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Unreturned books and unsettled debts

Warning emails

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Case Study

Behaviour change and copy: Tackling Bangor University Library and Archives Service debts

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Abstract

Universities face a significant impact on their resources from unreturned books and unpaid library fines. Standard warning letters have proved ineffective at improving debt recovery. This case study outlines a copywriting test run by the Wales Centre for Behaviour Change for Bangor University Library and Archives Service that showed that a warmer tone of voice resulted in better debt recovery rates.

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Background

Bangor University Library and Archives Service (LAS), like all university libraries, faces the persistent problem of students graduating and leaving with outstanding debts. The value of unreturned books and unsettled fines can run into the hundreds of pounds per student, and thousands of pounds overall. Non-settlement of debts significantly affects the Library's capacity to engage in service improvement activities both directly and indirectly. Directly, valuable resources such as staff time is shifted away from service improvement to replacement activities: over £500 per annum is spent on administration tasks associated with unsettled debts (source: Heaton, A, in personal communication with Heather, E, on 12 November 2014). Indirectly, the non-settlement of debts reduces the additional revenue available to the library from fine payments that would otherwise be allocated to repurchasing lost or stolen material.

Each year before graduation, the Library sends out 'warning' emails (see Appendix) to those students due to graduate who have debts outstanding. A follow-up letter is then sent around a month later to those who have still not cleared their debts. The aim of these warning communications is to encourage as many students as possible to settle their debts before graduating. However, these repeated warnings are not having the desired effect — many students still leave without settling their debt.

To date, little consideration has been given to the copy used in the emails and letters, other than whether the necessary information is

Impact of copy not considered

included. There has been little thought given to the potential impact of, for example, tone of voice, presentation of information or sentence structure on the likelihood of students responding. One previous attempt to improve the copy was made, but was in response to student complaints, rather than as a proactive attempt to increase the rate of debt settlement. Anecdotal accounts from LAS staff noted fewer complaints, but no notable impact on debt settlement (source: Heaton, A, in personal communication with Heather, E, on 12 November 2014).

Trend towards warmer tone of voice

The copy used by the Library in the warning email and letter favoured a traditional ‘business-like’ format — authoritative, passive, cold. Yet, current thinking in the communications industry favours the idea that ‘warmer’, more personal formats may elicit a better response (source: Hilton, B, in personal communication to Heather, E, on 4 April 2014). However, there is a lack of empirical evidence to support such claims. And, specifically, there is a dearth of evidence on which type of copy works best in improving the rate of debt payment among a student population, or among debtors more generally. A brief scoping review of PubMed revealed no published research to date.

Testing tone of voice**Study aims and objectives**

Researchers at the Wales Centre for Behaviour Change, Bangor University, therefore set out to explore whether the use of ‘warmer’ copy compared with more ‘business-like’ copy in the Library’s warning communications would lead to relatively more students settling their library debts before graduation.

Research objectives

The main objectives of this study were to quantify the impact of warm versus business-like copy on the:

- (i) number of students settling library debts;
- (ii) rate of response as measured by time-to-debt settlement;
- (iii) value of outstanding debt at study end.

All graduating students with outstanding debts**Methodology**

Researchers from the Wales Centre for Behaviour Change, experts in behaviour change, collaborated with Bill Hilton and Bangor University LAS in the redesign of the Library’s warning email and letter. The study population comprised all students (undergraduate, postgraduate) registered to graduate from Bangor University in July 2014 and with outstanding library fines at study commencement (2 June 2014). Students were considered to have outstanding debts, and therefore eligible for study inclusion, if debts exceeded £10 (as per Bangor University LAS specifications).

Split testing copy

All eligible students were allocated to one of two test groups:

- (i) business-like copy;
- (ii) warm copy.

Quasi-randomization was used according to student ID number only and undertaken by LAS staff. WCBC researchers were blind to randomization and group allocation. To comply with university ethics, both versions of the copy were required to improve upon the existing version used by the library. This precluded the use of the current version as a control group. In addition, the Library had not recorded the relevant data in previous years, which precluded the use of historical data as a control group.

Email linked to web pages

The library software system restricts centrally sent emails to six lines of text. To enable a more robust comparison of the impact of the test copies, greater flexibility in the length was required. Two separate web pages were therefore developed to house the respective copy, with the warning email containing links to the web pages. The warning email copy was standardized across both test groups (see Appendix) — only the web page URL differed. Emails were sent to the students' university email address. (Henceforth, any mention of the 'email copy' is referring to the web page test copy, not the standardized email containing the URL link.)

