



**Speech by Mr Peter Ong, Head of Civil Service Singapore at the
2017 Behavioural Exchange (BX2017) Conference
Mandarin Orchard, The Grand Ballroom, 29 June 2017**




Introduction




1 It is my pleasure to open this year's Behavioural Exchange conference, or BX for short. This is the fourth annual BX conference bringing academics, policymakers and practitioners from around the world to discuss the application of behavioural insights to public policy. To our friends from overseas, a warm welcome to Singapore.





2 Worldwide, the application of behavioural insights, or “BI” is gaining traction. In their 2017 report on “Behavioural Insights and Public Policy”, the OECD gathered more than 100 case studies and concluded that BI “can no longer be seen as a fashionable short-term foray”. International organisations like the UN are looking to use behavioural insights to further their Sustainable Development Goals (SDGs), and many governments are experimenting with nudges. The OECD observed, however, that most efforts are mainly in the vein of changing



defaults, and reducing information and transaction costs. What this means is that the full potential of BI has yet to be tapped. I hope this conference can help further our collective efforts to realise this potential.



3 Two years ago, I gave the opening address at a similar Behavioural Economics Conference organised by the Civil Service College, the National University of Singapore and the University of Southern California. At that time, BI efforts in the Singapore Public Service were mostly focussed on what I would call low hanging fruits, such as reframing messages on posters to encourage people to give up their seats in buses and trains, and making simple tweaks to enforcement letters. These efforts improved the way we delivered public services, and promoted more gracious social behaviour.




4 Two years on, I am happy to note that we have made some progress in applying BI to public policies and programmes here in Singapore. The relevance of BI has also grown. Faced with a rapidly changing environment and a more savvy population, the Public Service

needs to continually innovate to deliver policies and programmes that are people-centric, effective and timely. How can we do more with less, and in a way where citizens are meaningfully engaged?




Addressing Complex and Larger-Scale Challenges







5 First, we are tapping on BI to address more complex challenges. As policy-makers, we are well aware that citizen's needs and preferences are diverse and in their fast-paced lives, it can be a challenge for Government messages and schemes to vie for attention. Here, BI can offer new ways of reaching out to citizens and to drive change.



6 Let me give some recent examples of progress in this area.





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- a) Retirement adequacy is a pressing issue in many developed, ageing countries. How can we encourage people to save enough and make better financial decisions over a lifetime? In Singapore, a key milestone is at age 55, when people can start withdrawing money from their Central







Provident Fund accounts, or CPF accounts. The CPF Board found that sending more personalised letters and including what is known as a “pre-commitment device”, which suggested that an appointment had already been reserved for the person, more than doubled the attendance for its retirement planning programme from just under 14% to more than 31%. While this only addresses a small part of the retirement adequacy challenge, it contributes towards nudging more citizens to prepare better for retirement.

- b) Getting people to adopt healthier lifestyles is another complex and ongoing challenge. We all know that the benefits are tremendous, not just to individuals in terms of quality of life, but also to the country and society, by reducing the need for healthcare services and social support systems. We all know it is not easy to change a person’s lifestyle habits, but perhaps that inertia can be

overcome by making it fun and social, layered with small motivations along the way.



The Health Promotion Board (HPB) did this with the National Steps Challenge. Nationally, we found that 2 in 5 adults were not meeting the target of 150 minutes of physical activity a week. The Challenge was therefore launched in 2015, using a combination of technology, nudges, and gamification, to get participants to take 10,000 steps per day. By 2016, a year later, 78% of participants who were previously inactive reported they were sufficiently active, with 150 minutes of activity per week since joining the Challenge. HPB has also been experimenting with other efforts such as the Healthier Dining Programme where food and beverage establishments can come on board to provide healthier menus, accompanied with an easily identifiable logo that encourages customers to make a habit of buying healthier meals. In the “Ramadan I Quit” 28-Day





programme, HPB identified a timely juncture when smokers in the Muslim community would be most receptive to quitting smoking and tapped on social support in the community to motivate them to do so. These examples show how we are striving to move beyond nudging people on spontaneous decisions, towards sustained behavioural changes.

