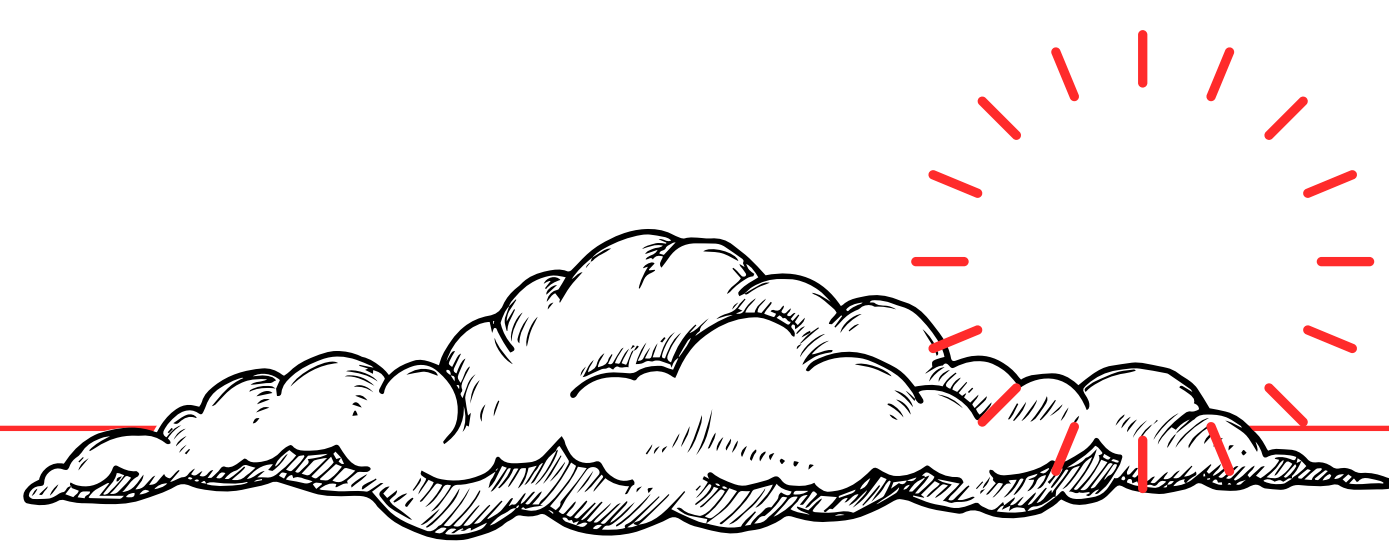


# Rolling out a global financial wellbeing strategy in 8 regions





## Shutterstock

**Established:** 2003

**Industry:** Technology

**No. of employees:** 700



## The situation

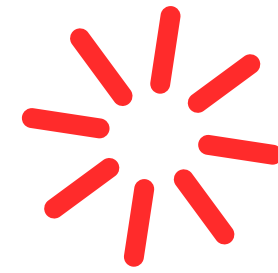
- In January 2020, Shutterstock's benefits team reviewed their global benefits program. Wellness was a huge focus, yet there was a **missing gap** for financial wellness to complete the puzzle for a comprehensive strategy.
- The alternatives to nudge were **solutions applicable for one point in time**, rather than being there to support employees' ongoing financial wellbeing journey. Other solutions also didn't support employees' family and friends, nor have the same user engagement levels.
- Due to the pandemic, many **people's financial circumstances changed**. Shutterstock recognized that even if their people weren't personally affected - their circle would have been. So they wanted to support their people to recognize this.

**Shutterstock's Benefits team were delighted to get the green light to roll out nudge globally to meet this need.**

# The solution

- nudge's financial wellbeing platform was **rolled out for employees in 8 regions**: Australia, Eastern Asia, South America, North America, Northern Europe, Southeastern Asia, Southern Europe, Western Europe **to provide a high quality, consistent global experience.**
- Shutterstock has a globally inclusive people strategy. Wellbeing is also a fundamental priority. Therefore, it was imperative that the new solution provided a consistent global experience. nudge met that need by providing a consistent technology experience across all locations, with **localized and personalized financial education content.**
- nudge works alongside the Shutterstock's EAP, global fitness and mental health app and covers all regions apart from the US. So employees' mental, physical and financial health are taken care of in an experience that is the **same no matter the location.**
- nudgenomics (nudge's data analytics on engagement, employee needs and interests) is a critical part of the solution for the team. It provided the proof that the launch was working, and the access to **data on employee needs and interests is invaluable to inform their strategy.**
- Shutterstock's team were impressed with the unbiased nature of the nudge solution; **offering financial education and no financial products, as well as not encroaching on the tricky territory of financial advice.**

## The results



**90%**

of employees have interacted and engaged with nudge.

