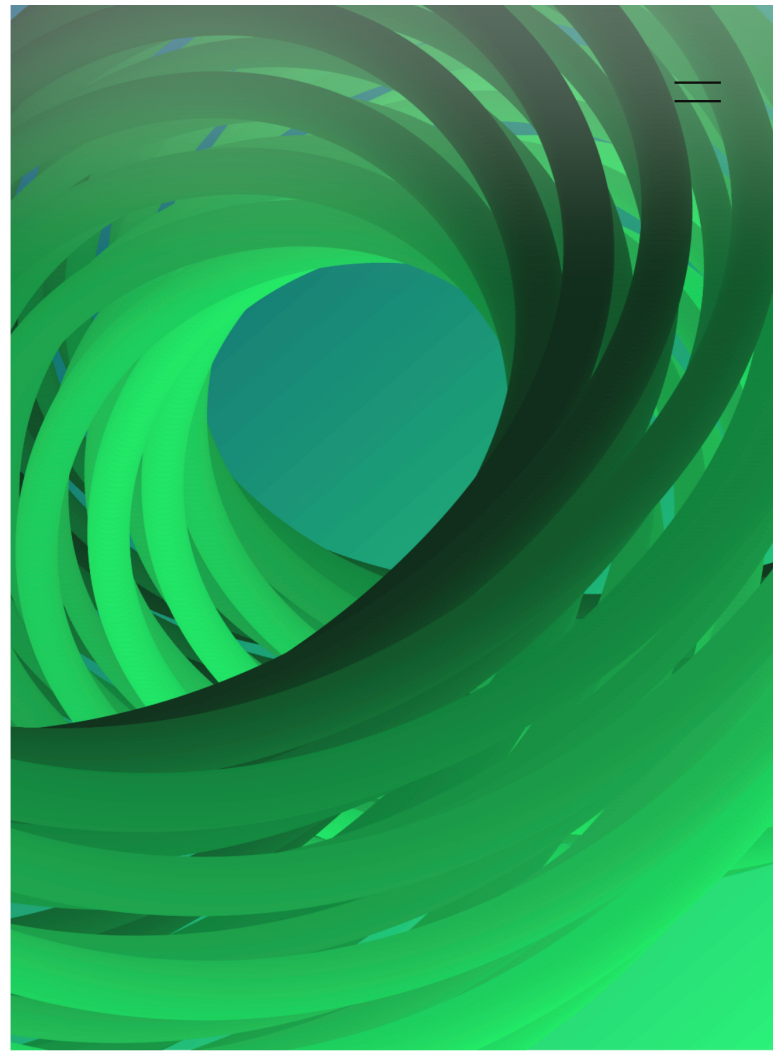




3 | Where is Behavioural Design used?

First steps 7 MIN READ



Where behavioural design started

Behavioural design built its momentum in Policy. The UK Government established the Nudge Unit in 2010 and they have been leading the industry ever since. The Nudge Unit, now named The Behavioural Insights Team, applies behavioural science to policy intervention and public services with great success. Other countries quickly followed suit, including the US, Australia, Canada, Netherlands, and Germany. And international institutions such as the World Bank, UN agencies, OECD, and EU.

There are a lot of documented examples of behavioural insights improving policy. Including:

34% ↑

Students from underrepresented schools accepted to top universities.

How: An existing uni student of a

20% ↓

Speeding in 6 months.

How: Drivers caught speeding were

37% ↑

similar background sent a letter to the GCSE student. They wrote about their university experiences. Applications and acceptances increased.

sent a one-sided explanation of why and how speeding limits are set by police. Speeding decreased.

Mexican businesses declaring tax declaration.

How: Set up text-message reminders. Aiding the Mexican government to increase business formalisation.