Catalysing Collaboration

7 Second, in many of the new and emerging challenges that Governments grapple with, the need for collaboration and joint action with partners will be increasingly important. BI can help promote such collaboration, by helping policymakers to understand how different actors make decisions across time, many of which could involve policies and programmes implemented by different government agencies.

8 For instance, using a citizen-centric lens rather than an agency-centric approach allows us to think about how best to cluster and deliver





services, and provide support at key moments of citizens' lives. Such milestones could include buying a home, accessing healthcare services for the elderly, or committing to savings plans. A combination of nudges such as timely prompts and social norms can be used to encourage positive behaviour at these critical moments. As governments increasingly go digital, there will be more and more opportunities to provide such nudges, information and services in an anticipatory, rather than reactive way.





Combining Tools for Productive and Innovative Solutions

9 Finally, BI is not a silver bullet. It is by understanding how BI can be used in combination with other evidence-based tools that we can provide robust insights and come up with innovative and productive solutions to policy problems.

10 Increasingly, we have been tapping on data analytics to draw out real-time trends and patterns to improve the way we solve problems and address challenges. The Ministry of Trade and Industry (MTI) and




the Government Technology Agency of Singapore (GovTech) are working on a project called “Pulse of the Economy”, which gathers real-time data like electricity consumption, number of job vacancies on our jobs portal which we call JobsBank, and number of people exiting our train stations as proxies to track the health of the economy. We hope that this will enable the Government to get a quick “pulse” of the economy, beyond traditional statistical indicators like GDP and employment, which are available but with some lag.






11 But we have also gone beyond identifying trends and patterns. Government agencies have used BI and other tools to shape actions and behaviour in a way that benefits more citizens. In the area of public transport, the Land Transport Authority tracks how crowded each train station and platform is, so that the frequency of trains can be adjusted to meet demand. Public buses have also been installed with sensors that are able to determine the level of crowdedness in real-time. Data is then transmitted to our smartphone bus apps, which allow all of us commuters to be notified about the availability of seats on buses along



the route. Such information helps to shape the travel behaviours of commuters as they can better plan when to undertake their journey, or consider alternative routes.




12 In public healthcare, colleagues at Khoo Teck Puat Hospital used BI, data analytics and design thinking to reduce hospital re-admissions, to manage the demand for beds. After identifying frequent re-admitters through data analytics, the hospital staff designed a series of interventions using BI and design thinking to make patients' homes more age- and ability-friendly. For example, ramps are installed to facilitate wheelchair users' access to toilets with a kerb at the entrance. Nudges were also used to help frequent admitters keep up with regular health reviews, and adhere to shared care plans, so that the different types of support provided by care-givers, service providers, and community nurses can be better coordinated.



13 Looking ahead, as technology around the Internet of Things progress, we can expect more possibilities to emerge. We are already



seeing prototypes of smart medication dispensers for the home that can provide reminders when it is time to take your pills, and technology companies that are developing platforms to link them up with the medical professionals so that dosages can be modified based on the person's actual condition. Perhaps in time, artificial intelligence will even provide additional medical advice when people take their medication, as that would be a salient juncture for patients to think about their health.




14 Ultimately, we are designing solutions for real people and not idealised actors. Because human behaviour is so complex, we must use a combination of BI and different tools to understand and shape decision-making.




Conclusion

15 To tap the potential of BI, we will need to learn from each other's experiences, stretch our imaginations on how it can be used, and ultimately put things into practice. I hope that this conference, which



features sessions in traditional domains such as finance and health, and emerging domains such as public engagement, philanthropy and online behaviour, will serve as a platform for experts and practitioners to network and learn from one another.



16 On that note, I wish all of you a fruitful and rewarding experience at this year's BX Conference. Thank you.

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