

March 23, 2018

**BANK OF CANADA
\$10 BANK NOTE
FEATURING VIOLA DESMOND
FINAL CHECK FOCUS GROUPS**

**(QUALITATIVE)
RESEARCH REPORT**

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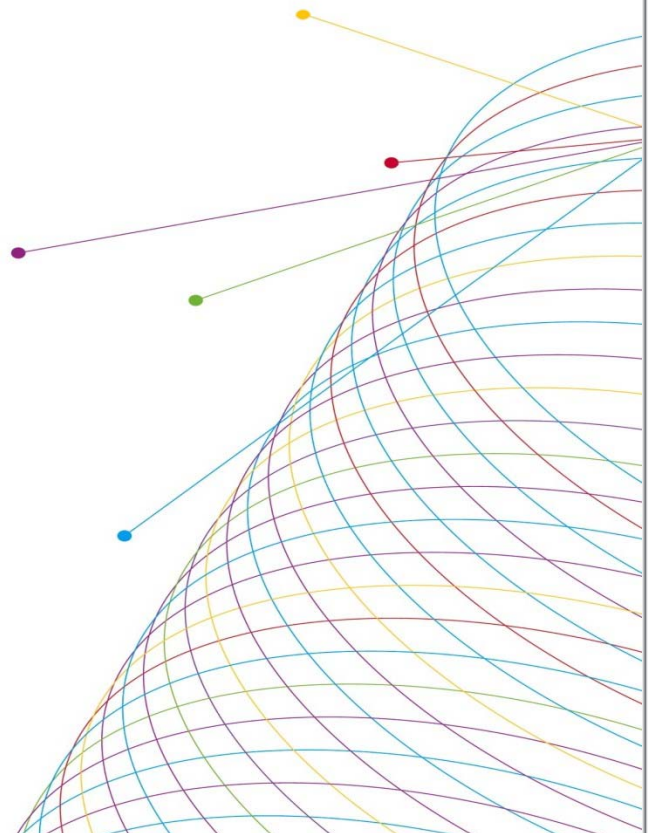


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EXECUTIVE SUMMARY

Nielsen is pleased to present this report to the Bank of Canada summarizing the results of the qualitative research conducted as a final review of the design of the \$10 bank note featuring Viola Desmond.

To gather feedback on the bank note's design, Nielsen conducted a series of eight focus groups in two cities: Toronto, ON (January 22 and 23, 2018); and Montreal, QC (January 24 and 25, 2018). In each city, one focus group per evening was conducted with members of the general population who regularly use cash (cash users); and, one group was conducted with those who regularly handle cash as part of their job (cash handlers).

The key findings from the research are presented below:

- There were no major unintended errors detected on the note.
- The details that were most often linked to an unintended error related to the effects of show-through from the front to the back of the note and vice versa. These included the show-through of the large numeral denoting the denomination, as well as the eagle feather and Canadian Museum for Human Rights showing through to the portrait of Viola Desmond.
- In terms of the three communications messages tested, participants felt that the information was generally clear and fit with what they observed on the note.

Other general findings included:

- First impressions of the bank note continued to be positive. The change in orientation was described as innovative and unique and, while some felt the change would take some getting used to, cash handlers did not believe it would impact the way they handle cash or place it in their tills.
- While few participants were familiar with Viola Desmond, they were pleased to see an iconic Canadian woman featured on the note. They felt the change in orientation featured Ms. Desmond's portrait very nicely.
- The theme of the note was well understood and described by participants as being about rights, human rights, equality, freedoms, and diversity.

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 à titre de dernière vérification de la conception graphique du billet de 10 \$ orné du portrait de Viola Desmond.

De manière à recueillir des commentaires sur la conception graphique du billet, Nielsen a effectué huit groupes de discussion dans deux villes : à Toronto en Ontario (22 et 23 janvier 2018); et à Montréal au Québec (24 et 25 janvier 2018). Dans chaque ville, un groupe de discussion par soir 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 faits saillants de la recherche sont présentés ci-dessous :

- Aucune erreur involontaire importante n'a été décelée sur le billet.
- Les détails que les participants associent le plus souvent à une erreur involontaire sont liés à l'effet de transparence qui permet de voir le verso du billet à travers le recto, et vice versa. Par exemple, les gros chiffres indiquant la valeur du billet, la plume d'aigle et le Musée canadien pour les droits de la personne laissent entrevoir le portrait de Viola Desmond.
- En ce qui concerne les trois messages de communication soumis à l'examen, les participants estiment que l'information est généralement claire et correspond à ce qu'ils observent sur le billet.

D'autres observations générales ressortent des groupes de discussion :

- Les premières impressions à l'égard du billet sont toujours positives. Les participants qualifient le changement de l'orientation d'innovateur et d'unique et même si certains pensent qu'il faudra s'habituer, les manipulateurs d'espèces ne croient pas que cela aura des répercussions sur leur façon de manipuler l'argent ou de le placer dans leur tiroir-caisse.
- Même si peu de participants connaissent bien Viola Desmond, ils sont heureux de voir une Canadienne emblématique sur le billet. Selon eux, le changement de l'orientation présente très bien le portrait de Mme Desmond.
- Les participants comprennent bien le thème du billet et disent qu'il porte sur les droits, les droits de la personne, l'égalité, la liberté et la diversité.

