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BANK OF CANADA $10 FEATURING VIOLA DESMOND COMMMUNICATIONS MESSAGING FOCUS GROUPS (QUALITATIVE) RESEARCH REPORT

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EXECUTIVE SUMMARY

Nielsen is pleased to present this report to the Bank of Canada summarizing the results of the qualitative research exploring communications messaging that will accompany the release of Bank of Canada's next $10 bank note featuring Viola Desmond.

To gather feedback on the communications messages, Nielsen conducted a series of eight focus groups in four cities across Canada: Moncton, NB (November 6, 2017); Quebec City, QC (November 7, 2017); Toronto, ON (November 8, 2017); and, Edmonton, AB (November 9, 2017). In each city, one focus group was conducted with members of the general population who regularly use cash (cash users); and, one was conducted with those who regularly handle cash as part of their job (cash handlers). The focus groups in Quebec City were conducted in French, as was the cash user group in Moncton while the rest were conducted in English.

The key findings from the research are presented below.

- **Reaction to the communications messages was generally very positive**. Participants felt that the information was generally clear, concise and that the language was appropriate and easily understood. Indeed, by the time all of the messaging was reviewed, participants indicated that their initial curiosities about the note were answered clearly and in sufficient detail.
- **With respect to the taglines, a preference emerged for the option that encapsulated both the theme of the note and the innovative approach of this design – "A New Direction for Canada's Bank Notes".**
- **Reaction to the messaging on the new security features was also very well received.** The names of the features corresponded to the descriptions. Participants, including cash handlers, felt that they learned how to easily verify the authenticity of this bank note.
- **In terms of the future issuance of bank notes, participants understood the Bank's proposed messages describing its approach to issue a new bank note every few years.** This approach was felt to be particularly useful to integrate new, improved, security features at the time of issuance.

Other general findings also emerged during the focus group discussions:

- **The bank note was generally well received.** Participants welcomed the distinctiveness of the note and its modern design, particularly as it relates to the orientation, as well as the choice to feature an iconic Canadian woman.
- **The change in orientation was seen as an innovative, unique progression in Canadian bank note design while still maintaining a distinctly Canadian feel**.
- **The theme of the note was understood and felt to be particularly relevant**, with participants expressing ideas such as “rights” and “equality”.
- **While participants appreciated information about the bank note, at times they cautioned that the Bank should avoid any corporate-type marketing approach to raising awareness about the note.** This view was attributed to both the Bank’s position as a government entity and to the seriousness of the note’s theme of rights and social justice.

RÉSUMÉ

Nielsen est heureuse de soumettre à la Banque du Canada le présent rapport qui résume les résultats de la recherche qualitative qui a été menée dans le but d'examiner les messages qui seront communiqués pour accompagner l'émission du prochain billet de banque de 10 $ de la Banque du Canada, où figurera Viola Desmond.

De manière à recueillir des commentaires sur les messages qui seront communiqués, Nielsen a mené huit groupes de discussion dans quatre villes du Canada : Moncton, NB (6 novembre 2017); Québec, QC (7 novembre 2017); Toronto, ON (8 novembre 2017); et Edmonton, AB (9 novembre 2017). Dans chaque ville, un groupe réunissait des membres du grand public qui utilisent régulièrement des espèces (les utilisateurs d'espèces), alors qu'un autre groupe réunissait des personnes qui manipulent régulièrement des espèces dans le cadre de leur travail (les manipulateurs d'espèces). Les groupes de discussion qui ont eu lieu à Québec ainsi que le groupe d'utilisateurs d'espèces de Moncton se sont déroulés en français, tandis que les autres groupes se sont déroulés en anglais.

Les faits saillants de la recherche sont présentés ci-dessous.

- **Les messages de communication sont très bien accueillis en général.** Les participants ont l'impression que l'information est généralement claire et concise, et que le langage est approprié et facile à comprendre. En effet, après avoir examiné tous les messages, les participants indiquent qu'ils ont trouvé des réponses claires et suffisamment détaillées à toutes leurs questions initiales au sujet du billet de banque.

- **En ce qui concerne les slogans, les participants préfèrent l'option qui aborde à la fois le thème du billet de banque et l'approche novatrice de la conception : « Un nouveau tournant pour les billets de banque canadiens ».**

- **D'après la réaction, les messages sur les nouveaux éléments de sécurité reçoivent également un accueil très favorable.** Les noms des éléments correspondent aux descriptions. Les participants, y compris les manipulateurs d'espèces, sont d'avis qu'ils ont appris comment facilement vérifier l'authenticité de ce billet.

