Deloitte.

Behavioral Design
User Guide

VERSION 3.1

DOBLIN

Behavioral design combines key principles of behavioral economics with user insights and business context to help de-risk innovation and increase user adoption.

● 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.

■ 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*.

▲ 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.

◆ 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.

Four decision-making phases ground **seven key Behavioral Factors**:

IDENTITY
How do I see myself?
What groups do I align with?
What's important to me?

PRECONCEPTIONS
What have I seen or heard?
What feeds my thinking?
What are my reference points?

ASSESSMENT
What gets my attention?
What wins out?
What can I actually do?

REFLECTION
How did that feel?
What did I learn?
What was memorable?

IDENTITY	PRECONCEPTIONS		ASSESSMENT			REFLECTION
KINSHIP & SELF	**EXPECTATIONS**	**INFLUENCES**	**FRAMING**	**TIME DISTORTION**	**BARRIERS & ENABLERS**	**EXPERIENCE**
A person's sense of self, both individually and socially	*The attitudes and presumptions that people bring from prior experience*	*The social norms and cultural forces that shape a person's beliefs*	*The ways in which choices are presented*	*People over-value the present and poorly envision the future*	*Hindering and empowering peoples' ability to make choices or reach goals*	*The structure, sequencing, and feedback delivered during an interaction*
A user's sense of "who I am" (or want to be) at any given time informs their decisions.	Personal experience and values illuminate the paths that users are more likely to take.	Considering external guides and norms provides insights into user influences.	The language, order, and context of choices creates (or hides) a sense of user options.	A user's present context dominates, and the future always comes faster than we think.	A user's desire to take action is easily derailed by barriers that get in the way.	Playing up experiential peaks and providing feedback helps make sense of it all for users.
TACTICS 1-2	**TACTICS 3-4**	**TACTICS 5-8**	**TACTICS 9-16**	**TACTICS 17-20**	**TACTICS 21-27**	**TACTICS 28-30**

Kinship & Self
1–**Relevant Identity** 2–**New Identity**

Expectations
3–**Past Experience** 4–**Value Exchange**

Influences
5–**Anchors** 6–**Standards & Structure** 7–**Social Norms** 8–**Exposure to Examples**

Framing
9–**Simplification** 10–**Loss** 11–**Uncertainty** 12–**Probability & Data**

Time Distortion
17–**Selective Recall** 18–**Immediacy** 19–**Future Self** 20–**Time Separation**

Barriers & Enablers
21–**Goal-Setting & Motivation** 22–**Commitment** 23–**Accountability** 24–**Control**

Experience
28–**Whole Journey** 29–**Key Moments** 30–**Feedback**

13–**Tangibility**   14–**Defaults**   15–**Mental Models**   16–**Mental "Accounts"**

25–**Small Barriers**   26–**Behavioral Modeling**   27–**Ownership**

Across industries and situations, we tend to see certain behavioral challenges trip users up again and again.

Because the concepts in this toolkit can be applied to virtually any situation in which humans make decisions, you can use these Challenges in combination as a way to jump start problem-solving.

Coming out of user research—or simply based on knowledge of decision-making based on prior cases—you can start to identify issues to solve for.

*For example, an insurance company that is trying to help their customers **navigate a bewildering array of choices** with **no clear path forward,** and temper their tendencies to* lurch at products they already know *rather than what's most fitting—all while battling customers' **inherent distrust of the insurance industry**— may have to consider and solve for multiple challenges:*

Navigating Choice
+
Overcoming Paralysis
+
Navigating Impulsive Decisions
+
Grounding Abstract Consequences
+
Trying Something New
+
Overcoming Distrust
+
Instilling Self-Control

Each user challenge is detailed within this guide, allowing you to work from "inside-out" to explore:

- typical situations that tend to derail users
- behavioral strategies to help address them
- examples of specific approaches and related relevant tactics

*The numbered references refer to individual **Behavioral Design toolkit cards**, each of which contains more tactics and things to consider when building solutions.*

Streamline Process

Indicate how this instance of choice-making parallels prior situations
PAST EXPERIENCE—3

Minimize the number of steps required to make a decision
SIMPLIFICATION—9
MENTAL MODELS—15

Store information to help inform subsequent choices
SIMPLIFICATION—9
SMALL BARRIERS—25

Remove the user's need to choose at all
CONTROL—24

Instill Structure

Indicate how some options are more aligned with important aspects of personal identity
RELEVANT IDENTITY—1

Provide structure (e.g. categorization, order) to reduce mental overload
STANDARDS & STRUCTURE—6
SIMPLIFICATION—9

Reduce number of options
SIMPLIFICATION—9

SIMPLIFY DECISION-MAKING
Simply overwhelmed?

NAVIGATING CHOICE

Can't seem to prioritize?

Hesitant to commit?

DEMONSTRATE VALUE OF OPTIONS

REDUCE UNCERTAINTY

Show Relative Worth

Provide standards or examples that illustrate an established way to gauge value
STANDARDS & STRUCTURE—6

Rank options according to meaningful prioritization scheme
STANDARDS & STRUCTURE—6

Point to Examples

Show users how others like them have chosen
RELEVANT IDENTITY—1

Remind users of past experiences
PAST EXPERIENCE—3

Supply or point to external reference points
ANCHORS—5
EXPOSURE TO EXAMPLES—8

Make the value of choices and outcomes concrete
UNCERTAINTY—11
TANGIBINTY—13

Provide a guarantee regardless of outcome
UNCERTAINTY—11

Navigating Choice

Dealing with choice and information overload

The downside of living in our current world of endless choice and personalization is the need to choose *constantly*... the sheer variety of options is exhausting and hard to navigate at best, and at worst leads us to make no choice at all.

Sometimes this hardly matters— one toothpaste isn't *that* much better than another—but when it comes to other more critical decision-making, the ability to make a choice confidently is worth its weight in gold.

HIPMUNK

*This online flight search engine provides the ability to sort and visualize multiple dimensions of data about flights to glean more meaningful and easy-to-compare information. In addition to traditional attributes like cost and departure time, Hipmunk allows users to sort options by "agony," which combines lengthy flight duration, layovers, early morning departures and late night arrivals to provide a more human measure of cost, thus arming users with the information they **really** care about when booking flights.*

WEGMAN'S

*As explored in a 2010 study about choice, while the number of magazines available at various Wegmans supermarket branches ranged from 331 to 664, this number seemed to have no effect on buyer satisfaction. What mattered was the number of categories, such as "Health & Fitness" and "Home & Garden," that each display provided. A wider range of subheadings created the **perception** that the store offered more choice, even when the number of magazine titles was comparatively small[1].*

Indicate how this instance of choice-making parallels prior situations
PAST EXPERIENCE—3

Minimize the number of steps required to make a decision
SIMPLIFICATION—9
MENTAL MODELS—15

Store information to help inform subsequent choices
SIMPLIFICATION—9
SMALL BARRIERS—25

Remove the user's need to choose at all
CONTROL—24

Streamline Process — **Instill Structure**

Indicate how some options are more aligned with important aspects of personal identity
RELEVANT IDENTITY—1

Provide structure (e.g. categorization, order) to reduce mental overload
STANDARDS & STRUCTURE—6
SIMPLIFICATION—9

Reduce number of options
SIMPLIFICATION—9

SIMPLIFY DECISION-MAKING

Simply overwhelmed?

