



SCIENCES COMPORTEMENTALES

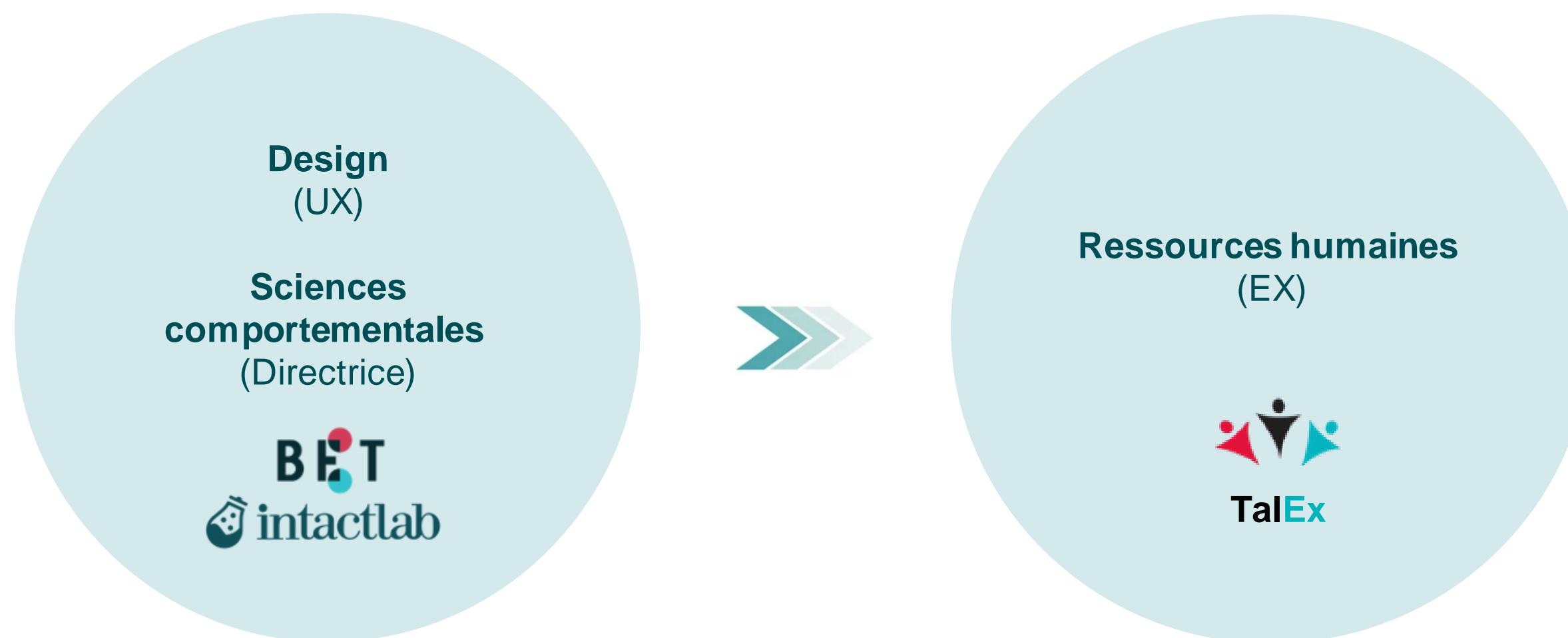
101

Par Marie-Lyse Hamel
Février 2023

À propos de moi



Marie-Lyse Hamel,
Program Lead, Employee Experience
M. Ing. Sciences cognitives (facteurs humains)



Ice Breaker

Un bâton et une balle, ensemble, coûtent 1.10\$.

Le bâton coûte 1\$ de plus que la balle. Combien coûte la balle?



Biais cognitifs / raccourcis mentaux

Notre jugement est souvent biaisé parce que nous minimisons l'effort cognitif et substituons intuitivement les questions les plus difficiles aux plus faciles.

Au restaurant

Vous suivez une diète.

Le serveur demande: "Un morceau de gâteau au chocolat pour dessert"?

"Hum...Pourquoi pas...je ferai mieux demain!"



Nous mangeons trop. Nous buvons trop. Nous ne faisons pas assez de sport. Mais pourquoi?
Si on connaît tous les bénéfices? Si on sait quelles sont les bonnes décisions à prendre?



Prise de décision

INFORMATION

- Dangers (cigarette)
- Bénéfices (exercice)
- Caractéristiques
- Prix

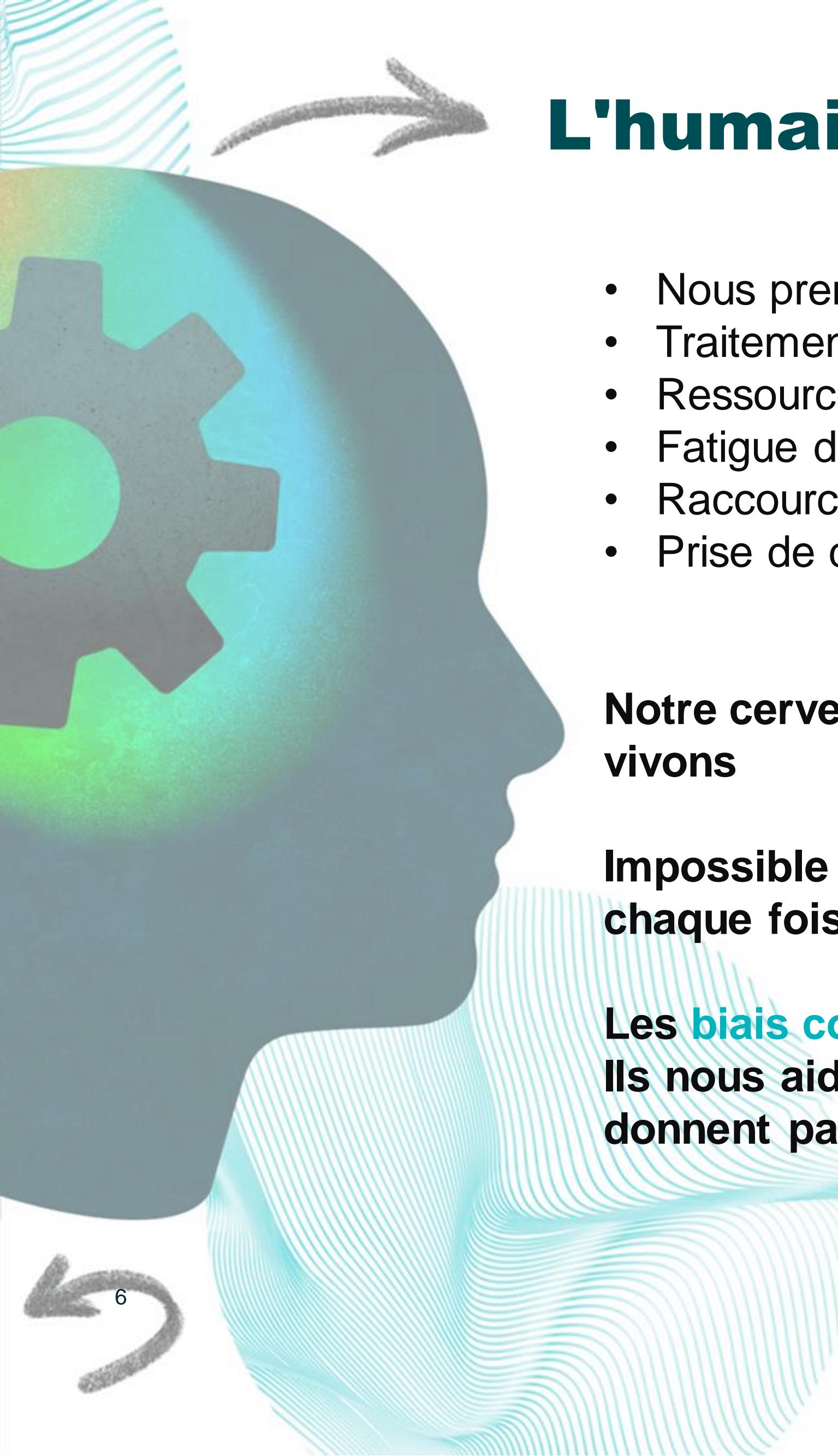


PERSUASION

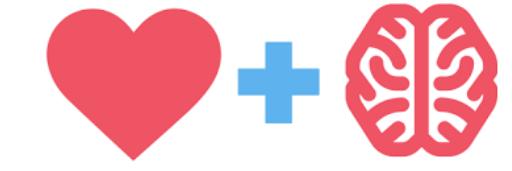
Décision, action



Toujours la bonne décision?



L'humain: rational et irrationnel



- Nous prenons 35 000 décisions par jour!
- Traitement de l'information: 6 000 à 10 000 stimuli commerciaux/jour
- Ressources limitées: temps et énergie
- Fatigue décisionnelle
- Raccourcis mentaux: règles simples et intuitives
- Prise de décision: rationnelle et émotionnelle

Notre cerveau est adapté à un monde différent de celui dans lequel nous vivons

Impossible d'analyser chaque décision/d'évaluer le meilleur résultat à chaque fois

Les biais cognitifs tels que les raccourcis mentaux sont toujours actifs. Ils nous aident à prendre des décisions plus rapidement, mais ne donnent pas toujours les meilleurs résultats.



Conclusion?

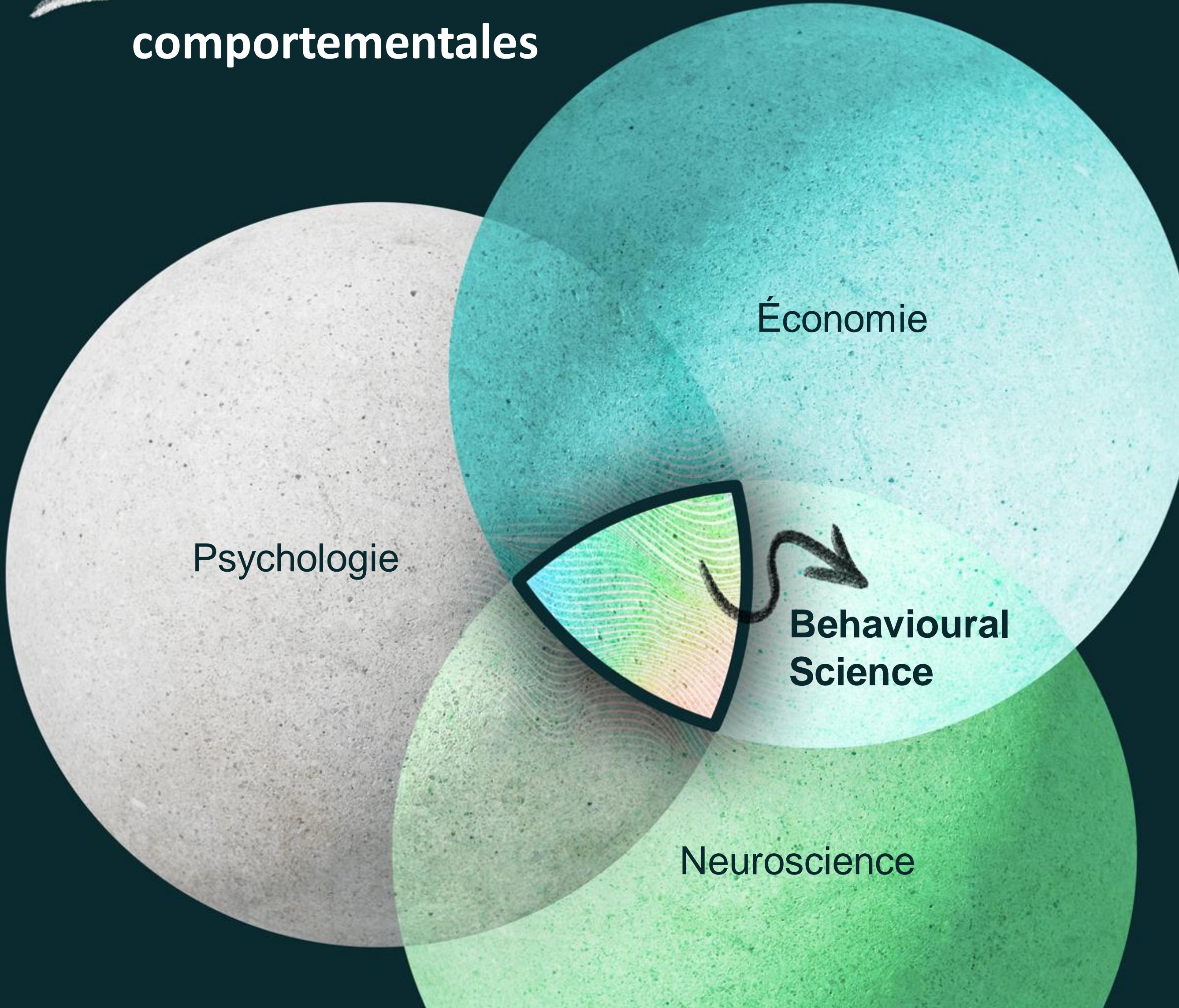
- L'humain n'est pas toujours rationnel
- On doit l'observer pour comprendre ses comportements et décisions



Exemples: coups de coude ("nudges")

- Démotivation: entraînement
- Décision irrationnelle: rester à la maison, regarder la télé
- Comprendre pourquoi (motivation, émotions, besoins)
- "Nudge": donner rendez-vous à un ami

Sciences comportementales



- Une approche multidisciplinaire de l'étude du comportement humain et de la prise de décisions
- Combine entre autres les résultats et les méthodes de la psychologie, de l'économie et des neurosciences.

L'HUMAIN PREND 35 000 DÉCISIONS PAR JOUR

En comprenant les facteurs qui soutiennent la prise de décision – *pourquoi et comment l'humain agit comme il le fait* – on peut, par la voie du design, influencer et guider vers de meilleurs résultats.

Pourquoi?

- Concevoir des interventions plus significatives, efficaces et percutantes
- Influencer les comportements de façon positive
- Prendre l'humain en considération dans notre design
- Façonner l'expérience
- Gestion du changement

Qui l'utilise?

De plus en plus d'entreprises utilisent les sciences comportementales afin d'optimiser l'expérience utilisateur, l'expérience client et l'expérience employés.



Impact	Action
14% increase in customer retention ¹	Changing the language of support-center conversations to encourage customers to think about the long-term benefits of a product
2.5x more customers won from referrals ²	Offering “selfless” incentives that reward a referred friend rather than the person doing the referring
35% increase in employees following safety procedures	At a steel plant, placing posters of watching eyes to remind employees where safety procedures are critical
33% increase in loyalty to employer ³	While onboarding, focusing on newcomers’ potential and opportunities instead of on the organization’s own “PR”
18% increase in sourcing of new loans in the first 2 weeks of the month ⁴	Offering reminders and small prizes (eg, movie tickets, restaurant coupons) to loan officers to encourage early achievement of monthly targets
15% less time on average for doctors to send back approval ⁵	Having patients send personal notes to doctors to request sign-off on medical claims; letting doctors know via claim forms the speed with which the fastest doctors return forms
4x increase in retirement-saving rate ⁶	Defined-contribution program designed to encourage employees to commit to saving a larger share of salary by, among other things, timing the savings increase to coincide with a pay raise (thus mitigating perceived loss)

¹“Google: The behavioral science behind crafting Google’s AdWords campaign,” Irrational Labs, irrationallabs.org.

²Cynthia Cryder, Rachel Gershon, and Leslie K. John, “The reputational benefits and material burdens of prosocial referral incentives,” May 9, 2018. Research conducted in partnership with Maritz Field Research Collaborative.

³Dan Cable, Francesca Gino, and Bradley Staats, “The powerful way onboarding can encourage authenticity,” Harvard Business Review, November 26, 2015, hbr.org.

⁴Ximena Cadena, et al., *Fighting procrastination in the workplace: An experiment*, National Bureau of Economic Research working paper, Number 16944, April 2011, nber.org.

