Using behavioural insights to understand and shape our behaviour online

Elisabeth Costa, Senior Director, BIT

THE
BEHAVIOURAL
INSIGHTS
TEAM

Today

1. The Behavioural Insights Team

2. Examples of BIT's lab & field experiments to understand and shape online behaviour
   - *Lab:* Understanding and engaging with **T&Cs and privacy notices**
   - *Lab:* Vulnerability and resilience to **disinformation**
   - *Field:* Helping people **block gambling transactions and other problem spending** using fintech tools
   - *Field:* Changing choice architecture of an online job board to **increase flexible working**

The Behavioural Insights Team

BIT projects

BIT offices
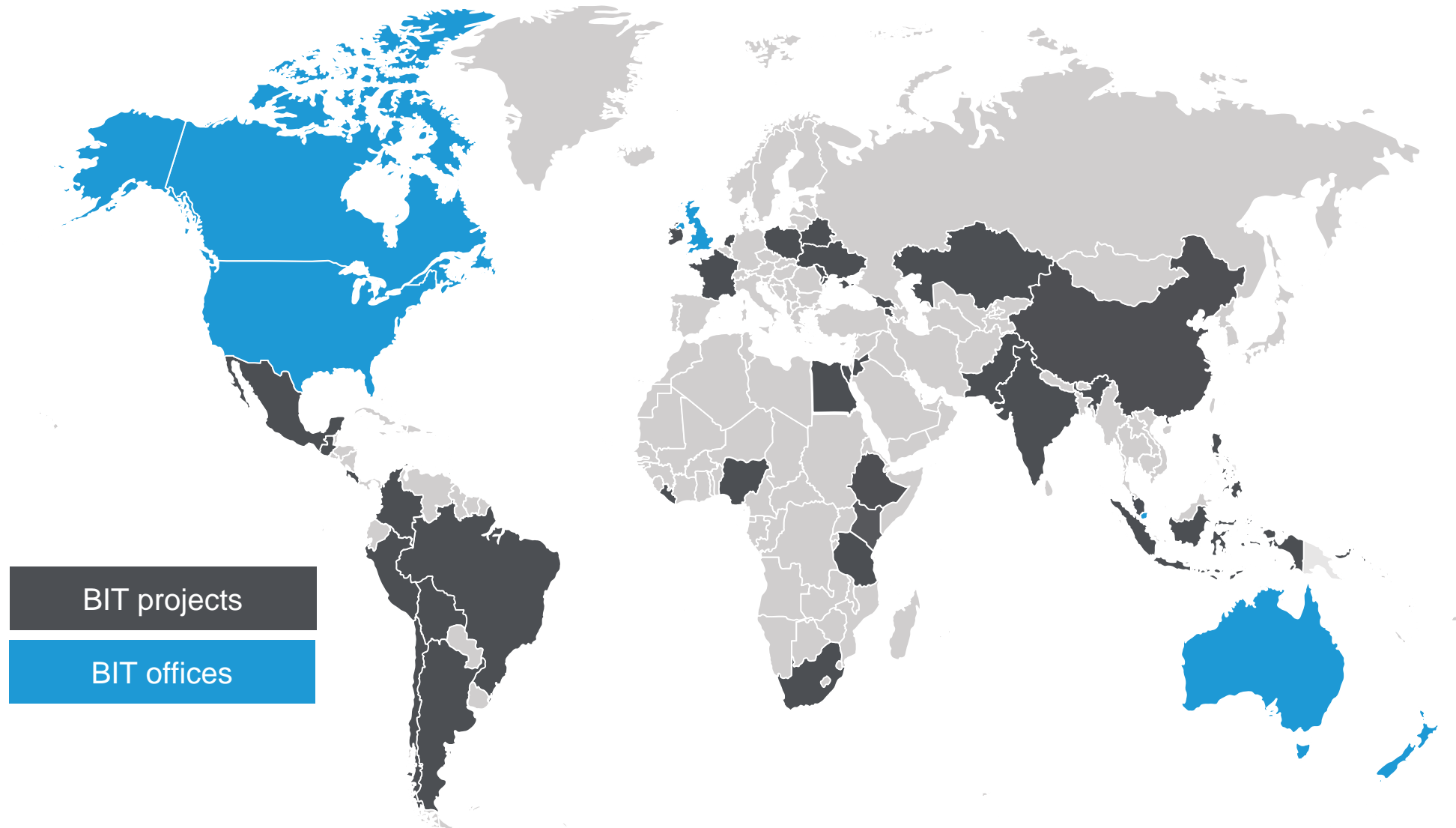
T&Cs that work for consumers

