen without these reminders.

Digital payment mechanisms can increase contributions. To address this challenge, PPT aims to encourage the marketeers to use the digital payment mechanisms available, specifically direct debit orders (DDOs). These make deductions from the customer's mobile money wallet at a specified frequency. Automating the deductions simplifies the savings process and ensures that contributions are consistent, making it easier for PPT customers to increase their retirement income and reduces the operational costs in servicing these customers for PPT. In addition, DDOs are safer for both customers and agents, who no longer need to hold large amounts of cash⁷. Lastly, the shift to digital payments is beneficial for PPT, as the sales agents can more easily reach their collection targets and can focus more of their time and energy on increasing sales.



The behavioural objective for PPT was thus to increase the number of informal, market-based PPT customers who set up DDO payments for their pension contributions by 30%. This will be measured by the number of customers who have at least one successful DDO in the last month.

3.2. Preparing for the design process

Understanding the context. The behavioural design process is systematic and explicitly acknowledges the limitations of the human mind and behaviour. As such, it is important to understand the behavioural objective, defined above, within the broader context of the customer journey and identify any prior assumptions we may hold before the research process can begin⁸. To prepare for this project, an assumption-sharing workshop and behavioural mapping exercise were used⁹.

- **Assumption sharing** is a process that helps us build initial hypotheses that we test in the field and that helps us to capture our own assumptions explicitly. This helps us avoid confirmation bias¹⁰.
- **Behavioural mapping** lays out all the steps, decisions and contexts that a customer needs to make in order to reach the final decision that we are targeting. This allows us to look at the entire process and identify places where we think the customer can fall off the journey and not reach the final decision.

The assumption-sharing and behavioural mapping processes helped us to identify structural and behavioural barriers to the desired actions, which are then taken to the field for testing.

7 DDO also has some health benefits during the COVID-19 pandemic, as it reduces the risk of catching the virus as DDO payments can be made virtually.

8 See Phase 1 of the technical note.

9 The details of these processes, their methodologies and the results for this project are discussed in Phase 1 of the technical note.

10 Confirmation bias is the tendency to interpret new evidence as confirmation of a pre-existing belief or view (Wason, 1960).

Box 2: Types of barriers

- Structural barriers are those that form a fundamental part of the environment. It is possible to intervene to try and limit the impact of these barriers, but it is not possible to remove the barriers entirely.
- Behavioural barriers are psychological features and effects that impact the way in which customers respond, or fail to respond, at the various decision points on the customer journey. These barriers are usually cognitive or emotional in nature and can often be removed through

The following barriers to DDO set-up were identified from these exercises. It is important to note that these barriers are not assumed to be true. Instead, they are used to build our hypotheses and are tested and validated through fieldwork or secondary research when we enter the diagnosis phase.

Assumed structural barriers:

1. **Limited literacy, education and knowledge levels:** The market vendors are predominantly informal and thus may have poor literacy or have limited technological skills. In addition, they might be unable to answer some of the questions asked during the sign-up process.
2. **Network issues due to poor ICT infrastructure:** Network issues are a challenge in Ghana (Digital News Ghana, 2017). The resulting lost or slow connections or delayed SMS delivery may prevent customers from completing the set-up process.
3. **USSD time constraints:** The USSD set-up process automatically “times out” if there is one minute of inactivity. This is likely to be frustrating and time-consuming for customers and may result in them not being willing to attempt the process again, especially since the sign-up process needs to be restarted.

Assumed behavioural barriers:

1. **Lack of prompts¹¹:** Customers are likely to require prompts to initiate the sign-up process. In addition, it is important that these prompts come at the right time, when they are able and willing to complete this process.
2. **Cognitive overload:** Customers may find the process too overwhelming (long/detailed). In addition, they may have limited understanding about what is requested of them during multiple stages in the process, especially where they are asked to input amount, frequency and commencement date of the DDOs. This uncertainty presents a barrier to completing the process.

Structural barriers significant. It became evident from the above exercises that structural barriers are prevalent, which may contribute to poor levels of DDO set-up. These structural barriers are important constraints that need to be considered when entering the design phase (Phase 3), as they cannot be changed, but rather need to be accommodated within the design.

11 The sign-up process has two phases. The first entails signing up with PPT and the second to register for DDO. After the first phase, the customer receives an SMS which verifies the first part of the process and provides information for the second phase. There is a risk here that customers might not realise that the SMS provides new information. Instead, the customer may assume that they have completed the process and that the SMS serves only as proof of completion, which may result in them not completing the second phase of the sign-up process.

4. Phase 2: Diagnosing the root causes

During Phase 1, we identified the behavioural objective and hypothesised barriers that prevent the desired action from taking place. Phase 2 of the behavioural design process aims to diagnose the root causes of the existing behaviour (i.e. validate our hypothesised barriers) and understand the factors that prevent the desired behaviour from occurring. This section provides an overview of the research tools used to identify the root causes and thereafter provides an overview of the main barriers¹² faced by PPT customers, across various stages of the customer journey.

4.1. Research tools

A large variety of research tools is available to those interested in studying human behaviour. For this project, we focused on using a combination of focus group discussions with PPT staff to understand their experiences in the field, interviews with customers to gain their perceptions of and experiences with PPT and dogfooding¹³ to identify difficulties experienced along the onboarding process. In addition, we also conducted desktop research and a literature review of existing behavioural science literature and more general literature on Ghana, the marketplace context and related topics. Lastly, we also analysed PPT administrative data, to understand customer segments, the basic behaviours of existing customers. For more information on these methods, see Phase 2 in the technical note.

4.2. Barriers identified along the customer journey

To understand the barriers that prevent customers from completing certain actions, behavioural design diagnoses usually follow the customer journey. Doing so allows us to identify the earliest point at which barriers arise. For this project, we broke the customer journey into three stages:

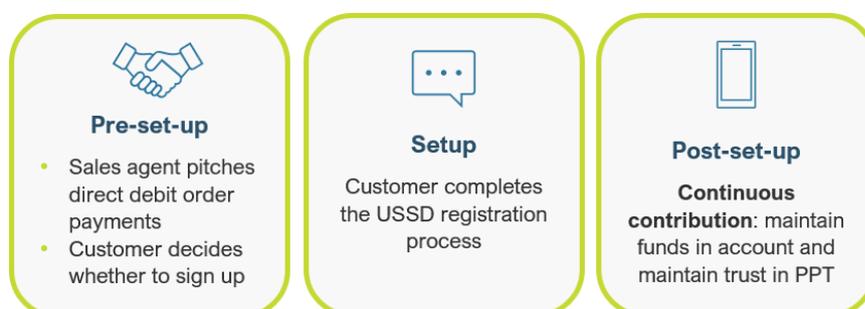


Figure 2: Stages of the customer journey

¹² Numerous barriers were identified; however, only the most important ones are discussed in the note. Other barriers are discussed briefly in the footnotes.