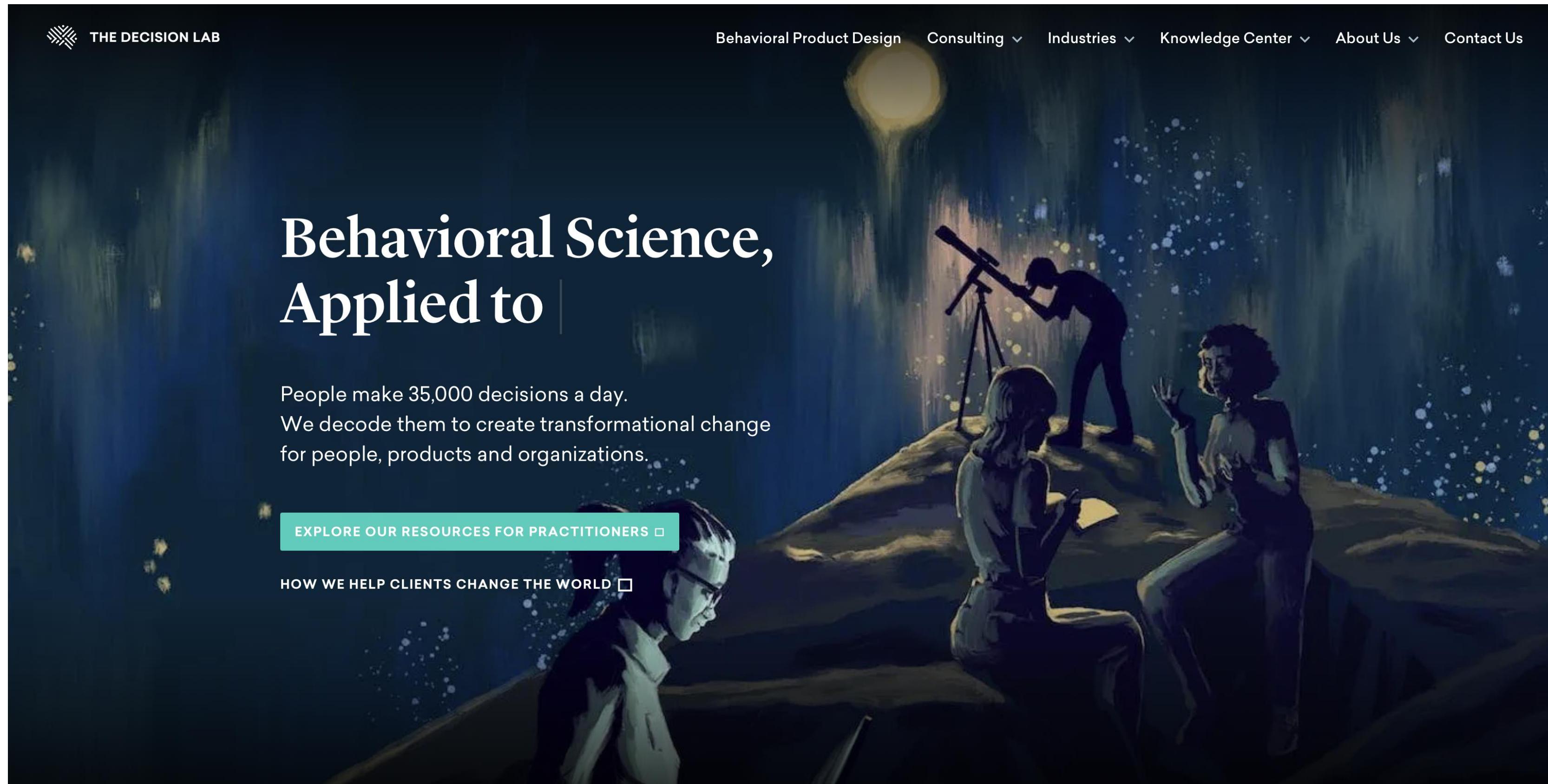
⁵Swiss Re Behavioural Research Unit.

⁶Shlomo Benartzi and Richard H. Thaler, “Save More Tomorrow: Using behavioral economics to increase employee saving,” Journal of Political Economy, February 2004, Volume 112, Number S1, pp. S164–S187.

We understand *and* change human behavior *to* create better business *and* policy outcomes

At the heart of every decision is a person.
As a team of multi-disciplinary experts, we work with our clients to apply behavioral science to improve business, policy and human outcomes.

The Decision Lab



THE DECISION LAB

Behavioral Product Design Consulting ▾ Industries ▾ Knowledge Center ▾ About Us ▾ Contact Us

Behavioral Science, Applied to

People make 35,000 decisions a day.
We decode them to create transformational change
for people, products and organizations.

EXPLORE OUR RESOURCES FOR PRACTITIONERS ▾

HOW WE HELP CLIENTS CHANGE THE WORLD ▾

Consultation et assurances

03.17.17 | ROBOT REVOLUTION

Lemonade Is Using Behavioral Science To Onboard Customers And Keep Them Honest

Fintech startups like Lemonade are betting big that behavioral economics will give them an edge over incumbents.



Photo: Flickr user Thomas Chung PHOTO: FLICKR USER THOMAS CHUNG

PwC Canada Services Consulting Inside behavioural economics

Most complex business problems boil down to human behaviour. Ultimately, how people behave strongly influences how products, services and organizational processes are designed and how stakeholders embrace them. As emerging threats and opportunities rapidly change the business landscape, organizations that truly understand what drives customers and employees to think or act the way they do will prevail.

Behavioural economics is at the centre of this. It shows we don't always make decisions in a rational and calculated way. We often use thought processes that are intuitive and gut-driven rather than deliberative and planned, leading us to:

- misjudge important facts
- be inconsistent in our perception of events and judgment of alternatives

Swiss Re

REINSURANCE CORPORATE SOLUTIONS LIFE CAPITAL SWISS RE INSTITUTE INVESTORS MEDIA RE THINKING ABOUT US CAREERS

HOME → CLIENTS → HOW BEHAVIOURAL SCIENCE IS HELPING IMPROVE THE WAY WE DO INSURANCE

How behavioural science is helping improve the way we do

true drivers of consumer behaviour, so

The science of solving complex problems

Inside behavioural economics

introduction to behavioural

fully rational people that we (and they) factors that may seem irrelevant and go

in more than 30 countries and along

not always what you'd expect!

ANY QUESTIONS?

ALISON MCLEAN
HEAD OF BEHAVIORAL RESEARCH
T +44 20 7933 3531
→ Send an e-mail

WILLIAM TRUMP
CUSTOMER BEHAVIOR CONSULTANT
T +44 20 7933 3709
→ Send an e-mail

TAP INTO WHAT MAKES YOUR CUSTOMERS TICK

Behavioural economics is all about knowing what makes people tick and using that knowledge to improve your business.

→ Learn more

LET YOUR DATA HELP YOU UNDERSTAND HUMAN BEHAVIOR

This collaborative project with the Magnum Team highlights how you can benefit by exploiting Magnum-generated data.

→ Learn more

HOW SIMPLE CHANGES CAN CREATE BIG RESULTS FOR

13

Ressources humaines



The Experimenter Series The Future of Work Services Process Education Insights Jobs

Contact Us



We're a behavioural science practice,
transforming the world of work one
experiment at a time.

Work with us



Ils en parlent...

Subscribe Contact About

behavioraleconomics.com

Guide Group Blog Jobs Events Resources Action

Download the Behavioral Economics Guide



guide

Behavioraleconomics.com is the official home of the Behavioral Economics Guide. The latest edition includes an introduction by Cass Sunstein and can be downloaded free of charge.

group

Our LinkedIn Behavioral Economics Group connects a growing network of people from business, academia and the public sector with a shared interest in behavioral science. The group has more than 35,000 members from around the globe.

SYNTONIQ

ADVISORS EMPLOYERS INSIGHTS ABOUT US CONTACT ACCOUNT

Insights EXPLORE OUR BEHAVIORAL SCIENCE RESOURCES

Blog



We Can Do It!

The Confidence Game

February 20, 2018 Syntonia in Blog

Excessive confidence is arguably the most harmful bias that can afflict investors. But how can it be tamed? Here are our thoughts....

Read More



1040

About to file your tax return? Make the moment count!

January 6, 2018 Syntonia in Blog

In finance, as in other domains of life, achieving behavior change is not just about individual self-control. It's also about timing and ease of action....

