
Behavioral Design At-a-glance

DOBLIN



In 2003, Robert Cialdini ran an experiment to encourage hotel guests to reuse their towels. When people were told that most hotel guests reused towels, they were 26% more likely to do so... but when people were told that other guests who stayed in the same room reused their towels they were 33% more likely to use them an extra day—a powerful example of “normative messaging!”

What is behavioral design?

This field of thought grew from the recognition that we're not always rational about decisions, don't have all the information we need to make informed choices, and often don't do things in our own best interest due to processing “errors” in our brains, which result in predictable—and seemingly “irrational”—behaviors.

Doblin combines a design perspective with business chops and a demonstrated track record of helping major companies across industries launch innovations into the market.

While there's no such thing as a sure bet, behavioral design can take ideas that look smart on paper and kick the tires by applying a deep knowledge of how people *actually* behave, rather than what we *think* they will (or even what they themselves *swear* they will) do.

Behavioral design combines key principles of behavioral economics with decades of user insights and business experience, creating a disciplined, actionable approach to help de-risk innovation and increase user adoption.

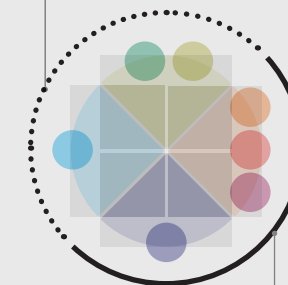
Where behavioral economics illustrates known tendencies about being human that have not changed for thousands of years, user research insights tell us about user needs in the *here and now*... the itch to see progress is forever, but the urge to hit 20,000 steps on an exercise app is very much about life *today*.

Dozens of cognitive biases exist, but knowing the definition of, say, “confirmation bias” is only a starting point. *Behavioral design* has been intentionally constructed as an application-oriented approach for user-centered problem-solving, not just a list of biases or fun facts.



Loss hurts most, but the effort of doing anything is a pain. This tendency toward “status quo bias” means not only are we loss-averse when it comes to giving things up, but we are also effort-averse: no matter how much we like choice, when given the opportunity we often go with the simplest path and end up with the default option.

User research can identify important insights around kinship, identity, and user expectations and influences...



...which can then inform and add nuance to how solutions and feedback are framed, and how to design for on- and off-ramps that may help (or hinder) user behavior



Behavioral Design—Building Blocks

Seven key behavioral factors emerged from a top-down and bottom-up exploration of Doblin work and real-world examples. These factors ground a set of 30 behavioral tactics to consider when dissecting or creating behavioral aspects of innovation concepts.

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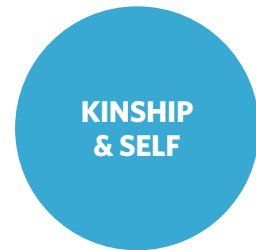


Cognitive biases and shortcuts affect decision-making, but emotions can sway even the most logical minds—"rational" decisions are often made emotionally, then rationalized after the fact. Our emotional state impacts how we make decisions in the moment, but also has an enormous impact on how we interpret past experiences or project anticipatory feelings about future ones.



Our decisions are highly influenced by perceptions of risk and uncertainty. In general, alleviating these factors makes us more likely to feel confident in our decisions and actions, and how we feel about those things is often more important than what is actually true. For example, moving from a 5% chance to a 0% chance may feel more compelling than moving from a 40% chance to a 60% chance, even though the absolute difference is smaller.

Breaking down the behavioral tactics...



KINSHIP & SELF

1—Relevant Identity

Speak to the 'self' who is most relevant for the user at a given time or context

2—New Identity

Help users see themselves from a fresh perspective, with a new sense of self to which they relate or aspire



EXPECTATIONS

3—Past Experience

Identify when users are drawing on their past experiences to solve similar, but new, problems

4—Value Exchange

Understand how the user perceives gains and losses in an experience: what is being exchanged for what?



INFLUENCES

5—Anchors

Recognize which reference points shape a user's sense of scale or value

6—Standards & Structure

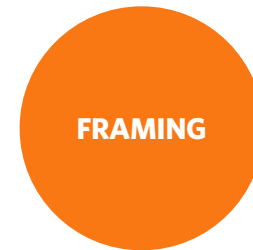
Highlight "go-to" standards and structures that make the unfamiliar easier to evaluate and act upon

7—Social Norms

Identify the individuals, groups, and societal norms that influence user behavior

8—Exposure to Examples

Recognize when user perceptions are influenced by specific, easy to recall, and available instances



FRAMING

9—Simplification

Limit, cluster, or simplify the amount of information people have to process when making decisions

10—Loss

Break (or bundle) losses and gains conceptually or over time

11—Uncertainty

Reduce user anxiety by decreasing uncertainty about outcomes of their actions or decisions