¹³ Dogfooding is the process of completing the onboarding process yourself and watching someone else complete the process.

Pre-set-up

During this phase in the customer journey, the customer is approached by the sales agent, who pitches the concept of DDO payments. Customers then decide whether to sign up for DDO. From the field research conducted, several structural and behavioural barriers were identified, which prevent customers from choosing to sign up for DDO.

Structural barriers:

- **Lack of awareness and understanding of DDO.** It became evident that many market vendors in Ghana have a limited understanding and awareness of DDO as a payment mechanism. In some cases, the sales agents themselves did not understand the concept, which led to them being reluctant to push DDO as a payment option.
- **Limited trust in formal financial sector and mobile money.** In August 2017, the Bank of Ghana began implementing comprehensive reforms in the financial services industry. These measures were implemented due to high-risk financial undertakings by many institutions, poor governance in the face of low capital and unrecoverable loans (PwC, 2019). This process had many implications, as only GHC1 billion out of a total of GHC10.1 billion in savings has been recovered so far (Graphic Online, 2019). As a result, many individuals do not trust the formal financial sector. In addition, it became evident that individuals also do not trust technology¹⁴ and many had been personally affected by mobile money scams. This will make it more difficult to convince customers to set up DDO, which rely on mobile money wallets.
- **Reliance on agents:** Customers have come to rely on, and have built strong relationships with, the sales agents. This facilitates trust between customers and PPT and helps PPT overcome the issue of general distrust of the formal financial sector. In some cases, customer-agent relationships are so strong that many customers said they would stop their contributions to PPT if their given agent no longer came to collect their money.

Behavioural barriers:

- **Social norms:** The interviews showed that social norms¹⁵ were powerful sources of motivation among PPT customers. When making decisions, feedback and advice from family, friends and neighbours was very important and had a large impact on customers' opinions and willingness to try something new. Many individuals indicated that they would need to first consult with family or friends before finalising their decision, and others said they would also sign up for DDO if their colleagues or friends chose to do so.
- **Social enforcement** involves communicating the financial decision (or behaviour) of an individual to members of the individual's social network (Smit, Johnson and Schlemmer, 2019), as an individual tends to adhere to a certain behaviour when it is being monitored and reviewed. As mentioned above, customers have developed close

14 This observation is complemented by a recent study (Akomea-Frimpong, 2019) that looked at the key drivers of mobile money fraud in Ghana. According to the research, low-income individuals working in the informal sector are most likely to be affected because the required awareness and education on how to protect themselves are not available. This is compounded by weak internal controls and poor fraud detection technology on the part of the mobile wallet service providers.

15 Social norms dictate a fair portion of our behaviour, with the beliefs and actions of those around us being used as a heuristic that guides our own actions.

relationships with their sales agent. This acts as a commitment device that ensures that customers continue to contribute to their pension funds.

“He’s like my husband. He helps me make good decisions.”

- *Market woman about sales agent*

- **Identity effects:** The tendency to make decisions and act in accordance with the perceived characteristics of a particular identity (Verplanken, 2019). The cash-based culture of the marketplace has created an identity wherein market vendors, especially women, identify themselves as “market women” and hold the belief that this, by default and necessity, means that they use cash. Shifting to mobile money, then, represents a movement away from their “identity” and will reduce the willingness to adopt DDO payments. In addition, the mental model for mobile money is firmly linked to that of a transactional vehicle and primarily used for remittances and short-term transactions when other options are unavailable. This will also reduce their willingness to adopt DDO payments.
- **Ambiguity aversion,** which is a preference for known over unknown risks (Ellsberg, 1961). The fieldwork illustrated that, while market vendors were aware of the risks associated with cash, they were more concerned about the unknown risks of DDO. Practically, this means that even when customers are able to acknowledge the benefits of DDO, their concerns about the uncertain and unfamiliar risks of this payment method meant that they were unlikely to sign up/switch. This is compounded by status quo bias, which is a preference for the current situation, where the current baseline is taken as a reference and any change is perceived as a loss (Khaneman, Knetsch and Thaler, 1991). This reduces the willingness of informal PPT clients to switch to debit order contributions.

Set-up

Once an individual has decided that they want to sign up for DDO, they may begin the set-up process¹⁶. Again, there are various potential pitfalls that may occur during the process, although it became clear that the most significant barriers were related to individuals’ ability to stay focused during the sign-up process.

Structural barriers¹⁷:

Distractions in market environment: The marketplace has high levels of sensory and cognitive stimulation, as vendors are continually on the lookout for potential customers, friends and associates. In addition, the activities associated with conducting business in the marketplaces are time-sensitive in nature and require a lot of focus. This results in limited attention bias, where the customers’ attentional capacity is being stretched to the point where they are left “blind” to other information (Ideas42, n/d). This became evident during our fieldwork, when customers would often leave an interview mid-sentence to attend to some other task, only to return a few moments later and continue with the discussion. In practice, this means that customers seldom have the focus required to process and complete the sign-up process for DDOs.

¹⁶ See Phase 1 in the technical note for an overview.

¹⁷ Other structural barriers include mobile network and connectivity issues, as well as a reliance on cash as a familiar means of transacting.

Behavioural barriers:

- **Hassle factors** are environmental features that limit the ability of people to perform the specific actions or complete specific tasks with ease (Ideas42, n/d). In the case of PPT customers, network connectivity issues, low batteries or vendors not having their phone with them were frequently observed factors that limited their ability to complete the sign-up process or made them unwilling to even try. In others, even if customers become convinced of the value of DDO, the simple effort of overcoming these hassle factors is so high that the benefit is entirely outweighed.
- **Decision-making difficulties:** The always-on nature of the market environment, combined with the lengthy sign-up process, resulted in many customers feeling overwhelmed. This known as **cognitive overload**, which occurs when an individual is faced with too much information for them to adequately respond (Ideas42, n/d). In addition, it also resulted in individuals facing **decision fatigue** (the deteriorating quality of decision-making after a long session of needing to make multiple decisions). This often led to them not being able to complete the sign-up process, as they were unable to decide on certain factors (i.e. frequency or amount of contributions).