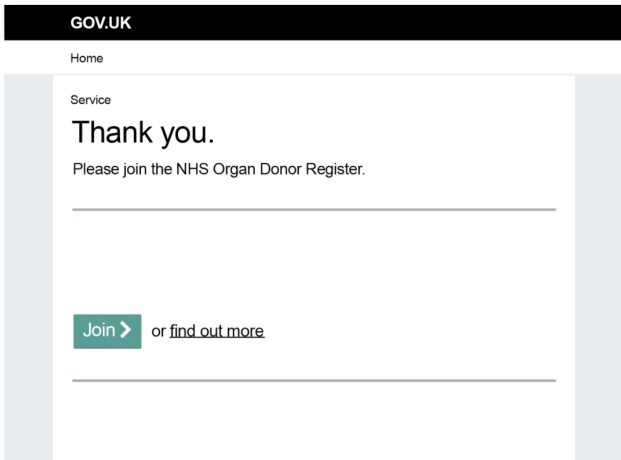
Projects by The Behavioural Insights Unit

Behavioural design in action

How did the NHS get 100,000+ extra organ donors per year?

With the power of behavioural science.

Polls suggest that 9 out of 10 people support organ donation, but fewer than 1 in 3 people are registered. People want to, but they don't. By a big margin.



Recreation of the NHS Organ Donor webpage tested by GOV.UK team and BIT

The Behavioural Insights Unit adapted and tested one webpage on GOV.UK. One that encouraged people to join the NHS Organ Donor List. They tested different tactics to determine which would have the biggest effect. Behavioural tactics aren't universal. Their success depends on the people targeted, use and context.

The behaviour tactics applied:

Control	Prospect Theory Loss	Prospect Theory Gain	Reciprocity
	Added: <i>Three people die every day because there are not enough organ donors</i>	Added: <i>You could save or transform up to 9 lives as an organ donor.</i>	Added: <i>If you needed an organ transplant, would you have one? If so, please help</i>

organ donors.

to us, please help
others.

Social proof

Added:
*Every day thousands
of people who see
this page decide to
register.*

Social Proof + Picture Superiority

Added:
*Every day thousands
of people who see
this page decide to
register.*
And this picture:



Social Proof + Authority

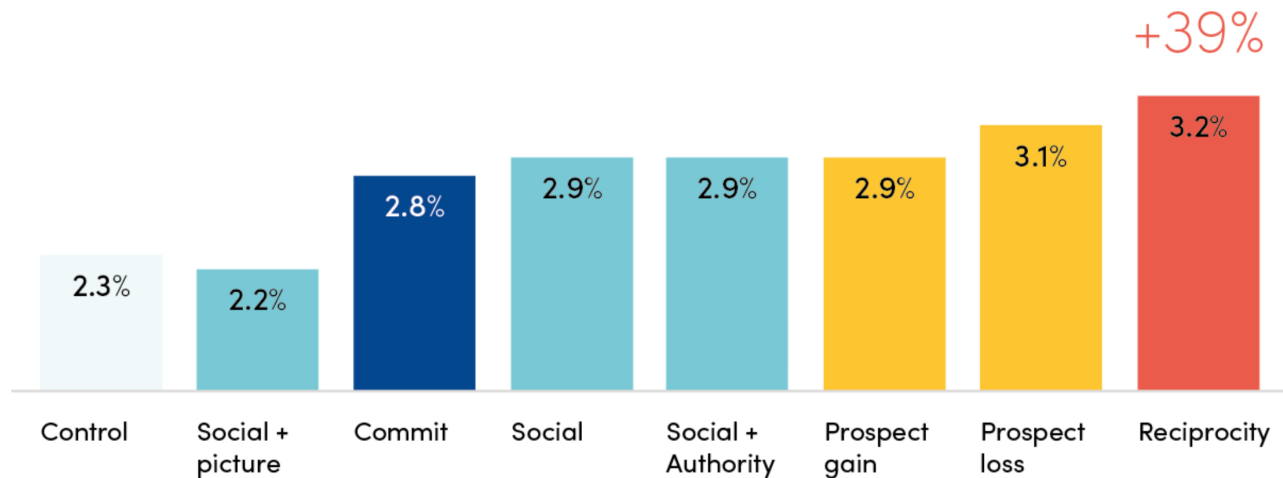
Added:
*Every day thousands
of people who see
this page decide to
register.*

Commitment

Added:
*If you support organ
donation, please
turn your action into
support.*

Principles and application text used in the A/B tests by BIT

Organ donor registrations increased:



Behaviour design and business

The success in government is being replicated in business. And it's easy to see why. Every product, service and business aims to influence someone. Whether that someone is an employee, customer or beyond. Where you find influence, you find behavioural science.

