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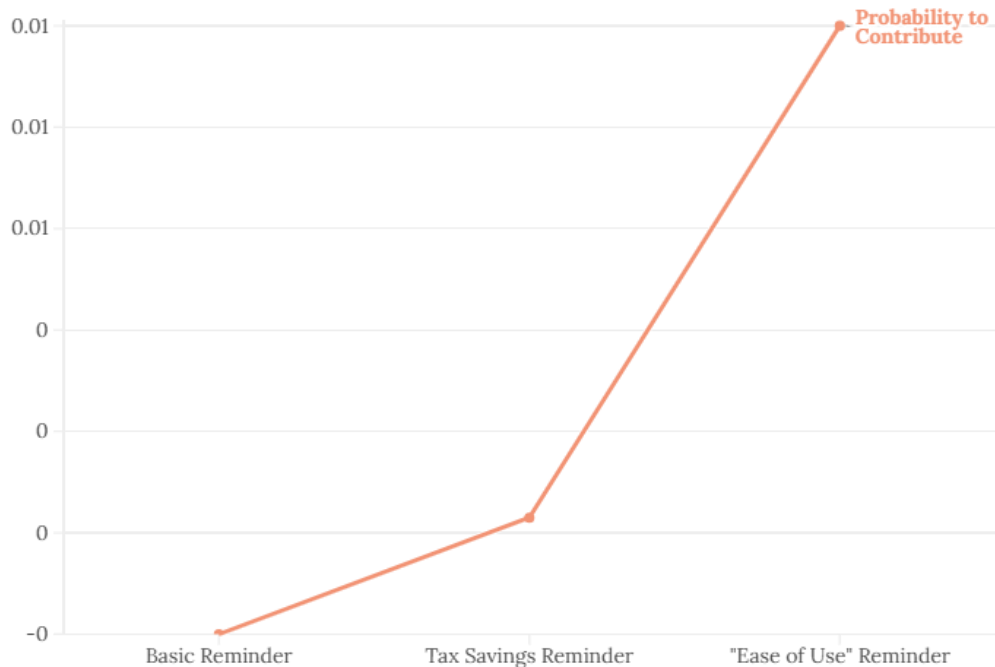
Digital Pension Apps Boost Retirement Contributions



A paper by **Claudio Damiano** (Lund University), **Massimo Filippini** (ETH Zurich), and **Fabio Haufler** (ETH Zurich) shows how the introduction of digital pension apps significantly increases voluntary retirement contributions, with the effect most pronounced among higher-income earners and men.

How Different Reminders Influence Pension Contributions

Ease-of-use, not tax incentives, boosts pension contributions



Source: Digitalization and Retirement Contribution Behavior: Evidence from Administrative Data • Probability of voluntary pension contributions by reminder type. Participants were randomly assigned to no reminder, a basic info letter, a tax savings prompt, or an ease-of-use reminder.

[Explore the research](#)

Key Findings

- Digital pension apps boost contributions
- Ease of use matters – Only the "quick and simple" reminder increased savings
- Reminders about tax benefits had little impact
- Contributions rose mainly among higher earners and men

FEATURED ARTICLE

Can Small Businesses Survive Chapter 11?

As European companies like Northvolt, Intrum, and Scandinavian Airlines (SAS) turn to the U.S. to file for Chapter 11—a bankruptcy process aimed at resolving financial distress while keeping operations running—the suitability of this approach for all firms was at the core of our recent seminar featuring **Anko van der Werff**, President and CEO of SAS, and **Edith Hotchkiss**, professor at Boston College School of Management.

This article focuses particularly on small businesses, drawing on Hotchkiss' research that explores how the complex procedures and costs of Chapter 11 restructuring in the U.S. may challenge smaller firms' ability to reorganize successfully.

[Read more](#)

VIDEO INTERVIEW

Do Board Diversity Initiatives Lead to Substantial Change?

Against the backdrop of companies increasingly rolling back DEI (Diversity, Equity, and Inclusion) programs, **Renée Adams** discusses her findings on corporate boards' approach to diversity and whether representation translates to meaningful shifts in corporate governance.

[Watch here](#)



“

Diversity quotas are effective in changing representation, but whether they actually achieve other goals is a bigger question.”

—RENÉE ADAMS

Professor, Saïd Business School, University of Oxford

UPCOMING EVENT

SNS/SHoF Finance Panel: The Future of Europe's Financial Markets

Efforts to establish a Capital Markets Union (CMU) within the EU have faced limited progress and significant challenges. Join experts from academia and industry to discuss regulation, technology, and integration shaping Europe's financial future.

Speakers:

- **Nicolas Véron**, Senior Fellow, Bruegel and the Peterson Institute for International Economics
- **Kristin Magnusson Bernard**, CEO, Första AP-fonden (AP1)
- **Stefan Ingves**, Senior Fellow, Swedish House of Finance
- **Johan Almenberg**, State Secretary to Minister for Financial Markets

[Register to participate online](#)

IN THE PRESS

[Who is affected when the stock market falls?](#)

2025-03-16 • Swedish • Sveriges Radio

Bo Becker (SHoF/ SSE) discusses whether a falling stock market matters for non-investors and its broader economic impact.

[Are index funds destroying the stock market?](#)

2025-03-11 • Swedish • Dagens Industri

Paul Heubner (SHoF/ SSE) discusses the impact of passive investing on financial markets.

[Rock the boat when the stock market falls!](#)

2025-03-04 • Swedish • Expressen

Paolo Sodini (SHoF/ SSE) talks about common mistakes investors make during turbulent times.

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