Post set-up

Once customers have successfully registered for the service, there remains the final, and ongoing, step of ensuring continuous contributions. For this to be successful, customers need to have funds available in their mobile wallets and need to maintain their trust in PPT. The trust component is particularly important, as customers are highly reliant on agents and must now engage with PPT digitally instead.

Structural barriers:

- **Distrust in mobile money:** As mentioned above, many individuals are wary of mobile money and typically prefer to hold their money in cash. The possible lack of funds in their mobile wallets will interfere with the effectiveness of DDO, as it will prevent the deductions from taking place.
- **Risk of failed payments.** Failed payments may result in negative reputational effects for PPT. A payment not going through is an emotionally charged event and may cause feelings of embarrassment, as well as resentment and distrust in PPT. This risk is heightened by the general level of distrust in the financial sector, a heavy reliance on the sales agent relationship (which is now gone) and the fact that finances are a highly emotional topic. As a result, if a payment fails, customers might be discouraged from using DDO and may switch back to cash.

Behavioural barriers:

1. **Loss aversion:** A tendency to place more weight on avoiding undesirable losses than making desirable gains (i.e. avoiding the pain of losing something good is valued more than the pleasure of gaining something good). As was mentioned above, the relationship with the sales agents is extremely important and many customers expressed that they did not want to switch to DDO because they did not want to lose their existing relationship with the agents. There may be a risk that the loss of this

relationship outweighs the benefits of switching to DDO¹⁸, which may cause customers to revert to cash contributions or cease contributions altogether.

2. **Cognitive overload:** As we mentioned above, PPT customers operate in a highly distracting environment, which the fieldwork indicated can make it difficult for them to complete new actions or behaviours, especially if they are not practised consistently, such as ensuring that there is money in their mobile money wallet. Compounding this problem is the fact that sales agents currently act as environmental triggers, reminding customers of the upcoming payments. However, these triggers no longer exist with DDO payments, as the agent no longer comes to collect the money, placing the onus on the customer to remind themselves. Over time, customers may experience a shift in their mental models, so that just seeing the sales agents in the marketplace becomes a trigger that reminds customers to top up their mobile wallets, but this trigger does not exist at the moment.
3. **Signalling:** Taking specific attributes, characteristics or events as signals or indicators for credibility or quality. There is a risk that customers may switch back to cash contributions if they see others around them doing the same, as this may act as a signal indicating a lack of credibility of DDO and mobile money¹⁹. For example, a vendor selling auto parts returned from a stock trip to find that his neighbours had stopped using mobile money to contribute to their pension funds – a decision he observed through the increased visits of sales agents to his neighbours. Without asking for further details, he concluded that he should also stop making payments through mobile money and returned to cash contributions.

18 However, it is important to note that the low levels of direct debit contributions at present make it difficult to research and understand whether this loss is felt after converting to direct debit payments, making this an interesting area for future research.

19 This risk is especially salient in the marketplace environment, where the stories, opinions and actions of other marketeers are used to inform individuals' own actions and decisions (see Section 4.2.1 above on social norms and identify effects).

4.3. Competing pressures model

To make sense of the insights generated from the fieldwork and qualitative research, we used the Competing Pressures Model (Wallaert, 2019). This is a tool for organising behavioural research into the barriers and drivers of behaviour²⁰. Looking at how these barriers and drivers work against one another allows us to pinpoint the types of interventions necessary and to understand the interplay between the various pressures that we have identified. This gives us a fuller picture of the forces that are acting against one another, which need to be targeted in the intervention design.

		Competing pressures	
		Inhibiting pressures/barriers	Promotional pressures/drivers
State	Current state <i>(What is keeping the current behaviour in place?)</i>	<ul style="list-style-type: none"> • Dependency on agent visits • Relationship with specific agents as risk for losing customers if agent leaves 	<ul style="list-style-type: none"> • Familiarity with cash transactions • Cash-related identity effects • Cash collections create strong agent relationships • Agent relationships act as a social enforcer for continues contribution
	Desired state <i>(What is stopping the desired behaviour from occurring?)</i>	<ul style="list-style-type: none"> • Limited awareness and understanding of DDOs • Distractive atmosphere in the marketplace • Inherent friction points associated with mobile network connectivity, mobile money availability and USSD sign-up • Lack of trust in formal financial services and technology • Lack of incentives/willingness to switch 	<ul style="list-style-type: none"> • Higher financial returns with digital transactions due to increased speed of contribution • Enhanced health and safety benefits • Customers using DDOs normalise the activity and advocate for the company

Table 1: Competing pressures model

From these research activities, four primary barriers were identified which need to be addressed by the behavioural interventions. These include difficulties in capturing customers’ attention to complete the set-up procedure, overcoming loss aversion and making the benefits of DDO clear to customers, ensuring that they are able to commit to this new form of contribution and removing practical frictions to the set-up procedure, considering limitations on customers’ abilities. The next section will focus on interventions that will overcome the main barriers and encourage customers to use DDO.

²⁰ Barriers are components or characteristics that prevent the behaviour from occurring, while drivers are components and characteristics that encourage a behaviour.

5. Phase 3: Designing the interventions

The research team should now have a good understanding of the structural and behavioural barriers the customers are facing and should have identified a few key barriers they hope to address through the behavioural interventions. The focus of this section is to identify evidence-based interventions that are to be recommended as remedies to the behavioural challenge – see Box 3 for an overview of this process²¹. Finally, the section will discuss how the intervention programme relates to the specific research questions that will be tested in the experiment.

Box 3: Overview of the behavioural intervention identification process

1. Research and identify behavioural interventions: Used the competing pressures model (set out in Chapter 4) as a foundation on which the prescriptive behavioural literature was explored for evidence-based interventions
2. Intervention prioritisation: Potential interventions were put through an internal prioritisation procedure, which looked at facilitation and potential impact, after which priority interventions were selected. At this stage it is important to think about your conceptual ideas through three lenses:
 - a) Do we think these interventions make sense based on our diagnosis of the existing behaviour?
 - b) Do we think this solution is highly likely to achieve the defined behavioural objective?
 - c) Is it operationally feasible to move forward with this intervention?
4. Recommendations and initial testing: These remaining interventions are then localised and shared with key stakeholders as recommended solutions to the challenge.