Customer behaviour

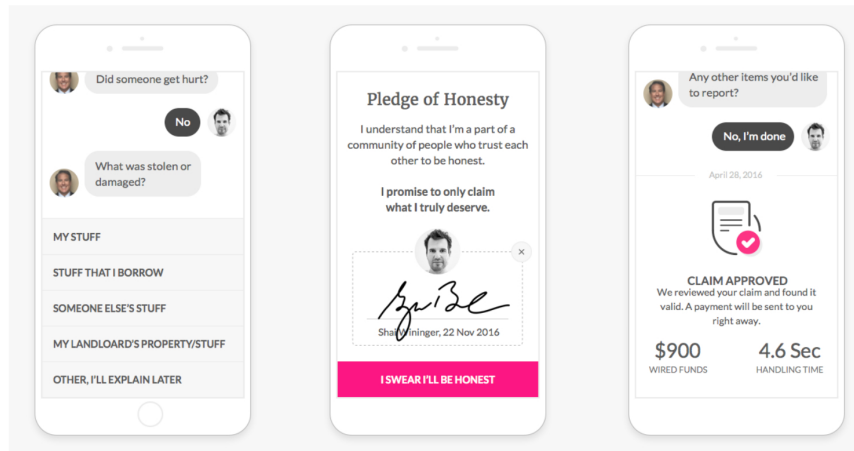
People aren't perfect. In fact, they are more irrational than rational. To design a successful customer experience we need to design with these imperfections in mind.

Behavioural Design can not only provide insight into customer actions and choices, but it can help embrace people's imperfections and improve the entire customer experience. Reducing effort, incentivising positive actions and developing a long-term relationship through transparency and trust.

Using psychology in design isn't new. When you look at the creative sector, it's hard to see the boundaries between it and behavioural design. Whether working in digital

see the boundaries between it and behavioural design. Whether working in digital product design, service design, marketing or advertising, a creative aims to change how someone feels, thinks and acts. A behavioural designer is no different. Still, they explore the hidden influences as well. How hidden factors change customer behaviour, and the impact their design choices has on others.

Examples of behavioural science applied to design.



Lemonade

Behavioural principles used: Consistency

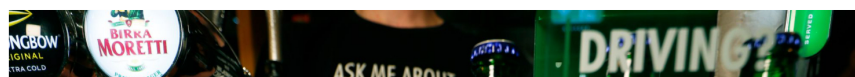
Lemonade is an insurance app that keeps premiums low by raising people's honesty. To make a claim people have to sign an 'honesty pledge' at the start. Not at the end of a claim. This important shift primes people to be more honest. When presented with choices later on they are more likely to be truthful. This is just one example of behavioural science by Lemonade to disrupt insurance. Lemonade is built on multiple principles, from reciprocity to commitment, social confirmation and feedback.

'[Lemonade's aim] to create an insurance system that fostered trust, not suspicion, among its users.

Under the traditional model, insurer's and users' incentives are fundamentally misaligned. Every successfully paid claim costs the insurance company money, hence the difficulty in getting them accepted in the first place (which, in turn, encourages fraudulent behavior in users, who often assume they're getting screwed regardless). To correct for this, Lemonade takes 20% of premiums as a flat fee; when a policy ends, all unclaimed funds are donated to a nonprofit or charity, a rather elegant solution that removes the financial conflict of interest.

"As someone who has been studying conflicts of interest and dishonesty for 15 years, and I see how corrosive it can be."