12—Probability & Data

Recognize situations in which people are likely to misinterpret the meaning of data or probability

13—Tangibility

Craft concrete and vivid examples that speak more directly to users and reduce abstraction

14—Defaults

Reduce (or eliminate) effort to streamline engagement and persistence

15—Mental Models

Tap into peoples' existing ideas about "how things work" to provide guidance for decisions or actions

16—Mental "Accounts"

Identify how users categorize money, time, or other forms of value



TIME DISTORTION

17—Selective Recall

Associate desired behaviors with specific experiences and actions in a user's past

18—Immediacy

Recognize that people experience gains and losses more keenly in the 'now'

19—Future Self

Help align users' future attitudes, motivation, and abilities with their present-tense self

20—Time Separation

Separate (or connect) forms of value across time to shape how users perceive it



BARRIERS & ENABLERS

21—Goal-Setting & Motivation

Help users set sensible and achievable goals that provide long-term vision and short-term motivation

22—Commitment

Create the conditions for users to decide on—and stick to—a plan of action

23—Accountability

Highlight promises made and positive peer pressure to sustain users' desire to see decisions through

24—Control

Enable the user to control what they want (including delegating choice to someone else)

25—Small Barriers

Identify and design for "minor" hurdles that have an outsized influence on people's perceived ability to engage

26—Behavioral Modeling

Tap into existing behaviors and habits to make things too easy not to do

27—Ownership

Help people feel they "own" outcomes to bolster their connection to options and decisions



EXPERIENCE

28—Whole Journey

Design experiences that make best use of beginning-middle-end expectations, sequencing and flow

29—Key Moments

Create positive peaks to heighten the impact and "stickiness" of memorable moments

30—Feedback

Provide responsive and meaningful reinforcement for user actions

What are signs that behavioral design can help?

Any problem that has humans at its core can likely benefit from the lens of Behavioral Design, but some lend themselves particularly well to this kind of approach. Key signals that point to behavioral interventions include:

- "I know I should"—when users' best intentions to take action in their own best interest don't result in actual follow-through
- Difficult tradeoffs, in which choosing one path negates other desirable options
- Conflicts between present tense actions and future implications, especially when there is a high degree of abstraction in outcomes or choices
- An overwhelming amount of choice
- Behaviors related to making or breaking habits
- Asking people to adopt new behaviors
- Situations that lead to impulsive behavior
- High levels of uncertainty or risk



Money has obvious value... but so do other less tangible things like time, social status, personal identity or convenience. When we give up one thing to get another we are forced to make difficult (and sometimes seemingly "irrational") decisions, especially when there is no obvious system of exchange between those "currencies" or when emotion is likely to be a strong factor.



"It's all relative"... while people often assume that certain achievements will make them happy or signal success, it's actually our expectations and where we're starting from that create the reference point from which we judge progress. In other words, we tend to judge our end state relative to where we started (or how we compare to others) more than any absolute value.

"[Behavioral design] is critical to our getting this right... it's exactly these things that we tend to ignore, or not address, and then we're surprised when ideas don't work."

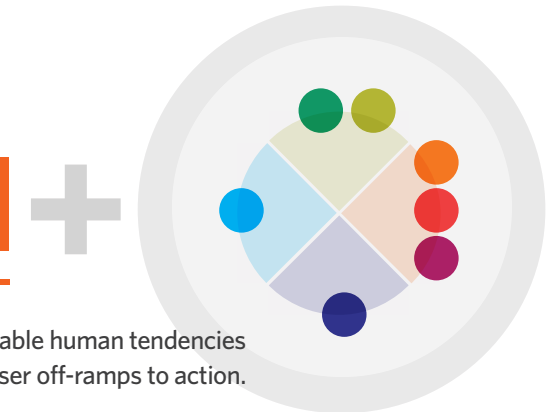
Tackling difficult challenges like retirement saving...

Saving for retirement is a notoriously difficult challenge... even for those who know, logically, that building a nest egg is a worthy goal. Why is this?

- The meaning and value of "retirement" is both very **abstract and future-tense**, which creates cognitive tension given our tendency to focus on what's immediately present and concrete.
- Saving is **easy to put off until tomorrow**—what's one more day?—which means that all too often tomorrow never comes.
- High stakes decisions—like choosing the right savings plan—are often **cognitively overwhelming and emotionally fraught**, resulting in indecision and paralysis.
- Objectively, a million dollars sounds big... but is it enough? Financial matters are often kept private, which means we **lack a relative measure of what "good" looks like**.

...with a one-two Doblin punch to help solve user-centered problems.