Bonus step: You can build prototypes of the remaining interventions and conduct qualitative pilots in the lab and field to gather feedback and validation around which interventions are changing behaviour and why.

²¹ A full overview of the process can be found in Phase 3 of the technical note.

5.1. Foundations of the intervention design

Addressing key barriers. Four primary intervention areas were identified in Phase 2 (above) that needed to be addressed, namely:

1. Capturing the attention of customers in the marketplace
2. Inspiring trust and confidence in the product and ensuring customers understand the benefits
3. Reducing frictions by improving the set-up procedure
4. Ensuring customers commit to making their contributions and can consistently do so

Over 50 potential interventions to address these key barriers were identified²². However, after the prioritisation process, we elected to develop an intervention programme, which gives us the highest likelihood of success in increasing the number of DDO sign-ups²³. The programme comprised several interventions targeting the abovementioned focus areas and was combined with experimental design to test specific interventions. In addition, the interventions used in the programme were combined in different ways to test the effectiveness of specific components of the programme.

When designing a programme of interventions, it is important to keep in mind that individual components of the programme should be well informed and evidence based, and it is important to consider how the programme components fit together and what the overall effect is that they create – or aim to create. In addition, there are a few structural barriers that cannot be changed, which should be considered both prior to, and during, the design of our interventions. These inflexible design constraints include the following:

- **Basic mobile devices:** The vast majority of PPT customers only have feature phones. There is an accelerating trend towards smartphone devices in Ghana; however, any designs that are intended to make an impact at present time should not rely on smartphone usage by customers.
- **Internet and data:** Internet penetration has increased rapidly across Ghana over recent years. However, not all customers have consistent access to internet, and data costs remain high. Communications, then, should not rely on access to the internet or information that requires large amounts of data to be accessed/processed, thus incurring high mobile data costs.
- **USSD limitations:** The inactivity timeout on USSD is a structural constraint that cannot be changed. Therefore, our intervention design should ensure that the responses do not take longer than two minutes to complete.
- **Time sensitivities:** The market environment is busy and distracting. It may be worth experimenting to understand whether there are quieter times of the day or week, which can be used to onboard customers.

²² For a full list of these interventions, please contact alessandro@cenfri.org.

²³ The current DDO onboarding process was almost non-existent and the number of existing DDO customers low. Therefore, instead of designing a single intervention, we decided to try optimising the entire onboarding process, which would allow us to address multiple constraints at once. In addition, designing a programme was more viable from a business case perspective, as it allowed us to save both time and costs (the alternative would be testing each component individually, resulting in a month-long experiment).

5.2. PPT intervention programme

Our programme consists of seven components. Figure 3 below presents the programme as a timeline, indicating how the customer is taken through each intervention component. Thereafter, each one of the programme components is discussed in more detail.

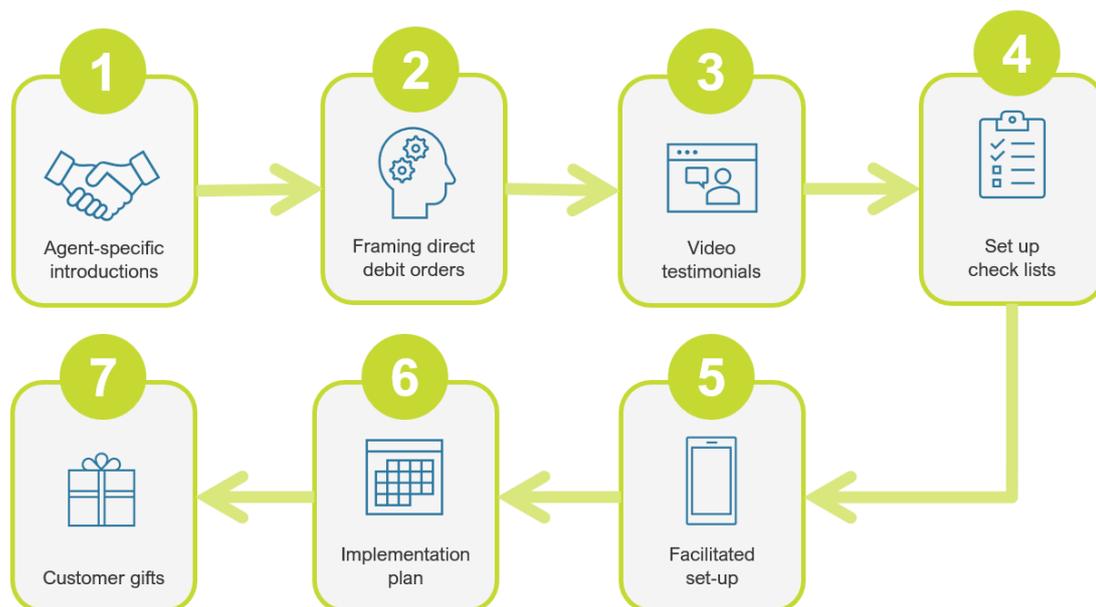


Figure 3: PPT intervention program timeline

1. Agent-specific introductions

Given the strong relationships between customers and agents, and the nuances in how they engage with one another, the first component of the programme entails allowing agents to have autonomy when approaching customers and initiating conversations. We expect that this will have a positive impact on onboarding new customers, as it addresses/plays on the following behavioural biases:

- **Social enforcement:** Customer contributions are influenced by their desire to maintain the informal contact with the agents. Allowing the agents and customers to engage as they usually do will preserve their relationship and increase the likelihood of the customer being open to the idea of DDO.
- **Loss aversion:** Autonomous introductions show customers that their relationship with the agent is still intact and has not been overridden by company goals. Therefore, they are less likely to experience loss aversion when signing up for DDO.
- **Ambiguity aversion:** Although the agents will present customers with the DDO concept during their engagement, maintaining a business-as-usual introduction frames the conversation about DDOs as a natural part of the agent–customer relationship and may help to reduce the unfamiliarity and ambiguity around DDOs.