NAVIGATING CHOICE

Can't seem to prioritize?   *Hesitant to commit?*

DEMONSTRATE VALUE OF OPTIONS

REDUCE UNCERTAINTY

Show Relative Worth — **Point to Examples**

Provide standards or examples that illustrate an established way to gauge value
STANDARDS & STRUCTURE—6

Rank options according to meaningful prioritization scheme
STANDARDS & STRUCTURE—6

Show users how others like them have chosen
RELEVANT IDENTITY—1

Remind users of past experiences
PAST EXPERIENCE—3

Supply or point to external reference points
ANCHORS—5
EXPOSURE TO EXAMPLES—8

Make the value of choices and outcomes concrete
UNCERTAINTY—11
TANGIBILITY—13

Provide a guarantee regardless of outcome
UNCERTAINTY—11

Overcoming Paralysis

Figuring out and acting on the best path forward

Sometimes people know full well that they need to make a decision, but the sheer amount of information to process and the need to compare and prioritize feels utterly overwhelming, resulting in paralysis that is difficult to overcome.

This can occur most painfully when people are dealing with information or experiences with which they have little practice... especially when important outcomes hang in the balance.

HYUNDAI

With 2008's economy in a downturn and no financing arm through which to offer creative financial terms, Hyundai introduced the Assurance program: anyone who bought a car and lost their job could return the vehicle, with the company picking up the difference in purchase price. They sold 435,000 vehicles in 2009—an 8% increase when other automakers were posting sharp declines—in part simply by removing fear of job loss from the equation[2].

PANTENE SHAMPOO

Recognizing the need to readjust their approach to increase market share, P&G conducted user research on shampoo selection. The findings informed a new strategy, in which the company radically simplified the hair product's line-up — Fine, Normal/Thick, Curly, and Colored—to address the fact that less choice, not more, was desirable to consumers in a situation where the proliferation of options felt overwhelming than delightful[3].

Help users internalize a sense of "what good looks like"
MENTAL MODELS—15

"Bucket" options into chunks that align with how users already think
MENTAL "ACCOUNTS"—16

Work with User Assumptions

Simplify Structure

Provide criteria to compare or prioritize options
STANDARDS & STRUCTURE—6

Reduce the number of options to simplify choice
SIMPLIFICATION—9

REDUCE MENTAL PROCESSING

Can't think straight?

Remind users of past decisions
PAST EXPERIENCE—3

Provide guarantees
UNCERTAINTY—11

Make the value of choices and outcomes concrete
TANGIBILITY—13

REDUCE UNCERTAINTY

Need clarity of value?

OVERCOMING PARALYSIS

Instill penalties for inaction
LOSS—10

Increase a sense of urgency (e.g. scarcity, relative ranking)
VALUE EXCHANGE—4
LOSS—10
PROBABILITY & DATA—12

Make the social implications of not following through more undesirable
SOCIAL NORMS—7
LOSS—10

Raise the Stakes

Can't seem to commit?

Don't feel any urgency?

REMOVE BARRIERS

HEIGHTEN DIS/INCENTIVES

Reduce Friction

Reduce time to decide
IMMEDIACY—18

Make it too easy not to do
SMALL BARRIERS—25

Take Control Away

Make commitment or decision in "cold state"
COMMITMENT—22

Let someone/something else make the decision for me
CONTROL—24

Provide "opt-out" option to remove the need to act
CONTROL—24

Make it Personal

Increase a user's sense of expertise or ownership
RELEVANT IDENTITY—1
OWNERSHIP—26

Prevent users from feeling dumb
RELEVANT IDENTITY—1

Navigating Impulsive Decisions

Tempering tendencies to instinctively go with your gut

Making an impulsive decision is not, by itself, a bad thing… sometimes, in fact, it's best not to overthink things, just to go with your instincts and not look back.

At other times, our basic human tendencies almost guarantee that we'll suffer down the road if we make an unconsidered choice without the benefit of clear pros and cons, a concrete sense of potential outcomes, and self-control measures that help protect us from ourselves.

GMAIL GOGGLES

*In 2008, Google launched Gmail Goggles to save users from their worst impulses: sending "why did I send that?" emails. This feature forced gmailers to answer a series of math problems correctly before releasing emails into the ether, tackling impulsive urges in two ways: failing the "math test" automatically held emails back until the next day, but the delay and resulting reflection built into wrestling with math also tended to feed the realization that **maybe** it wasn't such a bad idea to not press send.*

COLD TURKEY

It's hard to remember when a physical credit card—and not an online account—used to be required for purchases. One strategy to reduce impulse buying involved putting credit cards in a bowl of water stored in the freezer: removing the ice to retrieve the card prevented its use in all but the most grave situations. Services like Cold Turkey serve a similar purpose today, letting users voluntarily "freeze" internet access to keep them from checking Facebook or browsing the web.

CREATE DIS/INCENTIVES

Need to remind yourself why (or why not) to take action?

Focus On Present Tense

Heighten a user's sense of identity that aligns with "better" choice
RELEVANT IDENTITY—1

Remind users of past decisions
PAST EXPERIENCE—3
SELECTIVE RECALL — 17

Use social pressure to spur action
SOCIAL NORMS—7

Clearly articulate evidence to support pros and cons of options
LOSS—10

Focus On Future Outcomes

Emphasize likelihood and trade-offs between options
VALUE EXCHANGE—4
LOSS—10
PROBABILITY & DATA—12

Make penalties for action clear and consistent
LOSS—10

Demonstrate the potential future outcomes of choices
UNCERTAINTY—11
TANGIBILITY—13

Increase empathy for "future me"
FUTURE SELF — 19

NAVIGATING IMPULSIVE DECISIONS

Don't trust yourself? *Would rules help?*

DIAL UP CONTROL

Take User Control Away

Force commitment or decision in "cold state"
COMMITMENT—22

Automate actions
CONTROL—24

Delegate decision-making to someone
CONTROL—24

Emphasize Barriers

Reduce exposure to temptation
CONTROL—24

Insert explicit "speed bumps" in processes
SMALL BARRIERS — 25
KEY MOMENTS—29

EMPHASIZE STRUCTURE

Create or enforce rules and policies that help guide user actions
STANDARDS & STRUCTURE—6

Show how actions may result in downstream domino or ripple effects
STANDARDS & STRUCTURE—6

Dealing with Long-Term Implications

Solving for decisions made now that play out in the future

Our inability to confidently know what the future holds interferes with decisions, mostly in which actions made *now* have massive implications down the road.

We frequently see this in financial services and health care, for example, where not socking away money today means a endlessly deferred retirement, or when giving in to temptation curses our future selves with saggier and more unhealthy versions of us.

EMPOWER RETIREMENT

Empower Retirement's "How Do I Compare" tool gives users the ability to compare their contribution rate and balance against average peers—as well the top 10 percent—with the same gender, age and approximate income. In one sample, after using the tool 5,000 out of 30,000 participants increased their monthly retirement account contribution by 25 percent: higher saving for the future was inspired less by looking forward than by wanting to be top tier **right now**[4].

FACE RETIREMENT

Bank of America's online discount brokerage service Merrill Edge was able to make the future feel real for people in a surprising way: their "Face Retirement" program digitally "ages" an image of a user's face as a 3D moving image, and accompanies this with statistics that project future prices of household staples like milk and utilities. In combination, these tactics concretize the future, and the program has been shown to prompt 60% more people to investigate retirement options[5].