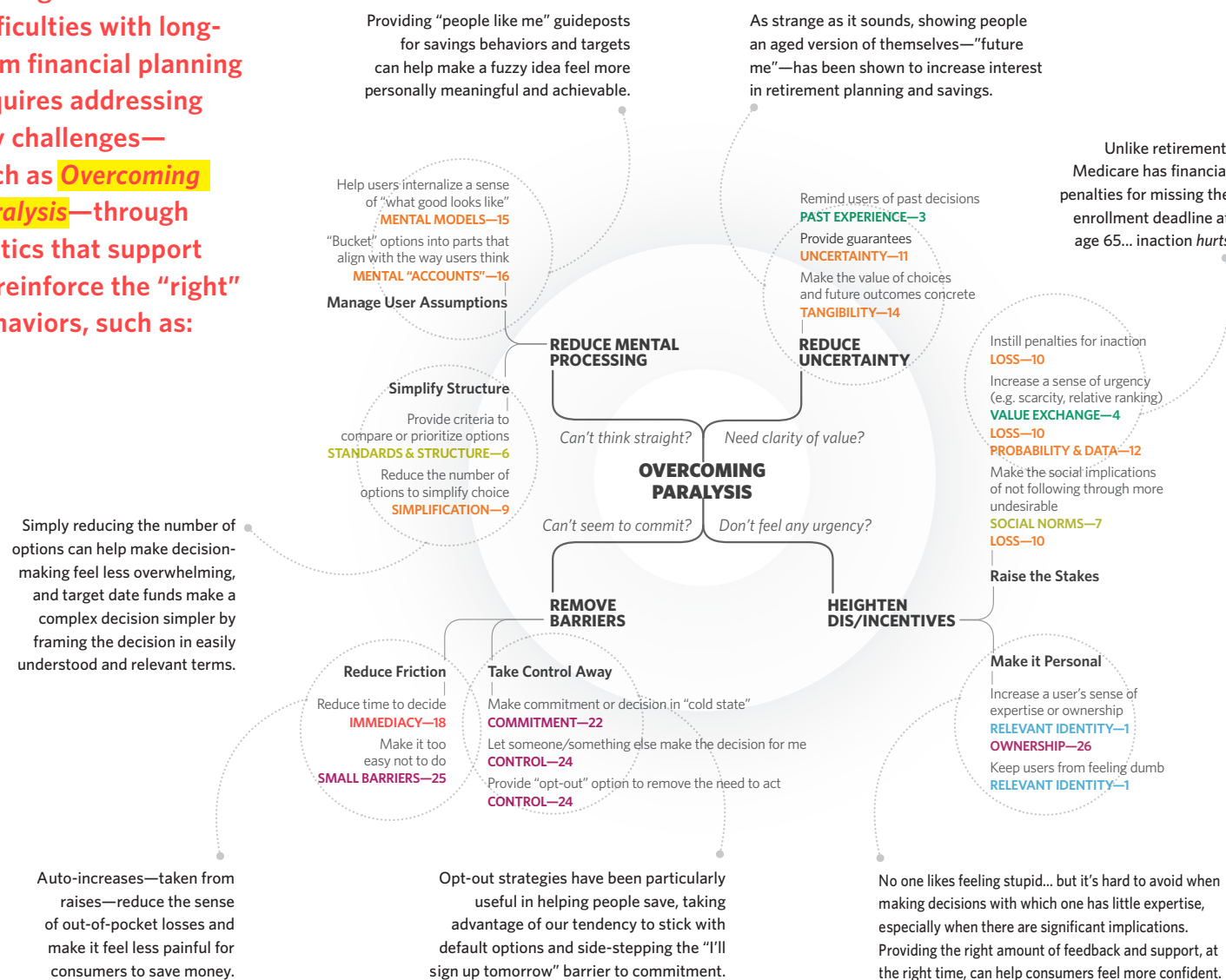
For decades, Doblin's Ten Types of Innovation™ have helped craft robust solutions that cut across multiple types of innovation. This ensures ideas are desirable to users, feasible to launch, and viable as businesses (and also difficult for competitors to copy)...



...while the Behavioral Design model applies our knowledge of predictable human tendencies to increase solution "stickiness" and reduce the likelihood of user off-ramps to action.