**79%**

Average of employees have engaged in a 3-month report period.

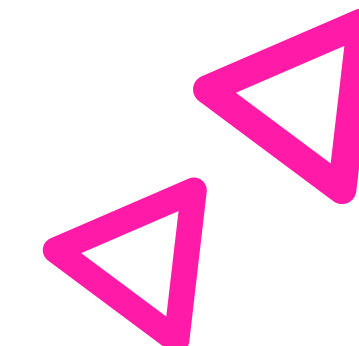
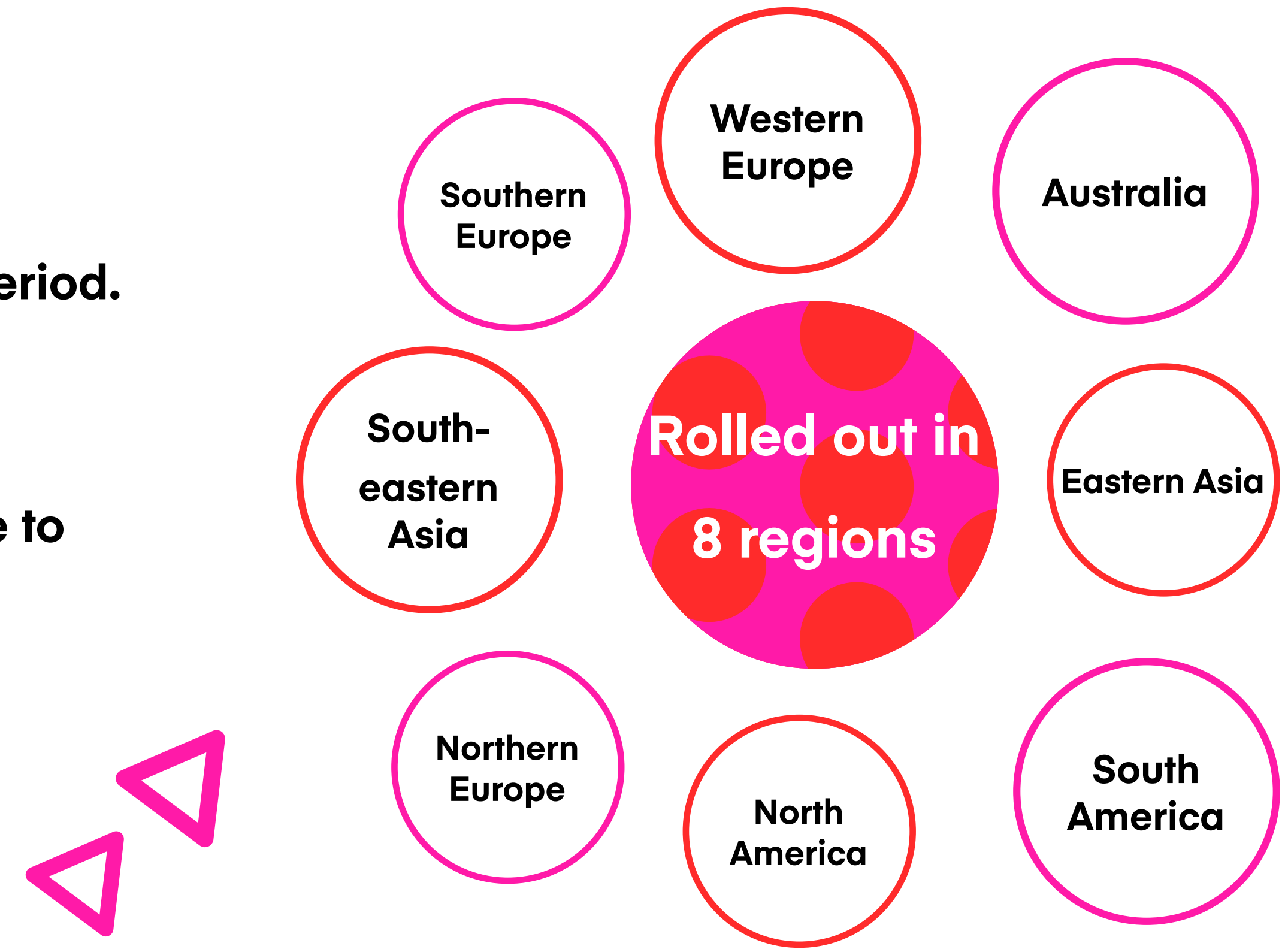
**60%**

