

The Importance of Flexible Payment Options in Clinical Trials

A one-size-fits-all approach to research compensation fails to account for diverse populations' varied preferences and needs.



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- **FDA** has issued guidance — inclusion of diverse populations
- **NIH** mandates the inclusion of women and minority groups
- **PhRMA** has introduced principles to enhance trial diversity
- **DTRA** promotes decentralization & diverse demographics
- Recruitment is becoming increasingly difficult
- Adding flexibility to participant compensation
- The benefits of subject participation

Recruiting and retaining clinical trial participants is an ongoing challenge for researchers.

A one-size-fits-all clinical trial compensation approach is no longer sustainable in today's diverse research landscape. Diverse populations have different preferences and needs. Different demographic groups have unique financial habits, access to banking, and preferences for how they receive funds.

Ignoring these differences discourages participation and causes dissatisfaction among participants. To effectively attract and retain widely representative research participant groups, clinical trial compensation must be adaptable and flexible, accommodate individual needs and circumstances, and ensure accessibility and fairness for all.

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Reliable Research Outcomes at a Lower Overall Cost

Improved Recruitment Rates: Clinical trial recruiting is more effective with compensation choices that fit participant preferences. When participants are offered the flexibility to select a payment method that meets their needs, they are more likely to enroll in the study.

Increased Retention and Reduced Dropout Rates: Participants have a greater sense of control and satisfaction when they have the flexibility to receive payment in their preferred form, leading to lower dropout rates.

Cost and Time Savings for Sponsors: Flexible payment options save trial organizer's time and money by fostering smoother trial progression. Higher retention rates mean fewer resources spent on re-recruiting participants, redoing lost data, or

extending the trial period due to incomplete results.

More Generalizable and Reliable Data: Flexible payment systems better accommodate diverse populations that are more likely to represent real-world demographics. This diversity is critical for reliable findings across varied population segments.

Recruitment and Retention is Increasingly Difficult

Rising Competition: According to the WHO International Clinical Trials Registry Platform (ICTRP), the number of clinical trials has grown from just under 3,000 in 2019 to over 670,000 in 2021⁽¹⁾. As the number of clinical trials grows, the demand for participants has intensified, making it more difficult to attract participants to any single trial.



Complex Protocols: Contemporary trials often involve complex and lengthy protocols, requiring more frequent participant visits and more intensive monitoring. The increased burden on participants discourages enrollment and leads to higher dropout rates.

Financial and Logistical Barriers: Many participants feel that traditional compensation doesn't sufficiently address the burdens of increased travel expenses, time off work, and other financial and personal hurdles, especially for those in low-income or rural areas.

Adding Flexibility to Participant Compensation

Flexible payment methods: Flexible payment methods help attract and retain participants by aligning with their financial needs and preferences.

Enhancing Accessibility and Convenience: Flexible payment methods include:

- Merchant gift cards (Amazon, Target, Walmart, Apple, etc.)
- Banking options
- Deposit to a subject's debit card
(This is a popular choice as a replacement for dedicated debit cards that are re-loaded. It's more convenient and eliminates delays in issuing and managing dedicated cards.)
- Direct deposit to a bank account
- Payment platforms – PayPal and Venmo
- Prepaid Visa, MasterCard and American Express

Flexible payment methods allow participants to select the most convenient option for them.

Instant digital payments can be ideal for participants needing immediate access to funds, while others may prefer a favorite merchant gift card or direct bank deposit. Preferences may change for each individual payment.



Increasing Participant Satisfaction and Engagement: Clinical trials can enhance the participant's experience by offering participants compensation choices. When participants feel

respected and valued, they're more likely to complete the study, recommend it to others, and consider future studies.

Encouraging a Diverse Participant Pool: Offering flexible payment options accommodates various socioeconomic and demographic backgrounds, removing a potential barrier to those who might otherwise be unable or unwilling to participate due to limited payment access.

Accommodating Diverse Populations over Time

Expectations Shift: Prospective participant's expectations for compensation shift over time. Evolving social norms, trends, financial needs, and technology expectations directly influence participants' perceptions of research trial fairness, relevance, and value.

Social Norms and Trends: Social values evolve, influencing what people perceive as fair compensation. For example, increased focus on diversity, equity, and inclusion has made transparency in pay and fair compensation essential to attracting and retaining participants.

Offering flexible payment options accommodates various socioeconomic and demographic backgrounds, removing potential barriers

Financial Needs: Inflation, cost-of-living increases, and changes in lifestyle expectations impact financial requirements. A research compensation strategy that does not consider these changes can lead to dissatisfaction and disengagement, as participants feel their compensation doesn't meet their financial realities.

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Technology Expectations: As technology advances, people expect quick, seamless, and even digital payment options. Meeting clinical research participants' technological preferences for receiving compensation enhances satisfaction and engagement. Digital solutions like mobile payment options appeal especially to tech-savvy demographics. Simple options must also be available for those who are not as tech-savvy.

Cultural: Providing culturally sensitive payment options, such as local gift cards or community-oriented incentives, can support study retention by resonating with participants' values and preferences.⁽²⁾

Ethnic and Age Preferences

Preferred Compensation Methods: The preferred payment methods can vary widely across ethnic populations who participate in clinical trials. Preferences are influenced by factors like financial access, cultural norms, and technology preferences:

^(3,4)

Underbanked Individuals: Prepaid debit cards and mobile payment options, like PayPal and Cash App, are often preferred due to accessibility and ease of use. These options don't require a traditional bank account,

which is helpful for unbanked or underbanked individuals.⁽⁵⁾

Globally Focused Populations: Digital payment apps like Venmo and PayPal and increasingly popular direct deposit options are favored. Digital wallets may be appealing to participants that are familiar with similar technology in their home countries.

