



NUDGING **IMPROVEMENTS IN** **MHA**

2018

PREFACE

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MINISTRY OF HOME AFFAIRS

The Research & Statistics Division's Behavioural Insights Unit (BIU) is happy to present the second edition of its publication, *Nudging Improvements in MHA*.

The past year has been nothing short of exciting for BIU. More Home Team Departments, MHA Divisions and its Statutory Boards have come forward to venture into the use of Behavioural Insights (BI) to improve both policy and operational objectives.

To meet the growing demand for BI, each Home Team Department and MHA Statutory Board appointed "BI Champions". These BI Champions play important roles in building institutional knowledge in BI within their agencies. They are also instrumental in identifying suitable projects for BI interventions and contribute significantly to building greater BI capacity in MHA.

Over the past two years, we moved from having introductory workshops to boost awareness of BI to more purposive ones. We organised BI workshops along specific themes - communications, service delivery, human resource and training to expose officers to BI interventions which have been used in these areas, as well as to potential BI applications. Since its inception in 2015, we estimate that BIU has reached out to more than 800 Home Team officers through projects, briefings and workshops to raise awareness of the benefits of BI.

As the use of BI, both within MHA and in most parts of the public service, is still at its nascent stage, we hope that this publication

will inspire more agencies within government to experiment with the use of BI to improve policy outcomes.

For this purpose, we have included a selection of our projects – both completed and currently ongoing, with the methodologies used and their theoretical underpinnings.

Our journey into the use of BI would not have been possible if not for the strong support of MHA's senior management. My thanks also to all Home Team Departments, MHA Statutory Boards and Divisions which have embarked on this BI journey with us. This journey has also been made more fruitful by the assistance provided by our BI Champions.

I would also like to thank our BI consultants Samuel, Serene, Aisling and Alexander who have helped us grow and develop our BI competency, and my RSD colleagues who are not part of BIU but have taken on additional work to help with increasing demands put on BIU. Finally, I reserve my biggest thanks to officers from BIU – Sabrina, Jun Jie, Inderjit and Stephen (who recently left BIU/RSD) for their huge appetite to learn and their unwavering commitment to the BI cause. I also welcome Hazel into BIU with a promise of a journey which is both meaningful and rewarding.

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APPLYING BEHAVIOURAL INSIGHTS IN MHA

Behavioural Insights (BI) provides an understanding of how people think and make decisions in everyday life. It has become an increasingly powerful tool complementary to legislation to achieve public policy outcomes. Evidence of its effectiveness is growing as more government agencies around the world are adopting BI to improve their policies.

In MHA, the Behavioural Insights Unit (BIU) works with Home Team Departments to help apply BI to support MHA's policy and operational objectives. Examples of these areas include encouraging earlier payment of fines, increasing compliance to regulations, improving uptake of Home Team programmes, raising volunteers' capabilities and increasing engagement with Home Team officers.

DEVELOPMENTS IN 2017 - 2018

BI WORKSHOPS



With the help of our consultants, we ran BI workshops along thematic lines, i.e. in areas where BI has been found to be very useful and where there is ample evidence from past research to draw on. Four such areas are Communications, Service Delivery, Human Resource and Training. Working together with our BI Champions, BIU organised five thematic BI workshops involving officers working in these four areas in 2017 and 2018. These workshops helped to generate ideas for new BI projects - one example would be a project with SCDF to encourage quicker payment of fines and rectification of fire safety breaches, and another was a project with CRA to nudge casino over-stayers to pay their levies and fines.

Following an observation that we usually get better support for our efforts to promote the use of BI after briefing the senior management of our Home Team Departments, we continued with this effort - we conducted a workshop for the Leadership Group of the Singapore Prison Service, and are planning for another session with the Home Team Academy. These workshops provide senior management with an introduction of the key BI concepts, and is a particularly useful platform to discuss areas of high impact where BI could be useful.

APPOINTMENT OF BI CHAMPIONS



To build institutional knowledge in BI, 22 officers across the Home Team Departments and Statutory Boards were appointed as BI Champions to help oversee the BI effort in their departments. They were trained in BI, kept updated on their department's BI projects/ invited to participate in new ones, and will help to prioritise new studies. The BI Champions also work closely with BIU to identify suitable BI projects.

COLLABORATION WITH THE DESIGN THINKING TEAM

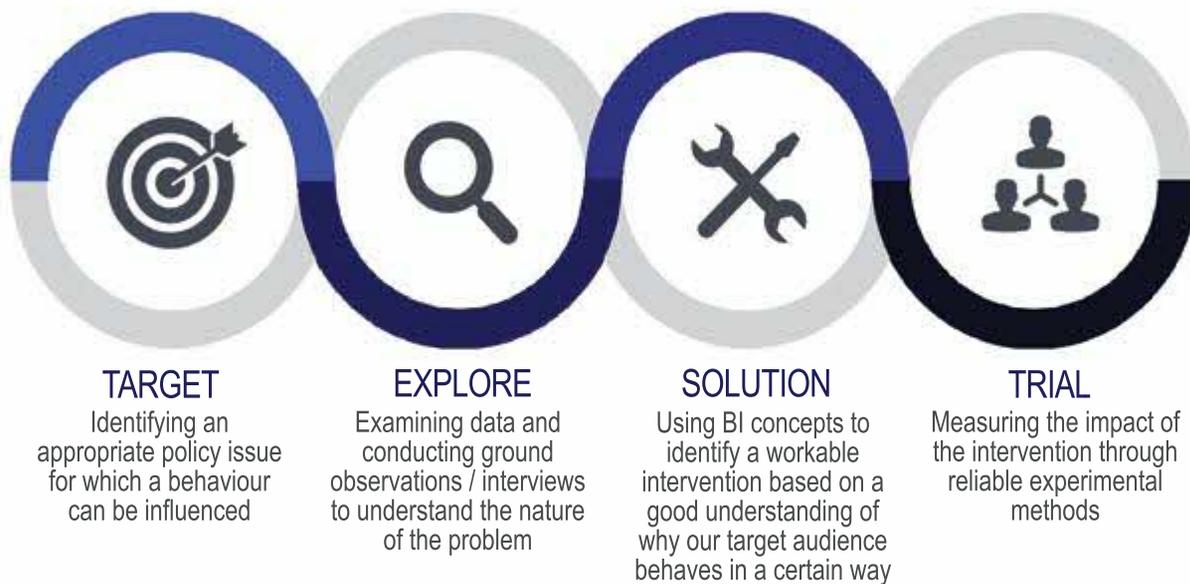


BIU also sees synergy in collaborating with the Design Thinking (DT) team in MHA HQ's Planning & Organisation (P&O) Division to harness both BI and DT methodology to deal with challenges on the ground. We see DT as a complementary tool to help us understand the underlying drivers of an issue as well as the experience of users and service providers.