Show users how "people
like you" tend to act
SOCIAL NORMS—7

Make penalties for inaction
visceral and immediate
LOSS—10

Remind users of their commitments
COMMITMENT—22

Identify or designate "referees"
you don't want to let down
ACCOUNTABILITY—23

**Incent
Behavior**

**Take Control
Away**

Force user commitment or
decisions in a "cold state"
COMMITMENT—22

Delegate decision-making
to someone else
CONTROL—24

Apply smart defaults or opt-out
CONTROL—24

Automate actions
CONTROL—24

FORCE ACTION

*Need an extra push to
do the "right" thing?*

**DEALING WITH LONG-
TERM IMPLICATIONS**

Need clarity of value?   *Need more structure?*

**MAKE IT FEEL
WORTHWHILE**

**PROVIDE
STRUCTURE**

Make Future Seem Real

Play out implications
of alternate paths
TANGIBILITY—13

Heighten empathy
for your future self
FUTURE SELF—19

Make Progress Present-Tense

Show progress to real, concrete
and meaningful things
TANGIBILITY—13
FEEDBACK—30

Make criteria for comparison clear
STANDARDS & STRUCTURE—6

Simplify descriptions and number of options
SIMPLIFICATION—9

Show model for how to act
BEHAVIORAL MODELING—26

Grounding Abstract Consequences

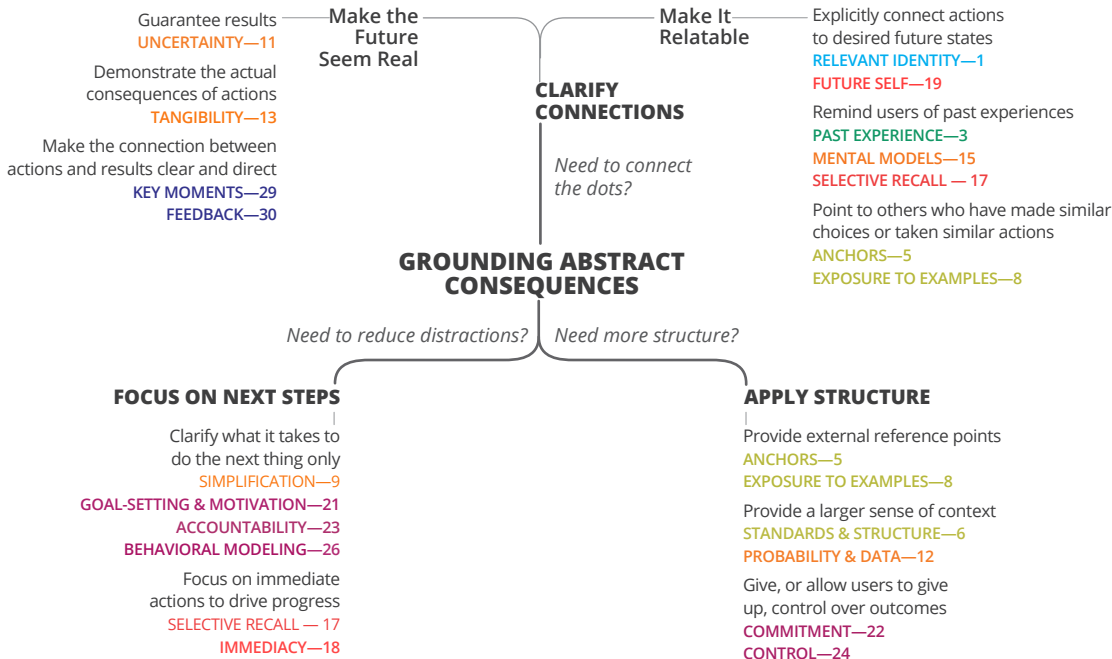## Making abstract outcomes feel more tangible and actionable

"Health," "retirement," "success"... all good words, yet ask a bunch of folks what each means to them and they will likely have a range of notions in mind. These types of abstract ideas are difficult for users to articulate, or even envision, which makes it harder to take action. Helping abstractions feel real and present-tense can aid users in getting their heads around these foggy ideas, in turn makes it easier to make smart decisions.

TRUNKCLUB

Even for savvy clothing shoppers it's time-consuming and can be hassle to go to multiple stores and try on options, and online shopping often means flying blind. Trunk Club can't try on clothes for you, but their service selects and curates clothing options with your taste in mind, sends them directly to your home to try (and hopefully purchase), helping to craft a new, more professional version of the "you" you always wanted in a fraction of the time and effort.

OPOWER

Since 2007, Opower (now owned by Oracle) has supported utility industry companies and their customers by using behavioral economics principles to encourage energy savings. Unlike computers and refrigerators, "energy" is an abstract concept that's hard to motivate around, but Opower's ability to leverage positive social pressure, framing, anchoring, and feedback have helped millions of people better understand—and change—their energy consumption behaviors.

Guarantee results
UNCERTAINTY—11

Demonstrate the actual
consequences of actions
TANGIBILITY—13

Make the connection between
actions and results clear and direct
KEY MOMENTS—29
FEEDBACK—30

**Make the
Future
Seem Real**

**Make It
Relatable**

Explicitly connect actions
to desired future states
RELEVANT IDENTITY—1
FUTURE SELF—19

Remind users of past experiences
PAST EXPERIENCE—3
MENTAL MODELS—15
SELECTIVE RECALL — 17

Point to others who have made similar
choices or taken similar actions
ANCHORS—5
EXPOSURE TO EXAMPLES—8

**CLARIFY
CONNECTIONS**

*Need to connect
the dots?*

**GROUNDING ABSTRACT
CONSEQUENCES**

Need to reduce distractions?   *Need more structure?*

FOCUS ON NEXT STEPS

Clarify what it takes to
do the next thing only
SIMPLIFICATION—9
GOAL-SETTING & MOTIVATION—21
ACCOUNTABILITY—23
BEHAVIORAL MODELING—26

Focus on immediate
actions to drive progress
SELECTIVE RECALL — 17
IMMEDIACY—18

APPLY STRUCTURE

Provide external reference points
ANCHORS—5
EXPOSURE TO EXAMPLES—8

Provide a larger sense of context
STANDARDS & STRUCTURE—6
PROBABILITY & DATA—12

Give, or allow users to give
up, control over outcomes
COMMITMENT—22
CONTROL—24

Trying Something New

Getting over the anxiety of climbing a learning curve or feeling inept

When was the last time you truthfully said "I love feeling stupid and ill-informed!"... yet we're often required to do things with limited (or no) previous experience to serve as a guide.
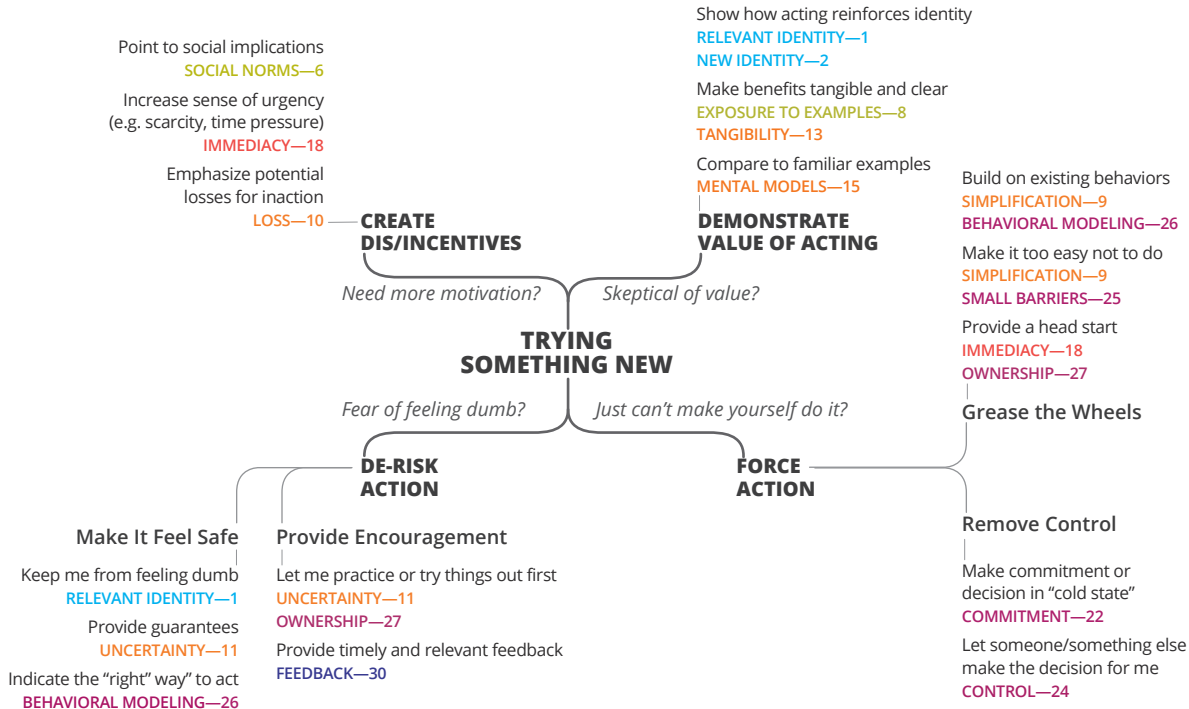
This is especially uncomfortable when stakes are high... being forced to make a choice with big implications puts users in an unenviable role, and often leads to anxiety and paralysis.