Read More

Search

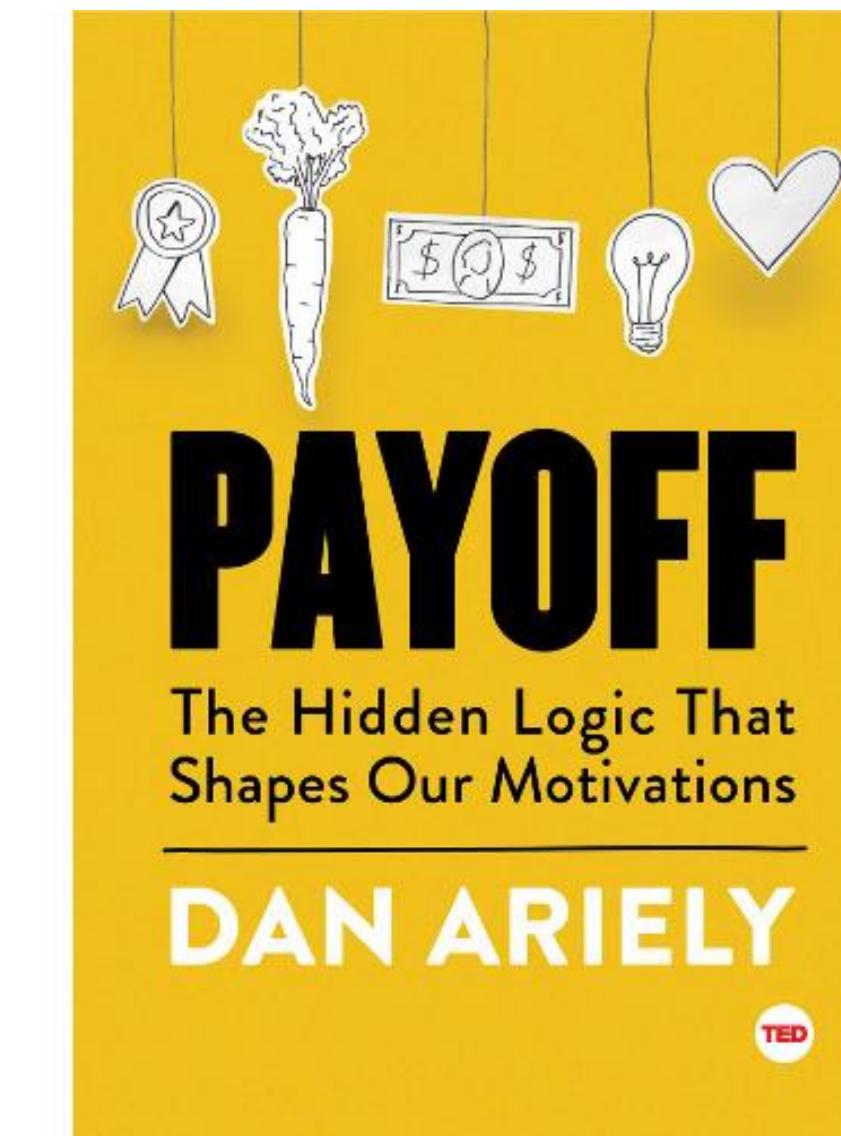
Categories

Blog White Papers Scientific Papers Videos

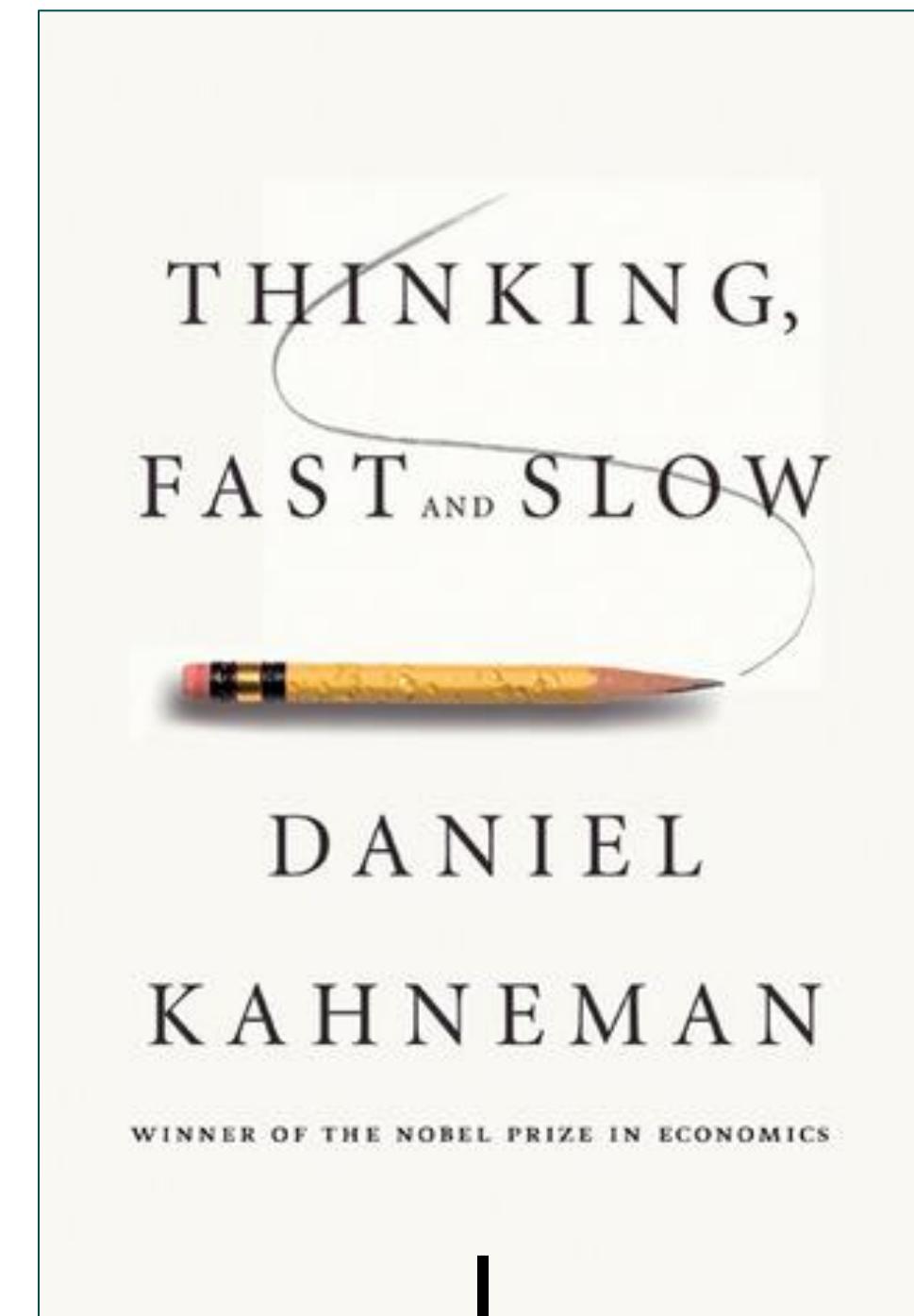
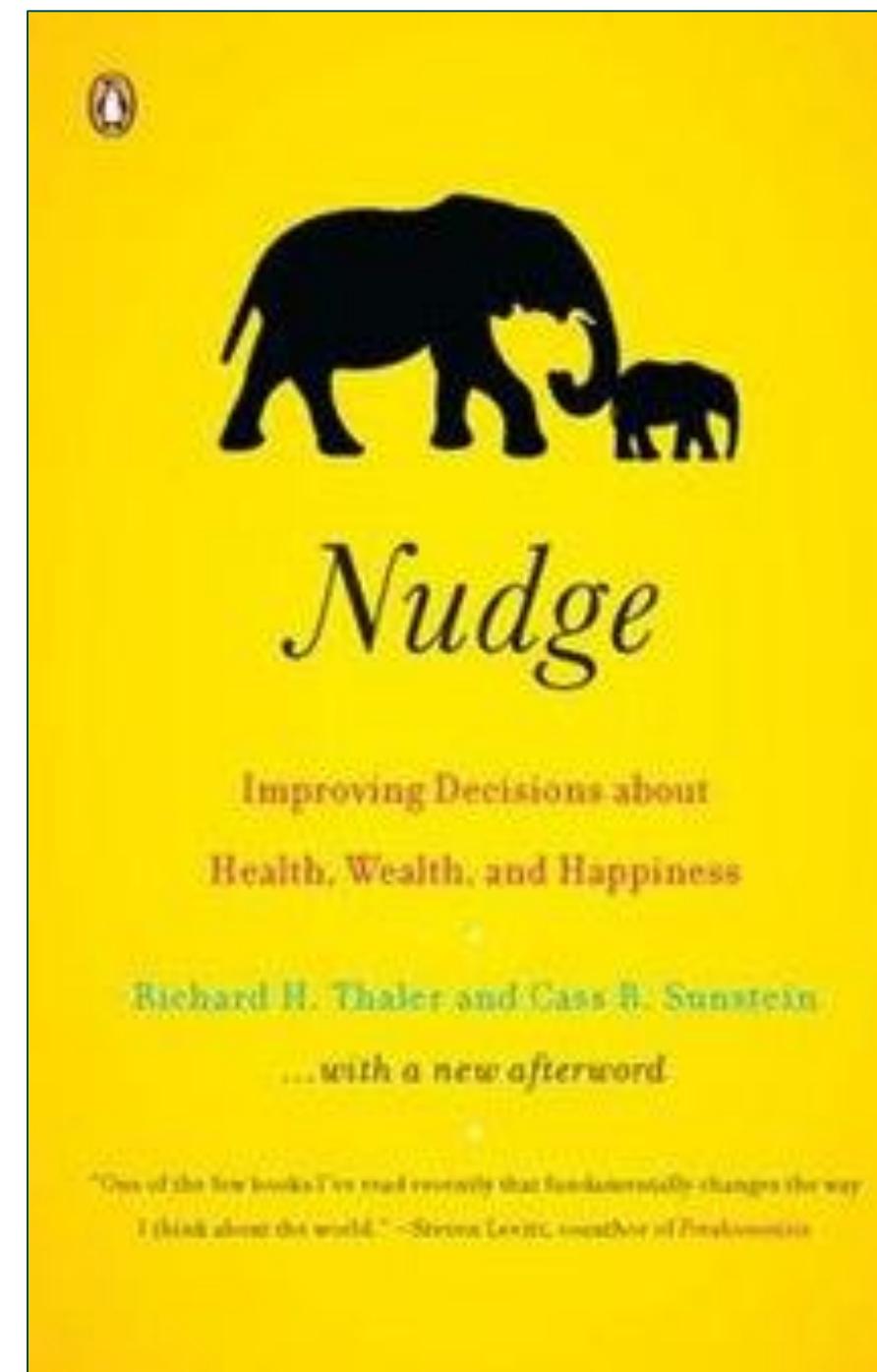
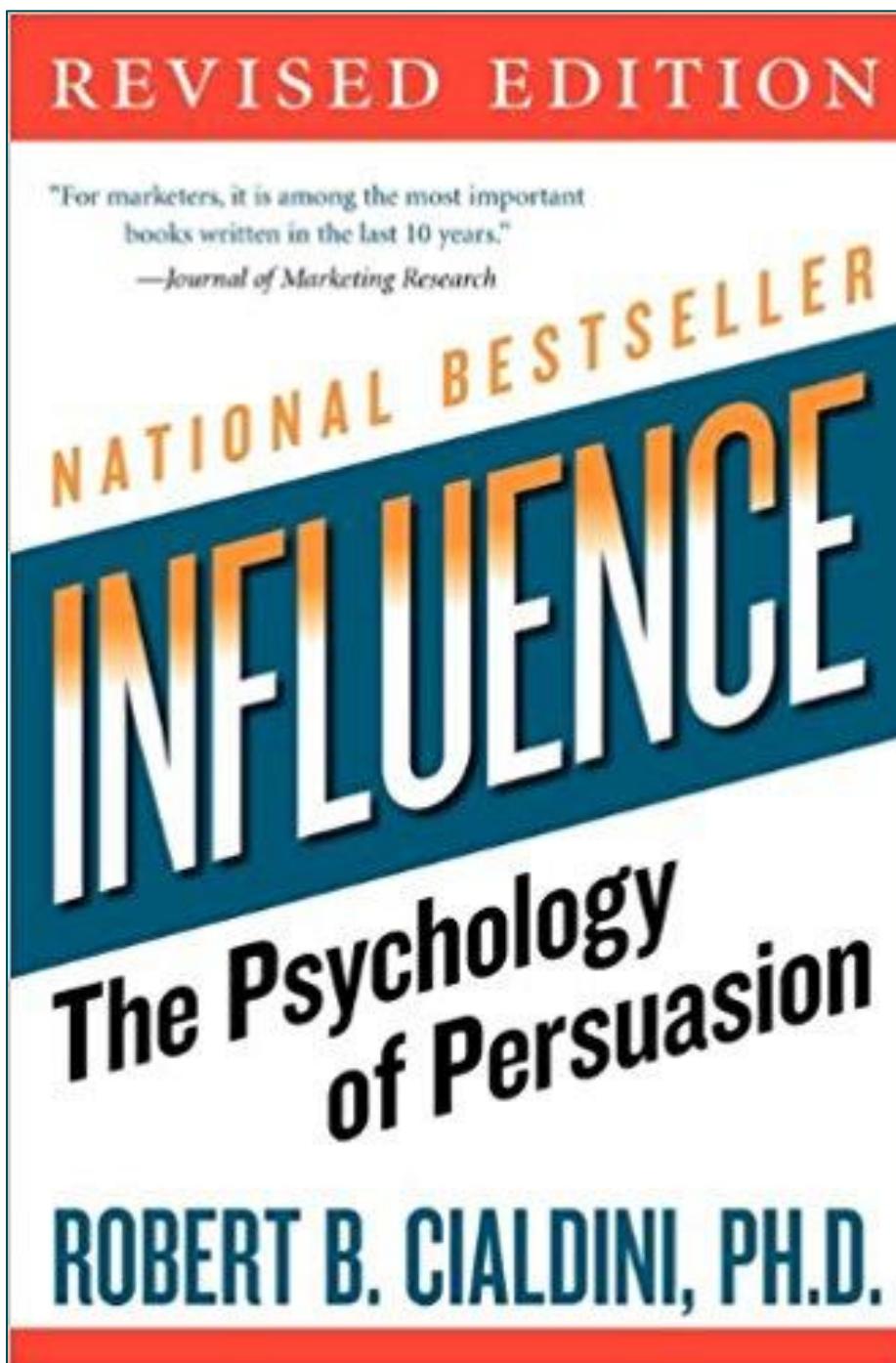
Ils en parlent...



- Irrationally Yours
- Predictably Irrational
- The Upside of Irrationality
- The (Honest) Truth About Dishonesty
- Payoff
- Dishonesty (the movie)
- Irrational Game



Ils en parlent...



Daniel Kahneman
Prix Nobel d'économie comportementale (2002)



La boîte à outils en sciences comportementales



Biais
cognitifs

Modèles
comportementaux

Méthodologie
scientifique

*Quels facteurs influencent la prise de décision des gens?
Comment pouvons-nous tirer parti de ces biais dans les expériences que nous concevons?*

Biais cognitifs

Plus de 100 biais cognitifs...

THE COGNITIVE BIAS CODEX

What Should We Remember?

To avoid mistakes, we aim to preserve autonomy and group status, and avoid irreversible decisions

To get things done, we tend to complete things we've invested time and energy in

To stay focused, we favor the immediate, relatable thing in front of us

To act, we must be confident we can make an impact and feel what we do is important

Need To Act Fast

We store memories differently based on how they were experienced

We reduce events and lists to their key elements

We discard specifics to form generalities

We edit and reinforce some memories after the fact

We favor simple-looking options and complete information over complex, ambiguous options

We project our current mindset and assumptions onto the past and future

We notice things already primed in memory or repeated often

Bizarre, funny, visually striking, or anthropomorphic things stick out more than non-bizarre/unfunny things

We notice when something has changed

We are drawn to details that confirm our own existing beliefs

We notice flaws in others more easily than we notice flaws in ourselves

We tend to find stories and patterns even when looking at sparse data

We fill in characteristics from stereotypes, generalities, and prior histories

We imagine things and people we're familiar with or fond of as better

We simplify probabilities and numbers to make them easier to think about

Too Much Information

We notice when something has changed

We are drawn to details that confirm our own existing beliefs

We notice flaws in others more easily than we notice flaws in ourselves

We imagine things and people we're familiar with or fond of as better

We simplify probabilities and numbers to make them easier to think about

Principes d'influence

Dr. Robert B. Cialdini's

6 Principles of Persuasion

LaConte Consulting ©2019 <https://laconteconsulting.com>

1. Reciprocity

Desire to give back “in kind”
when you receive an
unexpected gift



2. Commitment

Desire to maintain
consistency in what you've
already said or done



3. Social Proof

Desire to follow the lead of
those who are similar to you



4. Liking

Desire to agree with a person
who resembles you or shares
the same values



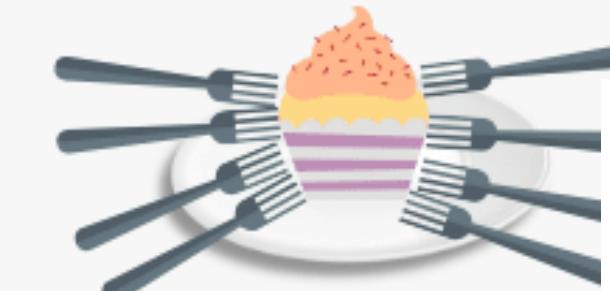
5. Authority

Desire to trust and agree with
an “expert” based on visual
cues (lab coat, uniform, power)



6. Scarcity

Desire to get something that
is limited or difficult to
obtain (time, quantity, space)



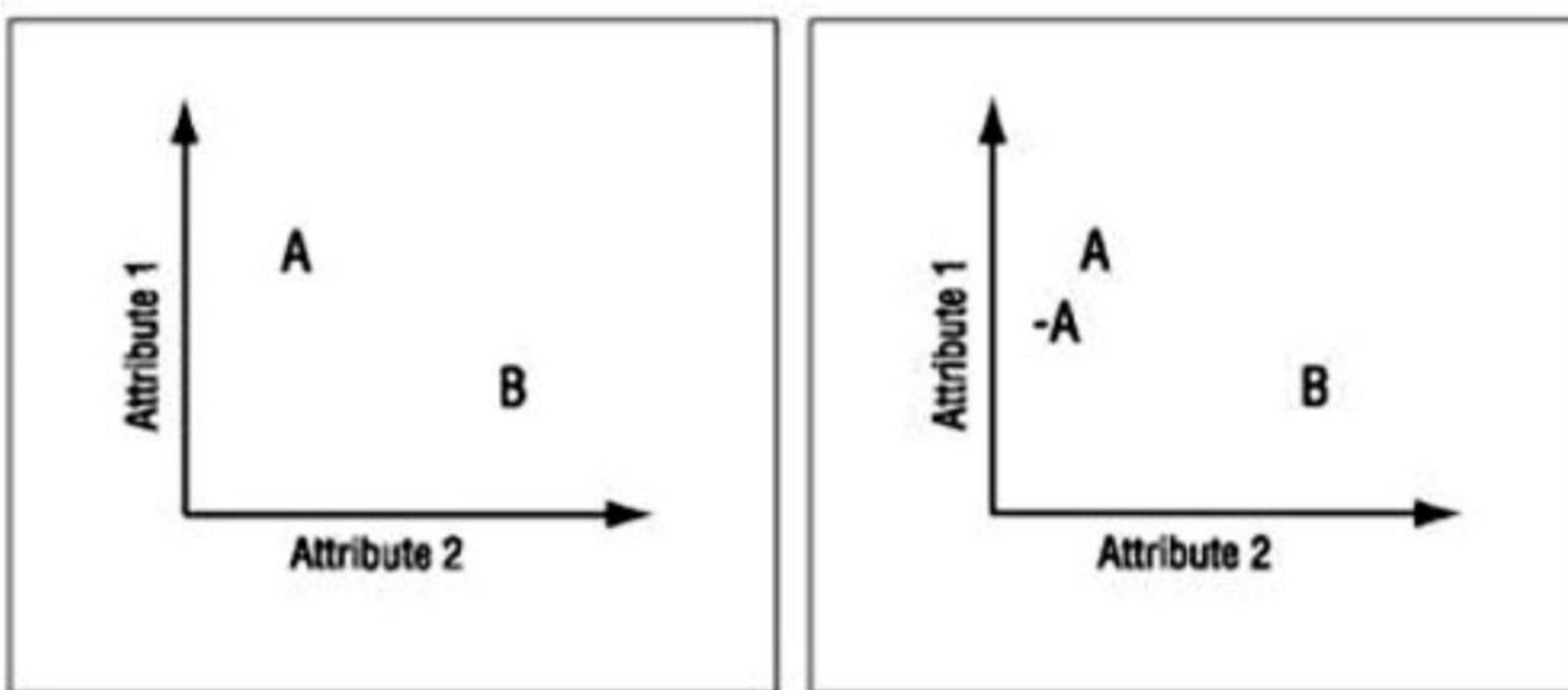
Principes psychologiques

- Renforcement positif
- Aversion aux pertes
- Économiser pour demain
- Le pouvoir de la gratuité *Ex. Amazon: livraison gratuite 35\$+*
- L'effet IKEA (*on surestime ce qu'on conçoit*)
- Ancrage
- Présentation de l'information *10% fat or 90% lean?*
- Morale flexible
- Paradoxe du choix
- Revenge
- Autorité
- Évaluation des risques
- Négligence des probabilités

LOSS AVERSION



Exemple 1



Exemple 2

<p>Economist.com</p> <p>OPINION</p> <p>WORLD</p> <p>BUSINESS</p> <p>FINANCE & ECONOMICS</p> <p>SCIENCE & TECHNOLOGY</p> <p>PEOPLE</p> <p>BOOKS & ARTS</p> <p>MARKETS & DATA</p> <p>DIVERSIONS</p>	<h3>SUBSCRIPTIONS</h3> <p>Welcome to The Economist Subscription Centre</p> <p>Pick the type of subscription you want to buy or renew.</p> <p><input type="checkbox"/> Economist.com subscription - US \$59.00 One-year subscription to Economist.com. Includes online access to all articles from <i>The Economist</i> since 1997. 16</p> <p><input type="checkbox"/> Print subscription - US \$125.00 One-year subscription to the print edition of <i>The Economist</i>. 0</p> <p><input type="checkbox"/> Print & web subscription - US \$125.00 One-year subscription to the print edition of <i>The Economist</i> and online access to all articles from <i>The Economist</i> since 1997. 84</p>	<p>Economist.com</p> <p>OPINION</p> <p>WORLD</p> <p>BUSINESS</p> <p>FINANCE & ECONOMICS</p> <p>SCIENCE & TECHNOLOGY</p> <p>PEOPLE</p> <p>BOOKS & ARTS</p> <p>MARKETS & DATA</p> <p>DIVERSIONS</p>	<h3>SUBSCRIPTIONS</h3> <p>Welcome to The Economist Subscription Centre</p> <p>Pick the type of subscription you want to buy or renew.</p> <p><input type="checkbox"/> Economist.com subscription - US \$59.00 One-year subscription to Economist.com. Includes online access to all articles from <i>The Economist</i> since 1997. 68</p> <p><input type="checkbox"/> Print & web subscription - US \$125.00 One-year subscription to the print edition of <i>The Economist</i> and online access to all articles from <i>The Economist</i> since 1997. 32</p>
---	---	---	--

Exemple 3

Most POPULAR		
STARTER		PREMIUM
A very basic website design and development suitable for small business.	A fairly dynamic website and development package, used by most businesses to create a strong online presence.	Unlimited website package focussing on Branding small and startup Businesses.
<ul style="list-style-type: none">✓ 4 page website✓ 1 Web Form✓ 1 Web Gallery✓ 250 Business Cards - FREE	<ul style="list-style-type: none">✓ 5- 10 pages Website Design & Development✓ 1 Web Form✓ 1 Web Gallery✓ Social Media Widgets✓ Embedded Blog page✓ 5 Stock Images✓ 1-2 Embedded Video✓ 4 Graphics Creations✓ 500 Business Cards - FREE	<ul style="list-style-type: none">✓ Unlimited pages✓ Design & Development✓ Unlimited Web Forms✓ Unlimited Web Gallery✓ Social Media Widgets✓ Embedded Blog page- FREE✓ 10 Stock Images✓ 1-2 Embedded Video✓ Unlimited Graphic Design✓ Logo Design✓ 1000 Brochures/Flyers✓ 500 Business Cards - FREE
\$500	\$1250	\$2500

Principle No. 1

Design for how people actually behave

At Opower, our focus is different than most product companies: we strive to influence people's daily actions *outside* of our product. To do this, we've become experts in the science of behavior change. We incorporate behavioral science techniques such as normative comparison, social proof, loss language, defaults, and user commitment into our product designs.