METHODOLOGY

TEST and EAST Frameworks

The **TEST** framework devised by BI Ltd. helps us to carry out BI projects in a systematic way:



We also use the **EAST** framework to generate ideas when brainstorming on BI interventions during the Solution phase of our project. The **EAST** framework was also devised by BI Ltd.¹

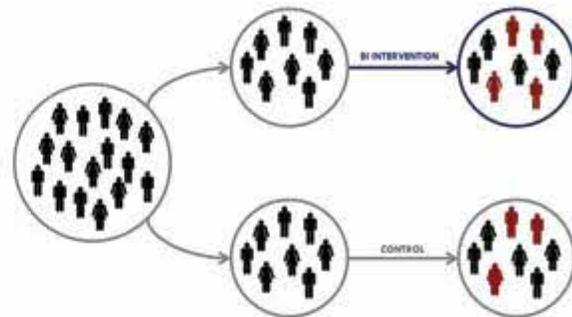


¹ The Behavioural Insights Team. (2014). EAST: Four simple ways to apply behavioural insights. Retrieved from <http://www.behaviouralinsights.co.uk/publications/east-four-simple-ways-to-apply-behavioural-insights/>

Experimental Approach for Evidence-based Interventions

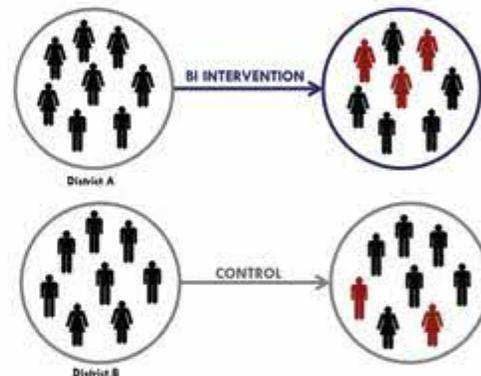
The conduct of trials is an important feature of any BI study. This ensures that the interventions are tested and are evidence-based before they are implemented. Where possible, we use experimental approaches like Randomised Controlled Trials (RCTs) to find evidence that an intervention is working before rolling it out full-scale. However, it might not always be possible to conduct RCTs and this would require us to explore using other methods to gather evidence such as a non-equivalent control design or a before-and-after design.

Randomised Controlled Trials



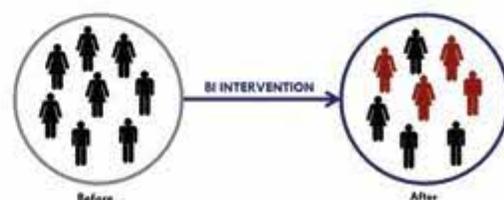
Participants are randomly split into 2 or more groups. One group is set as the control group (i.e. status quo). Intervention(s) are given to the other group(s). The outcome for each group is measured and compared.

Non-Equivalent Control Design



When random assignment is not possible, another group that is similar to the intervention group is selected to serve as a comparison group. The outcomes for both groups are measured and compared.

Before-and-After Design (a.k.a. Single-Group Pre- and Post-Test Design)



In the absence of a comparison group, the outcome for this group before and after the intervention is compared.

IN ▶▶▶ TRIAL



01

NUDGE ONLINE SUBMISSION OF DRIVERS' PARTICULARS

It is a requirement under the Road Traffic Act for drivers who have committed a traffic offence to first submit their particulars. This is so that the offence can be accorded to the right person who may not necessarily be the owner of the vehicle.

As Singapore moves towards being a Smart Nation, we are also looking to rely more on digital rather than hardcopy modes of submission. BIU and Traffic Police (TP) thus jointly designed a three-arm RCT to encourage online submission of drivers' particulars.² We also wanted to deter appeals that could not be processed at this stage as the driver of the vehicle has not been ascertained. The following key changes were made:



Letters were re-designed based on the concept of simplification. This included clear and concise messaging, enhanced formatting and paragraphing, and moving the less important information to the bottom

Precise information on how to submit driver's particulars online for both SINGPASS and FIN users, a shortened link to the website to furnish particulars and informing SINGPASS users that their information had been pre-filled were changes aimed at nudging channel migration

Information on the fine and number of demerit points were removed from the notice, while informing that offence details would be provided once the driver's particulars had been furnished

The trial started in May 2018 and data collection was completed in Sep 2018.

² A "three-arm RCT" refers to a Randomised Controlled Trial with three groups of participants, in this case, one group receives the original version of material (i.e. the control group) and the other groups receive revised material (i.e. the treatment groups). Likewise, a two-arm, four-arm or five-arm trial just means that there are two, four or five groups of participants, respectively.



ROAD TRAFFIC ACT (CHAPTER 276)
(SECTION 81)

Traffic Police Department
Singapore Police Force
10, Ubi Avenue 3
Singapore 408665
Tel : 6547 0000
Fax: 6547 4749

DATE OF ISSUE :

Report No.

Driving License/ID No/Ref :

Dear Sir / Madam,

REQUEST FOR DRIVER'S PARTICULARS

We would like to inform you that the offence(s) indicated below involved a vehicle registered under your name :

Date of Offence :
Place of Offence :
Vehicle Number :

Offence(s) : Composition Amount Demerit Points

IMPORTANT NOTE :

Under the provisions of the Road Traffic Act, Chapter 276, you are required to furnish me the driver's particulars within 14 days from the date of this notice i.e. by ... You may furnish the driver's particulars online at the following URL : http://www.spf.gov.sg/tpc/index.html or complete the attached particulars form and mail it to Traffic Police at 10, Ubi Avenue 3, Singapore 408665 or by fax to 65474749. A Notice of Traffic Offence will be sent to the driver subsequently. Failure to furnish the driver's particulars constitutes an additional offence of "Owner failing to furnish driver's particulars" which carries a maximum penalty of \$1000 or 6 months imprisonment or both such fine and imprisonment.