ZAPPOS

Online retailer Zappos has become a fan favorite by flipping expectations of online shopping: easy returns for shoes that don't work out, and positive customer service experiences that counter the norms of endless phone call runarounds or pleading to talk to supervisors when things go wrong. By solving for these classic roadblocks and reducing—even eliminating— potential downsides, they make it easy and appealing to do what used to seem unthinkable: ordering shoes online, sight unseen.

PIRCH

With the "aha" that people don't really care about a stove's BTUs—they just want to know if it can make Grammy's cookies—Pirch CEO Jeffery Sears has oriented this appliance company's customer engagement strategy in delivering signature experiences to shoppers. That cookie recipe? Provide it in advance and they'll purchase the ingredients so you can bake them on-site... you can even make an appointment to privately enjoy and test-drive their steam shower.

Point to social implications
SOCIAL NORMS—6

Increase sense of urgency
(e.g. scarcity, time pressure)
IMMEDIACY—18

Emphasize potential
losses for inaction
LOSS—10

**CREATE
DIS/INCENTIVES**

Show how acting reinforces identity
RELEVANT IDENTITY—1
NEW IDENTITY—2

Make benefits tangible and clear
EXPOSURE TO EXAMPLES—8
TANGIBILITY—13

Compare to familiar examples
MENTAL MODELS—15

**DEMONSTRATE
VALUE OF ACTING**

Build on existing behaviors
SIMPLIFICATION—9
BEHAVIORAL MODELING—26

Make it too easy not to do
SIMPLIFICATION—9
SMALL BARRIERS—25

Provide a head start
IMMEDIACY—18
OWNERSHIP—27

Grease the Wheels

Need more motivation?   *Skeptical of value?*

**TRYING
SOMETHING NEW**

Fear of feeling dumb?   *Just can't make yourself do it?*

**DE-RISK
ACTION**

**FORCE
ACTION**

Make It Feel Safe

Keep me from feeling dumb
RELEVANT IDENTITY—1

Provide guarantees
UNCERTAINTY—11

Indicate the "right" way to act
BEHAVIORAL MODELING—26

Provide Encouragement

Let me practice or try things out first
UNCERTAINTY—11
OWNERSHIP—27

Provide timely and relevant feedback
FEEDBACK—30

Remove Control

Make commitment or
decision in "cold state"
COMMITMENT—22

Let someone/something else
make the decision for me
CONTROL—24

21

Reducing skepticism that prevents or limits engagement

As logical as we think we are, we're heavily influenced by our emotions about the options in front of us.
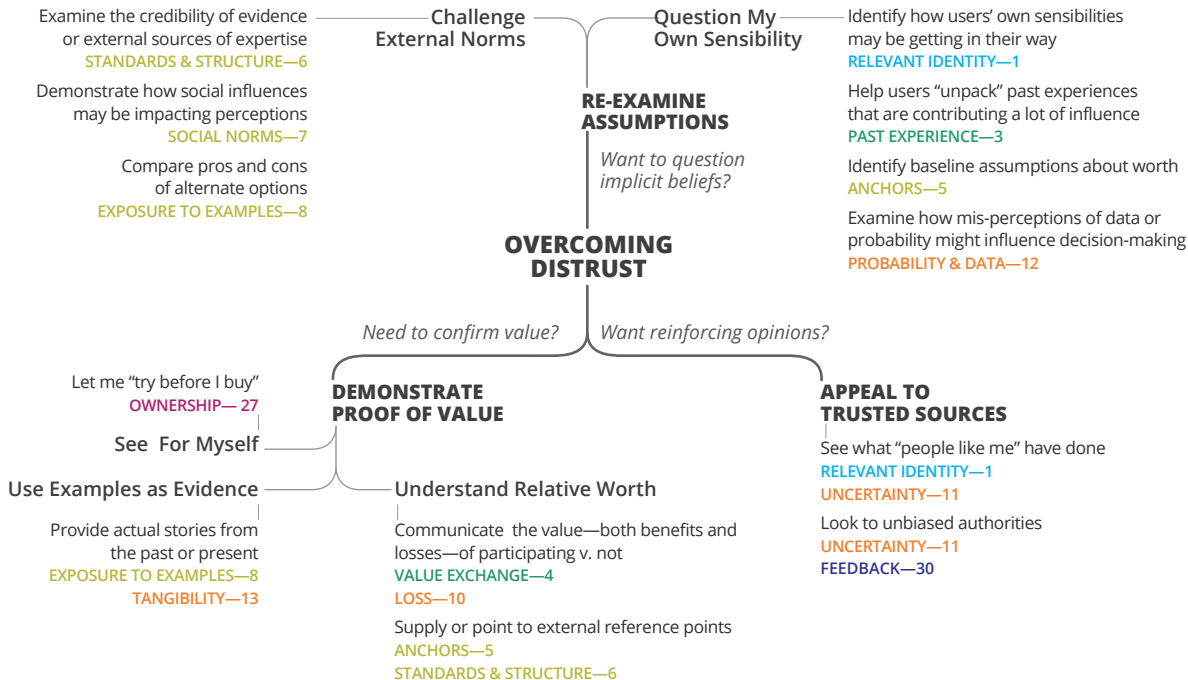
These stakes can be heightened when negative emotions like anxiety and distrust are present—it doesn't take a lot for us to distrust brands, offerings, or companies based on anecdotal and sketchy information, and these emotions can easily smother more logical decisions or a more reasoned approach.

ANGIE'S LIST

Founded in 1995, Angie's List remains a go-to resource for previewing the quality and reliability of consumer services, from home and lawn care to health care. By leveraging the power of crowd feedback and ratings—even more so as of July 2016, when entry tier membership became free to encourage broader participation—these first-person reviews make potential consumers more confident, and reduce the likelihood of costly or stressful mistakes.

DIVA CUP

There are some things people just don't talk about... like periods. This makes introducing new products an uphill battle, but menstrual cup companies like Diva Cup have tapped into a grassroots online community of converts to amplify what used to be girlfriend-to-girlfriend word of mouth. In doing so, they help new users navigate a wide array of choices through practical, no-nonsense advice; as a result, they have boosted millions of women's trust in an unfamiliar option to deal with the monthlies.

Examine the credibility of evidence or external sources of expertise
STANDARDS & STRUCTURE—6

Challenge External Norms

Question My Own Sensibility

Identify how users' own sensibilities may be getting in their way
RELEVANT IDENTITY—1

Demonstrate how social influences may be impacting perceptions
SOCIAL NORMS—7

Compare pros and cons of alternate options
EXPOSURE TO EXAMPLES—8

RE-EXAMINE ASSUMPTIONS

Want to question implicit beliefs?