To minimize the risk of confounding, the same copy and formatting used in the warning email was used in the warning letter. The warning letter was sent to students' registered home address by LAS staff.

Copy and behaviour change principles

Researchers from the Wales Centre for Behaviour Change applied their NEWIDea[®] framework to the overall redesign of the copy. The Wales Centre for Behaviour Change has developed their NEWIDea[®] framework to aid business when considering implementing any behavioural intervention or strategy, and thus it was considered relevant to this study. The following behaviour change principles were then considered in both test groups' copy:

Salience (we are drawn to the novel, obvious and what is relevant to us)

Affect ((unconscious) emotional response to stimuli)

Incentives (what drives our decisions — can be positive or negative)

Feedback (communicating the consequences of our decisions/behaviour),^{1,2} within the overarching themes of:

effort (how taxing we perceive a behaviour to be) and

motivation (value of partaking in a behaviour).^{3,4}

These principles were considered those most relevant to the study objectives.

Business-like copy

The business-like copy was more traditional and in keeping with the style used in the original library email and letter (see Appendix). The tone was kept professional, aloof and objectively cold; impersonal language was favoured wherever possible. Punitive action and the possible negative consequences of non-compliance were reiterated throughout, and it made much greater use of negative incentives.

Warm copy

In the warm copy (see Appendix), the behaviour change principles (salience, affect, incentives, feedback, effort, motivation, effort) were applied to greater effect. For example, to increase the *salience* of particular information and the ease with which it could be accessed, sentences were shortened and made more concise; superfluous wording was removed. *Feedback* on the possible consequences of

non-compliance was made more personal and played on the *affect* of an assumed positive association with Bangor University. The *affect* of guilt was also played upon more in the warm copy with the aim of tapping into the intrinsic emotion of shame, and the *incentive* of ‘doing the right thing’. Conversely, the harsher tone of voice employed in the business-like version was hypothesized to incite the *affects* of anger and/or fear. The overall style and format of the warm copy was designed to require *less cognitive effort* to process and exploit any underlying *motivation* (value) to comply.

Controlling for variables

Statistical analysis

Quantitative statistical methods were applied to the analysis of all outcome data using Stata v11 software (Stata Corp LP; <http://www.stata.com/>) at a 95 per cent significance level. Differences in the absolute number of responders between the groups were analysed for significance using the non-parametric χ^2 test. Logistic regression was used to test for significant differences in the probability of responding between the test groups when controlling for additional explanatory variables (type of debt, college, UK status). Time-to-response was first analysed using the Ranksum significance test for absolute days-to-response. Kaplan-Meier survival curves were then plotted to assess the change in the proportion of responders over time. Differences between the groups in the absolute debt remaining at study end was analysed using the non-parametric Kruskal–Wallis significance test⁵.

Warm v business-like responses

Results

In total, 472 students were eligible and included in the study, with 235 and 237 randomized to the business-like and warm test groups, respectively. Students had 72 days to respond (exposure: 29 days to email; 47 days to letter). By study end, 153 (65 per cent) in the warm test group had responded, compared with only 124 (53 per cent) students in the business-like test group (email: 118 warm v 90 business-like; letter: 35 warm v 34 business-like). The difference was statistically significant. Overall, students in the warm group were 38 per cent more likely to respond, with the difference equating to thousands of pounds worth of debt recovery.

Time-to-response and outstanding debt

Students in the warm group were also more likely to respond faster. The average time-to-response for the warm group was 19.5 days (median 16 days) compared with 21.3 days (median 15 days) for the business-like group, with the difference reaching statistical significance. Of those students who did not respond (ie, did not pay fines or return books), those in the warm group had less outstanding debt than those in the business-like group. The average value of debt remaining was £14.54 (standard deviation: £75.67) in the warm group, compared with an average of £32.98 (standard deviation: £38.95) in the business-like group.

Warm copy drives debt settlement**Fewer complaints and less harassment****Discussion**

Our study results show that using relatively more open, personal and accessible language (ie, the warm copy) compared with colder, impersonal and punitive language (ie, the business-like copy) increases the likelihood of students settling their library debts before graduation. Sub-group analysis of the type of debtor (book and fines or fines only) revealed that students with book debt were significantly more likely to respond than those with fine debt only (79 v 59 per cent), independent of the type of copy received. This may have been because the tangibility of books acts as a more *salient* reminder of their responsibility to their university. Conversely, monetary debt may be easier to avoid — human behaviour is in part motivated by the desire to avoid negative consequences.