2. DDO framing

The second component of the programme is a semi-scripted positioning of DDO supported by visual tools, which includes highlighting the benefits of the service and clarifying the sign-up process. This helps to capture attention, as the visual illustrations draw interest and simplify the message, and it makes it easier to understand DDO. This component of the programme is expected to help address the following behavioural biases:

- **Representativeness:** Through the careful use of examples and positioning, we can alter the perception of what mobile money “is used for”, to include pension contributions. This alters the mental model that many customers have, which currently excludes pension contributions from the available use cases for mobile money.
- **Cognitive overload and attention scarcity:** Simple, easy-to-understand text with relatable examples and colourful illustrations captures attention and reduces the amount of cognitive effort needed to understand the concept being presented to them. This is expected to be highly beneficial in the market environment, which, as was discussed above, is highly distracting.

3. Video testimonials

After explaining the process and positioning DDOs, agents will show a two-minute video testimonial to customers. These videos aim to build demand by further capturing attention and increasing the understanding of the benefits of DDO. We elected to show two different videos to test two types of messenger effects among customers.

- **Authority bias.** Given the importance of word-of-mouth and social norms in the marketplaces, one video will show highly respected individuals discussing the benefits of DDO. This intervention makes use of authority bias, which is a tendency to attribute higher accuracy or importance to information presented by an authority figure, even if their basis for authority is unrelated to the content of the message.
- **Social norms.** The other video will show individuals within the marketplace (peers) who are DDO customers discussing the benefits of the service. This intervention makes use of group identity, which will test whether customers prefer receiving messages from relatable individuals, as well as whether they are more likely to judge the message as accurate and whether they switch beliefs in accordance with those of the individual or group that they identify with (De Martino et al, 2017).

4. Set-up checklist

The fourth component of the programme is a semi-scripted checklist to help customers prepare for the set-up process. Each customer will be given a checklist that they can work through and answer before trying to input the answers during the USSD process. This will give customers an estimate of how long the USSD set-up process will take, while at the same time providing customers with a certainty, assurance and clear sense of what is going to happen next. In addition, it is likely to reduce some of the barriers that occur during the DDO set-up, specifically:

- **Time sensitivities:** The checklist both speeds up the process and gives customers the opportunity to respond to time-sensitive demands on their attention as they go about their daily work, without risking losing their progress in the USSD set-up.

- **USSD constraints:** By ensuring that decisions are made before initiating the USSD process, answers can be inputted faster, with less risk of the USSD process timing out.

5. Facilitated set-up screenshots

The fifth part of the programme set-up involves an agent handing the customer a sheet with numbered screenshots of the USSD process and tailored inputs for them to follow, while either the agent or customer completes the set-up²⁴. The numbered screenshots will make it easier for customers to understand what is required of them, reducing many of the hassle factors customers tend to face while signing up. In addition, giving customers the inputs beforehand reduces the amount of time they need to complete the process, thereby decreasing the likelihood of USSD time-outs and shortening the set-up process altogether.

6. Implementation plans

Behavioural research shows that explicitly considering when, where and how you will accomplish a task increases the likelihood of that task being accomplished. Specifying such details is commonly known as an implementation plan²⁵. Therefore, the sixth part of the programme involves the agents asking customers to think through their implementation plans, i.e. when, where and how they will contribute to their mobile money accounts so that there are enough funds available for their DDO payments to be made. This intervention component aims to increase customers' commitment to continuing their DDO payments and will help them envision how the digital contribution process will work and how it can fit in within their behaviours and habits. In turn, this can reduce their uncertainty about the effectiveness of this payment mechanism, overcoming ambiguity aversion, and will allow them to build new behaviours.

7. Customer gifts

The seventh, and final, part of the programme involves the sales agents providing customers with a non-monetary gift²⁶ – in this case a T-shirt or apron – once they have completed the set-up process. This is likely to address hyperbolic discounting, which is a tendency for people to choose a smaller-sooner reward over a larger-later reward. The benefits of DDO are long-term and it is uncertain when they will become important for the customer. In contrast, the effort of signing up is immediate, and avoiding cumbersome or effortful tasks is considered equivalent to a small reward. However, by offering up a tangible gift upon signing up, we create an immediate benefit for signing up to DDO to help inspire action. In addition, the gift acts as a visible signal to others, showing that these individuals are contributing via DDO. Seeing these 'signals' account the marketplace will show others that DDO are safe and is likely to encourage other individuals to sign up.

24 For example, Bettinger et al (2012) show that individuals who received assistance when completing applications for student aid were more likely to successfully submit these applications and participate in the aid programme. In the case of PPT customers, having the agents there to help also leverages the existing relationship and trust that customers have with agents.

25 For example, Nickerson and Rogers (2010) found that developing a voting plan (i.e., implementation intentions) can increase voter turnout by 4.1 percentage points.

26 Banerjee et al (2010) found that small, non-financial incentives have large positive impacts on the uptake of immunisation services, which take time and effort, in resource poor areas, as it helps overcome the natural tendency to delay a slightly costly activity.

5.3. Key research questions

The intervention programme aims to address the various barriers to DDO sign-up for PPT customers in the informal market. To analyse the effectiveness of this programme, we identified three key questions, which will be answered through the experiments. These are:

1. Does a behaviourally informed onboarding programme increase interest and sign-up in DDOs?
2. Is authority bias or social norms more effective at increasing the interest in and sign-up to DDOs?
3. Does an implementation plan increase the number of people who successfully make their first payment, after signing up?

6. Phase 4: Testing the interventions

Phase 4 of the behavioural design process involves testing the effectiveness of the interventions that have been developed. This is accomplished through establishing clear hypotheses and understanding what evidence would indicate that these are validated or proven false. This section discusses the hypotheses being tested, the experimental design and the results from the experiment, followed by recommendations for PPT, based on the experimental findings.

6.1. Experimental design

To maximise the impact and insights from the experiment, we conducted three separate experiments from 27 May to 3 July 2020 (six weeks), to answer three primary research questions and test the associated hypotheses.

Experiment 1	Can a behaviourally informed onboarding programme increase interest in and sign-up to DDOs?
Hypothesis	A behaviourally informed onboarding process, making use of visuals, simplified framing of DDO benefits and checklists, along with an agent-facilitated sign-up and gifts, will increase interest in and sign-up to DDOs.
Experiment 2	Is authority bias or social norms more effective at increasing interest in and sign-up to DDOs?
Hypothesis 1	A testimonial video showing an influential person discussing the benefits of DDOs will increase interest in and sign-up to DDOs by capturing attention in the distractive market environment and utilising authority bias to highlight the benefits of DDOs.
Hypothesis 2	A testimonial video showing a market vendor discussing the benefits of DDOs will increase interest in and sign-up to DDOs by capturing attention in the distractive market environment and utilising social norms to highlight the benefits of DDOs.
Experiment 3	Does an implementation plan increase the successful payment of DDO contributions?
Hypothesis	The use of an implementation plan will increase successful DDO payments through ensuring that customers have enough funds in their mobile money wallets.