Tell customers how long a privacy policy normally takes to read

105%

Increase in privacy policy opening rates

Display key terms as Frequently Asked Questions

36%

Increase in comprehension of T&Cs

Best practice guide

Improving consumer understanding of contractual terms and privacy policies: evidence-based actions for businesses

THE BEHAVIOURAL INSIGHTS TEAM
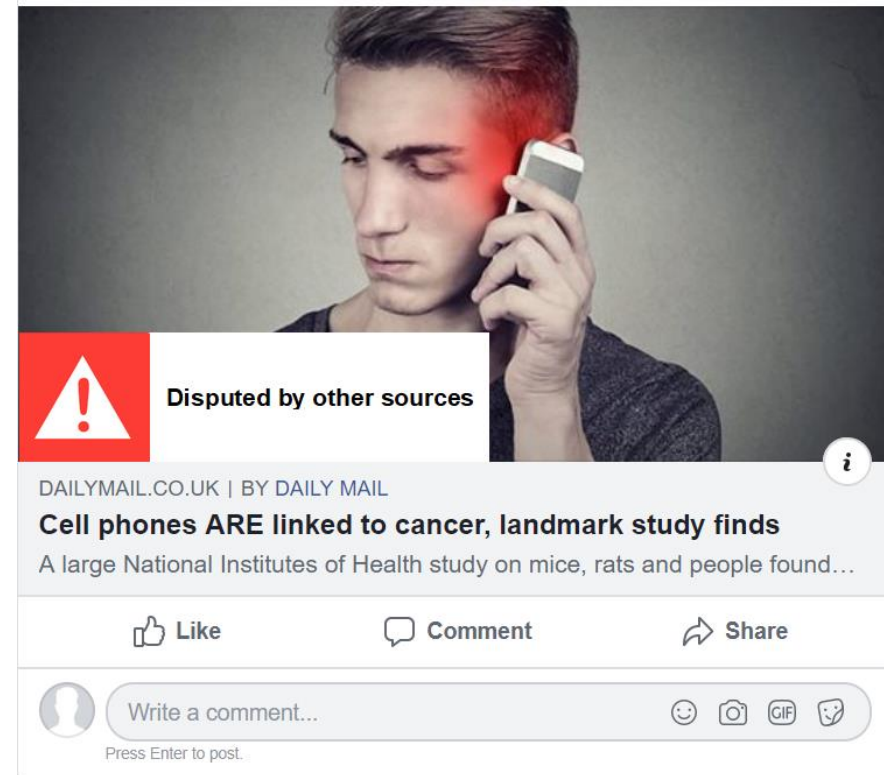
What drives believing and sharing fake news?

We ran a series of experiments using an online panel of 12,000 participants across three countries. In the first phase, we explored individual vulnerabilities that might be associated with beliefs in disinformation in UK, Estonia and Ukraine.

- We found that **higher cognitive ability** is associated with an **improved ability to discern** between real and false headlines in the UK and Estonia.

- We found **evidence regarding the role of motivated reasoning**: Remain/Leave in the UK & Pro/Anti-Russia in Estonia and Ukraine

- We found **few associations between personality characteristics** and belief in disinformation.
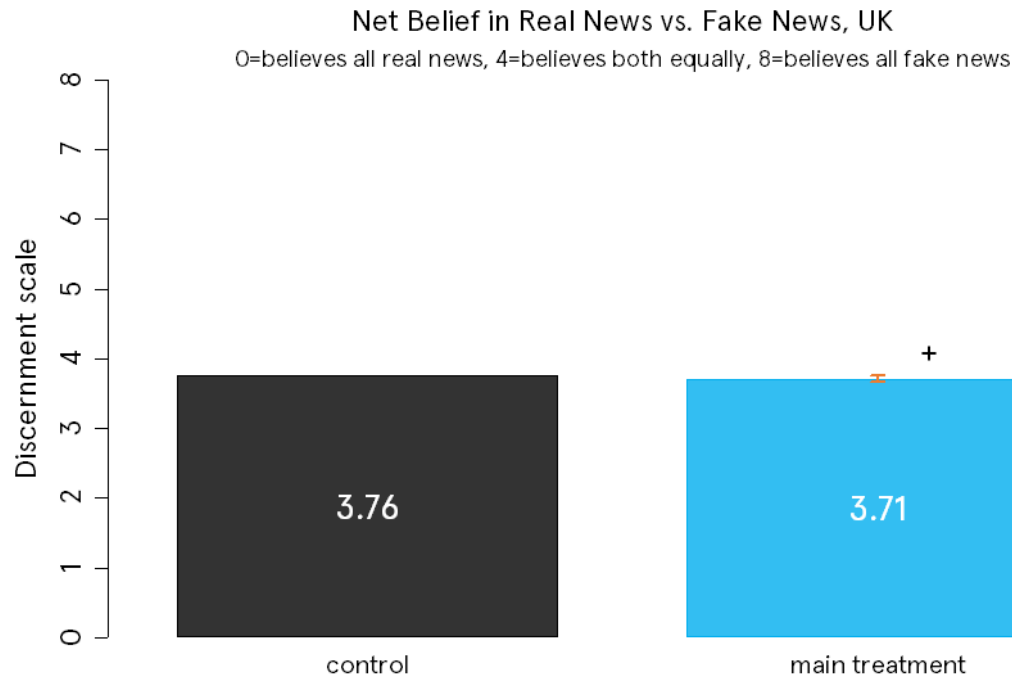
Testing interventions to improve resilience