- **Pour ce qui est de l'émission des prochains billets de banque, les participants comprennent les messages proposés par la Banque pour décrire sa stratégie, à savoir émettre un nouveau billet de banque toutes les quelques années.** Ils estiment que cette stratégie est particulièrement utile pour intégrer de nouveaux éléments de sécurité améliorés au moment de l'émission.

D'autres observations générales sont également ressorties durant les groupes de discussion :

- **Le billet de banque reçoit généralement un accueil favorable.** Les participants aiment le caractère distinctif et la conception moderne du billet, en particulier son orientation, ainsi que le choix de l'orner du portrait d'une Canadienne emblématique.

- **Le changement d'orientation est perçu comme une évolution novatrice et unique dans le graphisme des billets de banque canadiens, tout en préservant une apparence canadienne distincte.**

- **Les participants comprennent le thème du billet de banque et le trouvent tout particulièrement pertinent,** et ils évoquent des idées comme « les droits » et « l'égalité ».

- **Bien que les participants apprécient l'information au sujet du billet de banque, ils mettent parfois la Banque en garde contre toute approche marketing pour mieux faire connaître le billet.** Ce point de vue est attribuable à la fois à la position de la Banque comme entité gouvernementale et au sérieux du thème, soit les droits et la justice sociale.

INTRODUCTION

Nielsen is pleased to present this report to the Bank of Canada (the Bank) summarizing the results of the qualitative research exploring communications messaging that will accompany the release of the Bank of Canada's next $10 bank note featuring Viola Desmond.

These focus groups aimed to gather feedback from Canadians on the communication messages that will accompany the release of the new bank note. The specific objectives of the research included:

- To collect impressions on potential communication messages related to the design of the new bank note and the design of upcoming bank notes;
- To collect impressions on the description of all the visual elements included in the new bank note;
- To collect impressions on the description of security features included in the bank note; and,
- To identify any communication gaps in the overall communications campaign.

To meet these objectives, Nielsen conducted a qualitative research exercise for the Bank of Canada in November 2017. This research consisted of separate in-person focus groups with both members of the general population who regularly use cash (cash users) and with those who handle cash as part of their job (cash handlers).

A series of eight focus groups were conducted, two in each of the following cities: Moncton, NB; Quebec City, QC; Toronto, ON; and Edmonton, AB. The groups in Quebec City were conducted in French, as was the cash user group in Moncton while the rest were conducted in English. The groups were all conducted by the same moderator and were one and a half hours in length.

The following table outlines the distribution of the groups in terms of location, date, language, target group (cash users or cash handlers), and the number of people who participated:

City	Date	Language	Target Group	Participated
Moncton	November 6	French	Cash Users	10
	November 6	English	Cash Handlers	10
Quebec City	November 7	French	Cash Users	9
	November 7	French	Cash Handlers	10
Toronto	November 8	English	Cash Users	10
	November 8	English	Cash Handlers	10
Edmonton	November 9	English	Cash Users	10
	November 9	English	Cash Handlers	9
TOTAL PARTICIPANTS				**78**

NOTE: For the purposes of this report, it is important to note that focus group research is a form of scientific, social, policy and public opinion research. Focus groups are structured, restricted, group interviews that proceed according to a careful research design and attention to the principles of group dynamics. They should be distinguished from "discussion groups", "problem-solving groups", "buzz groups", or "brainstorming groups". They are not designed to help a group reach a consensus or to make decisions, but rather to elicit the full range of ideas, attitudes, experiences and opinions of a selected sample of participants on a defined topic. Because of the nature of focus groups (e.g. the impact of group dynamics, a lack of standardization in how questions are asked, etc.), findings cannot be assumed to be quantitative nor representative of the larger population.

DETAILED FINDINGS

GENERAL OBSERVATIONS

Generally, the bank note was well received. Participants welcomed the distinctiveness of the note, particularly as it relates to the orientation. They also welcomed the portrait of an iconic Canadian woman, and recognized the theme.

Participants frequently mentioned that they were interested in finding out more about the portrait subject and other elements on the bank note.

When presented with messages and descriptions of the note, the messages were understood and felt to be clear and sufficiently detailed. The majority of participants confirmed that the communications messaging met their needs.