Dan Ariely, Chief Behavioral Officer





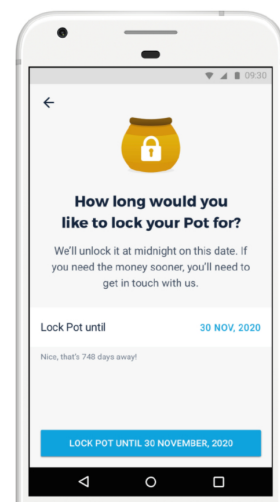
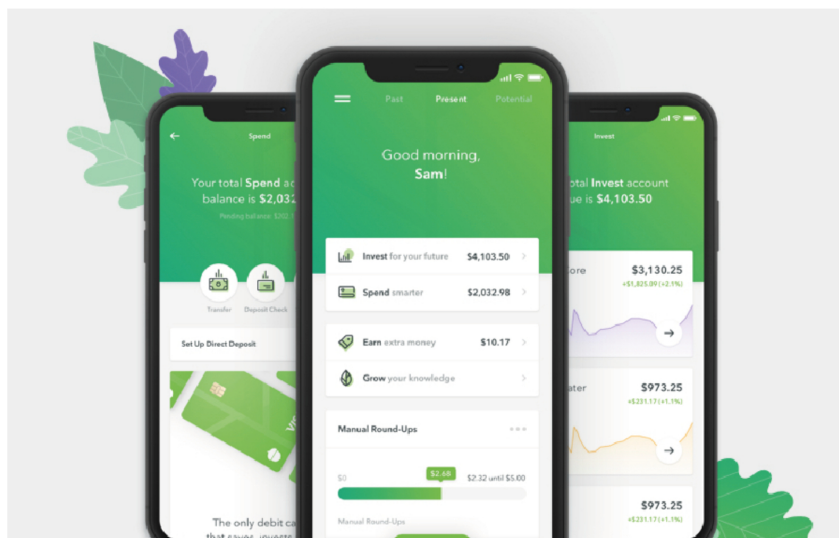
Heineken

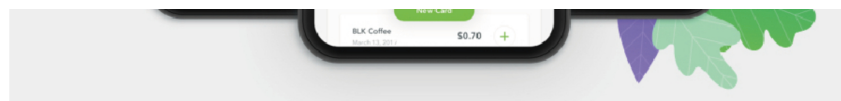
Behavioural principles used: Incentivisation, attention, peer support and social commitment.

Heineken used a programme of 'nudges, prompts and reminders' to reduce drink driving, with great success. Over the campaign drink driving reduced by 50% in the UK and 25% in Brazil. They used signs in various parts of venues encouraging drivers to stay sober, made alcohol-free drinks more prominent, and provided special menus aimed at drivers.

'For our responsible drinking campaign to be effective, we looked long and hard to understand the root causes of the problem, and in 2017 we attained valuable insights by conducting a global study that uncovered the behavioural drink driving triggers.

This insight has given us the opportunity to better target our marketing in order to reduce drink driving by developing a robust behavioural change programme and a new communications campaign, both with a clear commitment to drive real change.
Gianluca Di Tondo. Senior Global Brand Director, Heineken.





Product: Acorns | Saving app

Behaviour Tactic: Uncertainty reduction theory

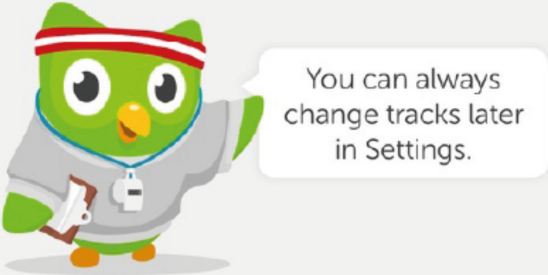


Product: Monzo | Digital Banking
Behaviour Tactic: Friction



Pick a Track

☐ CASUAL	5 minutes a day
☒ REGULAR	10 minutes a day
☐ SERIOUS	15 minutes a day
☐ INSANE	25 minutes a day

