

2020-2022 CRA Scams Advertising Campaign Concept Testing – Executive Summary

Prepared for Canada Revenue Agency

Prepared by Narrative Research

PSPC Contract Number: 46G85-213786/001/CY

Contracted Value: \$55,720.30 Contract Date: August 12, 2020 Delivery Date: October 1, 2020

POR number: 022-20

For more information, please contact: media.relations@cra-arc.gc.ca

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Background and Research Methodology

There has been an increase in recent years in government-related scams, culminating this year, following the introduction of COVID-19 related emergency programs to help Canadians through the pandemic. As a result, a total of \$1.8 million was lost to COVID-19 fraud over a single three-month period earlier this spring.

There has been historical collaboration between public sector organizations to increase the public's awareness of government-related scams. Despite these initiatives, losing money to scams continues to be a reality for many Canadian residents and the type of scams continues to evolve. With this in mind, the Government of Canada is looking to develop a targeted advertising campaign, as an additional tool to raise awareness of these scams in an effort to reduce the public's susceptibility to them. This multimedia campaign will be led by the Canada Revenue Agency (CRA) in collaboration with other departments, as a two-year initiative that will be launching in the Fall of 2020.

Building on knowledge gathered from previous years' scam awareness campaigns, the main objective of the upcoming campaign is to increase awareness of government-related scams among three primary audiences: newcomers, seniors, and youth, as well as members of the general population. More specifically, the ad campaign will aim to:

- Increase Canadians' awareness of ways that government-related scams occur (i.e. via telephone, letter, email, text message, online refund forms and gift cards)
- Increase traffic to the campaign webpage for more scam information

The media tactics, will include a mix of television, social media, Search Engine Marketing (SEM), and web banner ads. The campaign is expected to run from Fall 2020 to Spring 2022.

At this stage in the campaign development, the CRA is interested in evaluating the relative effectiveness of proposed ad concepts with the four target audiences, to ensure that the concepts will draw the attention of those vulnerable populations. The research findings will guide the final choice and development of a campaign creative concept. More specifically, research objectives include:

- Determine which of four creative concepts is most effective at:
 - o Increasing Canadians' awareness of government-related scams and the way they occur (e.g., via telephone, letter, email, text message, online refund forms and gift cards); and
 - o Eliciting interest to visit the campaign webpage for more scam information.



- Assess each concept to determine if the content is clearly understood, credible and memorable; relevant and of value; appealing; and attention-grabbing.
- Evaluate proposed taglines and messaging in terms of comprehension and relevance.

To achieve these objectives, a qualitative research approach was undertaken. This entailed a total of 12 online, real-time focus groups conducted from September 14 to 16, 2020 with Canadian residents from four specific audiences: youth 18-35 years old, seniors 60 years and older, newcomers, and individuals from the general population. Within each of three regions, one group was conducted with each of the four audiences. Regions included Western Canada (BC, AB, SK and MB), Eastern Canada (ON, NB, NS, PE and NL) and Quebec. Each group included a mix of gender, age (within specifications), education, employment status, and household income. The Quebec focus groups were conducted in French while other sessions were conducted in English. Group discussions each lasted approximately two hours with participants each receiving \$100 in appreciation of their time. A total of 108 individuals were recruited across all 12 groups; 9 individuals withdrew resulting in 99 final participants.

All participants were recruited per the specifications for the Government of Canada. Recruitment was conducted through qualitative panels stored on Canadian servers, with follow-up calls to confirm the details provided and to ensure quotas were met.

This report presents the findings from the study. Caution must be exercised when interpreting the results from this study, as qualitative research is directional only. Results cannot be attributed to the overall population under study, with any degree of confidence.

Political Neutrality Certification

I hereby certify as a Representative of Narrative Research that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the *Directive on the Management of Communications*. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed

Margaret Brigley, CEO & Partner | Narrative Research

Date: October 1, 2020



Key Findings and Conclusions

Findings from the 2020-2020 CRA Scams Advertising Campaign Concept Testing (POR-022-20) reveal that government-related scams are considered more and more prevalent and complex, and that members from the general public are interested in finding out more about the ways to identify scams and how properly react to those kinds of requests.

Of the four concepts tested for a public awareness campaign regarding government-related scams, 'Question It' and 'Ask Yourself' shared the strongest and widest appeal and either should be considered for further development. Both concepts present a diversity of scamming methods (e.g., text and phone) and approaches (e.g., gift card payment, sharing of personal information), although it was felt that any final concept should provide an even greater variety of methods to achieve wider appeal.

