HOW DO WE BREAK THE SPELL?

How do we break away from old templates, new tick-boxes and formulaic communication policies that do little to encourage members to become engaged? How do trustees, umbrella fund management committees and service providers fulfil their fiduciary responsibilities to communicate and report to members in a way that truly **improves** their understanding of:

■ What they are actually exposed to or invested in.
■ How to make meaningful choices about these benefit options or investments.
■ How they are progressing over time to any end target.
■ What they could potentially do to improve their lot.

Over the last 10 to 15 years there has been a revolution in thinking about how individuals process and manage financial decisions. This knowledge has huge implications for how we need to present important information, how we offer choice, how we frame decisions, and how we talk to beneficiaries about such massively complex topics as retirement savings and employee benefits. And yet, very little has changed about the way we communicate these complexities to employees.

Consider this: Over 83% of our learning happens visually[5].

That means that if we expect people to learn and retain information, then what we say will be far less important than how we illustrate it. Recent studies estimate that over 50% of the human brain is dedicated to visual processing[6]. John Medina, in his book *Brain Rules*, explains that vision trumps all other sensory experiences. "If information is presented orally, people remember 10% 72 hours after exposure. That figure goes up to 65% if you add a picture[7]."

Even more important: first impressions are everything. As the behavioural specialists tell us, thanks in part to the impact of technology, our average attention span has now reduced to just six seconds[8]. That means that whatever your eyes fall on first will have a huge impact on whether you stay the course. It means that what you want to communicate has to do more than just communicate. It has to entertain, it has to please and be perceived as useful right from the start.

One new field of research that measures 'engagement', is something called *eye tracking*. Eye tracking measures where a person looks first on a report or website, where they look next, and so on. Eye tracking is an excellent way to determine not just what people pay attention to, but what they don't pay attention to.

83%
of our learning happens visually.

5 Diamond (2013)
6 http://web.mit.edu/newsoffice/1996/visualprocessing.html
7 Medina (2011)
8 Kahneman (2011)

Here are some powerful insights from this field:

- **Keep headlines short** to maximise the probability that a reader will engage with your information. Headlines of between 16 and 18 words have the highest click-through rates on websites and reports[9].
- Keep your **most valuable content above the fold** (the part of the screen you see before you have to scroll down). This is what gets the greatest reader attention.
- Next, readers will scan to the bottom of the page. This is the second most viewed part of a report, so **put 'calls to action' at the bottom of the page**.
- **People scan when they read**. According to the F-Shaped Pattern Study, they read the headlines first, then the first sentence and then they scan the subheads of paragraphs. Plan these with care! It means that big bold headlines are important.