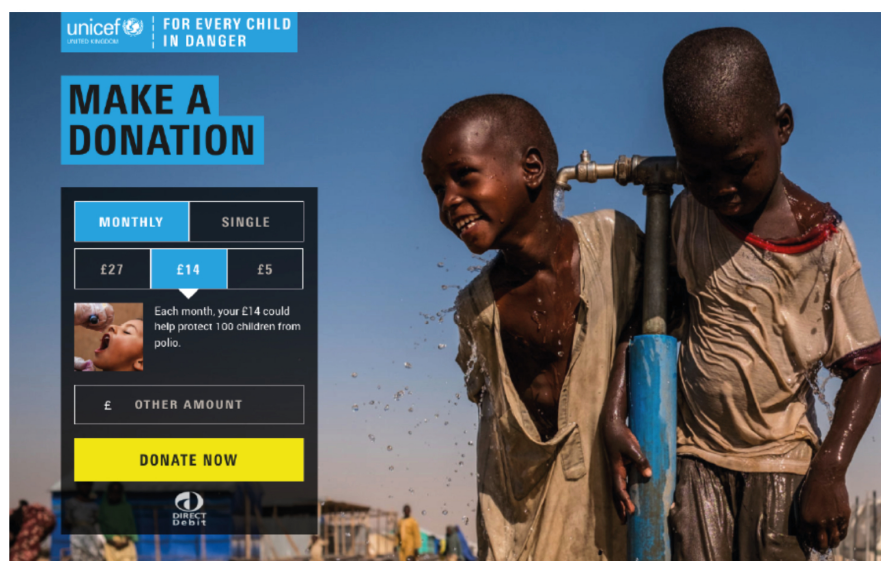


You can always change tracks later in Settings.

SET GOAL

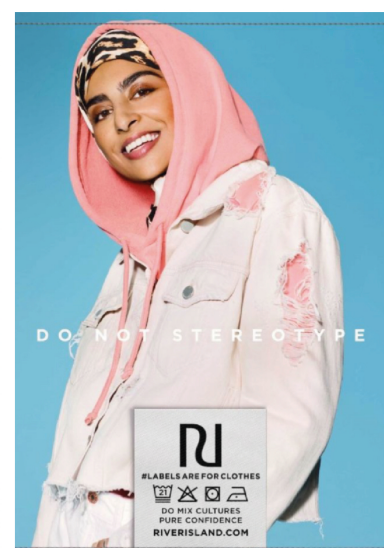
Product: Duolingo | Language learning website and app

Behaviour Tactic: Goal-setting



Campaign: Unicef

Behaviour Tactic: Anchoring & Default bias



Campaign: RiverIsland

Behaviour Tactic: Halo Effect

Digital behaviour change

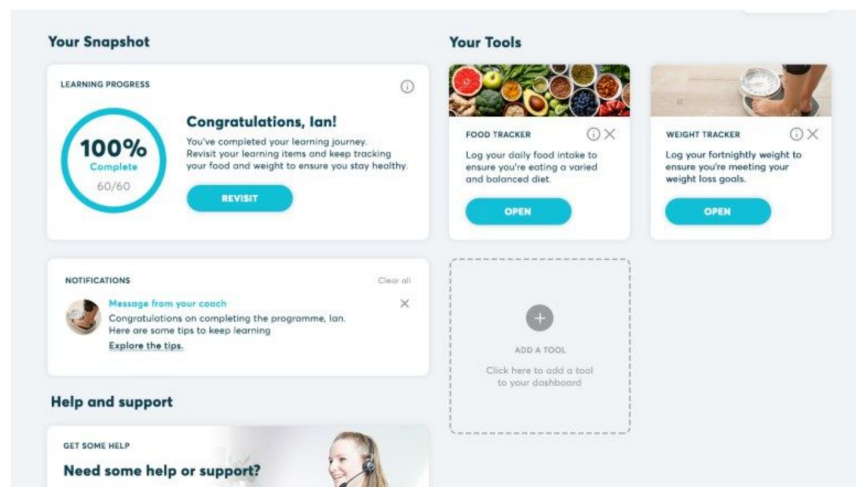
Notable healthtech, fintech and edtech products have a behavioural designer or behavioural scientist on staff. These products aim to create positive behaviour change. They build behavioural strategies and tactics into their core function.