Under the Road Traffic Act Chapter 276, any person who wilfully or recklessly furnishes any false or misleading information shall be guilty of an offence and liable on conviction to a fine not exceeding \$1,000 or to imprisonment for a term not exceeding 6 months or to both.

Yours faithfully,

HEAD INVESTIGATION
TRAFFIC POLICE DEPARTMENT

This is computer generated and does not require a signature.

Furnish Driver's Particulars Letter (Control)



ROAD TRAFFIC ACT (CHAPTER 276)
(SECTION 81)

DATE OF ISSUE : 14 May 2018

Report No.:

Please submit the driver's particulars online by 28 May 2018:
Owners with SingPass, we have pre-filled your information for you.

Dear

On 1 Dec 2017, 12:03 pm at _____, your vehicle _____ was involved in a case of:

SPEEDING (EXCEED SPEED LIMIT OF 50KMPH ROAD) UNDER SECTION 63(4) ROAD TRAFFIC ACT CHAPTER 276(1-20KMPH).

DRIVER OF MOTOR VEHICLE FAILED TO WEAR A SEAT BELT [OR A LAP BELT] UNDER RULE 4(1) OF THE ROAD TRAFFIC (MOTOR VEHICLES, WEARING OF SEAT BELTS) RULES 2011

MAKING AN UNAUTHORISED U-TURN UNDER RULE 13(1) ROAD TRAFFIC RULES.(LIGHT VEHICLE)

You are required by law to provide the particulars of the driver who committed the offence(s). Once the particulars have been furnished, the driver will be notified of the offence details. Steps to furnish the particulars online:

1. Go to www.police.gov.sg/furnish_tp
2. Log in via SingPass, or FIN and Date of Birth

<p>SingPass users:</p> <ul style="list-style-type: none"> • Vehicle owners: your information has been pre-filled. Acknowledge and submit if you were the driver. If you were not the driver, input the license details of the person who drove the vehicle. • If you drove the vehicle but are not the owner: key in the report number _____ and your license details. 	<p>FIN holders:</p> <ul style="list-style-type: none"> • Key in the report number _____ • Input the license details of the person who drove the vehicle.
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Yours sincerely,

HEAD INVESTIGATION
TRAFFIC POLICE

Furnish Driver's Particulars Letter (Treatment)

02

IMPROVE JOB RETENTION AMONG EX-OFFENDERS PLACED ON JOBS

The key thrust of the Singapore Corporation of Rehabilitative Enterprises (SCORE) is to rebuild the lives of ex-offenders by enhancing their employability potential, through provision of skills training during incarceration and placing them on jobs suited to their personalities and skills upon release. One important objective of SCORE's mission is to have ex-offenders stay on the job for a year or more.

To support this objective, SCORE and BIU are working together to test the use of WOOP, developed by Prof Gabriele Oettingen at New York University. WOOP, which stands for Wish, Outcome, Obstacle and Plan, has been found to be useful in improving time management, attendance, physical fitness efforts, etc. The WOOP concept could be explained as follows:



In order to help ex-offenders stay in their jobs longer, job coaches administered WOOP just before offenders were released and up to one year of work. WOOP was weaved into the conversation between the job coaches and ex-offenders. We monitored whether ex-offenders who were offered WOOP were more likely to start work and stay on the job for a longer time as compared to the cohorts before them which had not received WOOP.

The trial started in Jul 2017 and data collection was completed in Dec 2018.

03

INCREASE UPTAKE OF TRAFFIC POLICE'S SAFE DRIVING COURSE

The Safe Driving Course (SDC) teaches motorists defensive driving and good road habits to help make the roads in Singapore safer for everyone. Motorists will be offered the SDC if they have accumulated a certain number of demerit points. Upon successful completion of the SDC, four demerit points will be removed from the motorists' demerit point records. Eligible motorists have up to five months from the date of issue of the Letter of Offer to complete the SDC at any driving school.

BIU and TP designed a two-arm RCT to test the effectiveness of changes to the Letter of Offer to increase uptake of the SDC, using the following BI strategies:

Providing a soft deadline to encourage motorists to register early. Motorists are more likely to sign up if they are given a soft registration deadline which is not too far away from the letter issuance date. This will anchor them to an earlier date and induce a sense of urgency. While motorists have five months to register and complete the SDC, we encouraged motorists to register within one month from the date of issue of the letter.

Making salient the benefits of attending SDC. While one benefit of attending the SDC is that motorists would be equipped with defensive driving skills and better driving habits, the other benefit is the deduction of four demerit points from their records. We mention both benefits in the letter, and we made the latter salient because many participants indicated that this was a key motivating factor for them to register for the SDC.

Other BI strategies that have been found to be useful in other letter studies were included, such as:

- > Emphasising the call-to-action to complete SDC in the subject header
- > Simplifying the content of the letter to orientate the reader to the important information
- > Placing key information and the preferred mode of registration on the front page, and peripheral information overleaf
- > Addressing the recipient by name instead of "Dear Sir/Madam" (personalisation)

This 9-month trial was launched in Jun 2018 and data collection will be completed in Feb 2019.





**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
www.police.gov.sg

[Date of issue]

Our Ref : [SXXXXXXX]

[Licence holder's name]
[Licence holder's mailing address]
[Licence holder's mailing address]
[Licence holder's mailing address]

Dear Sir / Madam

NOTICE OF ELIGIBILITY TO ATTEND THE SAFE DRIVING COURSE

Our records show that you are eligible to attend the Safe Driving Course (SDC) based on the status of your driving licence record.

2 The SDC is a programme that aims to correct dangerous road behaviour exhibited by motorists through early re-education, and to encourage positive road behaviour. Four (4) demerit points that have previously been awarded against you will be cancelled if you successfully complete the SDC. You are encouraged to attend and complete the SDC.

3 This Notice of Eligibility is only valid for a period of five (5) months, until [insert expiry date]. You will not be able to register for the SDC after that date. In addition, this Notice of Eligibility will become invalid if any of the events set out in Rule 3A(2)(b)(i) to (viii) of the Road Traffic (Driver Improvement Points System) Rules¹ occur during this five-month period, for e.g. if you become liable for suspension or to have a prohibition order made against you. No demerit points will be cancelled if you complete the SDC while this Notice of Eligibility is invalid.

4 Please register for the SDC online with any of the following driving centres. If you are registering in person, you will need to bring this Notice of Eligibility, your Singapore driving licence, and NRIC/ FIN Card (eg. Work Permit, Employment Pass, Student Pass, Dependant Pass).