Intervention		Description
Values affirmation exercise		Participants complete a values affirmation exercise, in which they reflect on values and ideas which are important to their personal identity.
Rules of thumb		Participants are presented with a number of simple rules which aid them in discerning between real and fake information
Accuracy Prompt		Participants are prompted to consider a headline's accuracy, before responding to the questions
'Disputed' tags		Disputed tags are attached to fabricated and biased news items
Related articles		Links to articles which correct the disinformation are placed below the main headline

Disputed by other sources

DAILYMAIL.CO.UK | BY DAILY MAIL
Cell phones ARE linked to cancer, landmark study finds
A large National Institutes of Health study on mice, rats and people found…

Like   Comment   Share

Write a comment…
Press Enter to post.

Findings

The main treatment alone did not reduce belief in fake news, compared to belief in real news

Net Belief in Real News vs. Fake News, UK
0=believes all real news, 4=believes both equally, 8=believes all fake news

N=3,127

Primary analysis

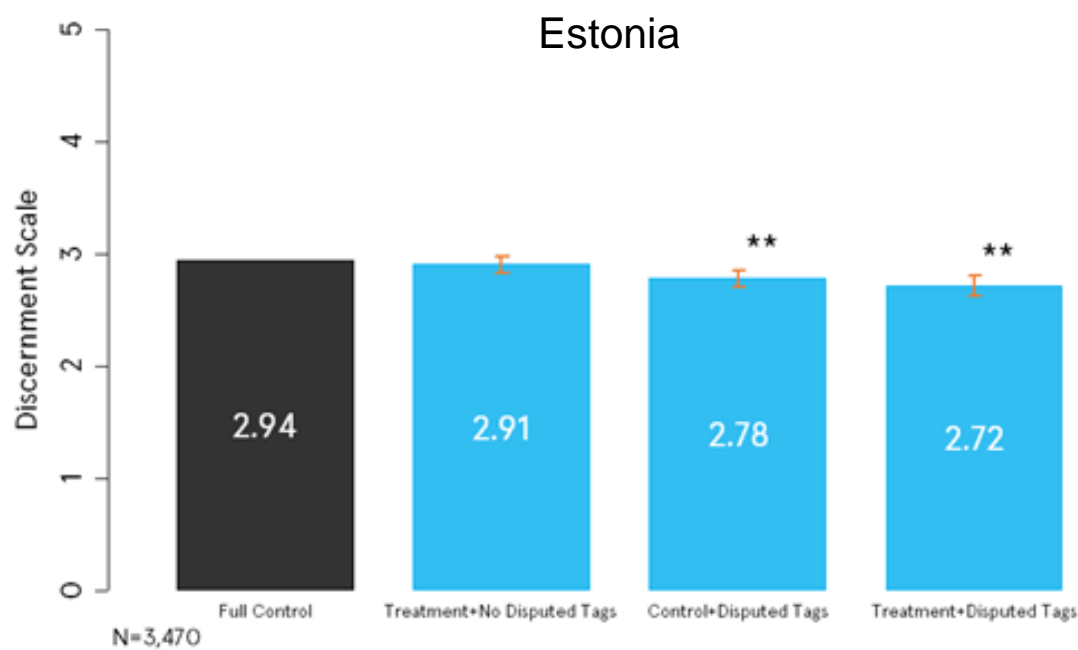** p<0.01, * p<0.05, + p<0.1

- Similar overall result in Estonia and Ukraine, but:

  - In Ukraine there is a **reduction in belief of both fake and real news**.