While participants appreciated information about the bank note, at times they cautioned against more overt marketing. These questions tended to arise when reviewing the proposed taglines for the new note. This view was attributed to both the bank's position as a government entity and the seriousness of the theme.

Many participants noted how Canada's drive towards equality and human rights is an ongoing story, and that this should be reflected through the messaging.

FIRST IMPRESSIONS OF THE BANK NOTE

First impressions were generally positive, with participants commenting favourably on the orientation, the prominence of the portrait, the colours of the bank note, and its modern design that combined visuals from the past and present.

Reaction to the vertical orientation was positive. Participants commented on how it reflects the innovative and unique nature of Canada's bank notes, while still being easily recognized as Canadian currency. Those who reacted less positively usually attributed their reaction to adversity to change in general.

Participants liked having an iconic Canadian woman on the note. This also contributed to the feelings that this was a new and innovative approach for Canadian bank notes. Viola Desmond features prominently and her photo was thought to be both eye-catching and pleasing. Participants felt that the vertical orientation of the note frames her portrait well.

The theme of the note was generally well understood, with participants volunteering equality, freedom, and human rights, including women's rights. Many linked the front and back of the note when expressing their thoughts on the theme.

The other design element that was often raised unprompted was the inclusion of the eagle feather. Many participants identified it as a First Nations or Indigenous symbol and expressed support for including a reference to Canada's Indigenous peoples on the bank note. It was felt to be particularly relevant and appropriate given the theme of the note.

When asked whether there was anything they would like to understand better, three elements tended to come up most often. First, most participants were not familiar with Viola Desmond or her story. Second, while the map was identified as a map, participants did not recognize the city as Halifax. Third, the ceiling in the large transparent window was not attributed to the Library of Parliament, although many participants identified it as an architectural feature.

MESSAGES ON THE NEW BANK NOTE

Participants were presented with a series of messages that described the various elements of the bank note. For the purposes of this report, each will be displayed and discussed in turn, in the order they were presented in the focus groups.

Overall, the messages and descriptions of the note were generally understood and felt to be clear and sufficiently detailed. Participants felt that the messaging more than adequately explained the various aspects of the bank note.

VERTICAL DESIGN

This new $10 note is the first vertically oriented bank note issued by the Bank of Canada.

a) Vertical orientation differentiates this polymer note from the notes in the current *Frontiers* polymer series.
b) The vertical – or portrait – orientation allows for a larger, more prominent image of Viola Desmond, which is fitting for the first portrait subject nominated by Canadians.
c) The change in orientation is a continuation of the Bank of Canada's innovative approach to bank note design, which combines artistry, security and functionality.
d) The next $5, $20, $50 and $100 polymer notes will also be vertical designs.
e) This vertical bank note is the same size and has the same functionality as existing Canadian bank notes. It should not change how people handle cash.

Overall reaction to the messages about the vertical design was positive.

For the most part, the messages were well understood and in line with what participants mentioned upon viewing the note: that it was vertical in orientation and that this was an innovative approach.

Participants were glad to learn that other bank notes would also be issued vertically (d) and that the note would function in the same way as existing notes (e).

Reference to the "*Frontiers*" series was not understood (a). Some thought it was in reference to the current series of bank notes; others thought that this new note was the first to kick off the *"Frontiers"* series.

The reason for moving to a vertical design was not expressed clearly enough for some participants. Many assumed it was linked to security. While most understand that the vertical orientation better features the portrait subject (b), the information in the third bullet (c) led to some confusion as innovation seems to be linked to artistry, security and functionality.

While participants understood that other bank notes would be issued vertically, some questions emerged as to why the Bank was issuing another $10, with some participants specifically referencing the commemorative Canada 150 $10 bank note which was issued this year.

DESIGN

The design of this bank note is inspired by Viola Desmond and her courageous stand for equality and social justice.

This message was felt to be generally clear, but prompted some comments as to whether this statement was too directly linked to Viola Desmond and her story and not enough about the broader story of the note as represented on the back.