Help users "unpack" past experiences that are contributing a lot of influence
PAST EXPERIENCE—3

Identify baseline assumptions about worth
ANCHORS—5

Examine how mis-perceptions of data or probability might influence decision-making
PROBABILITY & DATA—12

OVERCOMING DISTRUST

Need to confirm value?

Want reinforcing opinions?

Let me "try before I buy"
OWNERSHIP— 27

DEMONSTRATE PROOF OF VALUE

APPEAL TO TRUSTED SOURCES

See For Myself

See what "people like me" have done
RELEVANT IDENTITY—1
UNCERTAINTY—11

Use Examples as Evidence

Understand Relative Worth

Look to unbiased authorities
UNCERTAINTY—11
FEEDBACK—30

Provide actual stories from the past or present
EXPOSURE TO EXAMPLES—8
TANGIBILITY—13

Communicate the value—both benefits and losses—of participating v. not
VALUE EXCHANGE—4
LOSS—10

Supply or point to external reference points
ANCHORS—5
STANDARDS & STRUCTURE—6

Conquering Inertia

Taking that first step when "I know I should, but I just don't feel like it"

Some behaviors are more or less forced upon you—blowing off work isn't really an option, no matter how much you'd rather turn off the alarm clock and get some more zzzs.
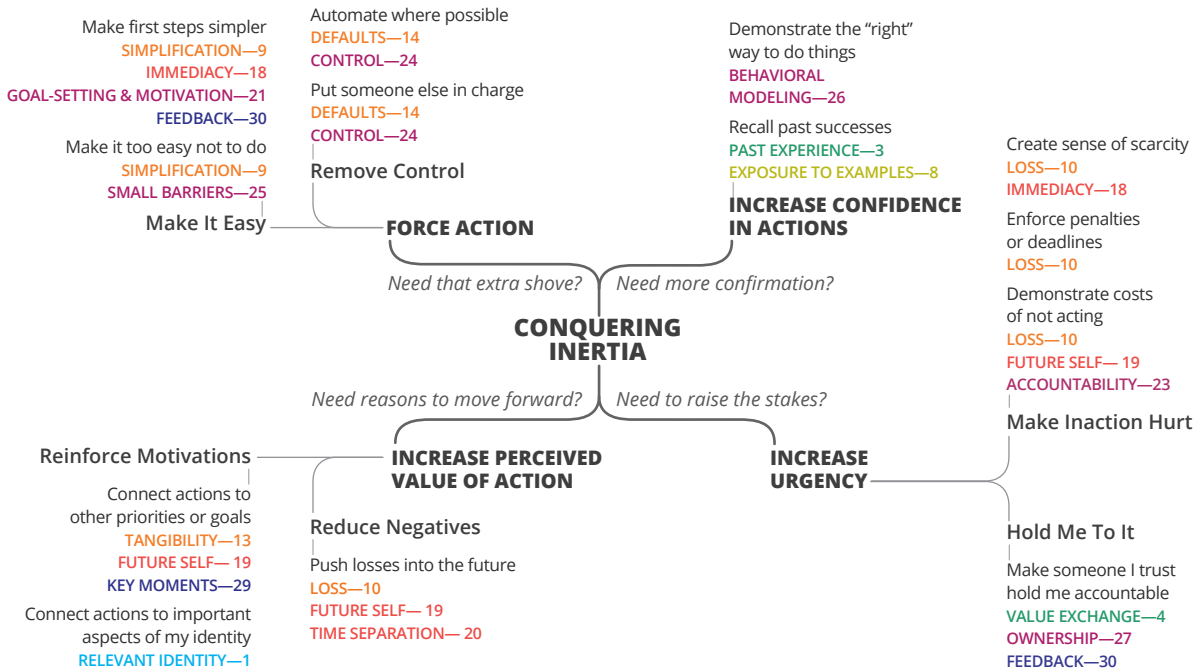
With other things, though, it's far too easy to push "I know I should" behaviors off: procrastinating on taxes is easy when April 15th feel endlessly far away, and scheduling that dentist appointment just never feels as pressing as activities with more immediate deadlines.

MARIE KONDO

*Decluttering and tidying one's household doesn't sound **that** hard... but our emotional attachment to a lifetime's worth of accumulated stuff can make it seem insurmountable. Marie Kondo has launched an empire by helping millions say goodbye—both physically and emotionally—to households worth of items through a systematic approach that takes our affection for things seriously and shifts the mental model of "cleaning" into a ritual and belief system rather than a chore.*

SAVE MORE TOMORROW

Sometimes the best way to conquer inertia is to face it head-on, committing to actions in a "cold state." For Allianz' retirement savings program, in-office consultations made sign-up hard to avoid. With an opt-out option that required individuals to actively dis-enroll, the program provided a manageable set of fund options and folded annual auto-increases into employees' yearly raises rather than reducing current take-home pay, rendering them nearly imperceptible[6].

Make first steps simpler
SIMPLIFICATION—9
IMMEDIACY—18
GOAL-SETTING & MOTIVATION—21
FEEDBACK—30

Make it too easy not to do
SIMPLIFICATION—9
SMALL BARRIERS—25

Make It Easy

Automate where possible
DEFAULTS—14
CONTROL—24

Put someone else in charge
DEFAULTS—14
CONTROL—24

Remove Control

FORCE ACTION

Need that extra shove?

Demonstrate the "right"
way to do things
BEHAVIORAL
MODELING—26

Recall past successes
PAST EXPERIENCE—3
EXPOSURE TO EXAMPLES—8

**INCREASE CONFIDENCE
IN ACTIONS**

Need more confirmation?

Create sense of scarcity
LOSS—10
IMMEDIACY—18

Enforce penalties
or deadlines
LOSS—10

Demonstrate costs
of not acting
LOSS—10
FUTURE SELF— 19
ACCOUNTABILITY—23

Make Inaction Hurt

**CONQUERING
INERTIA**

Need reasons to move forward?

Need to raise the stakes?

Reinforce Motivations

Connect actions to
other priorities or goals
TANGIBILITY—13
FUTURE SELF— 19
KEY MOMENTS—29

Connect actions to important
aspects of my identity
RELEVANT IDENTITY—1

**INCREASE PERCEIVED
VALUE OF ACTION**

Reduce Negatives

Push losses into the future
LOSS—10
FUTURE SELF— 19
TIME SEPARATION— 20

**INCREASE
URGENCY**

Hold Me To It

Make someone I trust
hold me accountable
VALUE EXCHANGE—4
OWNERSHIP—27
FEEDBACK—30

Sticking with It

Persevering in the face of obstacles or when initial interest fades

We've all been there... that book you started, which just won't seem to finish itself; that project you started with such gusto and momentum that is now languishing and gathering dust.

While *starting at all* is often the hardest part, we're frequently derailed by efforts that just tail off..... especially when no deadline looms. Getting back on track forces us to start all over again, recommitting in the face of a million other distractions.

CHORE WARS

Prospect Theory—a cornerstone of behavioral economics—describes our tendency to hate losses more than we like gains, both personally and also relative to others. Online platforms like Chore Wars use points and ratings to encourage individuals to contribute to household chores, leveraging the sense that coming in last place, well, stinks. Although the stakes aren't high, this ingrained sense of not wanting to be the rotten egg is often enough to keep folks doing those dishes and taking out that trash.

INFOSYS

To reduce the crush of rush hour, in 2008 the Indian software company Infosys tried something novel in Bangalore: they used a lottery to increase the number of off-peak commutes taking public transportation. Where small but guaranteed payouts didn't convince people to leave an hour early, entry into a lottery and the chance to win a 100,000 rupee prize—in which the payout was larger, but not a sure thing—doubled the number of off-peak commuters for the duration of the program[7].

