



This randomized controlled trial examined the efficacy of combining health coaching with an electronic health management program for patients with chronic conditions such as osteoporosis, chronic respiratory disease, and arthritis.

8. Study on the Efficacy of Health Coaching and an Electronic Health Management Program

The study aimed to determine how health coaching and an information and communications technology (ICT)-based self-management program improved self-management strategies, health behaviors, and overall well-being. The results showed that the combination of health coaching and ICT led to significantly better outcomes in terms of self-management and healthy behavior improvements compared to ICT alone or usual care.

The inclusion of this study, while stemming from the healthcare sector, offers valuable insights into self-management strategies. The article explores the impact of health coaching combined with electronic management programs on chronic disease self-management. It emphasizes the importance of self-management strategies, which are crucial for sustained improvement – a principle that aligns with many of the financial coaching philosophies that are supported in the literature.

1. Reasons for Reduced Retention

- **Technology Barriers:** Participants who were uncomfortable or unfamiliar with using smartphones or the electronic program had difficulties remaining engaged.
- **High Expectations for Immediate Results:** Some participants became discouraged when they didn't see immediate improvements in their health, leading to disengagement.
- **Time Commitment for Coaching:** The coaching sessions required significant time investment (20 sessions over 12 weeks), which some participants found hard to maintain.

2. Elements for Keeping Retention

- **Personalized Coaching Support:** Participants who received personalized coaching that aligned with their individual health goals were more likely to stay engaged.
- **Combination of Technology and Human Interaction:** The dual approach of electronic management with health coaching allowed participants to monitor their progress digitally while receiving human support, which improved retention.
- **Incremental Progress and Goal Setting:** Participants who set small, achievable health goals with their coaches saw incremental improvements, which motivated them to stay in the program.

3. Strategies and Best Practice Recommendations

Successful Strategies

- **Combining Coaching and ICT:** The combination of human coaching with a digital self-management platform led to significant improvements in self-management behaviors and physical activity, indicating that human interaction is key to enhancing the use of technology.
- **Frequent Touchpoints:** The coaching sessions were held frequently, with regular check-ins to monitor progress, which helped participants feel accountable and motivated.
- **Use of Self-Assessment Tools:** The program included tools for participants to assess their progress regularly, helping them to stay aware of their health improvements and encouraging ongoing participation.

Unsuccessful Strategies

- **ICT-Only Approach:** The group that used only the ICT platform without human coaching saw less significant improvements in health management and physical activity, demonstrating the limitations of technology when used without personal support.
- **High Intensity of the Coaching Program:** The intensity and frequency of the coaching sessions (20 sessions in 12 weeks) may have been overwhelming for some participants, contributing to dropout rates.

Prioritizing the Findings

The most impactful insights for financial coaching retention, particularly for community organizations helping low-income Canadians, are:

1. **Human Interaction Combined with Technology:** The combination of digital tools and personal coaching significantly improves retention and outcomes. This hybrid approach can be applied to financial coaching, where technology can track financial goals, but human coaches provide emotional and strategic support.
2. **Frequent Check-ins and Progress Monitoring:** Regular follow-ups and check-ins help participants stay accountable and engaged. In financial coaching, this could translate into regular reviews of financial progress and goal adjustments.
3. **Personalized Coaching:** Tailoring the coaching to the individual's needs and goals leads to better engagement and outcomes. In a financial context, this could mean personalizing coaching around specific financial challenges or aspirations.

Best Practices Context

- **Technology Alone Isn't Enough:** This study shows that while ICT-based programs provide valuable tools, they are not as effective without human interaction. In financial coaching, technology like budgeting apps or goal-setting platforms should be supplemented with personal guidance from coaches to enhance retention.
- **Managing Expectations:** Like health management, financial coaching requires managing participants' expectations about progress. Setting realistic, incremental financial goals will help avoid discouragement and disengagement when immediate results are not visible.