Behavioral science

Motivate people to save energy using the principles of behavioral science.

While people's patterns of behavior may not always seem rational, they're universal and predictable. Understanding these patterns helps us design for them.

Here's how you compare to neighbors



Aug 21, 2015 - Sep 20, 2015

This is based on 87 similar homes within approx. 4 miles. Efficient neighbors are the 20% who use the least amount of electricity. See back for details.

! You're using more than your neighbors.

8% more electricity than average neighbors

10 behavioral science techniques

1. Social norms

Everyone wants to fit in. People often adjust their actions to match what others are doing or what they think is socially acceptable behavior.

2. Loss aversion

Showing losses instead of gains increases the emotional impact of a message. It encourages people to take action and avoid loss.

3. Anchoring

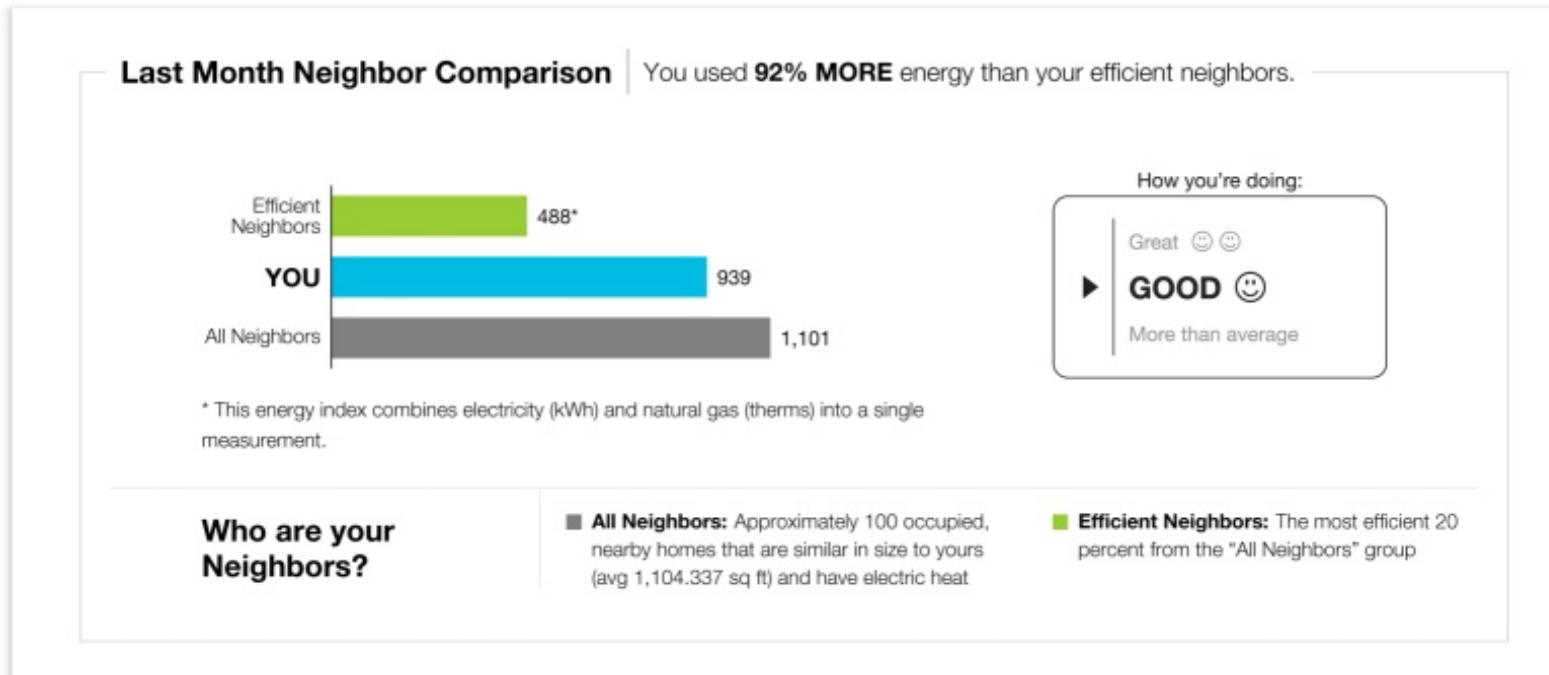
People rely on comparisons to make decisions. Providing an anchor or frame of reference can help nudge users toward a desired behavior.

4. Scarcity

People want what they can't have. Limited supply or limited time can create a sense of urgency and makes things seem more desirable.

5. Personalization

People respond more to messages that seem tailored to their background. Everyone likes to feel special.



OPPOWER

Welcome, Garrett · Account Settings · Sign Out

Similar Homes · Friend Rank · About Me

How I did in October

Room for improvement

Used 12% more than September

Used less than yearly average

Efficient homes
\$35.12
300 kwh

All homes
\$37.12
312 kwh

My home
\$43.00
340 kwh

An easy way to save:

Turn off lights when not needed
1,021 people do this

Show more tips >

Join a group, compete together!

Find people with similar interests to drive efficiency at home.

Search groups >

You are being compared to 214,827 homes with these characteristics:

0-500 sq ft · Central A/C · No fireplace
NE Climate

Edit my home information

Coglode: Nuggets



Nuggets

Bite-size behavioural research
for leading Decision-Makers

Get started

We do the hard work

Each Nugget is painstakingly crafted to enable rapid understanding and instant application

Category 8

Behavioural principle

One-line description of the research



Longer description of the findings
and the implications for your business

Academic paper, fully referenced.

13 28 41

Study

The most relevant study from key research papers, concisely explained and summarized, supported with related visual data.



Key takeaways

- The most important learnings from the research in a concise form that's easy and quick to consume.
- Takeaways are written for a business audience, offering advice on how to put the research into practice.
- Takeaways are bolstered with illustrated ideas & real-world examples to further inspire better decision-making.



Other related Nuggets ↗

How we make Nuggets

Coglode: Nuggets

Here's one we made earlier

We read the research and tell you how to use it

Product Development 6 Coglode.com

Risk Aversion

We don't like uncertainty and generally stick to what we know



When making choices, we tend to avoid new and mysterious alternatives, even when they come with significant benefits.

Barsky et al (1997). Preference parameters and behavioral heterogeneity. Quarterly Journal of Economics.

12 15 56

The study

11k people were offered a potential new job that had a 50% chance of doubling income for the rest of their lives. But it wasn't without risk, with an equal chance of it falling by 20, 33 or 50%.

Despite the potential income gains being greater or equal to the losses, people became more averse to taking a risk on an uncertain gamble.



Risk level (%)	Option chosen (%)
None	64
20	12
33	11
50	13

Key takeaways

- Focus on an improvement metric.** We prefer the certainty of what we're used to, so the benefits of switching to a new product need to feel substantial. Outline a goal (relative performance, efficiency etc.) to anchor your product strategy around. Doing so will reduce uncertainty and boost comparisons against better-known, lower risk alternatives.
- Offer a trial or free sample** to create familiarity and reduce the risk around a new product. This sets the cost of new product usage at zero, during which the consumer will adjust their future preferences.
- Utilize your brand umbrella.** For any new sub-brands, reduce risk by clearly indicating the relationship to existing, familiar brands you own (Erdem, 1998).
- Product brands take note. Risk aversion is higher for material purchases** than for experiential ones such as restaurant meals or holidays (Roche et al., 2015).

50 PERCENT
MORE MUSIC than the rest
New product!
Upgrade now
free for 14 days

29



Anchoring Bias

We tend to rely too heavily on the first piece of information seen

Setting a high price for one item makes all others seem cheaper, though only when the price shown is actually plausible
(and not some silly amount!)



Lucky Loyalty Effect

Random rewards feel more likely, the more we spend

The more consumers invest into your brand, the more they incorrectly believe that they'll win entirely-random promotions over less loyal customers.

Reczek, Haws, & Summers (2014) Lucky Loyalty: The Effect of Consumer Effort on Predictions of Randomly Determined Marketing Outcomes, Journal of Consumer Research



Negativity Bias

We've a greater recall of the unpleasant over the positive

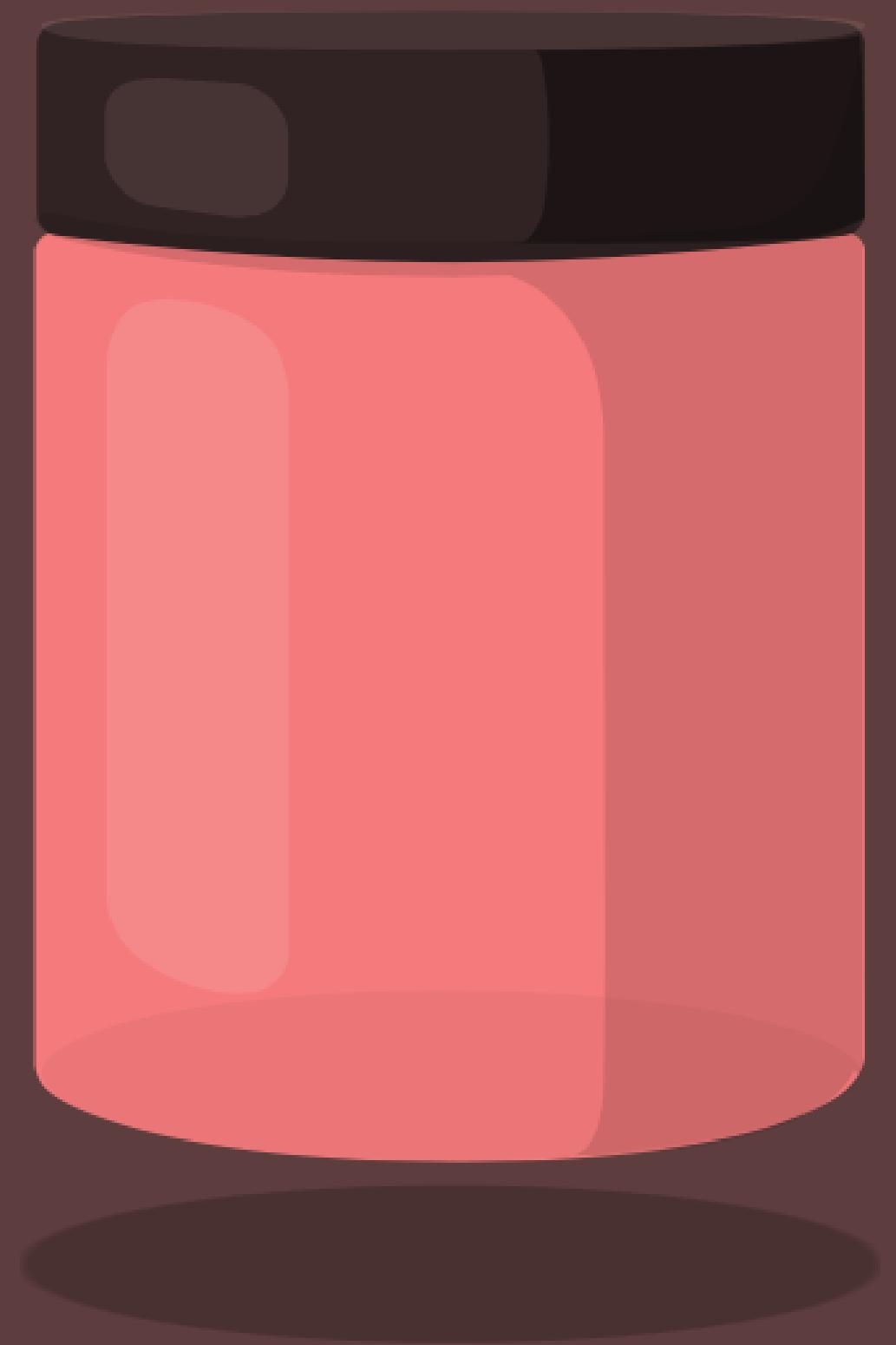
Consumers react by buying less on bad news, but sadly don't buy more when hearing good, so be mindful of current sentiment!



Inaction Inertia Effect

Missing an offer means you're less likely to buy in the future

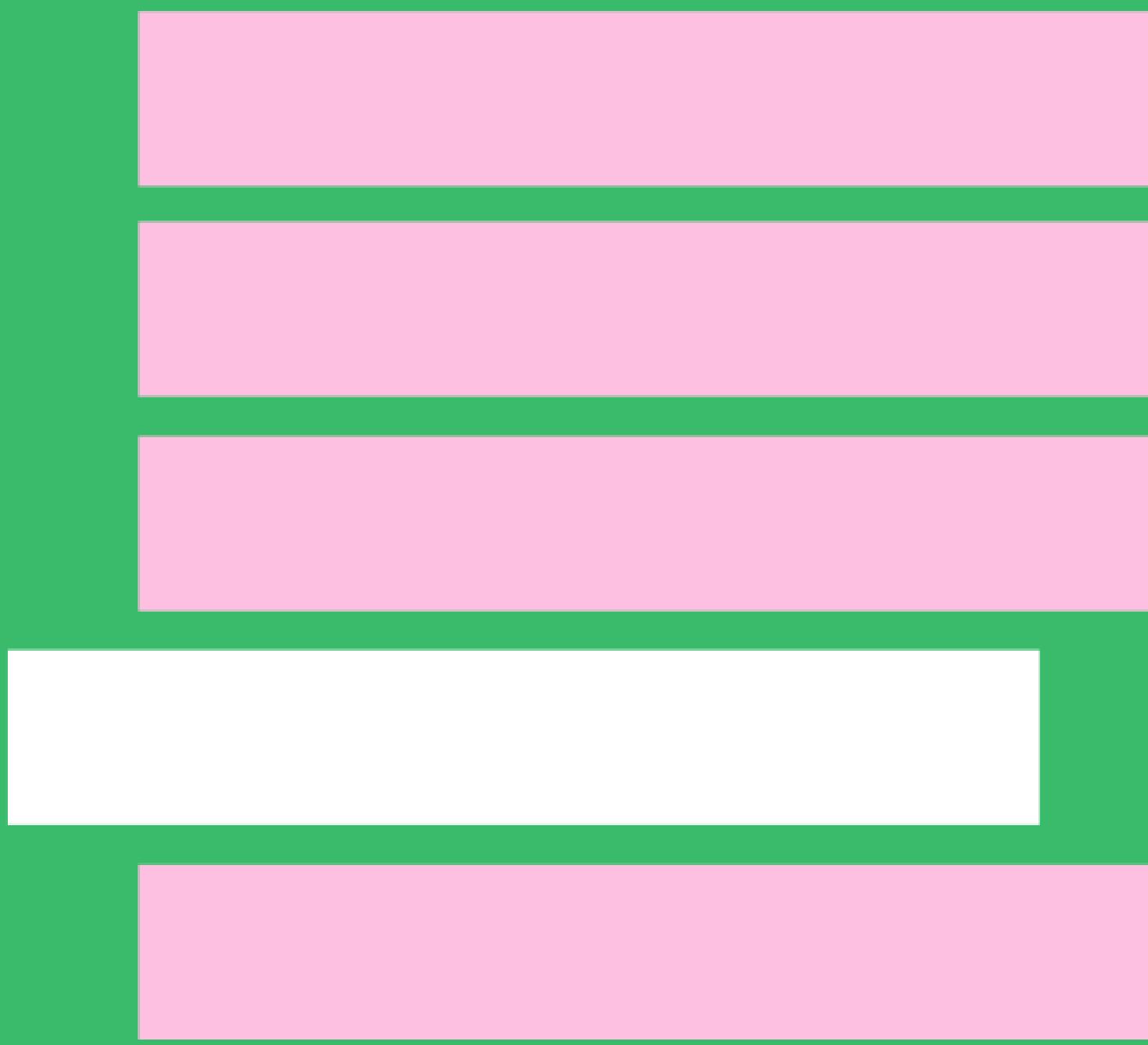
Foregoing a very attractive opportunity decreases our willingness to go for subsequent opportunities.



