Task

Applicant: Gabriella Wong S.

July, 2025

Content

Hi! I'm Gabriella

I'm a applied behavioral scientist + quantitative UX researcher

What I do:

I love learning about humans and behavior change, by blending concepts from behavioral economics, human-centered design and UX Research.

A little extra - but who am I really?

Sports as a discipline

I spend hours cycling and swimming, always curious to learn how far I can push myself next time.
#Persistence #Grit #Growthmindset

Programa de Mentorías EconThaki

Empowering others to grow

As a 1st gen–graduate, I'm passionate about mentoring and helping others access opportunities that shaped my own career.
#Coaching #Empathy

Lifelong learning from others

Behavioral science feeds my curiosity about human behaviors – how people make decisions, what drives them, andh how to design for better systems. I'm constantly looking for opportunities to learn and collab
#LearningTogether #Collaboration

TASK 1:

RESEARCH

REVIEW

Effects of Peer Error on Saving Decisions

Perry (2019)

Challenge:

Americans are not saving enough for retirement

↪ might not be able to maintain lifestyle when they stop working

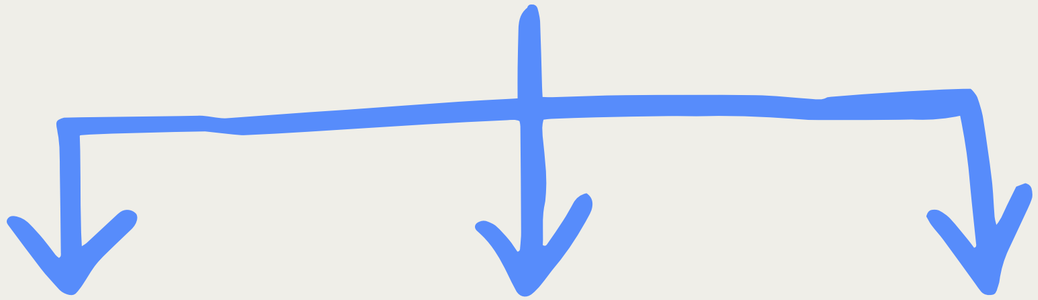
(U.S. Census Bureau, 2017 and 2014; University of Michigan, 2014 and 2016; U.S. Board of Governors of the Federal Reserve System, 2016; Munnell, Hou, and Sanzenbacher, 2018).

This paper

Study an intervention to encourage retirement saving among federal employees. The goal is increasing retirement contributions to achieve maximum employer matching (from 3% to 5% of salary or more).

Study design

Groups (N= 1,254 federal civilian employees)