  - **Disputed tags** reduced belief in fake news in Estonia and the UK, but not in Ukraine
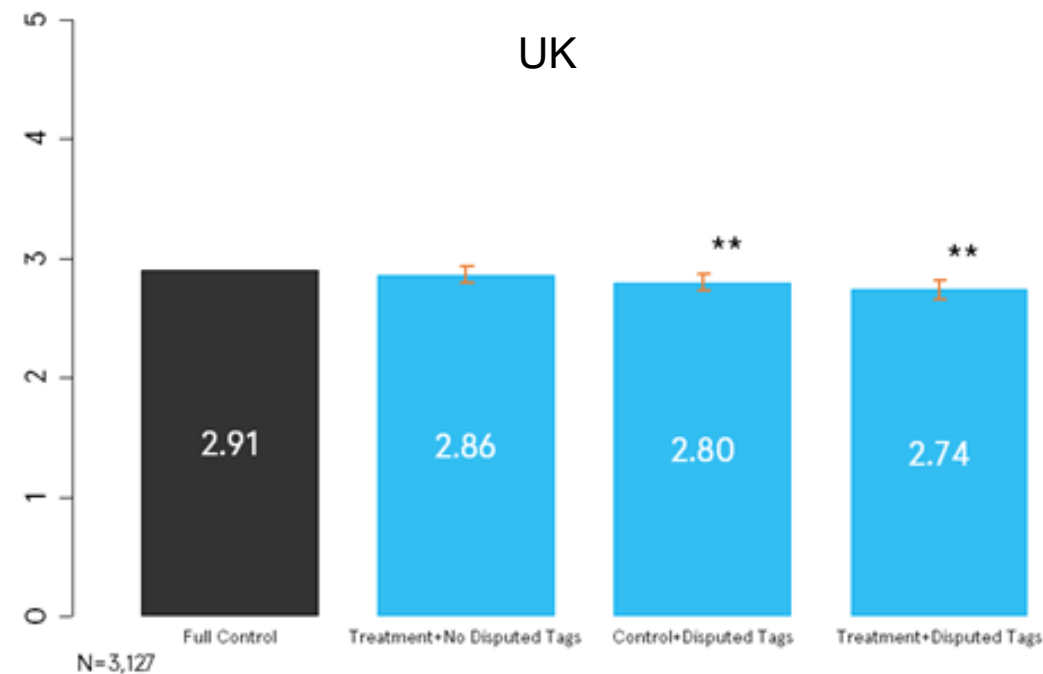
Findings

Disputed tags reduced belief in fake news in Estonia and the UK, but not in Ukraine

Estonia

Discernment Scale

Full Control	Treatment+No Disputed Tags	Control+Disputed Tags **	Treatment+Disputed Tags **
2.94	2.91	2.78	2.72

N=3,470

Primary analysis

** p<0.01, * p<0.05, + p<0.1

UK

Full Control	Treatment+No Disputed Tags	Control+Disputed Tags **	Treatment+Disputed Tags **
2.91	2.86	2.80	2.74

N=3,127

Primary analysis

** p<0.01, * p<0.05, + p<0.1

Next Steps: disinformation research

- **One of the largest ever academic studies on disinformation (n=12,000).** Provides greater clarity on the main drivers of disinformation.

- **Cognitive reasoning ability was the main predictor of belief in disinformation**. Highlights importance of developing and testing e.g. educational programmes, but also making it easier for people to process information (e.g. rules of thumb, disputed tags).

- **Disputed tags were effective in reducing susceptibility to disinformation.** However, we weren't able to measure potential backfire effects (e.g. fake news items without disputed tags are believed more)

- **Future research should look at testing in real-world online settings** (e.g. Facebook/ Twitter) to improve external validity and obtain behavioural measures e.g. sharing disinformation.