Choice Paradox

Too much choice will lead to indecision and lower sales

In a study of jam, consumers were more likely to buy when offered 6 jams (40%) instead of 24 jams (3%). Consumers also reported greater buying satisfaction.



Zeigarnik Effect

Uncompleted tasks stick in your mind more than completed ones

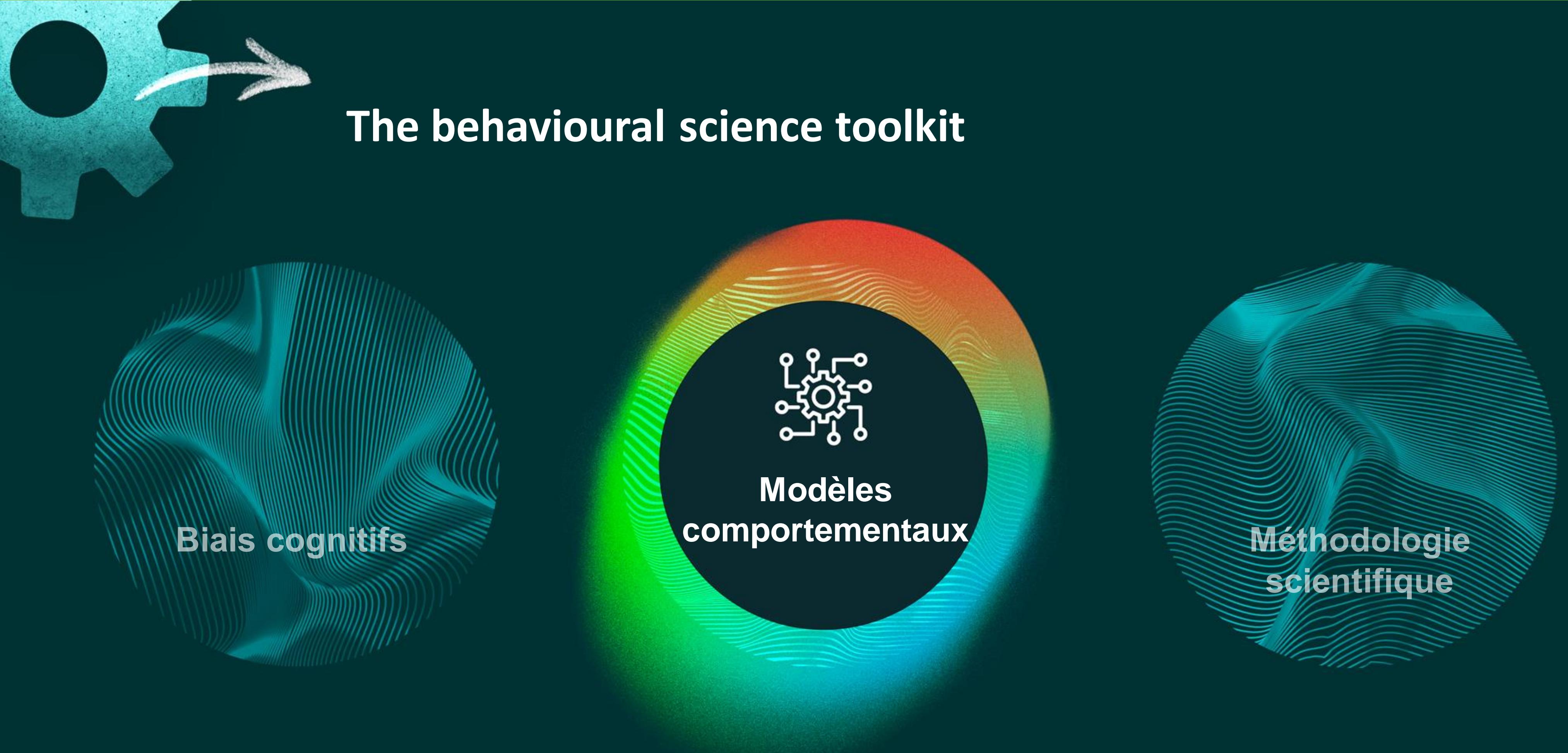
Whether it's a waiter recalling a long order, a meaningful consumer transaction or a cliffhanger on Netflix, tasks heavily occupy our minds until complete.



Von Restorff Effect

Items that stand out from their peers are more memorable

But different doesn't necessarily mean better. Being different is more memorable, but you need to be **positively remembered** for standing out from the crowd.



Modéliser comment et pourquoi nos utilisateurs ou clients agissent comme ils le font. Comment peut-on influencer leurs comportements?

Principles Comportementaux

Peak-end Rule

Experiences are mostly judged by their end or peaks



We judge an experience by its most intense point/end, as opposed to the total sum/average of every moment of the experience.

Just Noticeable Difference

We fail to notice changes if they're subtle enough



The minimal amount of change between two stimuli that a person can detect.

Principes comportementaux

The 25 Percent Rule

Social norms can be changed by only a quarter of the group.



Persuading just a fraction of the group can change the beliefs of everyone.

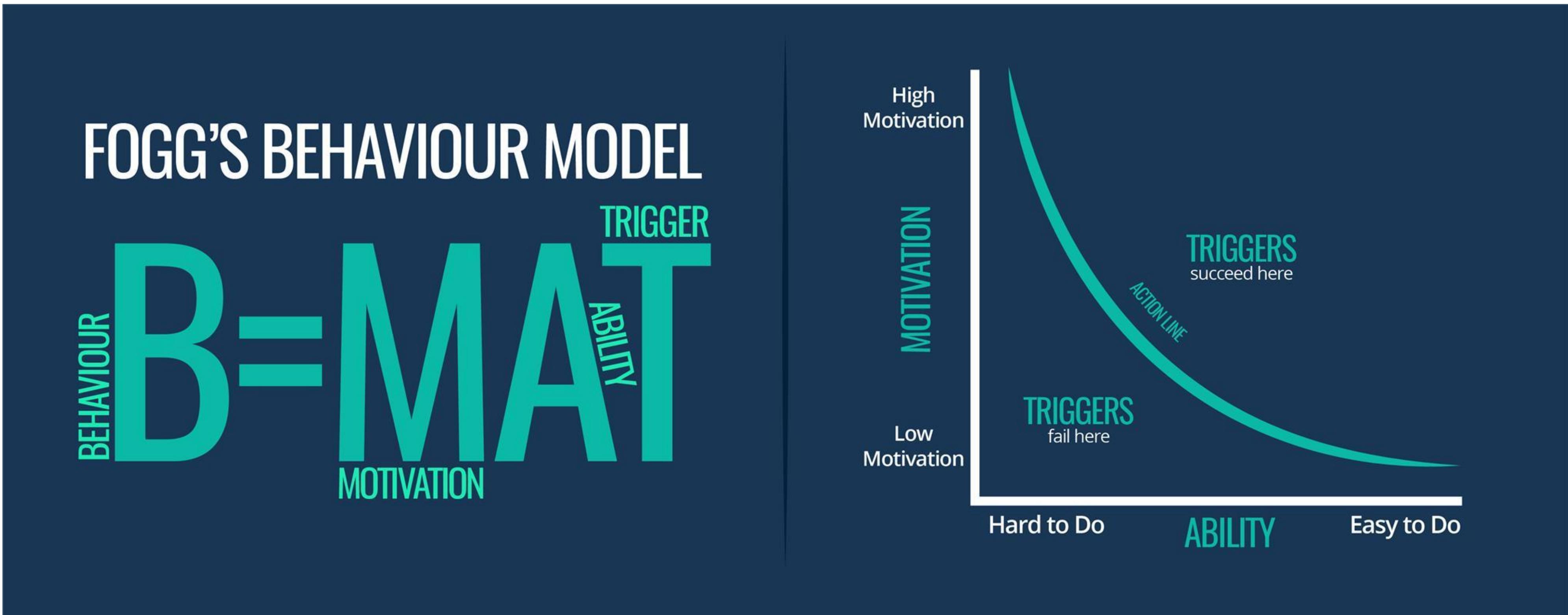
Reciprocity Decay Bias

Reciprocity creates a sense of obligation but fades with time



If customers don't feel taken care of in recent memory.
They may feel frustrated.

Modèle behavioural: changer les comportements

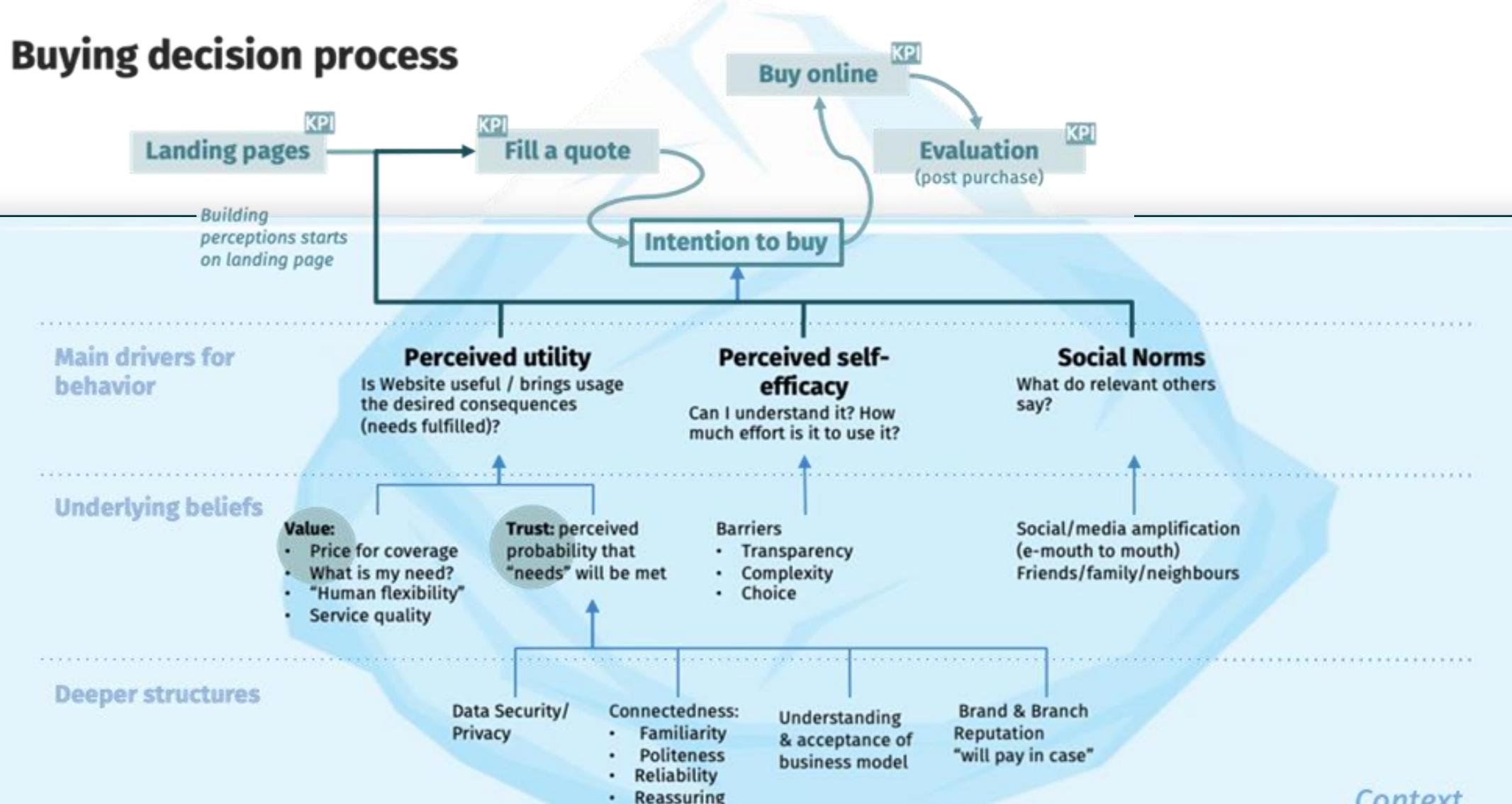


Modèles comportementaux

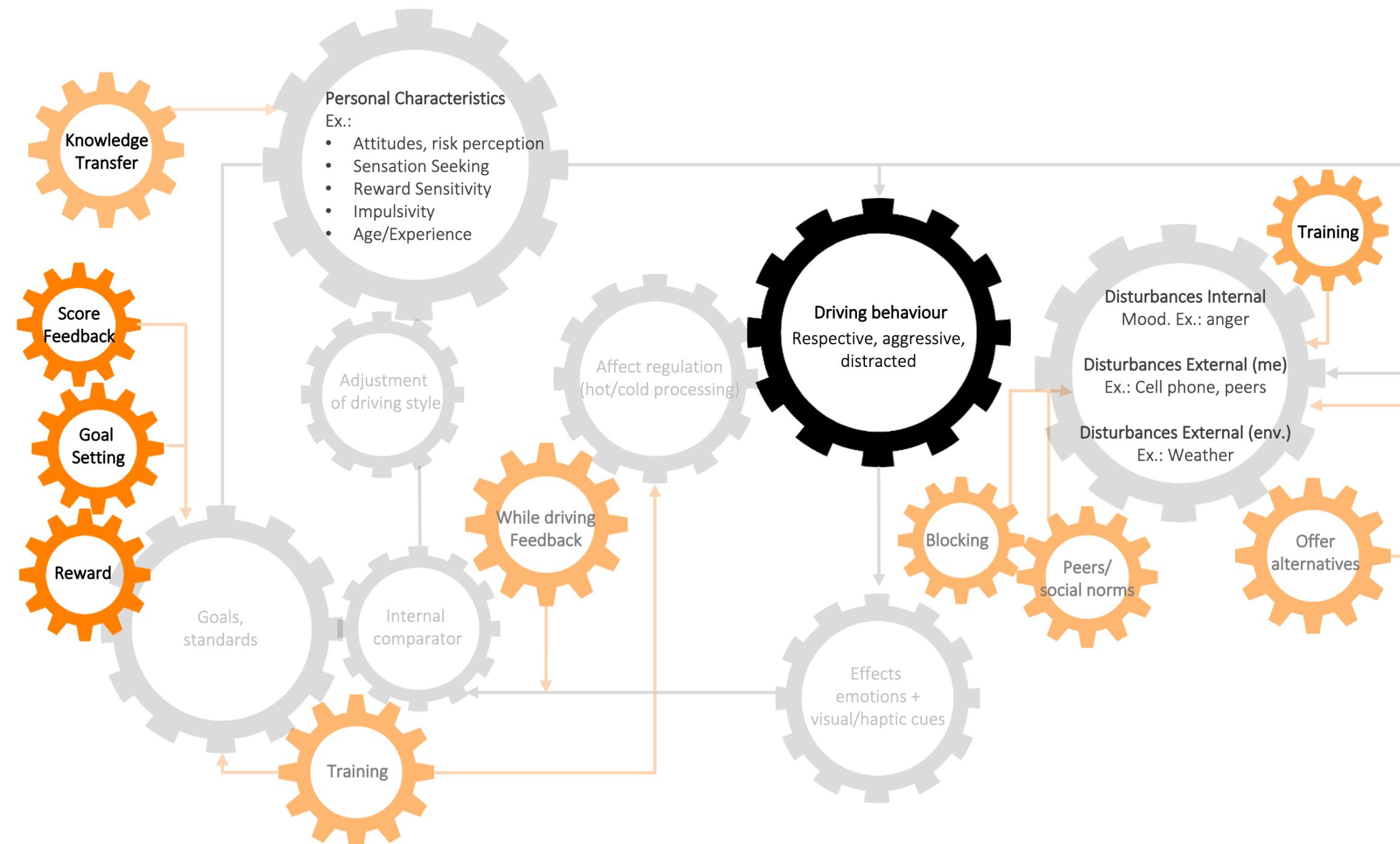
Processus de décision d'achat

L'achat ne commence pas sur la page Web!

