



BEHAVIORAL STUDIES

Employee Participation in Voluntary Retirement Plans (Pensions)

Interviews with employees that either joined or declined membership in voluntary retirement plans identified the key things that drive employee decisions and what suppliers can do to increase plan participation. Differences between management and hourly workers are considered.

Selecting a Global Custodian (Custody & Related)

Interviews with central banks, asset managers and other institutions around the world that focused on the criteria they used to select custodians. Findings were considered in relation to the type of institution and patterns of decision-making in different regions of the world.

Response to Triggering Life Events (Education, Retail)

Most people only look at their financial situation when a life event forces them to make decisions. In-depth personal interviews coupled with statistical analysis of comments in transcripts highlights the main issues faced at these times and the information people need to make decisions. Results show how education matched to decision paths and literacy levels can help people make better decisions.

How Exporters Perceive Risk and What They Do About It (Trade)

Sophisticated analysis of exporter decision-making identifies six key risks that exporters must tackle. The solutions they adopt to meet these risks, whether appropriate or not, are identified. Bank strategies for meeting exporter needs in a coherent manner flow from the findings.

Using Service Improvements to Change Buyer Behavior (Cash management)

By extending some principles of economic 'game theory' to the buying behavior of corporate treasurers, we have identified those few aspects of service quality that have a significant impact on the range and dollar amount of treasury products that are bought from a bank. (Multiple Studies)

Re-Activating Lapsed Leasing Customers (Lending & Related)

A behavioral analysis of the performance of account managers and operational groups led to a clear strategy for re-capturing leasing customers using other vendors, as well as improving retention of existing clients. Recommendations were easy to implement and led to substantial increases in revenue within 6 months.

Sales Success Among Life Insurance Agents (Insurance)

Four years of detailed sales information for 400 mature life insurance agents identified the critical factors responsible for consistent improvements in sales performance, both for life insurance and for investment products.

Implementing e-commerce in Large Companies (Cash management)

Banks and other vendors continue to develop e-commerce solutions for their clients, but only a few are wholeheartedly embraced. A trail of broken promises compounded by 'change fatigue' dictates a new and different approach to getting clients to adopt new e-commerce solutions.