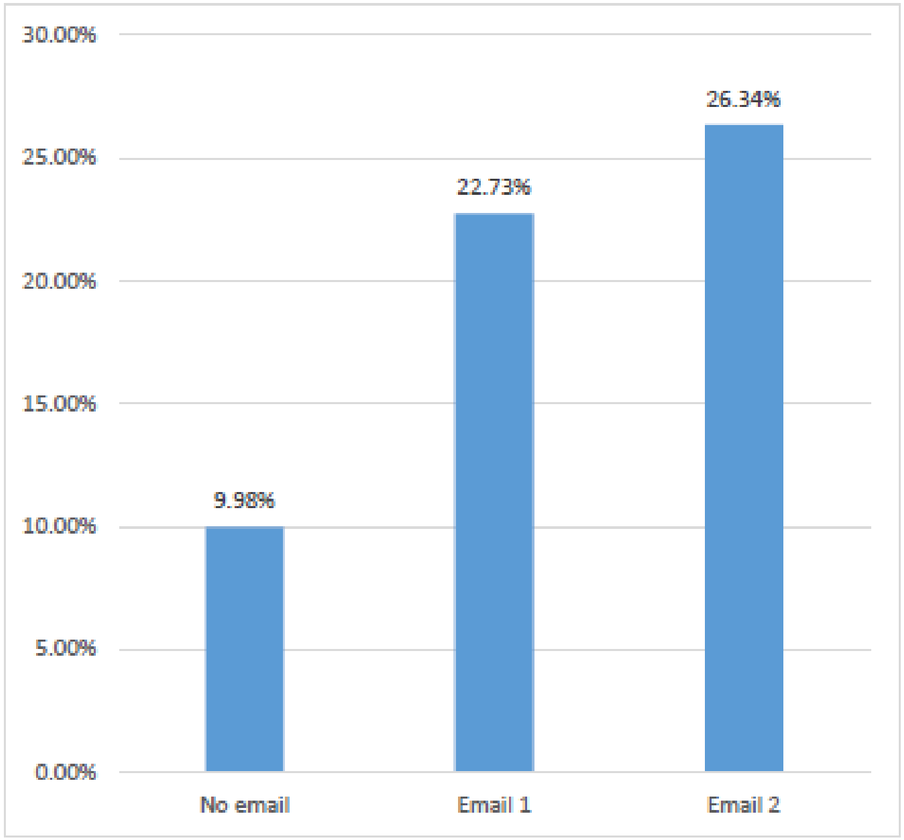


PERSONALIZED	PEERS	CONTROL
e.g., “You’ve missed out on $515 in matching so far”	“Others missed out on $515 – Don’t join them”	They received NO email
N= 374	N= 372	N=501

Timeline: Emails sent in August, reminders in September, results measured 3.5 months after

Results

Figure 1: Percentage who increased contributions



After 3.5 months, both emails significantly increased the contribution rate, with peer error framing slightly outperforming personalized messaging.

However, no statistical difference between treatments (or emails).

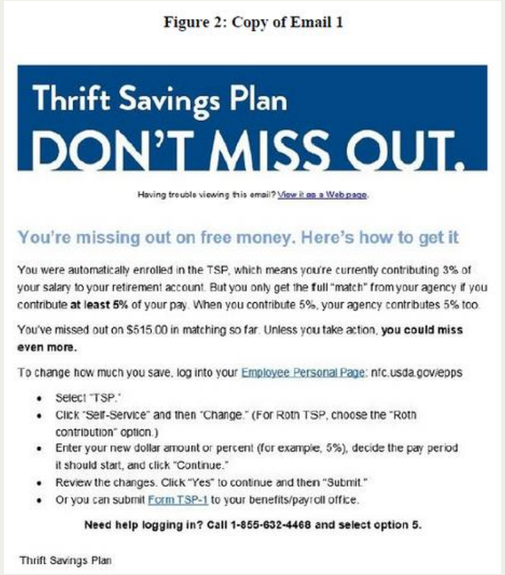
Limitations of study

- By study design, experiment was not able to state that peers outperform personalized emails (email 2 vs email 1). Statistically speaking, sending *any* email was better than sending no email.

- Emails were not necessarily comparable, visual designs are quite different.

- Users were very particular: relatively young, no outstanding loans, all already contributing. Thus, results might not be feasible for other groups.

Figure 2: Copy of Email 1



Thrift Savings Plan

DON'T MISS OUT.

Having trouble viewing this email? View it as a Web page.

You're missing out on free money. Here's how to get it

You were automatically enrolled in the TSP, which means you're currently contributing 3% of your salary to your retirement account. But you only get the **full** "match" from your agency if you contribute **at least 5%** of your pay. When you contribute 5%, your agency contributes 5% too.

You've missed out on $515.00 in matching so far. Unless you take action, **you could miss even more.**

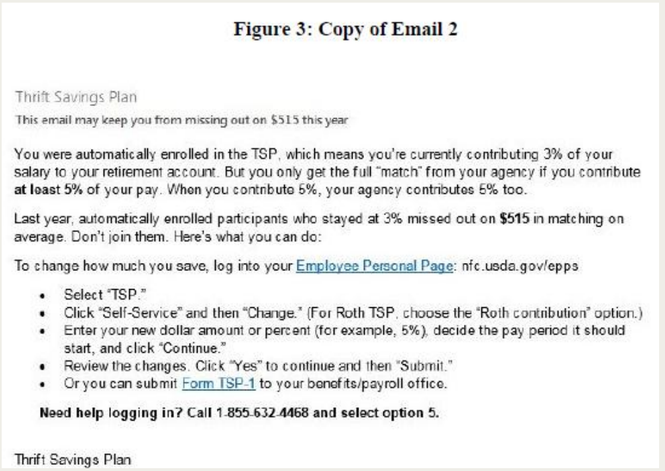
To change how much you save, log into your Employee Personal Page: nfc.usda.gov/epps

- Select "TSP."
- Click "Self-Service" and then "Change." (For Roth TSP, choose the "Roth contribution" option.)
- Enter your new dollar amount or percent (for example, 5%), decide the pay period it should start, and click "Continue."
- Review the changes. Click "Yes" to continue and then "Submit."
- Or you can submit Form TSP-1 to your benefits/payroll office.