Mieux comprendre les comportements associés à l'achat pour trouver de nouvelles solutions.



Processus de conduite prudente



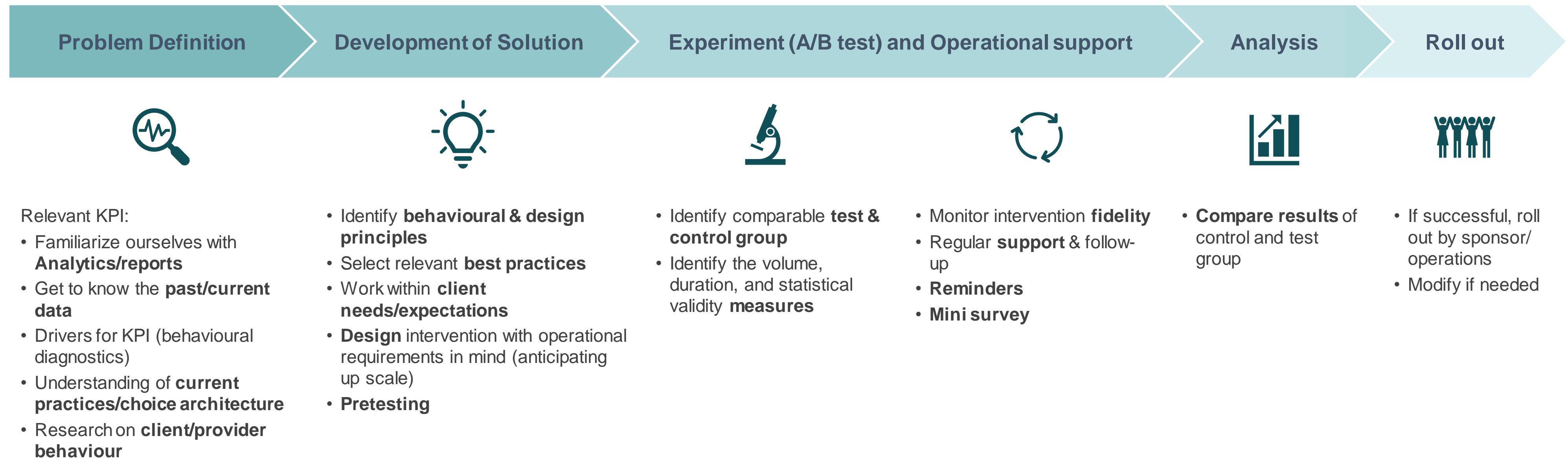
LES CONDUCTEURS À RISQUE NE SONT PAS LES MEMES

Comprendre les facteurs complexes qui alimentent la conduite à risque permet la construction innovante de l'UBI vers un programme de conduite sûre, réduisant les coûts des pertes et rendant les routes plus sûres



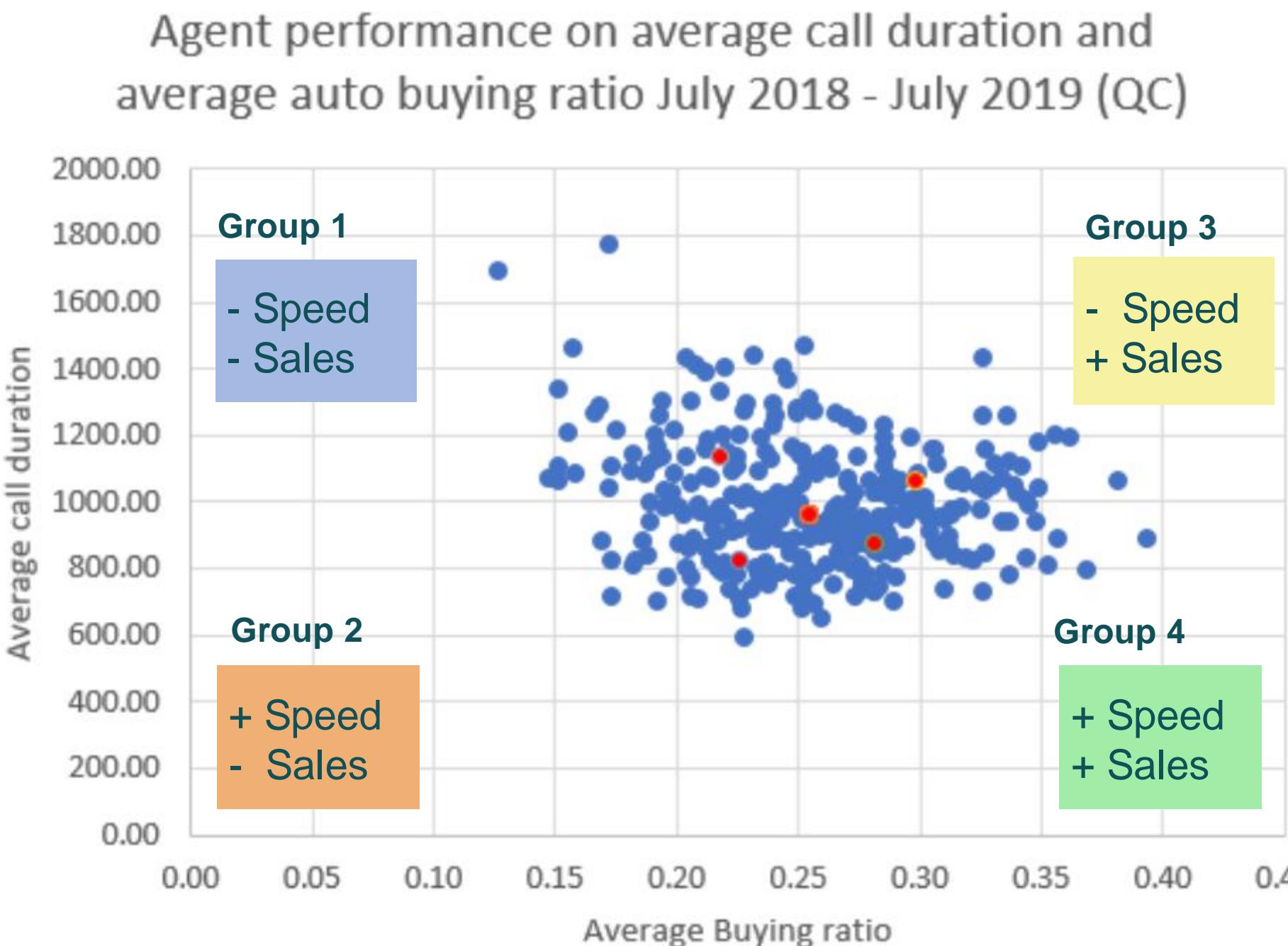
Identifier les nouvelles opportunités à partir de domaines tels l'économie, la psychologie, neuroscience, etc. – exécuter selon l'approche scientifique

Méthodologie scientifique



Analyse quantitative

Performance: auto calls



170 00
calls

320
agents

- Looked at trends and dynamics
- Identified key takeaways. E.g.: significant variance in agents performance

Best agents are 3x as productive as least performing ones.



Changements scripts d'appels

Conditioned response

"At belairdirect, we are committed to **rewarding you for good driving habits**. You can benefit from our commitment by opting into our auto merit program: this is an app that assesses your driving habits and compares them to other drivers in the program.

Temporal discounting

By opting-in, **you will receive a discount of 10% right away** lasting the first 6 months. You will be able to increase it **to upwards of 25% if you are among one of our best and safest drivers**. Every 6 months, the discount resets and so you'll **always have a chance to gain a higher discount** than the previous period.

Emotional valence

Ambiguity aversion

The auto-merit program rewards you for good driving behaviours, the **data cannot be used** to increase your car insurance price. **Downloading the app and having your phone on you while driving** is the only thing you need to do to gain this discount. If this sounds interesting to you, I can apply the 10% reduction to your price right now and lower it from **(OLD PRICE) to (NEW PRICE)**."