Marketplaces selected

- **Experiment 1:** In this experiment, we randomised across three marketplaces, representative of the overall client base at PPT, to be included in the treatment. Four other marketplaces were selected for the control, each with distinct features but similar demographics when considered collectively.
- **Experiment 2:** This experiment was conducted only in the marketplaces where the behaviourally informed onboarding programme was implemented (i.e. three treatment marketplaces from Experiment 1).
- **Experiment 3:** This experiment was conducted only in the marketplaces where the behaviourally informed onboarding programme was implemented (i.e. three treatment marketplaces from Experiment 1) and included only those customers who successfully signed up for DDOs.

Experiments	Sample	Variables of interest
Experiment 1: Can a behaviourally informed onboarding programme increase interest in and sign-up to DDOs?	573	<ul style="list-style-type: none"> • Sign-ups to DDOs • Digital contributions (amount)
Control	n/a ²⁷	
Treatment: customers who were exposed to the behaviourally informed onboarding programme	573	
Experiment 2: Is authority bias or social norms more effective at increasing interest in and sign-up to DDOs?		Whether the treatments increased sign-ups to DDOs, and which of the two treatments was more effective. <ul style="list-style-type: none"> • Successful sign-ups • Attempted sign-ups²⁸
Control: taken through the behavioural onboarding process	328	
Treatment 1: taken through the behavioural onboarding process and shown the social norms testimonial	116	
Treatment 2: taken through the behavioural onboarding process and shown the authority bias testimonial	113	

²⁷ This experiment was possible because COVID-19 forced agents in all marketplaces to increase their sales attempts for DDOs. Unfortunately, the agents in the control marketplaces did not track the number of customers that they approached or discussed DDOs with, so an accurate sample description is not possible.

²⁸ Some customers who were interested in signing up were unable to do so for circumstances outside their control – we discuss this at the end of the chapter.

Experiments	Sample	Variables of interest
Experiment 3: Does an implementation plan increase the successful payment of DDO contributions?	132	<ul style="list-style-type: none"> Likelihood of making first contribution Average number of successful contributions made
Control: Customers who signed up for DDOs during Week 1 of the experiment received no additional instructions or information after sign-up.	84	
Treatment: customers who signed up for DDOs in the last three weeks of the experiment and exposed to an implementation plan directly after sign-up	48	

Table 2: Overview of samples

Regression analysis

Using the data from the experiments, we conducted a probit regression and Local Average Treatment Effect (LATE) regression for Experiment 2 and Experiment 3, to understand the causal relationship between the behavioural intervention and the variables of interest. The full results of the regression analysis can be found in Phase 4 of the technical note.

6.2. Experimental results

Experiment 1: Can a behaviourally informed onboarding programme increase interest in and sign-up to DDOs?

Because of lockdown and the push from both PPT and the government to switch payments to digital forms, PPT sales agents began conducting their collections over the phone in all marketplaces. This allowed us to compare the DDO sign-ups in the experiment marketplaces to those in the other marketplaces from before the lockdown, all the way through to the end of our experiment, shown by the figure below.



Figure 4: Direct debit order (DDO) sign-ups

Behaviourally informed onboarding increased DDO sign-ups and use of digital channels. As mentioned, PPT agents were pushing DDOs as an alternative in all marketplaces, but we only ran the behavioural onboarding in three “experimental marketplaces”. DDO sign-ups were higher in these marketplaces, which indicates that the behaviourally informed onboarding programme increased DDO sign-ups.

In addition to the number of sign-ups in the PPT marketplaces, we also considered the shift in contributions from cash to digital channels. The graph below illustrates the percentage change in the number of digital contributions from a baseline taken in March 2020. Although there were increases in all marketplaces during the lockdown period, in the experimental marketplaces digital contributions increased significantly, with almost a 300% increase achieved in June and increasing further in July during the experiment.

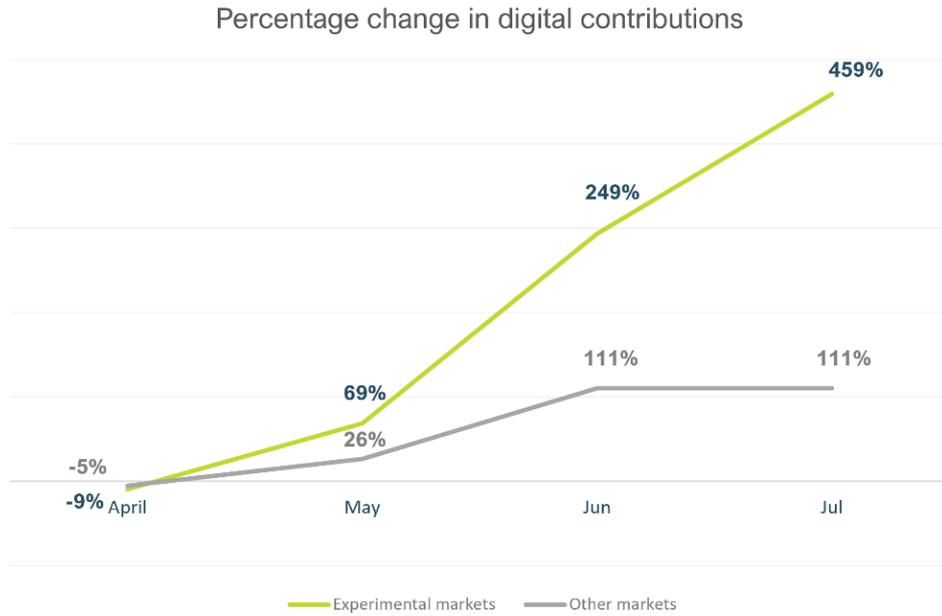


Figure 5: Percentage change in digital pension contributions

Experiment 2: Is authority bias or social norms more effective at increasing interest in and sign-up to DDOs?

In this experiment, we were testing whether video testimonials, using either authority bias or social norms, would encourage customers to sign up for DDOs. During the experiment, it became evident that not all customers were willing to watch the testimonials and made decisions about whether to sign up to DDOs without watching the videos.