Show me where I stand relative to others
STANDARDS & STRUCTURE—6
SOCIAL NORMS—7
FEEDBACK—30

Enforce penalties or deadlines
LOSS—10

Demonstrate costs of not acting
(social, financial, loss of access, etc.)
LOSS—10
FUTURE SELF— 19
ACCOUNTABILITY—23

INCREASE URGENCY

Heighten emotional stakes?

Make reminder concrete by writing it down
EXPOSURE TO EXAMPLES—8
IMMEDIACY—18

Indicate progress toward completion
STANDARDS & STRUCTURE—6
FEEDBACK—30

Provide alerts
SIMPLIFICATION—9
IMMEDIACY—18

MAKE IT TOP OF MIND

Need to make it a to-do?

**STICKING
WITH IT**

Want to reaffirm motivations?

Need a push?

Make actions impossible to avoid
IMMEDIACY—18

Increase novelty into activity
KEY MOMENTS—29

Shake Things Up

**PROVIDE REMINDERS
OF WHY YOU STARTED**

FORCE ACTION

Make It Feel Necessary

Connect actions to
other priorities or goals
VALUE EXCHANGE—4
FUTURE SELF— 19
OWNERSHIP—27
KEY MOMENTS—29

Revisit Initial Motivations

Show how completion reinforces identity
RELEVANT IDENTITY—1
NEW IDENTITY—2

Make benefits tangible and clear
TANGIBILITY—13
FUTURE SELF— 19

Grease the Wheels

Make it too easy not to do
SIMPLIFICATION—9
SMALL BARRIERS—25

Provide a head start
IMMEDIACY—18
OWNERSHIP—27

Closing the Loop

Getting to closure by crossing that thing off the to-do list for good

Sometimes we persevere almost all the way through a process... but then stop just short. At other times, just a single small action stands between you and the completion of a task, but you somehow never getting around to pulling that trigger.
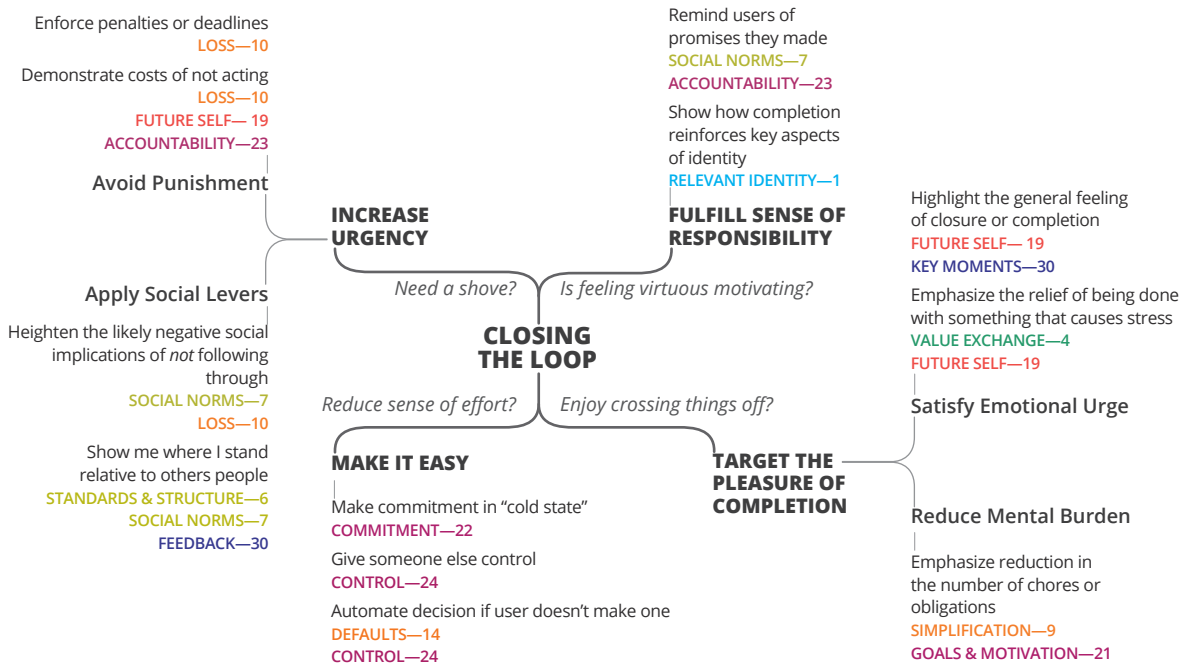
In both cases, the siren call of closure—usually a compelling prompt to action—fails to do the trick, and instead that to-do list item lives in a perpetual limbo: almost, but never quite, done.

MEDICARE

Urgency can provide an antidote to foot-dragging, such as instilling scarcity of time through deadlines. Medicare provides a real-life example of this: consumers face long-term financial penalties for not registering by age 65. While the complexities of a new system and fears of choosing poorly cause heightened paralysis during the decision-making process, that ticking clock forces people to act by making the risks of taking action outweigh those of inaction.

TEUXDEUX

Sometimes simple solutions get the job done: an elegantly designed and stripped-down "to-do" list, Teuxdeux provides the ease of an old-fashioned notebook with the convenience of an app. Items—both individual and recurring—that still need to be completed are visually prominent, keeping them from falling between the couch cushions of one's mind, and automatically push to the following day if they haven't yet been checked off... but it's oh so satisfying when you do.

Enforce penalties or deadlines
LOSS—10

Demonstrate costs of not acting
LOSS—10
FUTURE SELF— 19
ACCOUNTABILITY—23

Avoid Punishment

Apply Social Levers

Heighten the likely negative social implications of *not* following through
SOCIAL NORMS—7
LOSS—10

Show me where I stand relative to others people
STANDARDS & STRUCTURE—6
SOCIAL NORMS—7
FEEDBACK—30

INCREASE URGENCY

Need a shove?

Remind users of promises they made
SOCIAL NORMS—7
ACCOUNTABILITY—23

Show how completion reinforces key aspects of identity
RELEVANT IDENTITY—1

FULFILL SENSE OF RESPONSIBILITY

Is feeling virtuous motivating?

CLOSING THE LOOP

Highlight the general feeling of closure or completion
FUTURE SELF— 19
KEY MOMENTS—30

Emphasize the relief of being done with something that causes stress
VALUE EXCHANGE—4
FUTURE SELF—19

Satisfy Emotional Urge

Reduce sense of effort?

Enjoy crossing things off?

MAKE IT EASY

Make commitment in "cold state"
COMMITMENT—22

Give someone else control
CONTROL—24

Automate decision if user doesn't make one
DEFAULTS—14
CONTROL—24

TARGET THE PLEASURE OF COMPLETION

Reduce Mental Burden

Emphasize reduction in the number of chores or obligations
SIMPLIFICATION—9
GOALS & MOTIVATION—21

Developing & Breaking Habits

Starting good habits and breaking bad ones

Anyone who's ever tried to stick with a diet or learn to manage a newly-diagnosed chronic health condition knows that building a new habit (or breaking an old one) is *really* hard to do.

Sometimes actively seeking new contexts, where bad influences are far away and habits are not so nearly ingrained, can help, but multiple levers are almost always necessary to wrest us from well-established patterns of behavior.

STICKK.COM

This online habit-making and -breaking platform combines multiple tactics: users start with a public declaration of intent on the site, select a personal referee to increase accountability and commit to a financial penalty for failing to follow through... with the option of applying that penalty to an organization they abhor. Letting people down and losing cash is hurts already, but turns out that adding the visceral disgust of contributing to a repellent cause is highly motivating.

BEEMINDER

Beeminder uses quantitative data and visualizations to support progress toward goals. With the ability to download data from dozens of apps, Beeminder converts goal-based data—like walking 1000 miles in a year, or writing 30 minutes a day—into visualizations that show your current path, as well as trend lines that indicate where you may be in danger of tripping up to help you course-correct faster. If you stay on track, the service is free... you only pay for the service if you veer off your plan.