Ratio bias

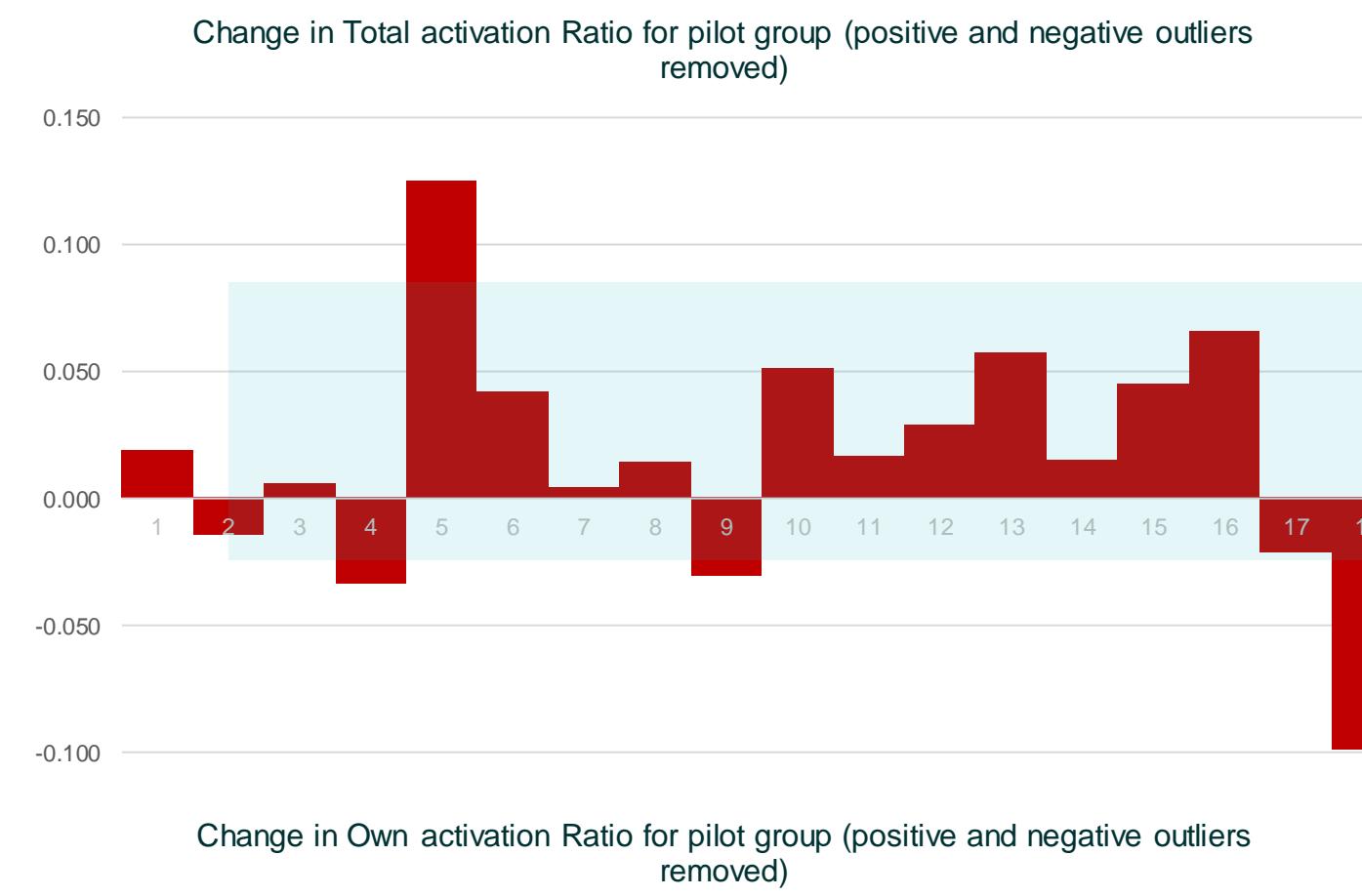
Zero-price effect



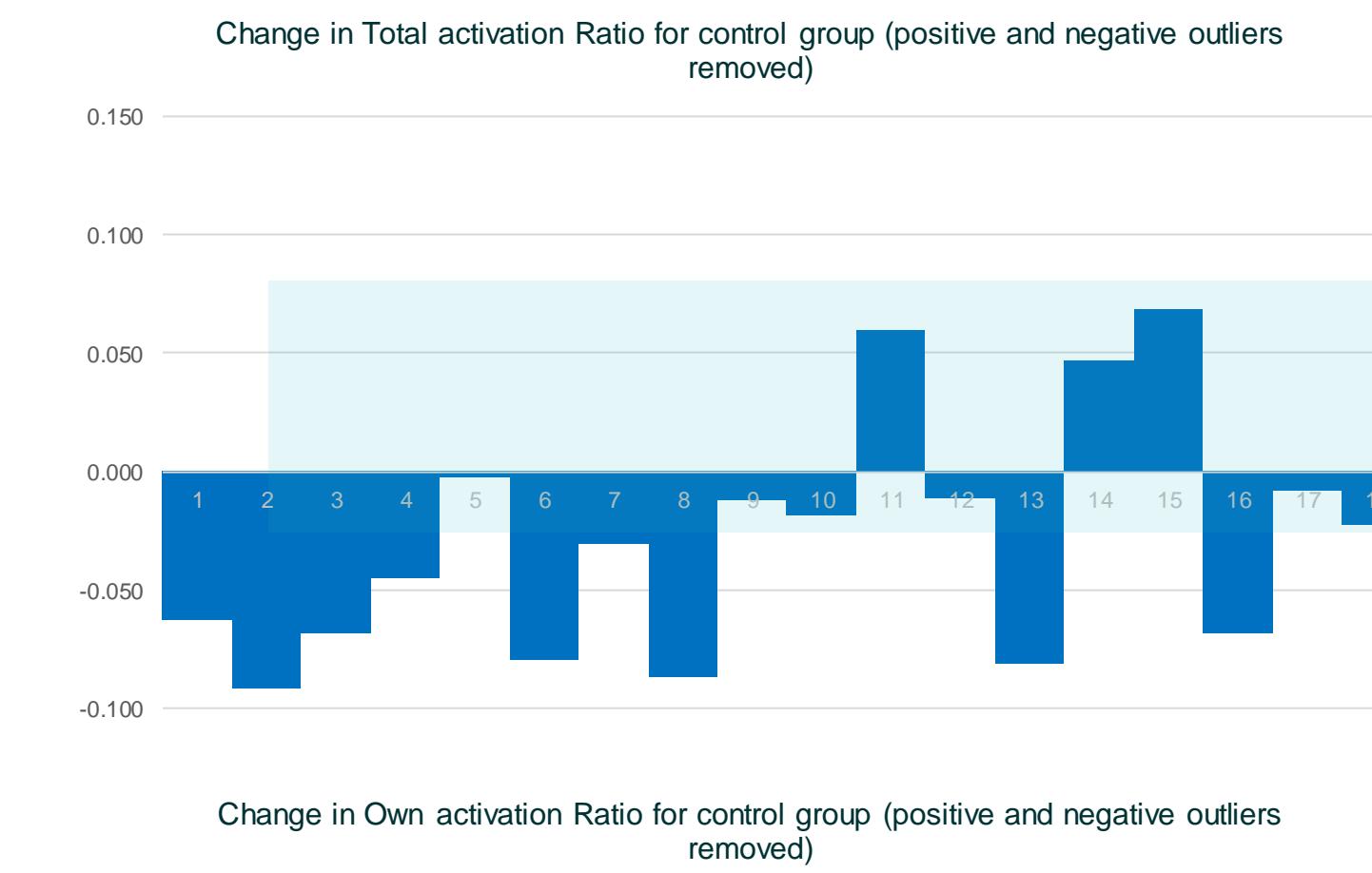
Test A/B



PILOT



CONTROL



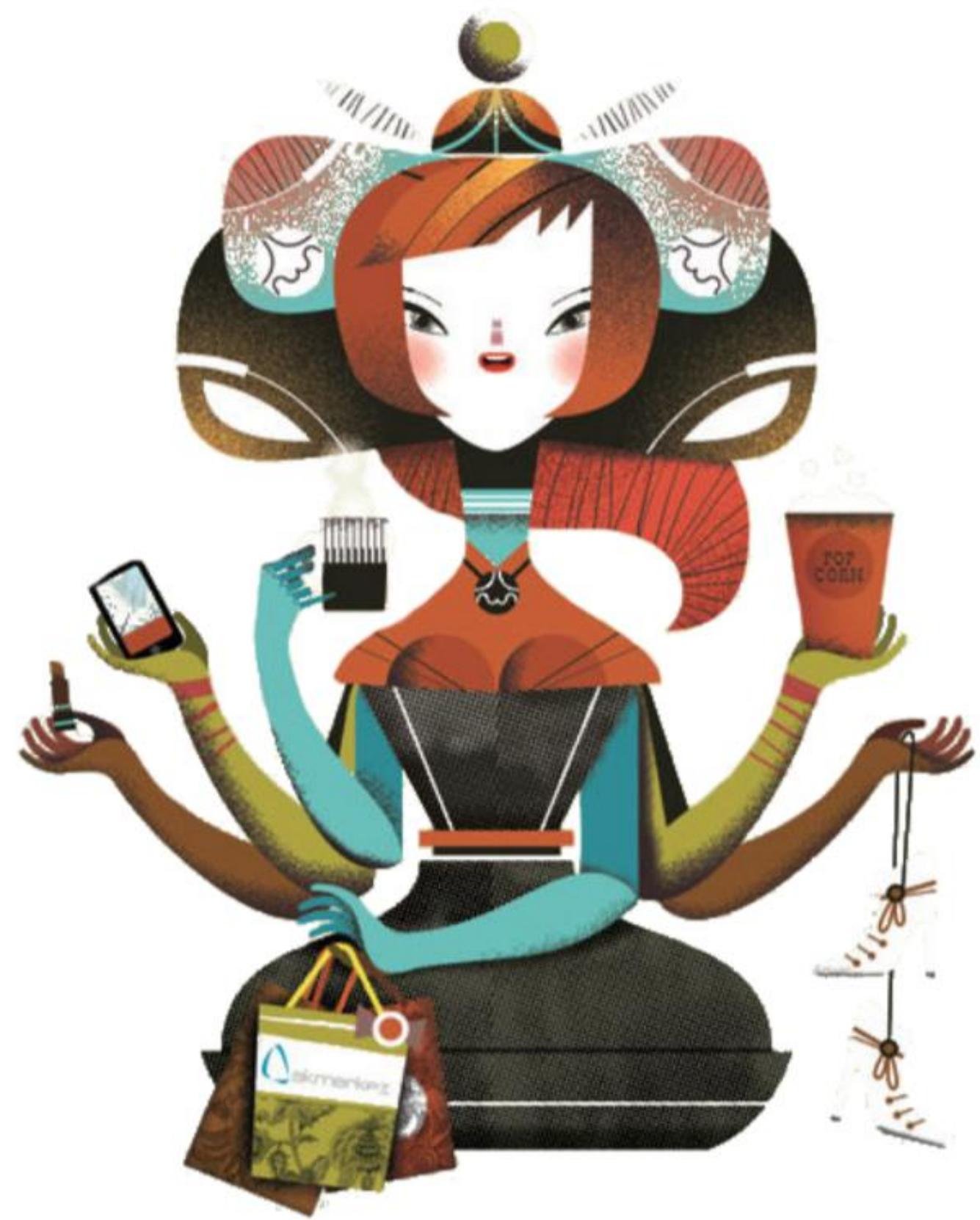


SCIENCES COMPORTEMENTALES
ET
DESIGN



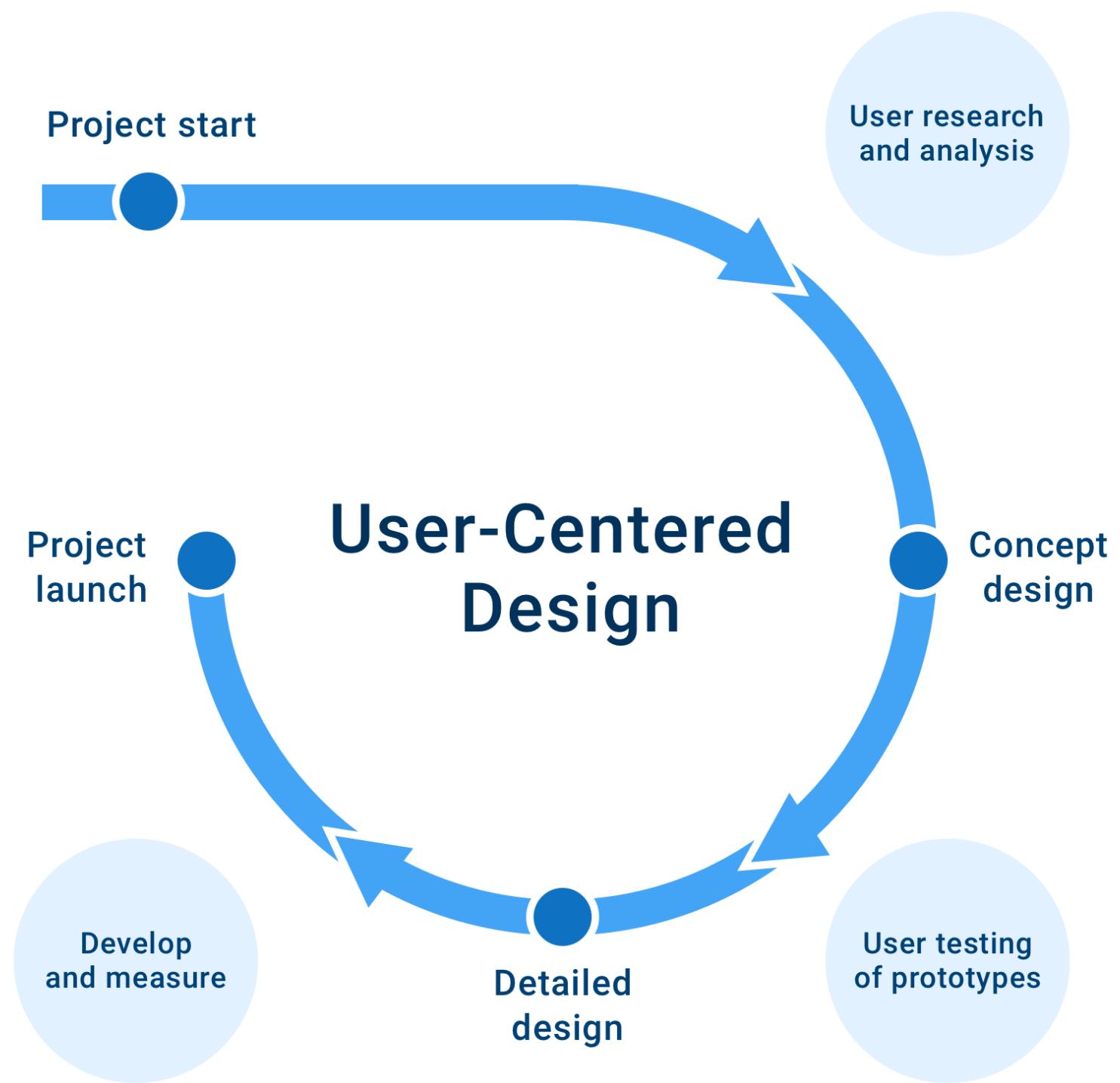
UTILISABILITY

Measure efficiency

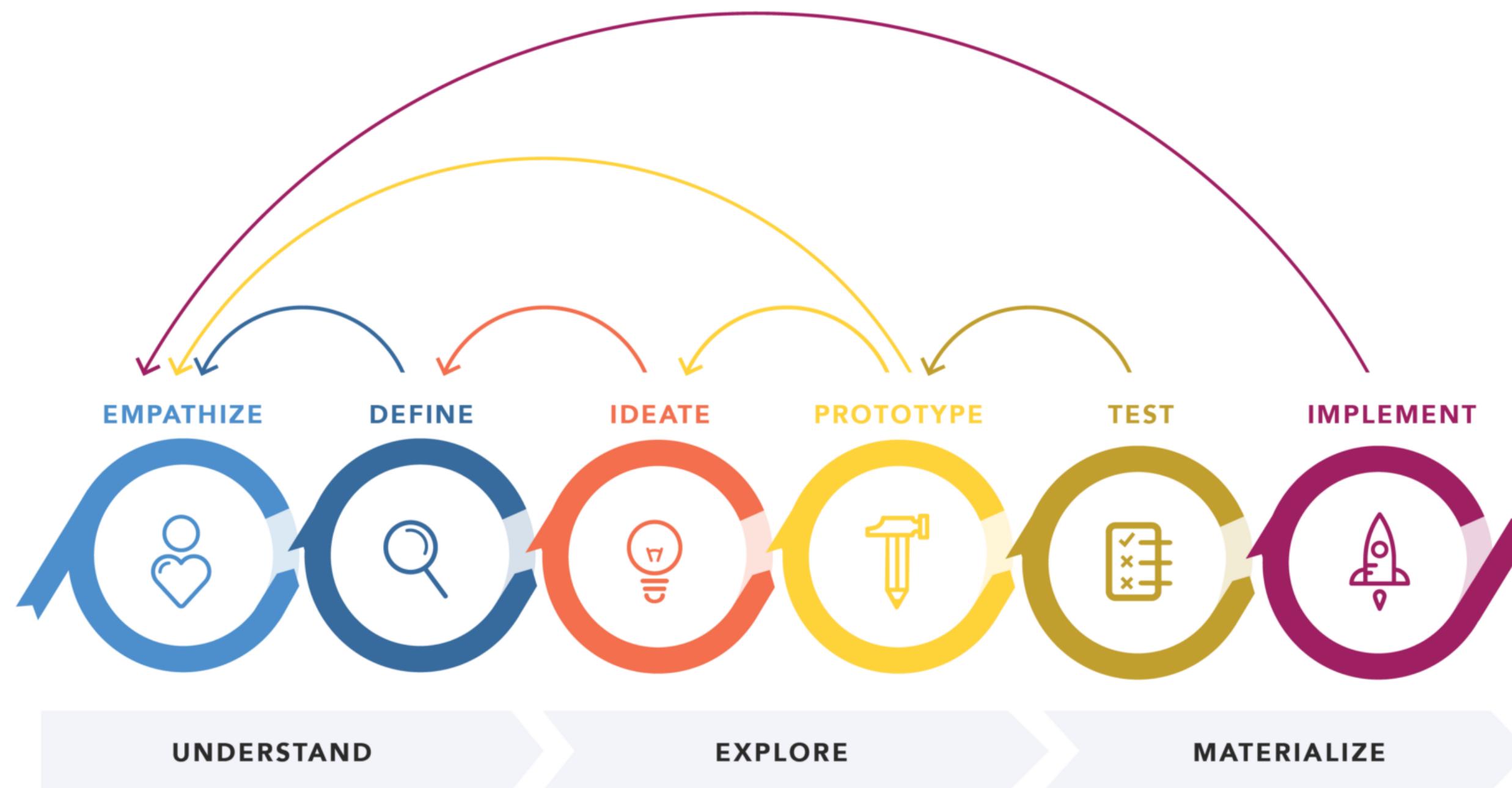


USER CENTERED DESIGN

Concevoir pour l'utilisateur



ISO 9241-210

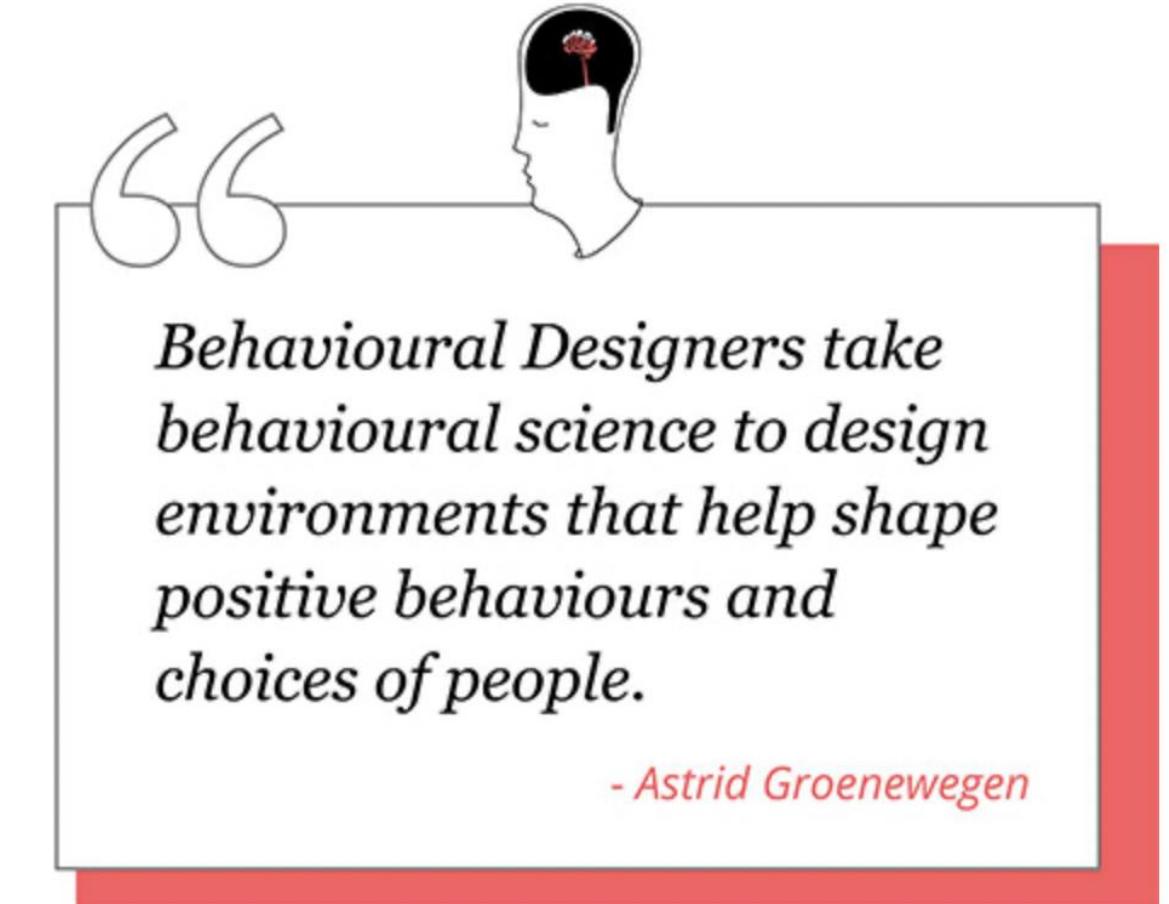


DESIGN THINKING 101 NNGROUP.COM

DESIGN THINKING

Design comportemental

- Pourquoi les gens agissent comme ils le font?
- Comment influencer les attitudes et comportements?
- Comment guider vers de meilleures décisions?