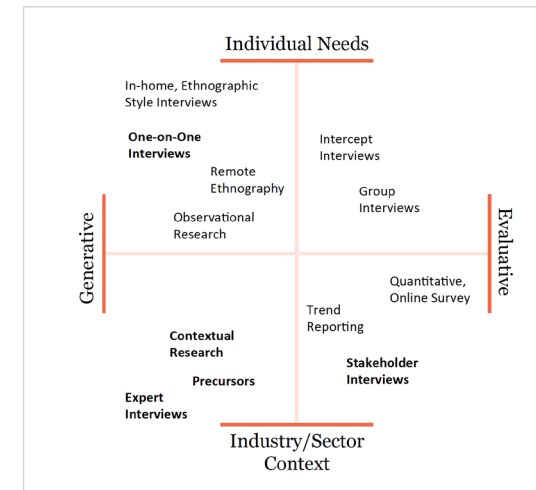
FOR EXAMPLE

Solving for user difficulties with long-term financial planning requires addressing key challenges—such as **Overcoming Paralysis**—through tactics that support or reinforce the "right" behaviors, such as:



CASE STUDY

Creating a **specialty insurance solution** that disrupts a complex experience model and value chain by going straight-to-consumer.



Research across the value chain—end users, agents, brokers, and underwriters—informed the design of a new user-facing digital platform.



A behavioral design lens helped identify and solve for the issues users struggled with most: abstractness of insurance, distrust of the industry, and the need to overcome choice paralysis to select a plan.

DISCOVER	ASSESS	ACT	SUSTAIN
<p>OVERCOMING PARALYSIS</p> <p>Helping customers overcome the inertia of doing nothing is accomplished with:</p> <p>Simplicity of user interface and interaction</p> <p>Immediate receipt of their policy and the availability of COIs, which upends traditional expectations of timing and turnaround</p> <p>Providing new forms of value—such as providing a wellness score and reduced policy cost or turnaround time—in exchange for information</p> <p>Removing small barriers such as 24 hour waiting periods and from the process.</p>	<p>OVERCOMING DISTRUST</p> <p>Customers' skepticism of insurance and email marketing can be mitigated by:</p> <p>Making policies and risk tangible and real through illustrating actual outcomes</p> <p>Providing objective feedback and support</p> <p>Taking customers' expectations about what a good deal looks like into account</p> <p>Explicitly tapping into "mental accounts" for insurance and safety to make coverage and cost appealing</p> <p>NAVIGATING CHOICE</p> <p>Customers' anxiety about how choices they make today will play out in the future can be addressed by:</p> <p>Removing uncertainty from the process through benchmarking against "customers like me" and proactive customer support</p>	<p>NAVIGATING IMPULSIVE DECISIONS</p> <p>Helping customers make smart decisions about impulse purchases through:</p> <p>Disconnecting the "pain" of purchase and payment in time by folding it into other payments v. paying a separate premium</p> <p>Bolstering customers' perception of control by increasing the management customers have over their own policies</p> <p>TRYING SOMETHING NEW</p> <p>Weighing pros + cons without input from prior experiences can be addressed by:</p> <p>Implementing standards and structure to the decision making process</p> <p>Exposure to examples and benchmarks that reduce anxiety about getting the right coverage for the right cost</p>	<p>MAKING HABITS PERSIST</p> <p>Assisting customers in making long-term behavioral change through:</p> <p>The presentation of options in ways that provide a sense of "normal" and "a good deal"</p> <p>Meaningful incentives, such as discounts and loyalty programs, which underscores the value of remaining a customer</p> <p>Default renewals and updates, to reduce the need to act</p> <p>Helping customers better understand how their past decisions have played out through concrete and tangible illustrations</p> <p>Increased clarity around future considerations and decisions</p>

Together, these user insights and knowledge of behavioral tendencies contributed to a beginning-to-end, user-centered solution, explicitly designed to enhance user confidence in decisions.



Without even thinking about it, we constantly give things up to get others. Sometimes these “gives” and “gets” are tangible or measurable, like when we plunk down money to buy lunch. Other times they are softer... such as exchanging convenience and speed for privacy when using an online search engine, or buying a product that is more expensive because it reinforces an important aspect of our personal identity.



A “cold state” refers to the rational, sensible side of ourselves—the one who sets the alarm clock for 6 a.m. or plans healthy meals—while our “hot state” self is the one whose visceral urges override our best intentions... the one who drowsily presses the snooze button, drinks too much, and puts salty snacks in the shopping cart when shopping on an empty stomach²

For more information

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Doblin is one of the world’s leading design-driven innovation practices.

Taking a user-centric, systematic approach, our multi-disciplinary teams combine deep experience in strategy, research, and design to help clients set innovation strategy; to design, build, and launch bold breakthroughs; and to become more effective innovators.

Headquartered in Chicago with offices in New York, Toronto, Portland, Boston, Delhi, and London, Doblin is part of Deloitte Consulting LLP.

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1. “A Room with a Viewpoint: Using Social Norms to Motivate Environmental Conservation in Hotels”, Noah J. Goldstein, Robert B. Cialdini, Vladas Griskevicius, *Journal of Consumer Research, Inc.*, Vol. 35 (August 2008)
2. “Out of Control: Visceral Influences on Behavior,” George Loewenstein (1996)

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