INTRODUCTION

Nielsen is pleased to present this report to the Bank of Canada summarizing the results of the qualitative research conducted as a final review of the design of the \$10 bank note featuring Viola Desmond.

These focus groups aimed to have Canadians examine in close detail the next \$10 bank note design as a final check. The specific objectives of the research included:

- To collect initial thoughts and reactions on the design;
- To identify any unintended errors such as an optical illusion, spelling mistake or something that looks out of place in the depictions, words, and images used in the design; and,
- To test certain communications messages about the bank note as a follow up to the Communications Focus Groups conducted in the fall of 2017.

To meet these objectives, Nielsen conducted a qualitative research exercise for the Bank in January 2018. 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, four in each of the following two cities: Toronto, ON; and Montreal, QC. 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
Toronto	January 22	English	Cash Users	10
	January 22	English	Cash Handlers	10
	January 23	English	Cash Users	10
	January 23	English	Cash Handlers	10
Montreal	January 24	French	Cash Users	10
	January 24	French	Cash Handlers	10
	January 25	French	Cash Users	10
	January 25	French	Cash Handlers	5
TOTAL PARTICIPANTS				75

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

FIRST IMPRESSIONS

Consistent with the findings of the Design Concept Focus Groups and Communications Focus Groups, first impressions of this bank note continued to be positive and the bank note was recognizable as a Canadian \$10.

The vertical orientation, prominent portrait, and vibrant colours were the features that most stood out for participants.

Many participants were pleasantly surprised by the vertical orientation of the note. It was described as innovative and different. Those with a more neutral reaction to the orientation commented on how the change was something they would get used to. Cash handlers reported that the change would not impact how they handle cash or place it in their tills.

Participants commented on how the new orientation allows for a more prominent portrait. They liked the portrait of Viola Desmond and were very supportive of having a Canadian woman represented on a regularly circulating bank note for the first time; although, recognition of Viola Desmond was low.

Familiarity and recognition with some of the other design elements was generally low. While consistently recognized as a map, the vignette's location of Halifax was not generally identified. Similarly, the vaulted dome ceiling of the Library of Parliament was not well known.

While the eagle feather was frequently identified as a First Nations or Indigenous symbol, its meaning and link to the bank note theme was not always understood. Participants, however, were pleased to see an Indigenous symbol on the note.

The overall theme of the bank note was understood by participants who described it as rights, human rights, equality, freedoms, and diversity.

FINAL CHECK

Participants were each provided with a bank note and magnifying glass and asked to review it carefully, looking for any unintended errors such as an optical illusion, spelling mistake or something that looks out of place. This took place on an unguided basis, wherein participants were asked to identify any unintentional errors on the note generally, and then on a guided basis, wherein the moderator led participants on a detailed examination of each element of the bank note. For the purposes of this report, each element will be discussed in the order they were reviewed in the focus groups.

FRONT OF THE BANK NOTE

Text at the top of the bill: “Canada”, legal tender statement, issue date and location	<ul style="list-style-type: none"> • There were no unintended errors detected.
Large numeral and surrounding patterns	<ul style="list-style-type: none"> • One participant noticed yellow colouring in the “1” of the large numeral. • A number of participants commented on the “0” of the large numeral that appears not uniform in colour because of the show-through from the back. Participants remarked that this was the result of a misalignment (offset) of the “0” on both sides. • Some participants detected optical illusions in the geometric patterns surrounding the large numeral.
Three maple leaves above the portrait	<ul style="list-style-type: none"> • Participants had a hard time discerning the shape of the three maple leaves. They felt the middle leaf was especially hard to see because of the colour.
Portrait of Viola Desmond and “Viola Desmond” text	<ul style="list-style-type: none"> • Participants noted that the eagle feather shows through to the front of the bank note, behind Desmond’s portrait. • Similarly, the majority felt that the Museum show-through caused some interference with the Desmond portrait. • With respect to the “Viola Desmond” text, participants felt it was difficult to read. First, it was difficult to discern the first name from the last name; and, second the last few letters of the last name appeared to fade out (because of the colouring).
Map of Halifax	<ul style="list-style-type: none"> • Some mentioned that various sections of the map show through in Desmond’s hair. • Participants frequently commented on the colourful graphics on the right side of the note. Most did not understand that this graphic was a continuation of the map.

