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# Nudges en comunicación hipotecaria

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Metadata

## Study Information



### Title

Experimento para evaluar el impacto de las decisiones financieras del consumidor de la comunicación trimestral del estado del Crédito Hipotecario y opciones de rediseño

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### Description

El mercado de los créditos hipotecarios tiene un problema con el bajo nivel de renegociación de contratos. Los clientes, entienden poco del proceso y cifras, cotizan poco al contratar un crédito y cuando lo tienen, la mayoría de las personas deja pasar oportunidades económicamente ventajosas de renegociación. Una posible razón para ello es que hay poca alfabetización financiera y desconfianza, lo que se traduce en costos emocionales que hacen caro iniciar el proceso de renegociación

El Servicio Nacional del Consumidor en Chile quiere mejorar las condiciones del mercado hipotecario a través de mejoras en las comunicaciones formales entre los bancos y sus clientes. Para generar un rediseño que esté basado en evidencia, se asociaron con los autores en la realización de un experimento en línea.

El experimento tiene como objetivo general: diseñar y ejecutar un experimento mediante el cual se mida el impacto de la actual comunicación trimestral del estado del Crédito Hipotecario en la decisión de los Consumidores de buscar nuevas ofertas en el mercado hipotecario (control), en comparación con alternativas de diseño basadas en insumos provenientes de la economía conductual.

### Hypotheses

Tomando en consideración el diseño experimental y teorías de aversión a la percepción de injusticia

se espera que:

H1: La incorporación de Nudges (T1) aumente la predisposición a cotizar, con mayor impacto cuando la distancia en la flecha sea larga y el ahorro sea alto.

H2: Entre quienes hicieron Click para entrar al simulador, que la incorporación de explicaciones (T2 y T3) aumente la selección de mejor oferta.

H3: La incorporación de explicaciones (T2 y T3) aumenten el numero de respuestas correctas en la tarea de comprensión.

H4: Que exista heterogeneidad en el impacto del tratamiento asociado al alfabetismo financiero de los/las participantes, con menor influencia entre los que tienen mayores niveles de alfabetismo.

## Design Plan

### Study type

Experiment - A researcher randomly assigns treatments to study subjects, this includes field or lab experiments. This is also known as an intervention experiment and includes randomized controlled trials.

### Blinding

For studies that involve human subjects, they will not know the treatment group to which they have been assigned.

### Is there any additional blinding in this study?

*No response*

### Study design

The online experiment used age and income blocks to randomize vignettes using a within-subject design for the variantes of the vignettes. The full experimental protocol is attached.

- SERNAC\_Mortgages\_\_pre\_analysis\_plan.pdf  
(<https://osf.io/project/csnhg/files/osfstorage/5dea5e59b1bf4c00093f1430>)

### Randomization

Randomization will be at the individual level, participants are asked a short set of standard socio-demographic questions and the answers to the birth year and income questions are used to block randomize treatment assignment. Neither the participant nor the experimenter can intervene in the process it is all done automatically during the experiment through an interaction between Qualtrics and a server running the block randomization script in R. Code available in my Github replication repository

## Sampling Plan

### Existing Data

Registration prior to any human observation of the data

### Explanation of existing data

we are NOT using any preexisting data

## Data collection procedures

The Qualtrics survey will collect all the experimental data

- complete\_survey.pdf  
(<https://osf.io/project/csnhg/files/osfstorage/5dea5e59b1bf4c00093f142e>)

## Sample size

We aim to get 440 subjects, with the four treatments evenly distributed.

## Sample size rationale

This is the sample size that we could afford with the funding provided by SERNAC. Subjects receive a minimum payment of 3,000 CLP and a maximum of 6,360 CLP for their participation in the study. The majority of dependent variables of interest are incentivised.

## Stopping rule

When the sample is reached

# Variables

## Manipulated variables

Variables are described in the attached documents

*No files selected*

## Measured variables

Variables are described in the attached documents

*No files selected*

## Indices

*No response*

*No files selected*

# Analysis Plan

## Statistical models

Data analysis plan included in the attached document

*No files selected*

## Transformations

*No response*

## Inference criteria

p-value of 0.05

## Data exclusion

Observations will be excluded from the sample if they do not comply with the experimental protocol, with special care on cases where subjects have repeated entries to the survey, in which case the second and later observations will be eliminated.

We also record the time individuals spend observing treatments and this can, potentially, be used to exclude observations when the participant has spent very little time on the survey page. If this is done, the main experimental results will be reported with and without the excluded samples.

### Missing data

*No response*

### Exploratory analysis

*No response*

## Other

### Other

Replication material is available on <https://github.com/deniselaroze/Mortgages-SERNAC>

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