VIOLA DESMOND PORTRAIT

The front of the note features a portrait of iconic Canadian Viola Desmond.

a) Viola Desmond was a successful Nova Scotia businesswoman who defiantly refused to leave a whites-only area of a movie theatre in 1946 and was subsequently jailed, convicted and fined.
b) Her court case was one of the first known legal challenges against racial segregation brought by a Black woman in Canada.
c) Her case was an inspiration for change and part of a wider set of efforts toward racial equality across the country.
d) Viola Desmond was nominated as the portrait subject for the $10 note by Canadians during an extensive open nomination process in 2016. She was selected from among five shortlisted iconic Canadian women by the Minister of Finance, as per the *Bank of Canada Act*.

Overall reaction to the messages about Viola Desmond and her story was positive. The messages were clear and well understood. Participants were satisfied with the level of detail provided and felt their curiosity about Viola and her story had more than adequately been answered.

Worth noting, some questions were raised about the selection process and the role of the Minister (d). This messaging was seen as not central to the Desmond-specific story in the other messages, and therefore somewhat of a distraction.

ARCHIVAL MAP OF HALIFAX

The image is based on a 1951 map showing the North End of Halifax as it appeared when Viola Desmond lived and worked in the neighbourhood.

a) The map shows the waterfront, the Citadel and Gottingen Street, a bustling thoroughfare lined with shops, including Vi's Studio of Beauty Culture.
b) Members of this North End community were a great support to Viola Desmond as she challenged her criminal conviction.

The messages about the archival map of Halifax were clear and well received. Participants appreciated learning about the map and its significance to the note and Viola Desmond's story. Some participants, familiar with Halifax, focused on trying to find the geographical points mentioned (a).

Worth noting, it was not clear that Vi's Studio of Beauty Culture (a) was the business owned by Viola Desmond.

LARGE WINDOW

The main element in the window is based on the vaulted dome ceiling of the Library of Parliament.

The message was clear, understood and adequately answered participants' questions about the architectural feature they had detected on the note.

Many participants expected the elements in the large window to be directly linked to the bank note's theme or Viola Desmond.

NATIONAL FLAG OF CANADA

The Canadian flag is found to the left of the large transparent window.

a) Canada's flag was officially adopted on February 15, 1965, a date which is celebrated today as National Flag Day.

The messages were clear, with some noting that the flag was on the front only.

COAT OF ARMS

The Coat of Arms of Canada, located to the right of the large transparent window, is an official symbol of Canada.

The message was clear, with some noting that the Coat of Arms was on the front only.

BACK OF NOTE (GENERAL STATEMENT)

The back of the note carries Desmond's story into the present, with images and symbols that represent Canada's ongoing pursuit of rights and freedoms.

The message was clear, providing a link between the front and back. Tempered language, "ongoing pursuit," was mentioned as being important to convey the sense that human rights and freedoms are still very much a work in progress.

CANADIAN MUSEUM FOR HUMAN RIGHTS

The Canadian Museum for Human Rights, in Winnipeg, Manitoba, is the first museum in the world solely dedicated to the evolution, celebration and future of human rights.

a) The museum aims to inspire and promote respect for others, while encouraging reflection and dialogue about human rights.
b) There is an exhibit on Viola Desmond in the Museum's *Canadian Journeys* gallery.

Overall reaction to the messages was positive. The messages were clear and understood. Some participants questioned whether the Viola Desmond exhibition was a permanent or temporary exhibit (b).

Some suggested adding the date the museum was opened to situate it in time, especially as it relates to the past and present feel of the note.

EAGLE FEATHER

The eagle feather is an important symbol for Canada's First Nations people, denoting truth, power and freedom.

While the message was understood, many participants felt it was important that it is clearly communicated that the meaning attributed to the feather comes from Indigenous peoples.

While many participants understood the link of the eagle feather to the overall theme of the bank note, it was not clear to all participants.

RAMPS

The ramps connect the seven levels of the museum.

a) Changing directions and crossing at irregular angles, the ramps symbolize the history of human rights in Canada and the world – a history full of setbacks and contradictions but characterized, nonetheless, by strength and hope.

The messages were clear and participants appreciated how the story of the ramps linked to the theme of the note.

Most participants noted that they had not spotted the feature prior to the discussion. Some suggested it would be useful to be able to refer to a visual online that illustrated where certain elements of the note (like the ramps and the laurel leaf) could be found or, when appropriate, that the messaging include an explanation of where to find them on the note.

CHARTER OF HUMAN RIGHTS

The *Canadian Charter of Rights and Freedoms* was entrenched in the Constitution of Canada in 1982. It guarantees the fundamental freedoms and rights of individuals in the highest law of the land.

a) The excerpt is from section 15, which specifies that "every individual is equal before and under the law and has the right to the equal protection and equal benefit of the law without discrimination."