EXAMPLE OF EYE TRACKING ON A WEBSITE

- Break your content down into short **chunks of information**, preferably with eye-catching titles.
- The **left side of the page** is important, so if you are including tables, make sure the most important information is in the left column.
- Leave lots of **white space**. This may seem counter-intuitive but negative space provides a 'resting space' for the eye as it moves from one important point to the next. It's important to keep your reader's eye moving[10].
- **Keep it simple**. Why? It's critical to keep your pages visually simple when you present information because it encourages a predictable eye pattern. In other words, it gets people to read what they should, in the order that you want. Complex website designs or communications tend to increase 'unexpected paths' and that can lead to unintended interpretations[11].
- **Colours matter**. Whether because of 'imprinting' or 'priming', people have associations with colours that evoke emotions. The chart on the next page is a wonderful case in point.
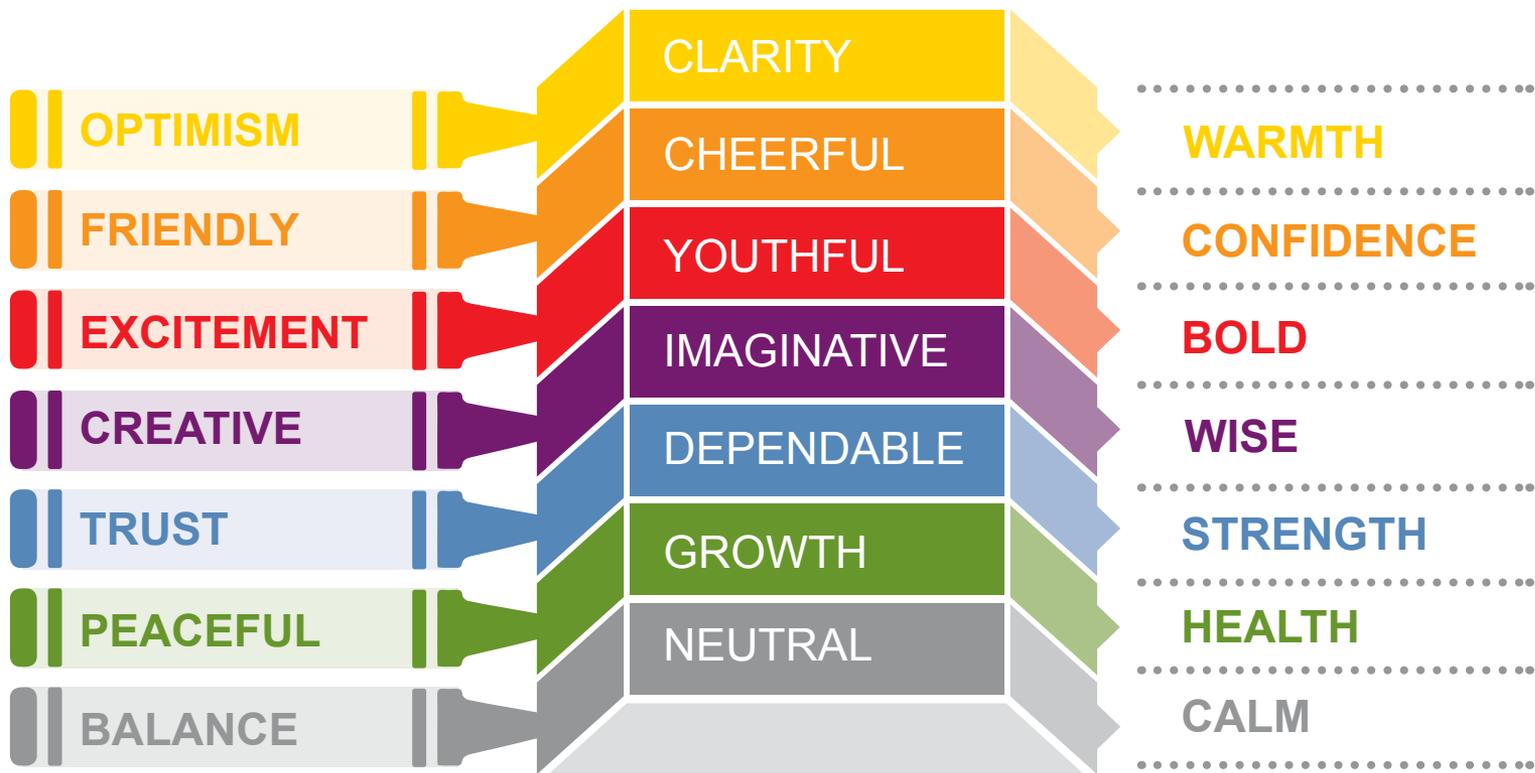
THE F-SHAPED VISUAL SCAN
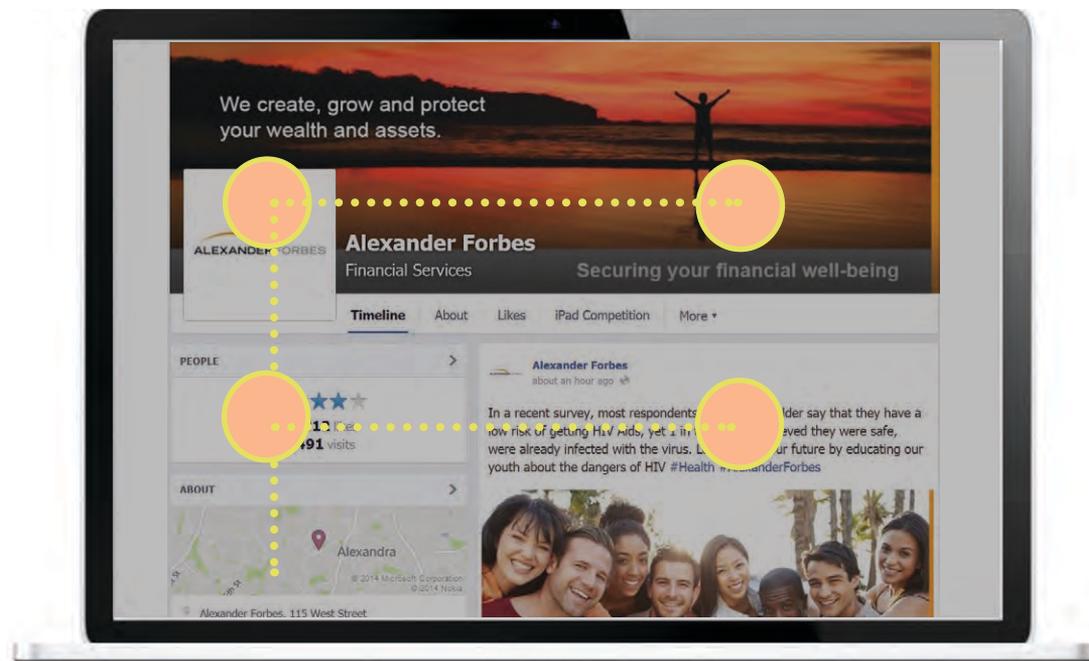
Break your content down into **short chunks of information,** preferably with **eye-catching titles.**

10 Patel (2014)
11 Pan, Gray, Granka, Feusner & Newman (2014)

OPTIMISM	CLARITY	WARMTH
FRIENDLY	CHEERFUL	CONFIDENCE
EXCITEMENT	YOUTHFUL	BOLD
CREATIVE	IMAGINATIVE	WISE
TRUST	DEPENDABLE	STRENGTH
PEACEFUL	GROWTH	HEALTH
BALANCE	NEUTRAL	CALM

COLOUR AND EMOTIONS

One final key point: culture and experience inform how we see things. This means that we may not all see the same thing. When designing any effective communication we need to properly understand 'attention blindness' – the concept that people see what experience and cultural experiences have biased them to see.

The same basic wiring that helps us to spot a predator camouflaged in long grass, lets us easily spot outliers and recognise subtle patterns in visual data that would otherwise remain invisible were the data presented to us in raw numeric form[12]. But, because data visualisation is a powerful tool for contextualising information, we should

always remember the implicit risk of using this power as a bludgeon. As Randy Krum, author of *Cool Infographics*, warns: ***"…with great power comes great responsibility. All data visualization is biased[13]."*** Many communicators overlook this crucial point. Choosing how to visually contextualise data fundamentally directs and shapes an audience's understanding of it.

In the next section, we use two case studies, namely investment choice and projection statements, to see if we can integrate our insights about how best to visually contextualise data and insights about how we humans make choices.

12 http://queue.acm.org/detail.cfm?id=1805128
13 Krum (2013)