Healthcare systems around the world are opening their doors to digital products. The UK's National Health Service recently launched The NHS Apps Library. It helps users to find trusted health and wellbeing apps that have been assessed to be clinically safe and secure to use. Proof of behaviour change practices and provable behavioural outcomes are a core part of the assessment criteria. If you are looking to create a healthtech affiliate product, invest in behaviour design.

Examples of digital behaviour change:

Changing health

Changing Health provides behaviour change programmes for people with Type 2 diabetes. It helps people to lose weight, eat better and move more. It also matches people with a lifestyle coach who will create a personalised diet and exercise plan. People **lose on average 4.5kg**, 5% weight reduced at 12 months and 6.8 mmol/mol reduction in HbA1c.



S Health By Mad*Pow

An artificial intelligence "health coach". The app helps people track diet, exercise, and weight. Based on that data it motivates users, gives advice and provides feedback on people's health.

The team at Mad*Pow increased health assessment **completion from 30% to 90%** using gamification. After discovering that different countries had different health aims, they developed geographic-appropriate content to personalise advice based on the user's location.





S Health app. Image from news.samsung.com

Business Innovation

We live in unique times. Exponential change and disruption mark the technological age. Technology changes, people don't. (For the most part). A business needs to pay close attention to people. Innovation is driven by what people do and what motivates them. Behavioural science can help us aim high. Especially when it is applied to business models.

Behaviour first approaches are transforming entire industries.

Subscription e-commerce separates the pain of paying from the enjoyment of consumption. Leading to a boom in a new industry and brands like Dollar Shave Club, Blue Apron meal kits, and Stitch Fix personal styling. Uber's platform boosts people's autonomy by giving riders complete control over their journey. Brands shifted social norms and redefined consumer trust birthing the share economy. Without it, we would not have Airbnb, Lyft and Zipcar.

Businesses built on principles of behaviour are winning the market.

Many leading brands have or are establishing behaviour teams. With Google, Microsoft, Walmart, Ogilvy, Clover Health, Ipsos, Swiss Re and Uber all leading the way.

[Behavioural science] allowed us to propose solutions based on existing scientific insights. We also began supporting new areas in addition to experimentation: product strategy, program design, content optimization, and measurement of business impact... Our work at [Uber] demonstrates the unique value that we provide as behavioral scientists with a perspective on the product backed by decades of scientific research.

Priya Kamat and Candice Hogan, Uber.

[Read more](#)

The business we're in should be about why people make the choices they do and what information they need to make different choices. So it's central to advertising and marketing to understand the mental mechanisms people use when making a choice. If you

think about it, if you get that [understanding] badly wrong, you can spend millions and millions of pounds of utterly wasted effort changing a product on some dimension or other which has absolutely no effect on its popularity or the enjoyment it creates. Understanding people and why they do what they do should be 101 of this business.

Rory Sutherland, Vice Chairman of Ogilvy, UK.

Workplace behaviour

Behavioural science is useful to improve teams and encourage employees.

Teams hold on to old habits. Habits are useful. They help build team effectiveness and group cohesion, but for teams facing transformation they can stand in the way. Teams can get stuck. The disruption from mergers and digital transformation can be hard for teams. It's important to implement behaviour change practices. A new technological solution or reshuffle can only go so far. The rest is needed to change the actions and decisions of people on the ground.

Increasingly, employee happiness and engagement are being explored through a behavioural lens. Decision making, feedback, communication, workplace habits, goals and incentivisation all sit under behavioural science. It can be used to shape culture and transform company behaviour.

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