Make cues or reminders
prominent and timely
EXPOSURE TO EXAMPLES—8
IMMEDIACY—18

Make first steps simpler
SIMPLIFICATION—9
IMMEDIACY—18
GOAL-SETTING & MOTIVATION—21
FEEDBACK—30

Make It Easy

Break goals into smaller,
more achievable parts
**GOAL-SETTING &
MOTIVATION—21**

Create a new context to
support new behaviors
CONTROL—24

Make It Harder To Screw Up

**PROVIDE
A BOOST**

Create concrete goals
GOAL-SETTING & MOTIVATION—21

Demonstrate the "right"
way to act or behave
BEHAVIORAL MODELING—26

Point to social norms
SOCIAL NORMS—7

**PROVIDE
STRUCTURE**

Make someone I trust
hold me accountable
VALUE EXCHANGE—4
OWNERSHIP—27
FEEDBACK—30

Enforce penalties
or deadlines
LOSS—10

Commit to obligations
in a "cold state"
FUTURE SELF— 19

Hold Me To It

Need help in early stages?   *Will reference points help?*

**DEVELOPING &
BREAKING HABITS**

Need affirmation to start?   *Need more motivation?*

Demonstrate Value

Connect actions to
other priorities or goals
TANGIBILITY—13
FUTURE SELF— 19
KEY MOMENTS—29

Connect actions to important
aspects of my identity
RELEVANT IDENTITY—1

**INCREASE PERCEIVED
VALUE OF ACTION**

Provide Encouragement

Demonstrate progress in
meaningful and tangible ways
TANGIBILITY—13
KEY MOMENTS—29

Provide "tight loop" feedback
FEEDBACK—30

**PROVIDE
DIS/INCENTIVES**

Increase Urgency

Demonstrate costs
of not acting
LOSS—10
TANGIBILITY—13
FUTURE SELF— 19
ACCOUNTABILITY—23

Instilling Self-Control

Resisting your own worst temptations and tendencies

We often talk about "getting out of your own way" to do the right thing... but sometimes it's more about getting *in* your own way, or inserting obstacles, to ensure good behaviors.

While this is rarely easy, sometimes something as simple as slowing down is helpful. This allows us to pause... reflect... and gently steer ourselves away from that cookie to pick up that apple instead.

BETTERMENT

The financial robo-advisor, with $48B in accounts, feared chaotic financial markets—and freaked out customers—in June 2016 after the Brexit vote. Rather than allow customers to respond to market volatility by making moves they'd later regret, the online banking service halted trades from 9:30am until noon, allowing markets to settle a bit. For similar reasons, the service regularly suspends trades during the first and last 30 minutes of the trading day, when trading tends to be at its most frantic[8].

DESIGNATED DRIVERS

Not every situation can be automated to avoid self-control struggles... take designated driving. Until self-driving cars are the norm, people will face the tension between having a few drinks or driving home sober. Putting the keys in the hands of one individual who teetotals while others indulge is grounded in good old-fashioned social contracts and a sense of accountability that only humans can provide.

Make Trade-Offs Real and Visceral

Remind users of how past decisions played out
PAST EXPERIENCE—3
SELECTIVE RECALL — 17

Emphasize trade-offs between options
VALUE EXCHANGE—4
LOSS—10

Make penalties for in/action clear
LOSS—10

Increase a sense of how "future me" will benefit or suffer from actions
UNCERTAINTY—11
TANGIBILITY—14
FUTURE SELF — 19

Emphasize Social Levers

Heighten a user's sense of identity that aligns with "right" action
RELEVANT IDENTITY—1

Remind users of social repercussions
SOCIAL NORMS—7

CREATE DIS/INCENTIVES

Need a better sense of why or why not to act?

INSTILLING SELF-CONTROL

Does context help? *Don't trust yourself?*

APPLY STRUCTURE

DIRECT CONTROL

Alter the environment/context
ANCHORS—5

Remove exposure to temptation
IMMEDIACY—19
CONTROL—24

Remove or limit options
SIMPLIFICATION—9
CONTROL—24

Give control to someone else
CONTROL—24

Reduce User Control

Provide External Order

Instill clear rule-sets to help guide user actions
STANDARDS & STRUCTURE—6

Provide immediate feedback
FUTURE SELF —20
FEEDBACK—30

Let User Choose Structure

Allow user to substitute one action for another
VALUE EXCHANGE—4

Remind users of cold-state commitments
COMMITMENT—22

Interrupt Flow of Actions

Insert explicit "speed bumps" in activities or processes
SMALL BARRIERS — 25
KEY MOMENTS—29

Insert delays
TIME SEPARATION—21
SMALL BARRIERS — 25

Making Habits Persist

Creating a level of stickiness to help habits endure over time

Popular wisdom says that it take about 40-60 days to effectively instill a new habit... but what about day 200? Or 100? Or even day 61? For people managing long-term health conditions this question is all too real.

Building truly "sticky" habits means moving from manual behavioral over-rides to autopilot defaults, where success takes the form of prompts and feedback that gradually become business as usual.

WEIGHT WATCHERS

Appeals to social or interpersonal motivators are powerful... consider two people who each make a resolution to go to the gym more often. One decides to go solo, while the other makes the commitment with a friend. Whom do you think is more likely to keep at it? Weight Watchers applies these kinds of social pressures in a positive way, using social accountability and support to supplement their well-known point system for food selection and portion size.

WORLD OF WARCRAFT

A game as an example of successful habit formation feels too easy... but WOW has so successfully maintained a long-term devoted audience for good reason. What contributes to such stickiness? The sense of novelty within a developing narrative contributes peaks of urgency; a rich parallel world allows players to live out alternate identities; accomplishments are tangible and defined; collaborative play scratches social itches. All in all, a potent combination.

Play up anticipation for eventual achievement
FUTURE SELF— 19

Make the impact of benefits or failures on "future me" feel real
TANGIBILITY—13
FUTURE SELF— 19

Align Present & Future 'Me'

Attach losses to behavior
LOSS—10

Designate "referees" to keep users honest
VALUE EXCHANGE—4
CONTROL—24

Make Consequences Clear

IMAGINE OUTCOMES

Need motivation?

Maintain a desirable context or environment
STANDARDS & STRUCTURE—6

Embed habit into normal routine
WHOLE JOURNEY—30

Provide social support
SOCIAL NORMS—7

CREATE CONDITIONS FOR SUCCESS

Need the right context?

Provide targets or levels
GOAL-SETTING & MOTIVATION—21

Create formal "contracts" with explicit commitments to act
COMMITMENT—22

Let users set relevant goals
RELEVANT IDENTITY—1
GOAL-SETTING & MOTIVATION—21

Insert surprise or novelty to prevent backsliding into autopilot
IMMEDIACY— 18
FEEDBACK—30

Provide Structure

MAKING HABITS PERSIST

Need reminders of "why"?

Need help to keep going?

REINFORCE BEHAVIORS

SUPPORT CONTINUED PROGRESS

Demonstrate Value

Connect actions to other priorities or goals
TANGIBILITY—13
FUTURE SELF— 19

Connect actions to important aspects of my identity
RELEVANT IDENTITY—1

Provide Encouragement

Demonstrate progress in meaningful and tangible ways
TANGIBILITY—13
KEY MOMENTS—29

Reinforce behavior with feedback
FEEDBACK—30

Emphasize Commitment

Make commitment public
OWNERSHIP—27

Designate people as "referees" to keep users on track
VALUE EXCHANGE—4
ACCOUNTABILITY—23

DESIGNING FOR BEHAVIOR ACROSS AN EXPERIENCE

The *Compelling Experiences* model helps us design solutions that address all phases of an experience:

ATTRACTION

How do users initially become aware of the experience?