Anecdotal accounts from LAS staff noted that they received fewer complaints and less harassment from students in relation to the warning emails and letters. It also appeared that students receiving the warm copy were more likely to phone the library stating an *intention* to settle their debts when back in Bangor for graduation, even if they did not then follow through.

Bangor University LAS consider the study to be a resounding success. Our behaviour change intervention was not only low cost to implement, but also resulted in significant financial cost savings for the library. Moreover, it reduced staff burden by lowering the number of complaints they received from students regarding outstanding library debts. Bangor University LAS have since contracted the Wales Centre for Behaviour Change to conduct further research into applying behaviour change principles to the redesign and improvement of their overall communication systems. This will be an ongoing project.

Acknowledgement

This study was a fully collaborative project between the Wales Centre for Behaviour Change, Bangor University Library and Archives Service and Bill Hilton. It would not have been possible without the co-operation and assistance of all the staff at the Wales Centre for Behaviour Change and Bangor University Library and Archives Service. This study has been supported by the European Structural Funds programme through the Welsh Government's Welsh European Funding Office, which funds the Wales Centre for Behaviour Change.

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Appendix

A1 Pre-study Bangor university library and archives service warning email

Subject heading

Unknown.

Copy

Attached are details of your current library loans and/or fines. If you are a final year student, please return all loans, and clear all debts no later than Xth June 20XX. Should you fail to do so, you will be considered to be an official library debtor, which may jeopardise your final degree award. Loans can be returned and fines can be paid at any library branch.

A1.1 Study warning email

Subject heading

Action WILL be taken — settle Library debts now!

Copy

You currently have outstanding Library fines and/or unreturned items.

The University will take action against you if you don't return everything you've borrowed and clear your fines.

That means you need to act NOW. See [*test webpage url*] for more information, including on how to pay.

A1.2 Study warning email: Website landing page

'Business-like' test copy (post-compliance)

Overdue fines and outstanding stock

In order to enable us to offer optimal service to all users of the Library, all outstanding stock is to be returned and all monies owed are required to be paid by the end of your course. Non-payment of fines and inappropriate retention of Library materials will in some circumstances result in the University taking appropriate action to recover the outstanding debt. The specific action taken will be commensurate to the level of outstanding debt. If you are in this category, you must clear all fines and return all stock by <date>, or the University authorities will be alerted to the situation. Any action taken as a result of the non-settlement of debts could potentially jeopardise any job or course offers you may have.

Materials can be returned to any Library site in Bangor (Main Library, Normal Site or Deiniol Road) or may be posted to the address below. It is recommended that you send any packages by recorded delivery in order to provide proof in the event they are lost. The Library will not meet the cost of any returns made by post.

If materials have been lost, you will be charged the full cost of replacing them.

Figure A1: Screen grab of business-like copy website landing page

Fines and charges can be paid anonymously in cash at the various self-service machines. They may also be paid in person in cash or by card (cheques are no longer accepted), or by card over the phone by calling 01248 382983/4 during office hours.

(The Library is currently developing its communications strategy. Consequently, some students may be directed to different web pages than are other students. Although not all web pages contain the same text, be assured that all students will have access to the same information.) Figure A1.

A2 Warm test copy (post-compliance)

Settling your account with the library

Every year we have to chase departing students for unreturned items and outstanding fines. As you can imagine, it's hard to improve our service to students when we have to spend our funds replacing books that people have forgotten to return.

If you still have any of our books, or there are fines you haven't paid, you need to get in touch with us now. The University authorities may take

Figure A2: Screen grab of warm copy website landing page

action against you to recover the debts you owe. This might affect any plans you have for employment or further study.

What you need to do

You can bring books back to any Library site in Bangor — the Main Library, Deiniol Road or the Normal Site. You can return books anonymously by using our Self-Serve machines — you don't have to see us Library staff again if you don't want to! You can also post them to us at the address below. If you do send books in the post, please do it by registered delivery so you have proof.

Paying fines is easy. You can pay in cash (anonymously!) using our Self-Serve machines. Or, you can pay in cash or by card (but not cheque) at any of the three sites in Bangor.

Alternatively, give us a call on either 01248 382983 or 01248 382984 during office hours and we can take payment by card down the phone.

Lost items

If you think that you've lost any items you borrowed, and searching under the sofa only unearthed dust balls, get in touch as soon as you can so we can talk through the options open to you.

As Bangor Library staff, every day we see how hard you and other students work to get your degrees. We really don't want something as simple as overdue books to spoil your achievements. So act now and give yourself peace of mind.

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Figure A2.

A2.1 Study warning letter**Business-like test copy (post-compliance)****Att: Overdue fines and outstanding stock**

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