Need help logging in? Call 1-855-632-4468 and select option 5.

Thrift Savings Plan

Figure 3: Copy of Email 2



Thrift Savings Plan

This email may keep you from missing out on $515 this year

You were automatically enrolled in the TSP, which means you're currently contributing 3% of your salary to your retirement account. But you only get the full "match" from your agency if you contribute **at least 5%** of your pay. When you contribute 5%, your agency contributes 5% too.

Last year, automatically enrolled participants who stayed at 3% missed out on **$515** in matching on average. Don't join them. Here's what you can do:

To change how much you save, log into your Employee Personal Page: nfc.usda.gov/epps

- Select "TSP."
- Click "Self-Service" and then "Change." (For Roth TSP, choose the "Roth contribution" option.)
- Enter your new dollar amount or percent (for example, 5%), decide the pay period it should start, and click "Continue."
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Thrift Savings Plan

Takeaways

Emails offers a low-cost, scalable option for reaching employees about their retirement accounts. **Together we can:**

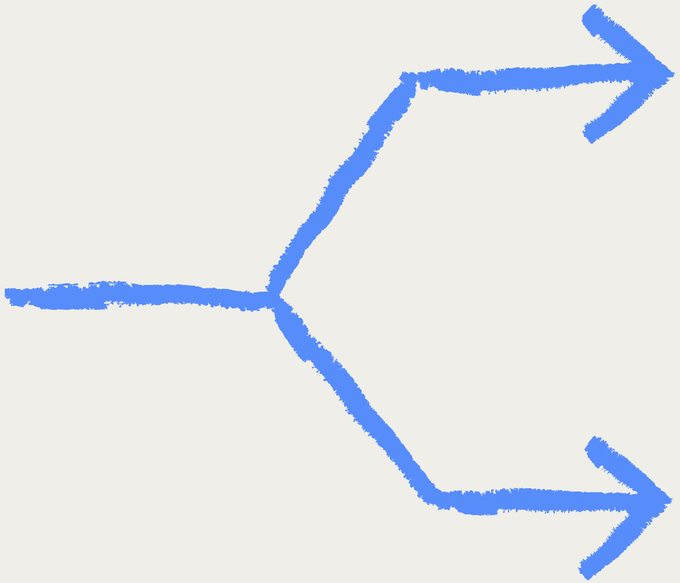
- Test a similar idea, tailored to ABC company employees.
- Design with a bigger number of observations to include testing for multiple treatment groups.
- Design comparable emails, for more control in search of causality.
- Explore peers interaction, networks, and more.

TASK 2: DATA ANALYSIS

Motivating to save for retirement

Goal: Evaluate whether providing information about what others are losing by not contributing can increase users' contribution

Set up



GROUPS

N = 999

PEER LOSS

"Others missed out on $515 – Don't join them"