ENTRY

What signals the beginning of the experience?

At each stage, we can design for user behavior by considering their:	MINDSET	PERCEIVED ABILITY

Solutions are strongest when we design for *all phases of the experience* with behavior in mind, and most of all when we intentionally *reduce the likelihood of potential off-ramps* in addition to supporting positive behaviors... good intentions don't always lead to follow-through.

What does this mean?

Are users confident about gauging their options, and what makes it into their consideration set?

Do users feel capable of taking action (or at least have the perception that they can)?

In the case of recycling, for example, this might sound like:

> *"I'm confused... am I supposed to compost, recycle, or throw this away?"*
>
> *"I'm not convinced it makes a difference if I recycle or not."*

> *"I just don't have time to figure this out."*
>
> *"I'll probably do it wrong anyway"*

Also keep in mind:

Companies often try to solve this by providing more information... but too much info leads to more mental processing, not less, when there is no way to compare sort through options.

This is often less about actual ability than whether a user has—or can muster—the motivation to pursue a path of action that they know they should probably take.

ENGAGEMENT

What occurs during the heart of the interaction?

EXIT

How do users know the experience has ended or is coming to a close?

EXTENSION

What keeps experiences front-of mind and keeps users coming back?

ACTION

SENSE OF CLOSURE

PERSISTENCE

What will it take to push a user from thought to action (and what might keep them from taking action)?

What signals completion or prompts a sense of satisfaction, indicating that the experience is over?

What keeps this on the radar or makes it more likely a user will keep coming back?

"I just didn't get around to it."
"I'll do it next time... really!"
"I was going to, but changed my mind."

"Um... I think I'm done? But I'm not sure."
"So, what happens next?"
"I'm never sure if I did that right."

"I go into autopilot and forget... it's just not a habit"
"I didn't do it the first hundred times, why start now?"

Small barriers can loom large... a Chicago recycling program struggled getting traction because it required buying special bags, which people forgot to buy or couldn't be bothered to purchase.

Behavior change requires consistent and clear feedback, both to show progress over time but also to indicate that a user action made an impact at all.

Not all actions are repeated or habitual, but even those that aren't provide opportunities for reinforcement that can inform future decisions or actions.

Navigating Choice
Overcoming Paralysis

In today's complex world, information overload and anxiety around choosing the best course of action is increasingly common. Too many options make users' lives more difficult rather than less; the uncertainty of comparing and selecting a "best option" in response to a vast diversity of choices—whether of toothpaste, health plans, or options on TV—transforms people's ability to find just the right thing for me from a benefit to a burden.

Users' uncertainty about how choices they make will play out in the future only heightens their anxiety about making bad decisions—as a result, paralysis sets in, which often keeps them from taking any action at all.

FOR MORE INFORMATION

Barry Schwartz's classic book "The Paradox of Choice" investigates how the sheer number of options available to us creates mental overload and leads to less satisfying decisions. Decisions made in the absence of goals, structure, and a means to evaluate options increases anxiety and regret about having made sub-par choices—while consumer goods are the book's focus, this same dynamic can be readily applied to other situations in which users have difficulty assessing the options before them.

Navigating Impulsive Decisions
Dealing with Long-Term Implications
Grounding Abstract Consequences

Our inability to accurately envision the future creates a persistent struggle between the very real, vivid, and immediate present and the abstract, distant, and unknowable future.

As a result, short-term choices with long-term consequences often lead to "irrational" decision-making: when users make decisions in the context of health care or financial services, for example, they often overweight their present-tense interests (going on a luxury vacation rather than saving for a rainy day, or eating an extra piece of fried chicken) in ways that give their future selves the short end of the stick (meager retirement savings, or an extra 10 pounds and an impending heart attack).

FOR MORE INFORMATION

Shlomo Benartzi and Allianz have explored solutions that align users' "cold self" planner mindsets with "hot self" impulsiveness through tools such as pre-commitment contracts, or allowing users to see an aged version of themselves to increase their tendency to contribute to retirement savings at higher rates.

Trying Something New
Overcoming Distrust

Trying or adopting new behaviors can be difficult; simply weighing pros and cons is challenging when there is little data from prior experiences or system of standards to inform a decision. This can be amplified by strong demotivating effects of potentially feeling stupid about making a poor choice.

In some cases a solution may be oriented toward removing roadblocks to adoption; in others it may be about heightening an experience to truly differentiate and create new expectations for engagement. Recognizing existing biases and mental shortcuts, understanding active user identities, and removing the "small barriers" that get in the way of actions all can be used to persuade people to try new things (and ideally create a better, "stickier" experience that keeps them coming back).

FOR MORE INFORMATION

While some examples in John Gourville's 2004 article "Why Consumers Don't Buy: The Psychology of New Product Adoption" may feel dated, his point—that adopting a new offering typically requires a consumer to give up something known, proven and valuable for something uncertain—still rings true. The human tendency to "loss version" (we hate losing more than we like to gain a commensurate amount) means that any new experience likely faces a larger uphill battle than we might initially suspect or plan for.

Conquering Inertia
Sticking with It
Closing the Loop

Sometimes the biggest challenges come in small packages: simply never getting around to doing things you know you really should do. Starting to do the taxes, rescheduling that doctor's appointment that's long overdue, finishing the novel you promised your friend you'd read... none are game-changers, but our tendencies toward inertia, distraction, and inaction kick in nonetheless.

The idea of "nudging" has provided useful prompts for these everyday hurdles: making forms one page instead of two and using simpler language can dial down our instinctive response to continually put it off, or simple reminders can return an item to the top of the mental to-do list and keep it from slipping indefinitely out-of-sight, out-of-mind.

Developing & Breaking Habits
Instilling Self-Control
Making Habits Persist

Humans have an enormous amount of difficulty enforcing or maintaining changes to their own behavior, and many behavioral challenges are grounded in peoples' inability to align what they *want to do* with what they *actually do*.

The ability to successfully help new habits take root is at the core of many desirable behaviors in management of health and well-being, such as new diet or exercise regimens. Thoughtful applications of social pressure, proper cues and scaffolding of the user's environment, reinforcement of "good behavior" and real repercussions for falling off the wagon can more reliably and effectively instill long-term behavioral change.

FOR MORE INFORMATION

In a series of case studies across multiple industries, Charles Duhigg's 2012 book "The Power of Habit" dissects the ways in which a behavioral cycle—cue, routine, reward—can effectively tackle the difficult challenge of introducing and reinforcing new habits or breaking old ones. With a focus on motivators and feedback, he indicates how this model can be successfully applied to situations in both business and in regular life.

References

1. **A Better Choosing Experience. Iyengar, S. & Agrawal, K. Strategy & Business. Issue 61 Winter 2010**

2. **http://money.cnn.com/2011/03/30/autos/hyundai_job_loss_buy_back/**

3. **Datamonitor Pantene Case Study, published July 2010. http://acervo-digital.espm. br/cases/306396.pdf**

4. **http://www.bloomberg.com/news/articles/2015-08-07/look-how-much-your-peers-are-saving-for-retirement-you-loser-**

5. **http://newsroom.bankofamerica.com/press-releases/consumer-banking/new-merrill-edge-mobile-app-uses-3d-technology-put-retirement-planni**

6. **Save More TomorrowTM: Using Behavioral Economics to Increase Employee Saving. Richard H. Thaler, Shlomo Benartzi, July 2003**

7. **http://www.economist.com/blogs/freeexchange/2011/07/public-transport**

8. **http://www.wsj.com/articles/robo-adviser-betterment-suspended-trading-during-brexit-market-turmoil-1466811073**

Deloitte.

DOBLIN

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, Hamburg, and London, Doblin is part of Deloitte Digital LLP.

www.doblin.com

@DoblinGlobal