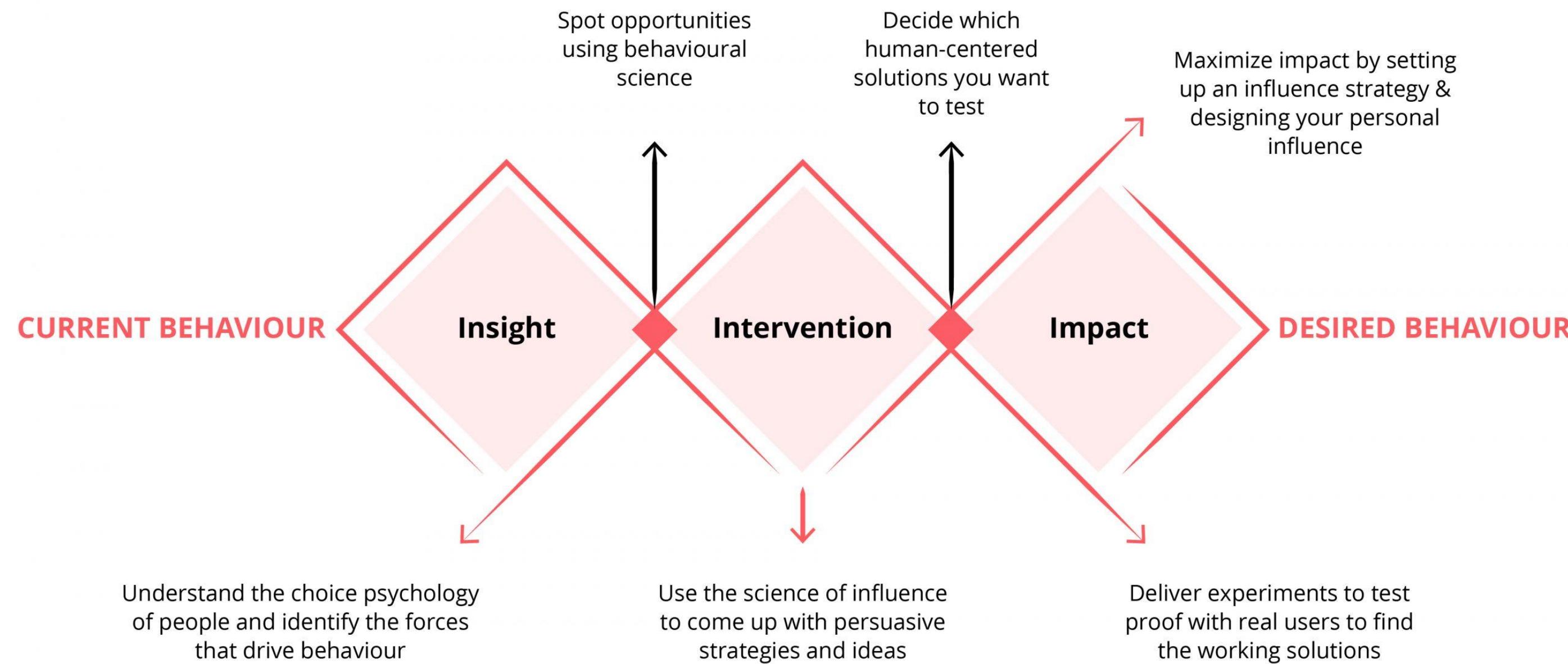
SUE Behavioural Design

DESIGN THINKING + SCIENCE DE L'INFLUENCE =

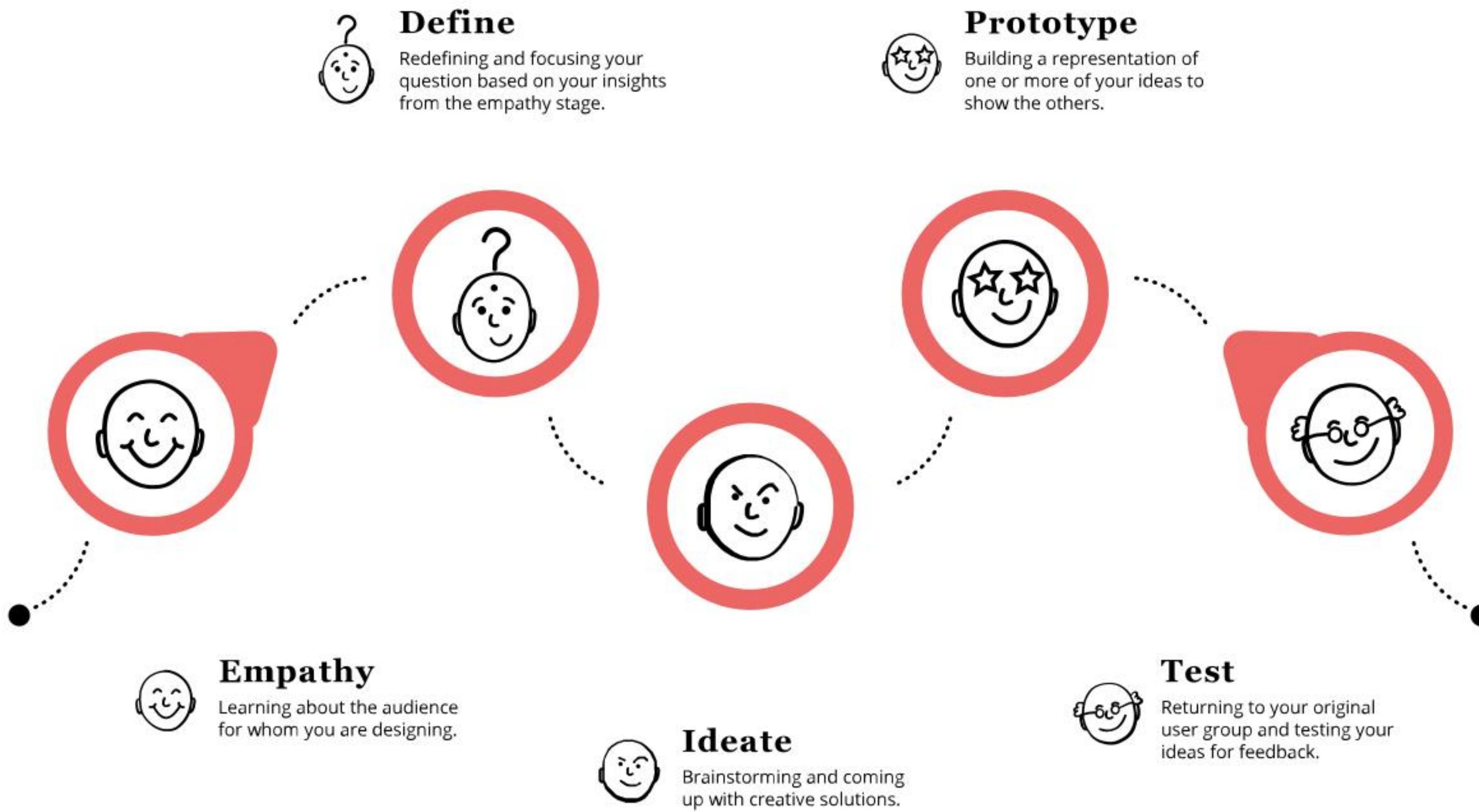
(Psychologie + Design + Technologie + Méthodes créatives)

DESIGN COMPORTEMENTAL

SUE | Behavioural Design Method®



© All rights reserved SUE | Behavioural Design BV



© All rights reserved SUE | Behavioural Design BV



EXEMPLES
PROJETS

Exemples de projets

AGENT SUPER POWERS



belairdirect.

Training with new scripts, workflow improvements and informational context on client's mindset.

Principles:

Separate pleasure, Get bad experiences over quickly, Peak and end rule, give them choice, stick to mental habits.

Sales + 1 scientist x 1 year

+13.2% lift on buying ratio =
+ 9M DWP/year
+ 9% on UBI uptake

INCREASE ONLINE COMPLETION

Nudging clients to complete quotes online.

Principles:

Guidance, social proof, endowment effect, etc.

Digital squad + 1 scientist x 3 months

+\$2.8M DWP/year

REDUCING FRAUD

Nudging clients to choose rely clinics for Accident Benefits.

Principles:

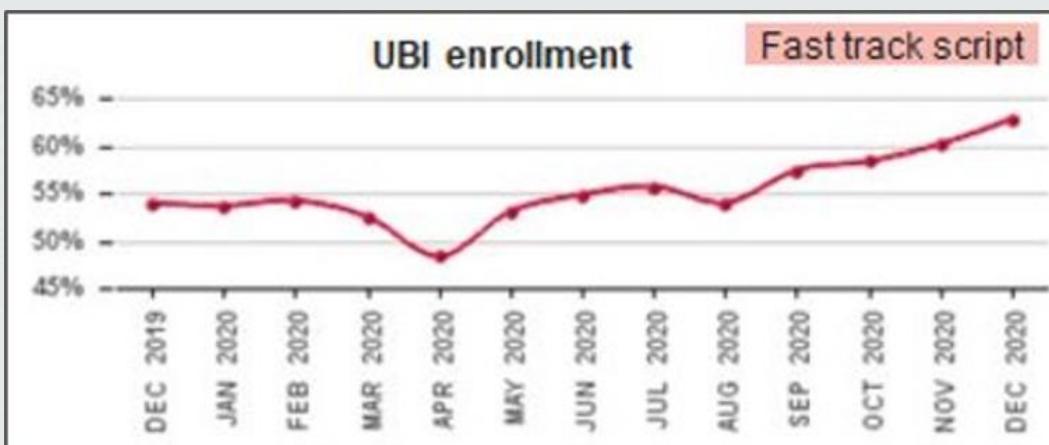
Reducing cognitive load, signposting, priming, commitment, "triability", honesty norms, social proof etc.

Claims + 1 scientist x 6 months

+3.3% rely clinic uptake
\$1.98M savings/year
≈ \$19.8M DWP/year

Exemples de projets

SELLING UBI + SURCHARGE



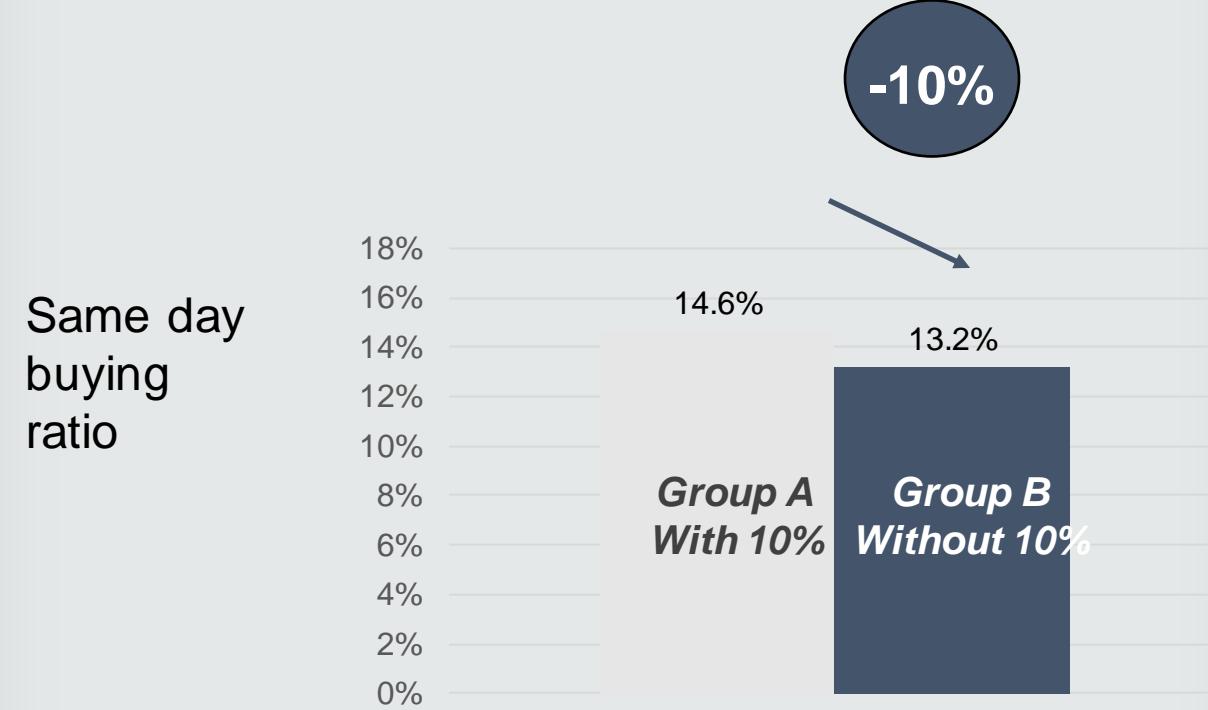
Nudging clients to enroll in the new UBI program featuring a new type of price personalization including possible price increases and not just “discounts”

Principles:
loss aversion, ambiguity aversion, optimism bias

Sales + 1 scientist x 2 months

✓ Maintained UBI enrollment ratio

A/B TESTING FOR POTENTIAL FUTURE OFFERS

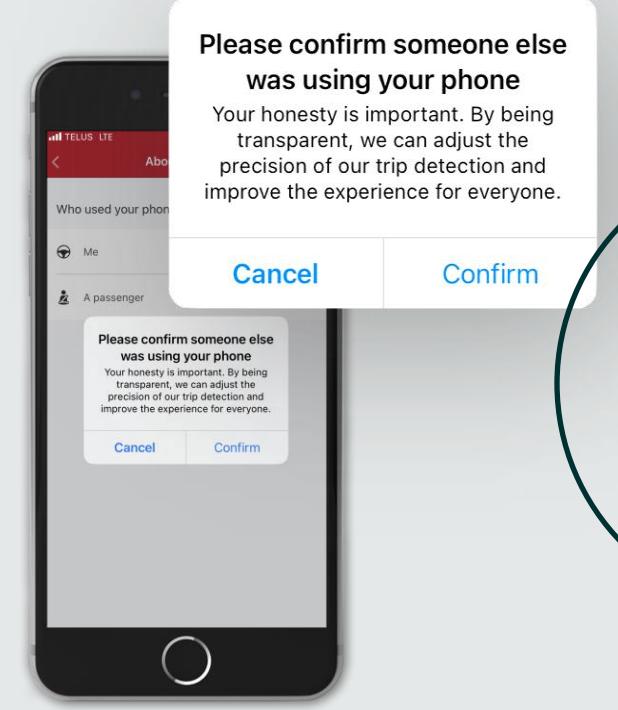


Testing the impact of removing UBI enrollment discount on call center activation rate.

Sales + 1 scientist x 2 months

✓ Informed Decision making

SHORT TERM CONSULTATION



3 days
72 hours



Guidance on Prestige copywriting, recommendation on how to express waiting time, App message to reduce UBI cheating, Online flows, etc.

- ✓ : Improved NPS
- 17% UBI cheating

Exemples de projets

REDUCE TURNOVER AND FACILITATE HIRING



Benefit:

Reduce turnover and improve decline rate on job offers.



Output:

Multiple opportunities including reducing turnover, redesigning job offer to increase close rate, identifying behavioural substitute to credit score in screening process, promoting diversity in recruitment.

INCREASE ACCOUNT REGISTRATION AT INTACT



Benefit:

Contribute to 60% registration at Intact Insurance.



Output:

Plan and communications pieces, A/B tested in production.



MERCI