of employees engaged with notifications issued from nudge to prompt action on personal finance.

**81%**

of employees have completed a financial education story.

Shutterstock's Benefits team have experienced people proactively reaching out saying how fantastic nudge is. With people so busy, this isn't a normal reaction – the team have been blown away by the positive response.





# About nudge

**nudge is the global financial education platform that demystifies money management for all.**

Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight.

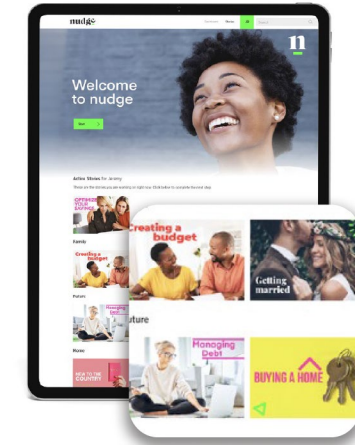
A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.





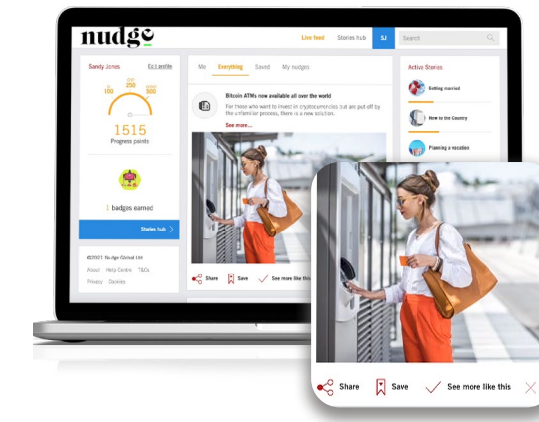
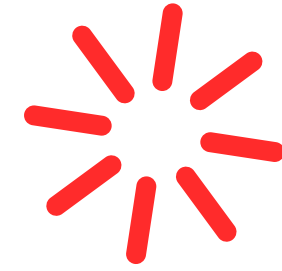
## Notifications or 'nudges'

When there's something you need to know, or a financial action you ought to take, we send you a personal, timely nudge to remind you to do it via your preferred method of communication.



## Financial education stories

Our library of dynamic stories are here to help you achieve what you want in life. Interactive financial education, money management tools and progress trackers mean you'll never miss a step.



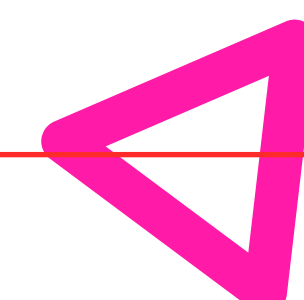
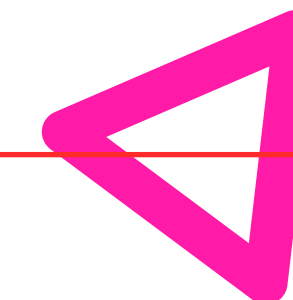
## A personalized financial feed

A personalized feed full of bite-sized financial education posts and articles, all curated to circumstance and interests. Save and review later - or share with friends and family. We make the world of money fun, familiar and accessible.



## Simple money management tools

A selection of interactive tools help you plan, prepare and organize your personal finances, including budgeting, borrowing and saving. These tools form part of Stories, including e-learning modules and actionable next steps.



**nudge**

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# Say hello

If you would like to find out more about using nudge to help your people take control of their money and their lives in your organization, please email us at [hello@nudge-global.com](mailto:hello@nudge-global.com) or visit [nudge-global.com](http://nudge-global.com).

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