	Driving Centre	Address	Online Registration
1	Bukit Batok Driving Centre Ltd	815 Bukit Batok West Ave 5 Singapore 659085	www.bbdc.sg/sdc
2	ComfortDelGro Driving Centre Pte Ltd	205 Ubi Ave 4 Singapore 408805	www.xyz.sg/sdc
3	Singapore Safety Driving Centre Ltd	2 Woodlands Industrial Park E4 Singapore 757387	www.abc.sg/sdc

5 For more information on the SDC, please go to <https://www.police.gov.sg/resources/traffic-matters/already-have-a-licence/safe-driving-course-faq#content>

Yours faithfully

**HEAD TESTING AND LICENSING BRANCH
TRAFFIC POLICE**

This is computer-generated and does not require a signature.

SDC Letter of Offer (Control)



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
www.police.gov.sg

Date: 17 MAY 2018

Our Ref:

00001



COMPLETE THE SAFE DRIVING COURSE AND CANCEL 4 DEMERIT POINTS

Dear

The Safe Driving Course (SDC) teaches motorists defensive driving and good road habits to help make the roads in Singapore safer for everyone.

The SDC is the only opportunity you have to **cancel 4 demerit points**. You currently have 12 demerit points; if you complete the SDC successfully, you will have 08 demerit points.

Please register and complete the SDC within 5 months. As spaces are limited, we strongly encourage you to register online by **17 Jun 2018** to get your preferred slot.

Please register online with one of the driving centres listed below.

You will need your NRIC number/FIN and your date of birth to register online. Online payment for the course fee can be made using eNETS or a credit card.

Bukit Batok Driving Centre
815 Bukit Batok West Ave 5 Singapore 659085

<https://www.bbdc.sg/sdc>

ComfortDelGro Driving Centre
205 Ubi Ave 4 Singapore 408805

<https://www.cdc.com.sg/sdc>

Singapore Safety Driving Centre
2 Woodlands Industrial Park E4 Singapore 757387

[https://www.ssdcl.com.sg/
student/enrolment/enrolsdc](https://www.ssdcl.com.sg/student/enrolment/enrolsdc)

Please refer overleaf for more information on the SDC.

Yours sincerely

**HEAD TESTING AND LICENSING BRANCH
TRAFFIC POLICE**

SDC Letter of Offer (Treatment)

EXPLORATION STAGE ▶▶▶



01 IMPROVE COMPLIANCE TO FIRE SAFETY RULES AND REGULATIONS

SCDF is exploring using BI to nudge premise owners to rectify their fire safety breaches as soon as possible. Additionally, SCDF wants to encourage these premise owners to settle their outstanding fines in a timely manner.

We identified the factors that hinder compliance during the Explore phase, which included the lack of knowledge and understanding on how to rectify the breaches. BIU and SCDF are working together to improve the current enforcement letters and provide a suite of tools to aid the premise owners. A possible intervention is to develop a checklist for premise owners which will serve to: (i) give specific instructions on what needs to be done; and (ii) help ensure that the instructions are conveyed to the person responsible for the rectification.



02 IMPROVE COMPLIANCE TO SUPERVISION ORDER

Under the supervision order, all drug supervisees are required to report to the Central Narcotics Bureau (CNB) regularly for drug tests. It is mandatory for supervisees to do so to ensure that they stay away from drugs. BIU and CNB are working together to find ways to improve their compliance to the supervision order.

The team conducted ground observations and interview sessions with drug supervisees and CNB ground officers to understand the supervision process and the hindrances faced by supervisees when reporting to CNB reporting centres. Supervisees had expressed that they were unengaged while waiting, and did not know what they could or could not do.

As a first step the team is considering ways to improve the environment of the reporting centres and to provide avenues for constructive use of their time, such as the provision of reading materials and screening of TV programmes. We hope that doing so would improve the experience of the supervisees at CNB. Improving the environment is an important initial intervention, before the team explores other ways of using BI to further improve the supervisees' compliance of the supervision order.





COMPLETED



01

ENCOURAGE TRAFFIC OFFENDERS TO PAY THEIR FINES ON TIME

Based on statistics in 2016, 75% of traffic offenders pay their fines when they receive the Notice of Traffic Offence (NTO), with an additional 16% paying when they get the reminder NTO which is sent via registered post. Offenders who do not pay their fines have to attend court and pay a higher fine.

BIU, Joint Ops Group (JOG) of MHA and TP designed a two-arm RCT to test changes to speeding and red-running letters to nudge earlier payment of fines. We were also interested to see if the revised letter was able to deter appeals and reduce the number of offenders who had to attend court or were issued the warrant of arrest.

BI strategies were incorporated in the re-design and re-wording of the NTO:



RE-DESIGN OF LETTER

We made changes taking into consideration insights gleaned from eye-tracking research done in the UK. The insights deal with limited attention and inform on how we may draw the reader's attention to the important information. We simplified the letter – shortening it, moving additional information to the bottom, bolding important information and making key action steps salient by putting payment information in a box at the top right hand corner of the letter.

RE-WORDING OF LETTER

We used principles which worked in previous trials in the re-wording of our letters, as well as ground observations made by TP:

- > Simplify the language, i.e. to remove complex language such as “compound fines”, and to make payment easy to do (e.g. we shortened the payment link to www.police.gov.sg/pay)
- > Highlight the impact of the offence, i.e. to indicate that the offence is neither typical nor acceptable
- > Use a firm tone to nudge compliance
- > Reduce ambiguity of consequences of not paying the fine
- > Address common queries on demerit points upfront – TP receives a high proportion of appeals pertaining to the waiver or reduction of demerit points. The letter now makes it explicit that demerit points are prescribed by law
- > We also informed those with previous warnings that they had previously been ‘warned in lieu of prosecution’ and a further waiver of the fine could not be given in this instance

The 5-month trial was held from Aug to Dec 2016, with data collection and analysis completed in May 2017.

The treatment letters (NTO and Reminder NTO) were found to have a statistically significant impact on nudging payment and deterring appeals as compared to the control. The treatment NTO elicited an increase of 4 percentage points in payment rates for speeding offenders and an increase of 2.8 percentage points for red-running offenders. Those who got the reminder NTO were also 0.8 percentage points more likely to pay. On an annualised basis, the additional fine payments collected from both treatment letters is estimated to be about \$110,000.