Showing realistic, yet lesser known, scam scenarios was considered informative and engaging. The more a situation was realistic and introduced lesser known elements, the more it was seen as effectively reaching those who felt they were already aware of government-related scams. That being said, the situations should be common and familiar to people to be viewed as realistic. For example, referring to a request payment by credit card or e-transfer, rather than by bitcoin or gift card, would grab attention and elicit interest of younger people and those who consider themselves technologically savvy.

The scenario presented in the 'Question It' concept was found to be attention-grabbing, relevant, credible, engaging and memorable. That said, the simplicity of the situations portrayed, in addition to the age of the individuals featured in the TV ads, suggest that the target audience is limited to seniors and those who are less familiar with government-related scams. As such, it was recommended to add more diversity in age and background of individuals featured to broaden the campaign's target audience.

The concept's message invited the public to question government-related requests, thus being empowering, despite some of the missing information. While the idea of someone's internal voice was liked and viewed as realistic, the presence of an alter ego in the TV ad concept caused some confusion, suggesting that the approach to featuring the 'questioning self' should be reconsidered or adjusted to ease comprehension. The scenario should also imply that the victim's response was informed and not only a result of their instincts. The online ad was seen as text heavy and providing limited information, while the lie detector scale should be reversed and made more vivid.

The inclusion of facts and statistics in the 'Ask Yourself' concept made this concept informative, credible and impactful. While it implies that the situation is pervasive, it fails to provide direction on how to address those kinds of requests. It does not imply personal responsibility but rather, establishes the scope of the issue and places the onus on government to address the situation. As such, the target audience is unclear. There are also issues with the clarity of the scenarios in the TV ad, especially difficulties identifying the individuals featured as being a scammer or victim. Showing facts and statistics on the screen was recommended for those with hearing issues or who might have the sound turned low on their television. In the online ad, consideration should be given to increase the claim's legitimacy, so as to avoid the perception that the ad itself is a scam.



Both the 'Question It' and 'Ask Yourself' concepts failed to provide clear direction on the desirable behaviours in responding to scams, or what to expect from government communications. The use of simplistic language and imagery was also considered important to reach a wide audience, notably newcomers and those for whom English or French is not their mother tongue.

By contrast, 'Scam-Q' elicited mixed opinions. Although for some it stood out for the originality of the game show concept, many felt that the approach was too light-hearted to lend credibility to such a serious topic as scams. Issues were also raised with the clarity of messaging, as it is normally expected that questions on game shows typically provide a correct and incorrect choice of response and not two correct or incorrect choices as featured in the TV ad. There were also issues with the clarity of the online ad with some perceiving that the featured URLs were actual scams to watch for, rather than asking the public to avoid clicking on links received by text messages. There was an expectation that the ad would provide insight to identify fraudulent URLs. The target audience is unclear, with the online ad seen as targeting those with a smart watch, while the seventies game show featured in the TV ad was felt to have greater appeal for an older audience.

The concept referred to as 'Confessions of a Scam Artist' was considered the least effective and posed serious concerns. Of greatest concern, it positioned young people as scammers and the message lacked clarity. The intent of the campaign was perceived as warning scammers that they are being investigated or warning the public that scammers could be someone they know or interact with. It was also believed that the campaign could inadvertently promote scamming among young people, as a lucrative activity. Finally, the campaign focused on text and online scamming only, thus limiting its appeal.

Despite 'Question It' and 'Ask Yourself' being considered most effective to increase awareness of government-related scams and the way they occur, none of the four concepts tested effectively elicited interest in visiting the campaign webpage for more information. Knowing that the government is working to protect the public from scams is already expected, thus not providing a strong argument to visit the website. Rather, participants want to learn how they can be better prepared to identify scams and react to them. The call to action was felt to need to be more directed, establishing personal relevance and motivating action; in a sense, letting people know they are able to find information on how to be prepared. In addition to a URL, there is an expectation that a toll-free number would be provided for those who are less familiar with technology.

It was also believed that establishing the message's credibility is paramount given the topic, and the Government of Canada identifier should be prominently featured on all campaign materials. At the same time, identifying the campaign sponsor as the Government of Canada can broaden the campaign's appeal, and naming specific departments that are targeted by scams in the concept scenarios makes the situation more tangible and more 'real'.

Finally, of the four URLs tested, 'Stop-scams' ('Stopper-la-fraude') and 'Be-scam-smart' ('Évitez-les-arnaques') are the preferred options and participants felt either of them should be considered for the campaign.