An examination of the data and feedback from the agents suggested that there was no correlation between those who did not watch the testimonials and those who were less likely to sign up for DDOs. As a result, the customers who did not engage with the testimonials were shifted into the control group for the experiment. The table below describes the sample and results from the experiment:

	Sample	Expressed interest	Successful sign-up
Control	328	29.9%	21.7%
Treatment 1 (social norms)	116	33.6%	23.3%
Treatment 2 (authority bias)	113	30.1%	25.7%

Testimonials not effective in increasing sign-up to DDOs. The results of the experiment were inconclusive, with no statistically significant difference between the treatment groups and the control group²⁹. Although the table suggests small differences in the effectiveness of authority bias versus social norms, there were no statistically significant differences between these groups either. These results suggest that neither social norms nor authority bias – when presented through a testimonial video – were effective in this context.

Difficulties in developing the testimonials. During our design phase, we noted some significant struggles in finding individuals to present the testimonials. In Ghana, 80 languages are spoken, and there are multiple tribes as well as a deeply religious and political culture. These factors all played strongly into the identity of the market vendors. In addition, it was challenging to find individuals whose testimonials would appeal to all customers, and not create language, tribe or political biases in the customer responses.

In addition, the video testimonials were selected to draw and hold the attention of market vendors, among other reasons. However, given the busyness of the marketplace, it is possible that the videos added to the information overload of vendors, worsening the problem rather than helping it. In addition, in the highly collectivist society in Ghana, it is possible that the digital nature of the testimonials was too far removed from the in-person interactions that the market vendors are familiar with and appreciative of.

Experiment 3: Does an implementation plan increase the successful payment of DDO contributions?

This experiment tested whether the use of an implementation plan would increase successful payments among those who had signed up for DDOs, as a mechanism for overcoming the fact that many customers do not keep fund in their mobile money wallets.

Implementation plan increased success and frequency of payment(s). Those who were exposed to the implementation plan were more likely to make a successful contribution and made payments more frequently in the first 30 days after signing up (see Figure 6 below).

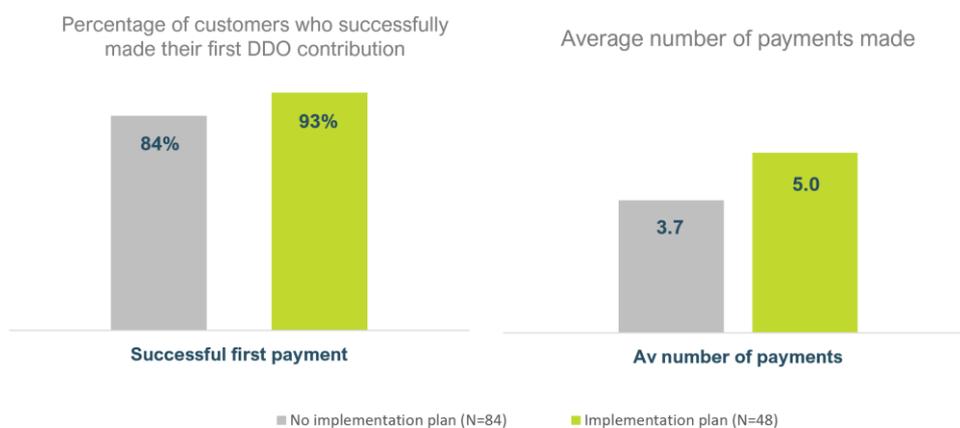


Figure 6: Percentage of customers who made their first successful DDO payment (LHS) and average payments made (LHS)

²⁹ We conducted LATE analysis, Probit and IV analysis for this report (see Phase 4 in the technical note). The results remained inconclusive for all models.

Implementation plan results ensures sustainability of contributions. One particularly interesting finding from our analysis was a comparison of the average monthly contributions that customers committed to when signing up for DDO versus the contribution amounts that they made prior to signing up³⁰. The graph below shows the percentage of people who committed to paying more than their previous amounts when they signed up for DDOs.

Seventy-one percent (71%) of the control group committed to contributing more than they did over the previous 30 days, compared to only 20% of the treatment group (customers who had been exposed to the implementation plan). This indicates that customers who were exposed to the implementation plan were more realistic when setting their contribution values, which increased the likelihood of them making successful contributions.

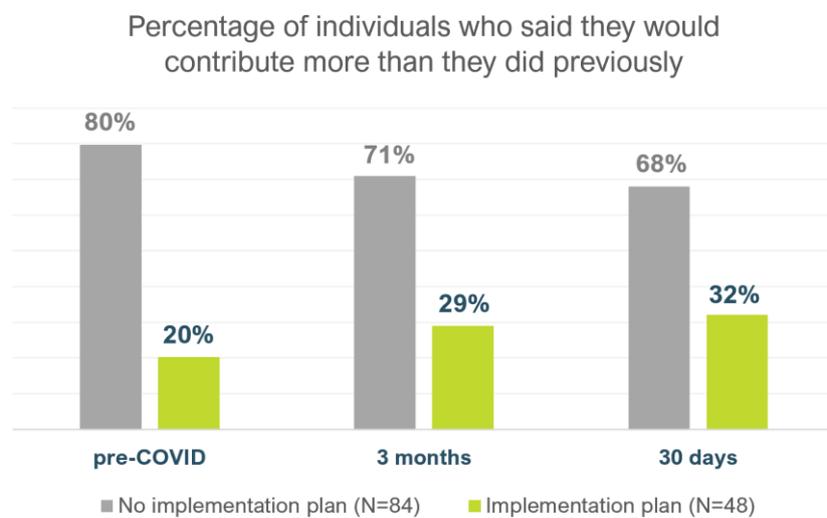


Figure 7: Percentage of customers who said they would contribute more than they did previously

Structural barriers:

Technical or network constraints hindered sign-up. As mentioned above, many customer face structural barriers to sign up. This was illustrated by the drop off in customers between starting the DDO sign-up process and successfully completing it. Across the full sample, 43 individuals – representing 25% of those who expressed interest in DDOs – began the sign-up process but were not able to complete it. Most customers dropped off from the sign-up process because of technical or network constraints (see figure – 35% of customers who were not able to complete sign-up struggled with network connectivity issues and 19% faced technical issues with PPT)

³⁰ Using PPTs administrative data, we calculated how much individuals contributed to their pension funds in the 30 days prior to signing up for DDOs, their average monthly contributions across three months prior to signing up and, finally, their pre-COVID contributions amounts (i.e. the average contributions from November 2019 to January 2020). We then compared these amounts to what individuals said they would commit to upon sign-up.