Fewer respondents who received the treatment letters appealed against their fines and demerit points. The treatment letters, combined, reduced appeals by 2.5 percentage points in the red-running group and 2.8 percentage points in the speeding group. On an annualised basis, this means an estimated reduction of about 2,300 appeals resulting in an estimated savings of 95 man-days for TP. The treatment letters also had a significant impact on reducing the number of red-running and speeding offenders who had to appear in court or were issued the warrant of arrest.

The team won the Home Team Innovation Award (Silver) and the SPF Innovation Award (Silver) for this project.





ROAD TRAFFIC ACT (CHAPTER 276)
(SECTIONS 132, 134)

DATE OF ISSUE : 17 Jul 2016

APT BLK 12 CLEMENTI ST 12
#12-34
BUILDING 56
SINGAPORE 999999

Report No.



Driving Licence/ID No. /Ref:
M122



NOTICE OF TRAFFIC OFFENCE(S)

Dear

A serious traffic offence(s) has been committed. It could have resulted in injury or death.

Please pay \$130 by 14 Aug 2016. If the fine is not paid you will have to go to court and pay a higher fine.

You have been previously warned in lieu of prosecution.

It is therefore not possible to give a further waiver of the fine. In addition, the demerit points are prescribed by law.

Yours sincerely,

HEAD INVESTIGATION
TRAFFIC POLICE

How to pay?

Pay your fine of \$130 by
14 Aug 2016.

Pay now at
www.police.gov.sg/pay

Use your Singpass or Driving
Licence to log in.

You can also pay via AXS or
SAM.

Date of Offence : 13 Jun 2016 6:21am

Vehicle Number : SC47A

Place of Offence :

Vehicle Type : MOTOR CAR

Offence(s):

Amount Demerit Points

YOU TEST PERSON ARE CHARGED THAT YOU ON 13 JUNE 2016 AT ABOUT 6.21 AM ALONG TEST5 S'PORE DID DRIVE A MOTOR CAR NO SC47A AT A SPEED OF 90 KMPH, SUCH SPEED BEING IN EXCESS OF THE IMPOSED SPEED LIMIT OF 70 KMPH OF THE VEHICLE AND YOU HAVE THEREBY COMMITTED AN OFFENCE UNDER SECTION 63(4) READ WITH SECTION 63(1) ROAD TRAFFIC ACT CHAPTER 276 AND PUNISHABLE UNDER SECTION 131(2) OF THE ROAD TRAFFIC ACT CHAPTER 276.

130

4

PAYMENT Details

Payment Reference No. :
0021 6600 0176 0116

Due Date:

14 Aug 2016

Total Amount:

\$130



NP 403A

www.police.gov.sg/pay

02

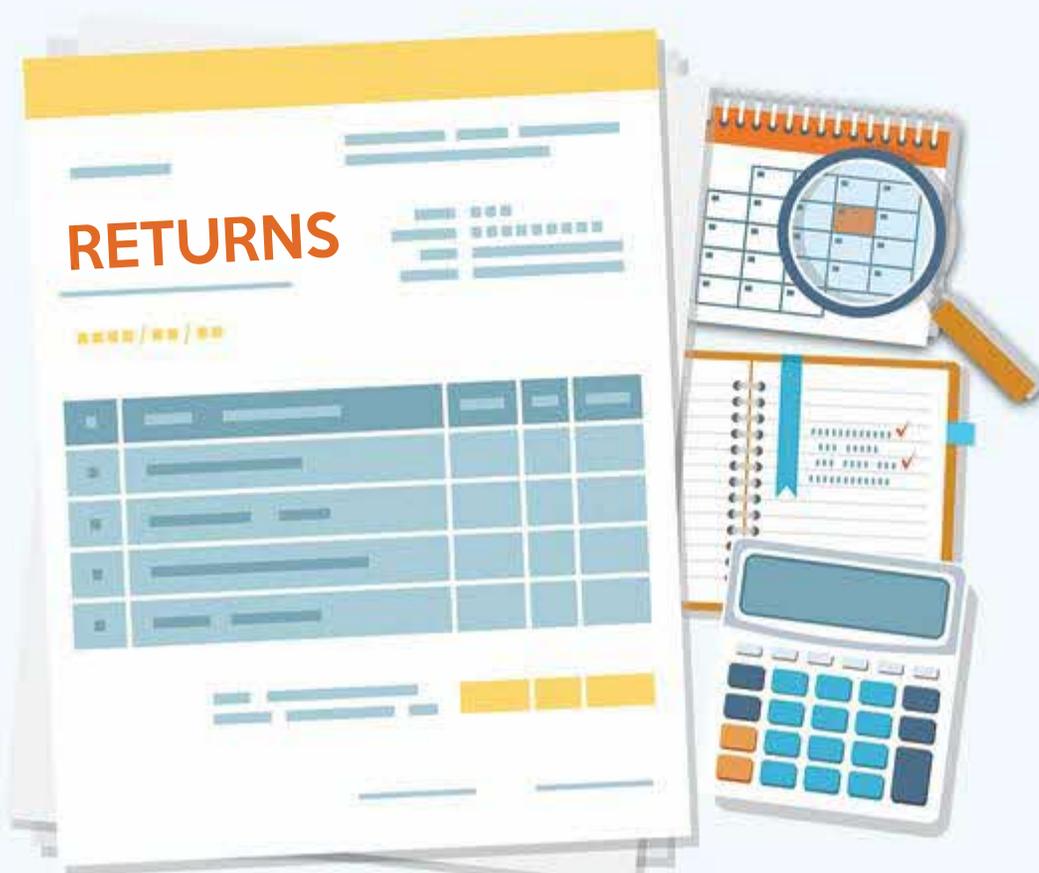
ENCOURAGE REGISTERED SOCIETIES TO SUBMIT THEIR ANNUAL RETURNS

It is a requirement under the Societies Act for registered societies to submit their Annual Returns. Previously, registered societies were only sent ad hoc reminders to submit their Annual Returns, and a sizeable number of societies had not submitted their Annual Returns for three years or more.

BIU and Registry of Societies (ROS) of MHA ran a three-arm RCT to encourage submission of Annual Returns from Dec 2017 to May 2018. The business-as-usual group continued to only receive ad hoc reminders. Those in the treatment groups received reminder letters.