N= 491

CONTROL

They received NO email

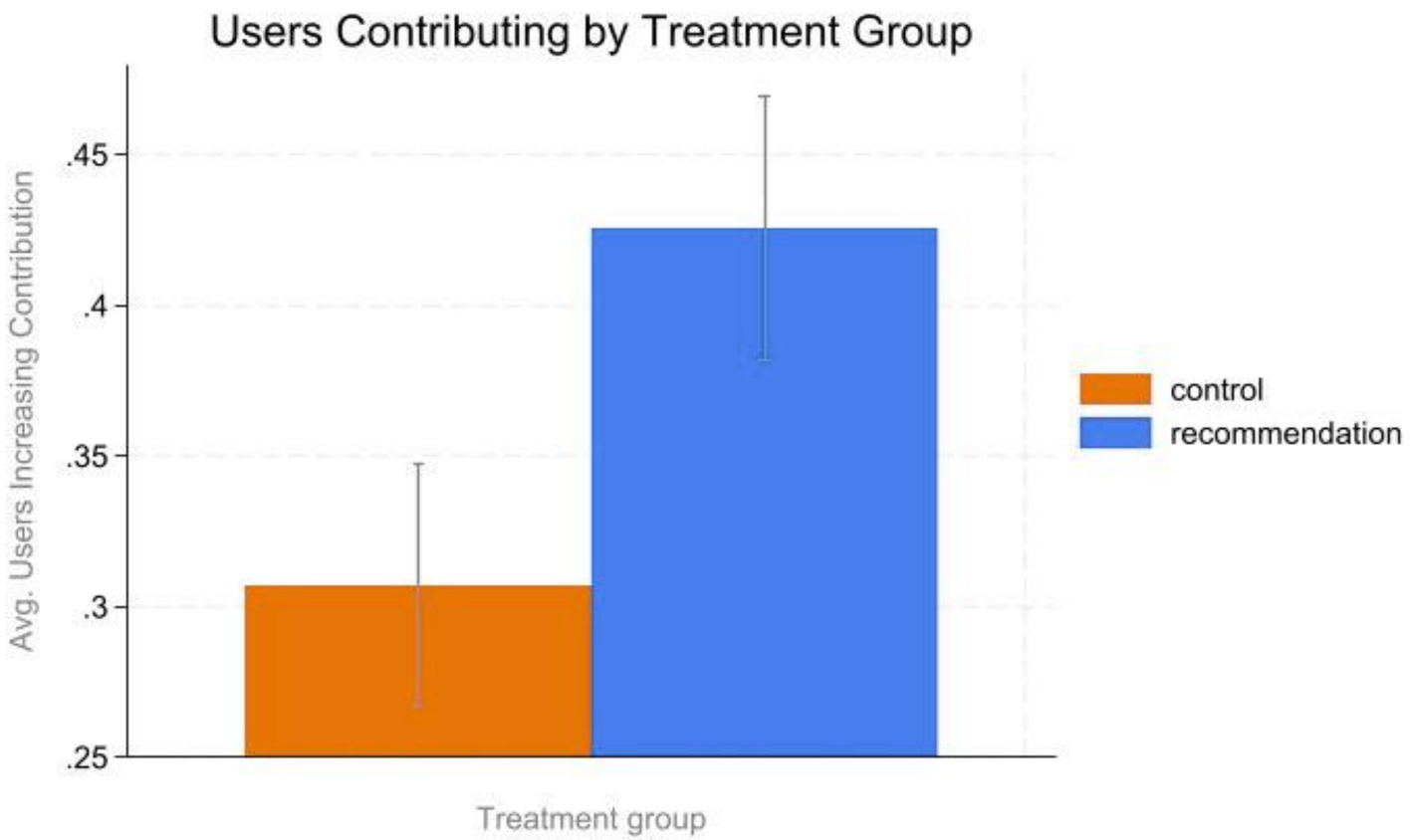
N=508

Available information:

- **Income level** – characteristics of users
- **Increased contribution** – our outcome variable

***Note**: 51.25% of users are low–to–moderate income*

Receiving info about peer loss make users contribute more



Receiving a recommendation (peer loss) email increases the likelihood of contributing for retirement by 11.7pp (stat. sig).

Baseline income level doesn't appear to predict contribution.

Limitations of study

- Not enough information to explain behavior. Knowing gender, age, education level, ethnicity, or other relevant characteristics would help target better who is contributing more.

- Unsure whether obs < 1,000 is enough power to say that results are robust, especially in digital experiments, where click rates are extremely low.

- Outcome variable ONLY tell us whether user contributed or not. Magnitude of the contribution is unknown. Same for income level.

Next steps

Changes in study design: pilot part II with more characteristics on users before scaling up.

Segment and personalize: after part II, we can scale up better to reach particular users needs.

Explore other channels of communication: future version of pilot can test email vs text messages.

Dig into peers effects: test spillovers of communication between users.

Thank you!

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