Structural barriers to sign-up

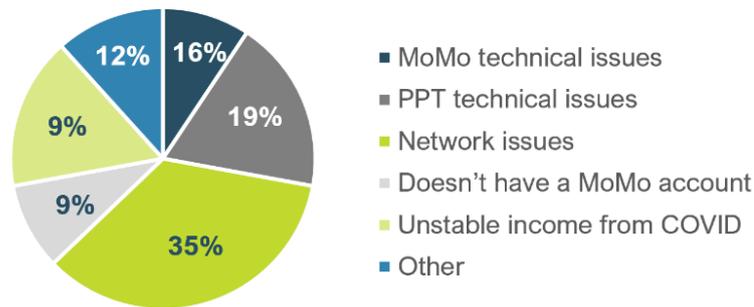


Figure 8: Barriers to signup

6.3. Recommendations

Importance of simple, fit-for-purpose interventions. The success of the behavioural onboarding programme across marketplaces illustrates the importance of simple methods that convey benefits and processes and designing the onboarding process in a way that meets the needs of the customer and understands their contexts and the value that they perceive in the service. We therefore recommend that PPT scales the behaviourally informed onboarding process to all marketplaces.

Sustainability of contributions is key. The increased number of successful contributions for those who were exposed to the implementation plan, paired with the lower, more realistic contribution amounts illustrates that it is important to think about sustainability and usage, rather than focusing only on driving higher contribution amounts. We therefore recommend that PPT considers introducing the implementation plan to all customers to encourage more consistent contributions.

Alternative approach needed to overcome structural barriers. Behavioural science is not a silver bullet that can solve all problems. Instead, the structural barriers faced by customers need to be considered and alternative approaches need to be used to combat their impact. In the case of PPT, the effects of network connectivity issues can be mitigated through a process that PPT implements to ensure that these customers are re-visited in a timely manner to make another sign-up attempt.

Next steps:

We believe that PPT should further understand the ideal waiting time between the first sales pitch from sales agents and the follow-up visit. This study would help PPT to understand whether customers change their minds about signing up and, if so, how quickly such a change in heart happens.

7. Conclusion

Digitisation leading to increased focus on digital payment channels. In a world with increasing digitisation, many financial service providers in Africa are faced with the challenge of getting customers to switch from cash-based to digital payment methods. For PPT, contributions by informal marketplace customers have primarily been cash based, collected in person by sales agents who also maintain customer relationships. This model increases both monetary and time costs for both the business and the customers, and – as illustrated by the COVID-19 pandemic – is vulnerable to shocks that prevent physical interactions. Furthermore, sporadic engagements with customers resulted in infrequent contributions, impacting both the customers’ final pension savings and PPT more generally.

We provided support to PPT with conducting a behavioural diagnosis, experimental design and analysis to increase digital pension fund contributions by informal workers. Specifically, the behavioural objective for this project was to increase the number of informal, market-based PPT customers who set up DDO payments for their pension contributions by 30%. This was measured by analysing the number of customers who made at least one successful DDO payment in the last month and who have an average contribution amount of 25 Cedi per customer, per week.

While structural barriers, such as network problems, cannot be addressed by behavioural interventions, we identified and created experiments to address three primary behavioural barriers that hindered successful sign-up, namely the distractive environment that customers operate in, the lack of trust customers have in formal financial services and in mobile money and an onerous sign-up process.

Based on the research and experiment results, we identified four key learnings:

- **Little things can make a big difference.** When we compared DDO sign-ups across the marketplaces that were exposed to the behaviourally informed onboarding process, to those that were excluded from the experiment, we saw an increase in sign-ups of over 200% from March to June 2020. In contrast, marketplaces that did not receive the treatment only saw an increase of 110%. This indicates that small changes, such as using visuals to communicate the benefits, shortening the process and allowing customers to anchor expectations and prepare for the set-up, made a significant difference in the successful sign-up of customers to DDOs.
- **The importance of testing.** Although the behaviourally informed onboarding process was successful, the video testimonials showed no difference in increasing DDO sign-up. In fact, it is possible that the testimonials alienated customers or added to the cognitive load that they were carrying. The use of short, simple video testimonials is often useful in capturing attention in highly distractive environments. Authority bias and social norms are also well-studied phenomena in the field. However, the fact that these had no impact in the marketplaces in Ghana highlights the importance of taking local context into account³¹ and testing interventions before scaling them.

³¹ The biases and mechanisms that these interventions were based on have worked in primarily Western countries and, while there is some evidence for the efficacy in Africa, these have not, to our knowledge, been tested in the Ghanaian context.

- **Behavioural science is not a silver bullet.** Despite seeing overall positive responses to DDOs from customers who were exposed to the interventions, close to 25% of customers who were interested in DDOs were not able to sign up successfully. Many of these customers experienced network problems or problems with PPTs system. Others had problems with their mobile money wallets, where they could not remember their passwords or were blocked from their accounts. This highlights the fact that behavioural science is not a silver bullet, able to solve all problems. Structural barriers cannot be overcome with behavioural interventions, and these should be considered when examining the value of targeting a problem using behavioural science.
- **The importance of measuring the right thing.** Finally, our third experiment showed that the implementation plans increased the number of successful contributions made by customers who had signed up for DDOs and indicated that customers were more likely to make consistent contributions. In addition, customers who were exposed to the implementation plan committed to contributing less, relative to the control group, but were better able to think through realistic contributions for themselves. This increases the likelihood that they can maintain their payments in the long run. This finding highlights the importance of measuring the right variables: It is easy to assume that increasing the value of contributions is the most important business objective, but doing so at the cost of sustainable payments is detrimental to both the organisation and to customers.

7.1. Recommendations

Based on the results of the experiment, we recommend the following:

1. PPT should scale the behaviourally informed onboarding process to all its marketplaces for increasing sign-up to DDOs.
2. Implementation plans should be used for all customers, both those that sign up for DDO payments and those who will continue to pay in cash to increase the successful and continued contribution from customers.
3. The structural constraints created by unreliable mobile networks, among other things, affected 25% of potential DDO customers in this study. We recommend, then, that PPT reconsider its strategy on DDO to include alternative digital payment methods and to ensure a process through which agents will re-visit the customers who were not able to sign up successfully.

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