The treatment letters were shortened and simplified from the original. We informed the societies which got the treatment letters that their societies may be deemed as inactive or defunct if they fail to submit their Annual Returns within a month. We also listed the specific steps they have to take to complete the online submission of the Annual Returns.

The two treatment letters varied in tone – Treatment Letter 1 adopted a neutral tone while Treatment Letter 2 took on a more serious tone and reminded the office bearers that ROS will be monitoring to see whether they submitted their Annual Returns. The second treatment letter also included a stamp at the exterior of the envelope, in red, to nudge the reader not to ignore the letter.





Registry of Societies
ICA Building 10 Kallang Road #06-00
Singapore 208718
Tel: 63916325 Fax: 62934489
www.ros.gov.sg

DID No.:
Your Ref:
Our Ref:

Date: 8 June 2015

The President, Honorary General Secretary and Honorary Treasurer

Dear Sirs

RE:
ANNUAL RETURNS AND AUDITED ACCOUNTS

We refer to the above.

- 2 Please submit the following submissions to our Registry online:
 - (a) Annual Returns for Annual General Meetings held in the years 2004 to 2014 even though there may not be any election of office-bearers in the years;
 - (b) A copy of each of the audited Income and Expenditure Accounts and Balance Sheets for years ending from 31 May 2004 to 31 May 2014 duly certified by Society's auditors.
- 3 Please visit our Registry's website at www.ros.gov.sg and select the module "Annual Returns" to submit the Annual Returns and audited accounts online. The President, Secretary and Treasurer elected in the respective years are required to verify the submissions using their SingPass before the system can file the information.
- 4 Please submit the requested Annual Returns and audited statement of accounts online by 8 July 2015.
- 5 We have attached a copy of the step by step guide of annual returns for your reference.
- 6 Thank you.

Yours faithfully

(Ms)
Senior Assistant Executive (Ops)

Reminder Letter to Society
(Business-as-usual group)



Registry of Societies
ICA Building 10 Kallang Road #06-00
Singapore 208718
Tel: 63916325 Fax: 62934489
www.ros.mha.gov.sg

DATE OF ISSUE: 13 Apr 2018

OUR REF:

PRESIDENT, SECRETARY AND TREASURER,

SUBMIT YOUR SOCIETY'S ANNUAL RETURNS

Dear Sirs/Madams,

Your society, _____, has not submitted the required Annual Returns.

Please submit your latest Annual Returns by 13 MAY 2018. Your society may be deemed as inactive/defunct if you fail to do so.

What you need to do:

- Go to www.ros.mha.gov.sg
- Login using SingPass
- Select the 'Annual Returns' module under the 'E-Services' tab
- Key in your society's name / UEN:
- For a step-by-step guide, refer to Serial Number 6 of Step 1 under 'Instructions on Submission of Annual Return'.
- Submit a softcopy of your accounts

All societies must submit their Annual Returns each year.

Yours faithfully,

(MS)
SENIOR ASSISTANT EXECUTIVE (OPS)
DID:

Trial Reminder Letter to Society (Treatment 1)



Registry of Societies
ICA Building 10 Kallang Road #06-00
Singapore 208718
Tel: 63916325 Fax: 62934489
www.ros.mha.gov.sg

DATE OF ISSUE: 13 Apr 2018
OUR REF: UEN

PRESIDENT, SECRETARY AND TREASURER,

SUBMIT YOUR SOCIETY'S ANNUAL RETURNS

Dear Sirs/Madams,

Your society, _____, has
not submitted the required Annual Returns.

Please submit your latest Annual Returns by 13 MAY 2018. Your society may be deemed as inactive/defunct if you fail to do so.

We will be monitoring to confirm you have submitted the Annual Returns.

What you need to do:

- Go to www.ros.mha.gov.sg
- Login using SingPass
- Select the 'Annual Returns' module under the 'E-Services' tab
- Key in your society's name / UEN:
- For a step-by-step guide, refer to Serial Number 6 of Step 1 under 'Instructions on Submission of Annual Return'.
- Submit a softcopy of your accounts

All societies must submit their Annual Returns each year.

Do not ignore this letter unless you have already submitted the Annual Returns.

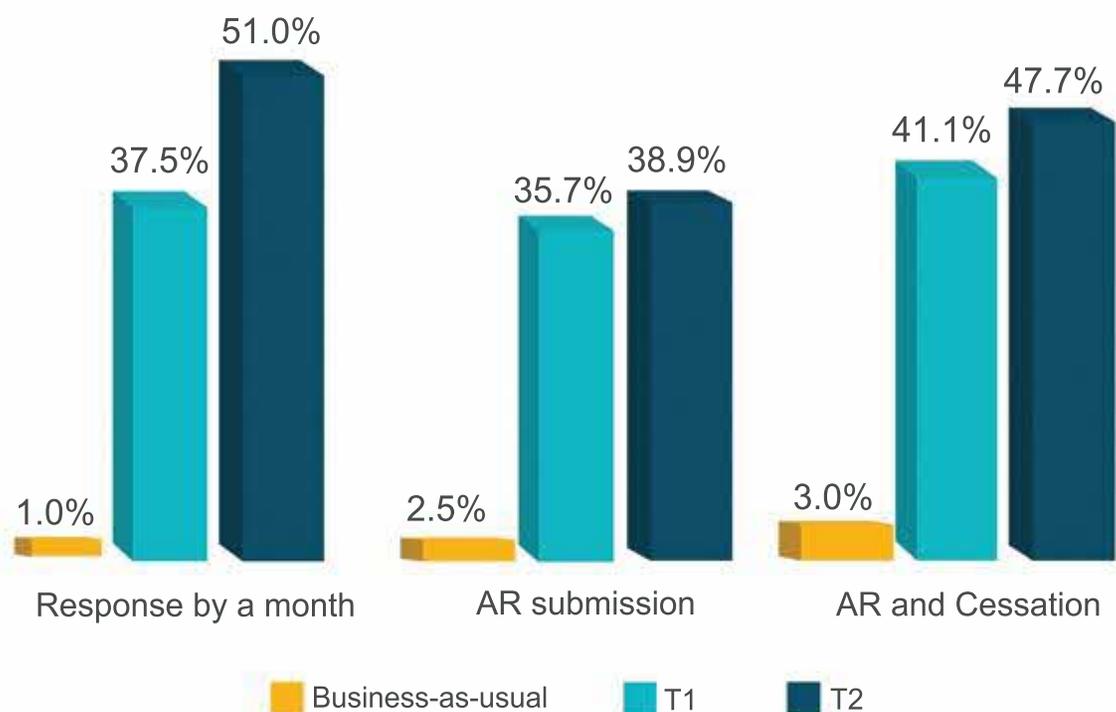
Yours faithfully,

(MS)

SENIOR ASSISTANT EXECUTIVE (OPS)
DID:

Trial Reminder Letter to Society (Treatment 2)

Response Rate, Annual Returns (AR) Submission, AR and Cessation



The treatment letters were highly effective. Reminding societies of the requirement to submit Annual Returns saw a 44% response rate by the one-month deadline, which included enquiry by phone/ email/ walk-in. Response rate for the business-as-usual group was 1%.