Area around the large window/window border design	<ul style="list-style-type: none"> • There were no unintended errors detected.
Metallic features inside and around the large window	<ul style="list-style-type: none"> • While the note includes text that identifies the central element as being from the Library of Parliament, most felt that the text was quite small and difficult to read. • Participants felt the Coat of Arms was difficult to see.
Text at the bottom of the bank note: “Bank of Canada”, denomination text and signatures	<ul style="list-style-type: none"> • Participants noted that there was a switch from French to English text and that it alternated between French first and English first. They questioned whether this was an error or intended.
Small numeral	<ul style="list-style-type: none"> • There were no unintended errors detected.

BACK OF THE BANK NOTE

Large numeral at top of bank note	<ul style="list-style-type: none"> • The “1” of the “10” on the front of the note shows through to the back.
Ramps from the Canadian Museum for Human Rights – background vignette	<ul style="list-style-type: none"> • There were no unintended errors detected.
Maple leaves windows (as seen from the back)	<ul style="list-style-type: none"> • Participants felt that the bottom of the maple leaf window was distorted. They reasoned that this was caused by the overlap of the adjacent leaf on the front of the note.
Colour-shifting eagle feather	<ul style="list-style-type: none"> • There were no unintended errors detected.
Text of Canadian Charter of Rights and Freedoms, section 15	<ul style="list-style-type: none"> • Many felt that the Charter text was too small. • One participant detected a small diagonal line in the “o” of the word “to” in the English language Charter text, making it look like a “Q”. • French participants suggested that the word “acception” was an error. When explained that this was terminology found in the Charter, participants were satisfied.
Canadian Museum for Human Rights	<ul style="list-style-type: none"> • Participants felt the text identifying the museum was too small. • Some noticed a small optical illusion on a section of the left side of the museum. • Participants felt the triangle on the left side of the museum, above its stone base and below the glass façade, was overly prominent. They suggested it appeared in the show-through from the front as a triangle on the portrait’s neck. • The dark fencing at the base of the museum, to the left of the entrance doors, appeared as a dark square to some participants and was not discernible as a fence.

Area around the large window/window border design and adjacent security patterns	<ul style="list-style-type: none"> • There were no unintended errors detected.
White area below large window with laurel leaf and other patterns	<ul style="list-style-type: none"> • There were no unintended errors detected.
Small numeral in the bottom right on the note	<ul style="list-style-type: none"> • There were no unintended errors detected.
Canada text at the bottom on the note	<ul style="list-style-type: none"> • There were no unintended errors detected.

COMMUNICATIONS MESSAGES

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

INTRODUCTORY STATEMENT

The new \$10 bank note, with depictions of Viola Desmond and the Canadian Museum for Human Rights, acknowledges the past and continuing efforts towards achieving rights and social justice for all Canadians.

Orné d'images de Viola Desmond et du Musée canadien pour les droits de la personne, le nouveau billet de 10 \$ souligne les efforts passés et présents déployés pour assurer la justice sociale et les droits de tous les Canadiens.

Overall response to this message was positive. The message was felt to be clear, was well understood and in line with what participants saw on the note.

CANADIAN SYMBOLS

Canadian national symbols are presented as metallic elements in and around the large transparent window.

Des symboles nationaux du Canada sont présentés sous forme d'éléments à reflets métalliques à l'intérieur et autour de la bande transparente.

Participants understood this message although there was a suggestion to replace “Canadian national symbols” with “national symbols of Canada”.

EAGLE FEATHER

For many of Canada's First Nations peoples, the eagle is believed to fly higher and see further than any other bird, and an eagle feather symbolizes ideas such as truth, power and freedom. It is intended to represent the ongoing journey towards recognizing rights and freedoms for Indigenous Peoples in Canada.

Pour de nombreux peuples des Premières Nations du Canada, l'aigle est l'oiseau qui, croit-on, peut voler plus haut et voir plus loin que tous les autres. À leurs yeux, la plume d'aigle symbolise des valeurs comme la vérité, la puissance et la liberté. Elle vise à représenter la poursuite incessante de la connaissance des droits et des libertés pour les peuples autochtones du Canada.

Participants felt this message was generally clear. Some questioned whether it should be “First Nations peoples of Canada / in Canada” instead of “Canada's First Nations peoples”. A few participants asked about the difference between “First Nations” and “Indigenous”.

The first part of the document discusses the importance of maintaining accurate records in a business setting. It highlights how proper record-keeping can help in decision-making, legal compliance, and financial management. The text emphasizes that records should be organized, up-to-date, and easily accessible to relevant personnel.

Next, the document addresses the challenges of data management in the digital age. It notes that while digital storage offers convenience, it also introduces risks such as data loss, security breaches, and information overload. Solutions like cloud storage, encryption, and regular backups are suggested to mitigate these risks.

The third section focuses on the role of technology in streamlining business processes. It describes how automation tools can reduce manual errors and save time. Examples include using software for invoicing, inventory management, and customer relationship management (CRM). The text encourages businesses to invest in technology that aligns with their operational needs.

Finally, the document concludes by stressing the importance of employee training and awareness. Even the most advanced systems are only as good as the people using them. Regular training sessions and clear guidelines can ensure that all staff members are proficient in using the tools and following the protocols for data management and record-keeping.