Participants' reaction to the messages was positive. The messages were very well understood.

With respect to the French-language groups, some questioned the accuracy of the word "acception".

LAUREL LEAF PATTERN

The laurel leaf is an ancient symbol of justice.

The message was clear, and like the ramps, participants noted that they had not spotted the laurel leaf pattern prior to the discussion. Participants suggested this could be included in the visual aid.

TAGLINES

The Desmond $10: Standing Tall

Generally, participants felt that the Bank should not be naming the bank note (i.e., The Desmond $10). If needed, participants prefer the note be referred to as "The Viola Desmond $10" rather than using a nomenclature that included her family name only. It was felt that the full name was more respectful.

Some participants in the English-language groups debated the appropriateness of this tagline vis-à-vis the portrait subject and the seriousness of the theme. At times, this tagline was perceived as being too overt in the way it marketed the bank note.

Two options were tested in the French-language groups.

Le billet de 10 $ Viola Desmond : fièrement debout

Le billet de 10 $ Viola Desmond : une affaire de droit

Participants preferred "une affaire de droit". They felt it reflected Viola Desmond's story, the theme of the overall bank note, as well as the orientation of the note. Some participants suggested that the word "droit" should have an "s", which refers to human rights as opposed to the law (droit without the "s").

A New Direction for Canada's Bank Notes

English-speaking participants felt this tagline worked well with the new orientation, new content (i.e., portrait subject), and how the Bank will be issuing bank notes in the future. Its simple language was seen as being more fitting for the innovative nature of this note overall, and for the Bank of Canada.

Two options were tested in the French-language groups.

Un nouveau sens pour les billets de banque canadiens

Un nouveau tournant pour les billets de banque canadiens

Participants preferred "Un nouveau tournant pour les billets de banque canadiens". It was seen as being more dynamic and reflective of the innovative nature of the note. It also captured how the Bank will be issuing bank notes in the future.

SECURITY FEATURES MESSAGES

Participants were presented with a handout that described the various security elements that could be used to verify the authenticity of the new bank note.

Overall, reaction to the names and descriptions of the security elements was very positive. The information presented was clear and well understood. Participants felt that equipped with this information, they could very easily verify the authenticity of bank notes.

Five security elements were tested: Maple Leaves Above the Portrait; 3-D Maple Leaf; Colour Shifting Eagle Feather; Large Window; and, Metallic Symbols and Images.

Participants made the following two suggestions:

- In the description of the Maple Leaves Above the Portrait, participants suggested mentioning that the shifting colour from the back showing through the small maple leaf is from the eagle feather.
- With respect to the Large Window, participants mentioned that the name of this feature could be more precise with the addition of the word “transparent” to preclude any confusion with windows on the Canadian Museum for Human Rights.

BANK NOTE AUTHENTICATION

As part of the discussion around security features, cash handlers were asked to discuss their process for verifying the authenticity of bank notes.

For the most part, participants felt that in the current counterfeiting environment resulting from the issuance of the polymer notes, there was less emphasis on training and checking bank notes than with paper. There were no reports of handling a counterfeit polymer note; only paper.

When describing their process for verifying the authenticity of a bank note, the majority of cash handlers rely primarily on the feel (texture) of the bank note. Cash handlers also mentioned looking to see that there were no strange markings or alterations (i.e., scotch tape) to the physical note.

Some look at the transparency of the large window and the metallic elements in the window. Others felt for the embossing of the tactile feature.

With respect to training, participants indicated that minimal training had been received on polymer bank notes. Some mentioned that when receiving higher denomination notes, they had been instructed to show them to a supervisor for verification. Others mentioned having received information about counterfeiting trends in the media and consciously looked out for the methods described in those reports.

FUTURE BANK NOTE ISSUE

The next note to be issued will be the $5, to be released a few years after this new $10. The subsequent note will follow a few years later.

a) This approach will allow the Bank to consider the latest in security features for each new note and to be more responsive to changes in the bank note environment.

The schedule of the gradual roll-out was clear. Participants understood that the new $10 would be rolled out, followed a few years later by the next note, and the following a few years after that, and so on.

When coupled with the message about security features (a), some participants associated new note issuance directly with security upgrades, meaning that if security updates were not required, a new note would not be issued.