The Annual Returns submission rates three months after the treatment letters were sent were 38.9% for Treatment 2 and 35.7% for Treatment 1, both of which were significantly higher than the submission rate for the business-as-usual group at 2.5%. Treatment 2 was slightly more effective than Treatment 1 in encouraging Annual Returns submission, but the difference between the two groups was not found to be statistically significant.

Another positive outcome from this RCT was that many societies contacted ROS to notify that they had ceased operations. The combined rate for Annual Returns submission and cessation, three months after the treatment letters were sent were 47.7% for Treatment 2 and 41.1% for Treatment 1. Both rates were significantly higher than that of the business-as-usual group at only 3%. The difference in effect between Treatment 2 and Treatment 1 was statistically significant, suggesting that additional monitoring/ compliance messaging and the stamp on the envelope were helpful in improving the compliance rate.

The team won the Home Team Innovation Award (Commendation) for this project.

03

REDUCE AFTERCARE SUPERVISION BREACHES

As part of their aftercare regime, drug offenders are released subject to the following conditions:

- > Observe a curfew
- > Be electronically tagged with a GPS or Radio Frequency tag. Supervisees on GPS tags must charge their tags daily, and failure to do so will constitute a breach
- > Attend counselling sessions
- > Report for urine test at CNB

In order to reduce the number of supervision breaches, BIU and Community Corrections Command (COMC) of Singapore Prison Service tested three nudges:

- > Loss frame message delivered during the pre-release briefing
- > Tapping on the messenger effect
- > Introducing an enhanced early off-tag regime

As the number of supervisees was small, a before-and-after trial design was adopted. The project team measured the supervisees' tendency to commit curfew, electronic tagging and urine supervision breaches.

Results indicated that the interventions did not work – those in the post-group were significantly more likely to commit at least one curfew/ electronic tagging breach. Although not found to be statistically significant, there was also directional evidence suggesting that supervisees in the post-group were more likely to miss at least one CNB appointment.

One lesson that BIU learnt from this project was that the team should have bundled less interventions for studies with a small population so that we could isolate the effects of the different nudges. Other learning points which BIU gleaned included providing training to the administrators of the interventions to ensure fidelity to the trial design.



04

DETER MISUSE OF BOARDING PASS

It is an offence under the Protected Areas and Protected Places Act to enter the transit areas of Changi Airport with a boarding pass but without the intention to travel. Offenders were found to have misused their boarding pass to enter the transit areas to send off families or friends, to shop and to meet celebrities. Despite frequent reminders in the mass media and signage around the airport, the number of such offences were on the rise.

Airport Police Division and BIU revamped the advisories placed around the airport terminals incorporating BI elements. Research has shown that the certainty of apprehension has a higher deterrent effect than the severity of punishment. Hence, the message on the advisories now emphasised the certainty of detection and arrest.

The advisories are now displayed at all airport terminals' check-in rows, immigration counters and on the Enhanced Immigration Automated Clearance System (eIACS). Since implementation, the authorities have seen a drop in the number of misuse of boarding pass cases.

WARNING: IF YOU HAVE NO INTENTION TO TRAVEL, IT IS AN ARRESTABLE OFFENCE TO ENTER THE TRANSIT AREA. THIS APPLIES EVEN IF YOU HAVE A VALID BOARDING PASS.

Persons found abusing their boarding pass will be **detected** and liable on conviction to a fine of \$1,000 or imprisonment for a term of 2 years, or both.