Traditional Populations: Direct deposits and gift cards (especially for popular brands like Amazon or Visa/Mastercard) tend to be the most preferred in addition to traditional bank transfers.

Underserved Populations: Prepaid cards and cash are often preferred, particularly for individuals in rural or underserved areas with limited access to banking institutions.

Customization and choice in payment method are generally appreciated across groups, as flexibility allows participants to select the most comfortable and convenient options.⁽⁶⁾

Meeting clinical research participants' technological preferences for receiving compensation enhances satisfaction and engagement.

Younger Participants (18-35): Fully digital compensation methods align well with this demographic's preference for seamless, digital-first interactions in clinical trial settings.^(7,8) Digital payment options, such as direct bank transfers, PayPal, or mobile wallets, are familiar to this group as a general rule. Electronic gift cards are popular, especially when provided for online platforms and major retailers.

Middle-Aged Participants (36-55): Many in this demographic favor direct deposits and reloadable prepaid debit cards, which allow them to access

participants who may lack consistent access to bank accounts, which is valuable in socioeconomically diverse groups within this age range.

Older Participants (56 and above): Older adults often prefer traditional payment methods like checks or cash. This is partly due to a somewhat stereotypical view that older folks are less tech-savvy. Some may have less experience and less frequent use of digital payment platforms and greater comfort with familiar forms of payment. Depositing to a subject's personal debit card and direct deposits are also feasible. Physical over digital gift cards are another popular choice for this age group.

Offering multiple payment options can help improve participation rates and retention in clinical trials, as it allows participants to select methods they find accessible and convenient.

Study subjects that are required to actively claim compensation reinforce the idea that their contribution is valued and fosters a sense of accountability and engagement with the study.

Subject Participation and Engagement

Maintaining Participant Engagement: Periodic engagement is an often-overlooked aspect of clinical trials. Study subjects that are required to actively claim compensation reinforce the idea that their contribution is valued and fosters a sense of accountability and engagement with the study. By making compensation a process that requires action—whether through claiming a digital reward, selecting a gift card, or confirming receipt—participants experience additional acknowledgment of their role in the research. The active claiming process allows studies to reaffirm the

importance of each participant's role. Through this approach, researchers can continually use messaging to emphasize that participation is a valued and critical component of the study's success, enhancing participant satisfaction and potentially boosting retention in long-term studies.



Enhanced Engagement and Satisfaction: When participants are directly involved in selecting a payment option, they feel more actively engaged in the study process. These touchpoints are effectively used to recognize and reinforce the participant's value, increasing satisfaction and motivation to continue in the trial.

Trust and Transparency: Recurring participation in the payment process, such as selecting their payment option, builds engagement. Participants can verify that payments align with what was requested, reinforcing confidence in the trial's credibility and reducing uncertainty that may lead to withdrawals.

Immediate Rewards Reinforcement: Timely payments provide instant, positive reinforcement. This encourages continued participation, as subjects anticipate similar recognition and reward for continued engagement.

Empowerment and Control: Allowing participants to select their payment option every time gives them a sense of control over the transactional part of their involvement. Autonomy and control make the process more participant-centered and increases commitment to complete the trial.

Convenience and Support: By being actively involved, participants are more likely to ask questions and receive support, reducing payment-related frustrations. This approach keeps participants informed, reduces miscommunications, and makes them more likely to stay in the trial until completion.

Positive Word of Mouth and Sharing: Participants with a positive experience are likelier to share their experiences with others, creating a reputation that may improve recruitment and retention in future trials. The ability to select a payment option every time lends itself to re-gifting—a notable trend around popular holidays is a shift in selection behavior from payment options to popular merchant gift cards.

Summary

Flexible payment options are a crucial factor in boosting clinical trial participation. Flexible payment options and participant choice are no longer luxuries; they're essential to effective clinical trial management.

As recruitment and retention challenges grow, a one-size-fits-all compensation approach is no longer sufficient. Different demographic groups have unique financial preferences and barriers, so adapting to individual needs—whether through digital wallets, bank deposits, or merchant gift cards—enhances accessibility and fairness, attracting a wider range of participants.

Flexible payments also improve participant satisfaction and retention by giving individuals control over their compensation, leading to fewer dropouts and reduced costs for trial sponsors. Higher retention rates mean less need for re-recruitment, while providing a diverse participant pool that yields more generalizable results.

Implementing a diverse, secure, and user-friendly payment system creates a participant-centric environment that supports recruitment, enhances retention, and promotes inclusivity. Personalized compensation options help meet the challenges of increased trial competition, longer protocols, and higher participant expectations.

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- (1) WHO, Global observatory on health research and development. Number of trial registrations by year location disease and phase of development – Feb 2022
- (2) <https://www.ciscrp.org/education-center/charts-statistics/>
- (3) TrialFacts: "What You Need to Know About Participant Compensation in Clinical Trials"
- (4) Duke University, myResearchPath: "Participant and Patient Engagement, Recruitment, and Retention"
- (5) National Institute on Minority Health and Health Disparities (NIMHD)
- (6) Clinical Trials Transformation Initiative (CTTI)