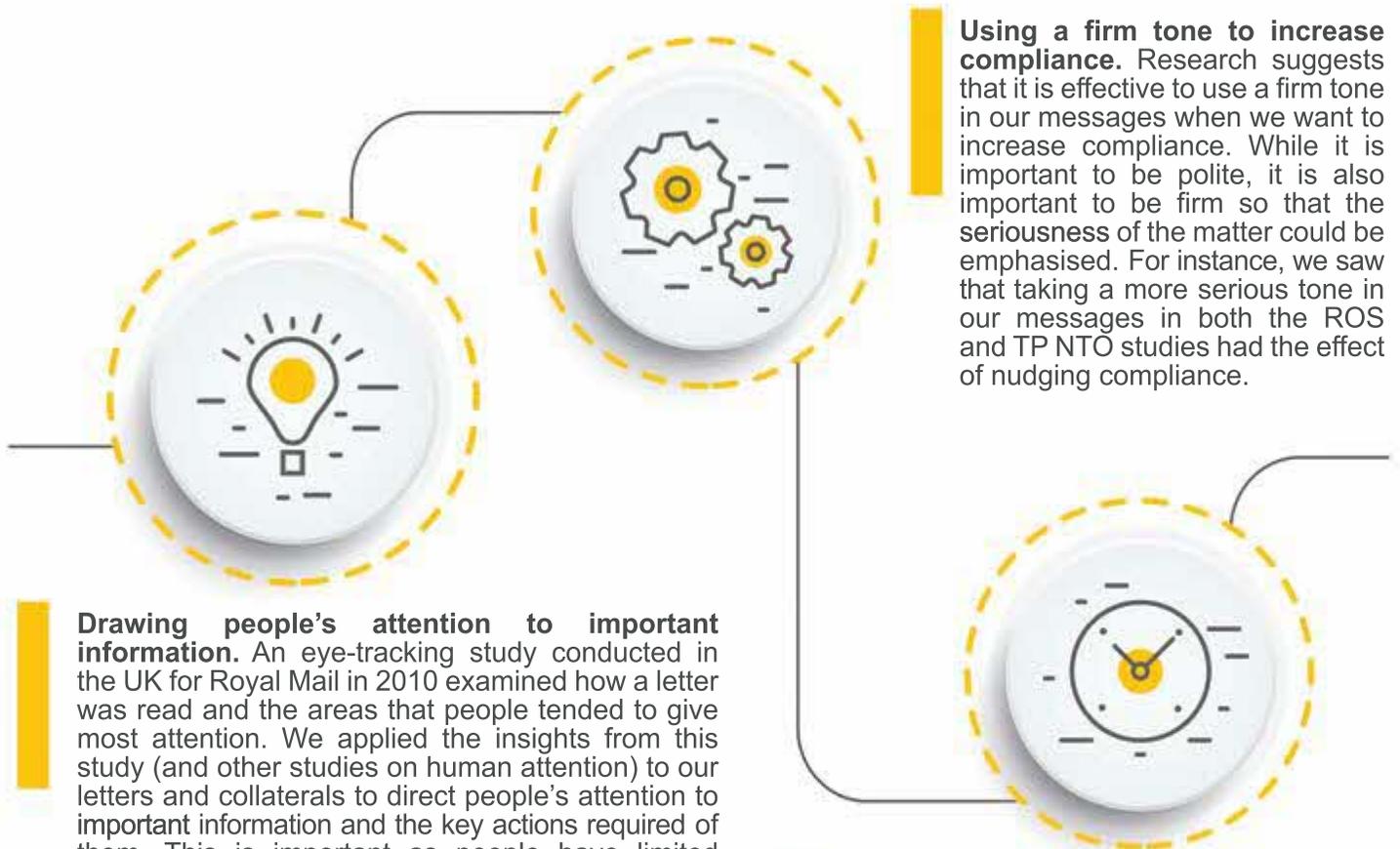


SINGAPORE POLICE FORCE

Revised Advisory at Airport Terminals' Check-in Rows



LESSONS FROM OUR BI JOURNEY



Drawing people's attention to important information. An eye-tracking study conducted in the UK for Royal Mail in 2010 examined how a letter was read and the areas that people tended to give most attention. We applied the insights from this study (and other studies on human attention) to our letters and collaterals to direct people's attention to important information and the key actions required of them. This is important as people have limited attention and there are many different things fighting for their attention at any one time. Things that seem less relevant or salient tend to be ignored or overlooked. The key insights which we have used in our re-design of letters and collaterals include the following:

- > People tend to focus on headers, boxes and images.
- > Actions required are more obvious to readers if they are placed on the right hand side of the page, as a header, or in a different colour.
- > Highlighting key information or actions required in bold would direct people's attention to them (but having too many sentences or phrases in bold may cause it to lose its effectiveness).
- > Information on the front page receive 2.5 times more attention than those behind. Thus, it will be better to place less important information behind (e.g. alternative payment modes).

Using a firm tone to increase compliance. Research suggests that it is effective to use a firm tone in our messages when we want to increase compliance. While it is important to be polite, it is also important to be firm so that the seriousness of the matter could be emphasised. For instance, we saw that taking a more serious tone in our messages in both the ROS and TP NTO studies had the effect of nudging compliance.

The importance of understanding the context of an issue to design better interventions. The Explore stage of the TEST framework is a crucial part of a BI study as it helps us to understand the issue thoroughly before thinking of BI solutions. In the TP NTO study, we interviewed ground officers to better understand the payment processes, as well as the barriers offenders face in paying their fines. Based on TP's inputs, we made two important changes in the letter: (i) we informed that demerit points are prescribed by law, as TP receives a large number of appeals seeking the waiver of demerit points; and (ii) we informed offenders who previously received a warning that it would be impossible to give them a further waiver of the fine in this instance.

Bundling BI interventions. From the COMC study, which aimed to reduce breaches of aftercare supervision conditions by drug offenders, we learnt that bundling BI interventions meant that we could only measure the effectiveness of the bundle as a whole. We would not be able to assess the effectiveness of individual BI interventions. We should avoid bundling BI interventions if we are uncertain about their individual impact or if we think that one BI intervention could neutralise the effect of another when combined together. In the COMC study, we improved the incentive for compliance and coupled it with a loss frame message delivered by an authoritative messenger. We could not ascertain which of these interventions did not work.



Getting the data right is important to inform us on whether the BI intervention is effective. Here are some tips on how we can get the data right:

- > To come up with a data collection template and discuss it with the team before starting the trial. This helps to surface and address any issues early. One important objective of this process is to ensure that all critical data fields (especially the outcome measures) can be tracked, in the granularity and format required for the analysis (e.g. the data tracked might be at the individual level, case level, or aggregated).
- > To conduct a preliminary data check on the dataset(s) a week or a month after the trial has started. During this stage, we check that the data is obtained in the format required for analysis. We also confirm that our subjects were properly allocated to their assigned treatment groups, and verify that there are no inconsistencies or incompleteness in the dataset.

Ensuring the fidelity of the trial.

Sometimes officers involved in the project may not strictly follow the trial protocol, as they may not completely understand the rationale for randomisation or the intent behind making certain changes. For example, they may print the BI products in the wrong format, or modify the script and cause certain meaning in the behaviourally-informed messages to be lost. It is important to conduct briefings and post-implementation audits to ensure that the trial protocol has been adhered to, and the integrity of the trial has not been compromised.

STAY CONNECTED WITH BI

We hope this publication has piqued your interest in BI, and its application in the safety and security domain. If you would like to find out about our upcoming BI events (workshops, talks & Community of Practice gatherings), or are interested in collaborating with us, you may reach us at:

Sabrina_NG@mha.gov.sg
TAN_Jun_Jie@mha.gov.sg
Hazel_LAU@mha.gov.sg
Inderjit_KAUR@mha.gov.sg



OUR TEAM



RESOURCES

Suggested readings on BI are as follows:

- > **Nudge: Improving Decisions About Health, Wealth and Happiness**
by Richard H. Thaler and Cass R. Sunstein
- > **Thinking, Fast and Slow**
by Daniel Kahneman
- > **Predictably Irrational**
by Dan Ariely

More resources on BI can be found at the following links:

- > **BI Portal (for MHA officers only)**
<https://onemhq.intranet.mha/MyResources/Pages/Behavioural%20Insights/BI.aspx>
- > **OECD's Behavioural Insights page**
www.oecd.org/gov/regulatory-policy/behavioural-insights.htm
- > **UK BIT's Publications**
<https://behaviouralinsights.co.uk/publications/>



READINGS