Fintech tools to manage spending

"**Nearly half of the 12 million** UK consumers with mental health problems surveyed by the Money and Mental Health Policy Institute stated **they would like to set controls** like spending limits in online shops."
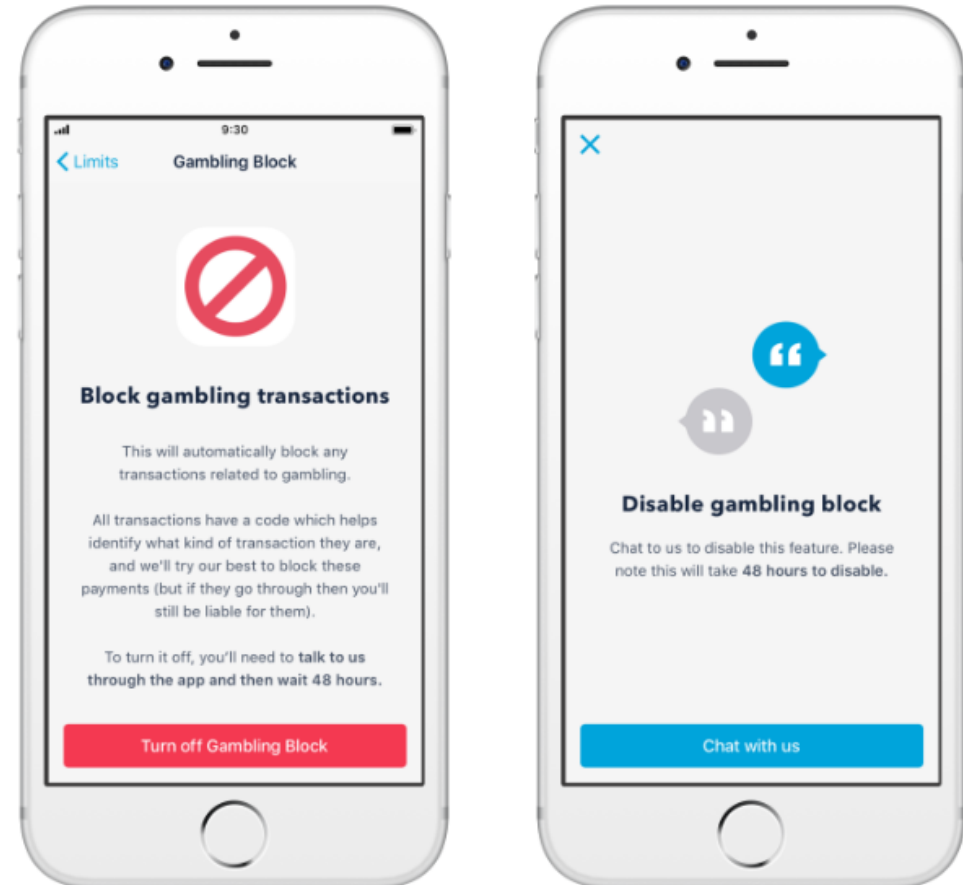
Using choice architecture to boost flexible working

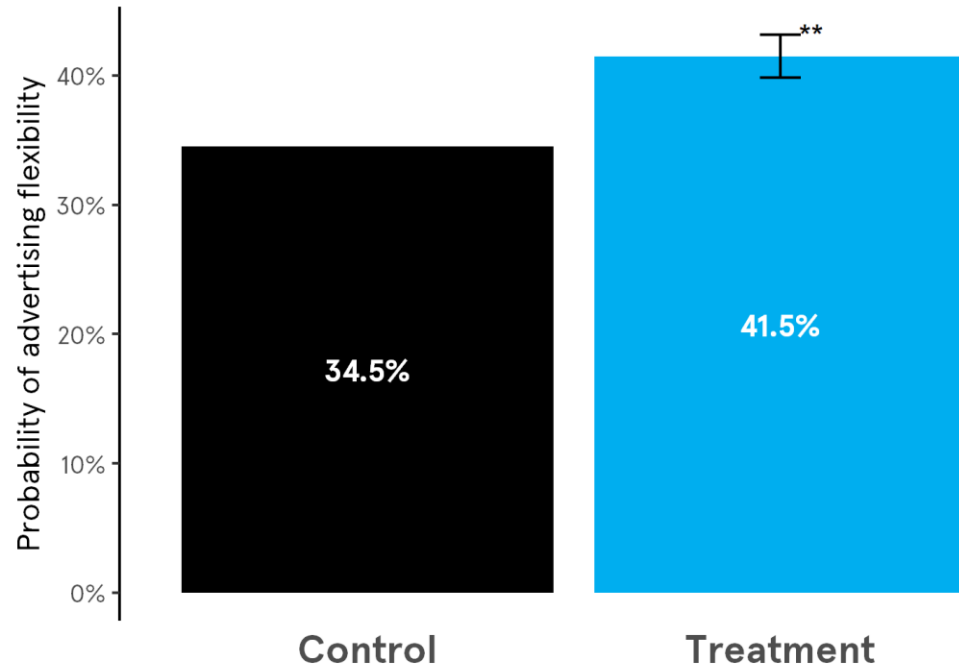*All the fields below are optional, but including them may strengthen your job post.*

What flexible working options would you consider for this role?

- ❏ *Flexitime*
- ❏ *Annualised hours*
- ❏ *Work from home*

- ❏ *Staggered hours*
- ❏ *Job share*
- ❏ *Phased retirement*
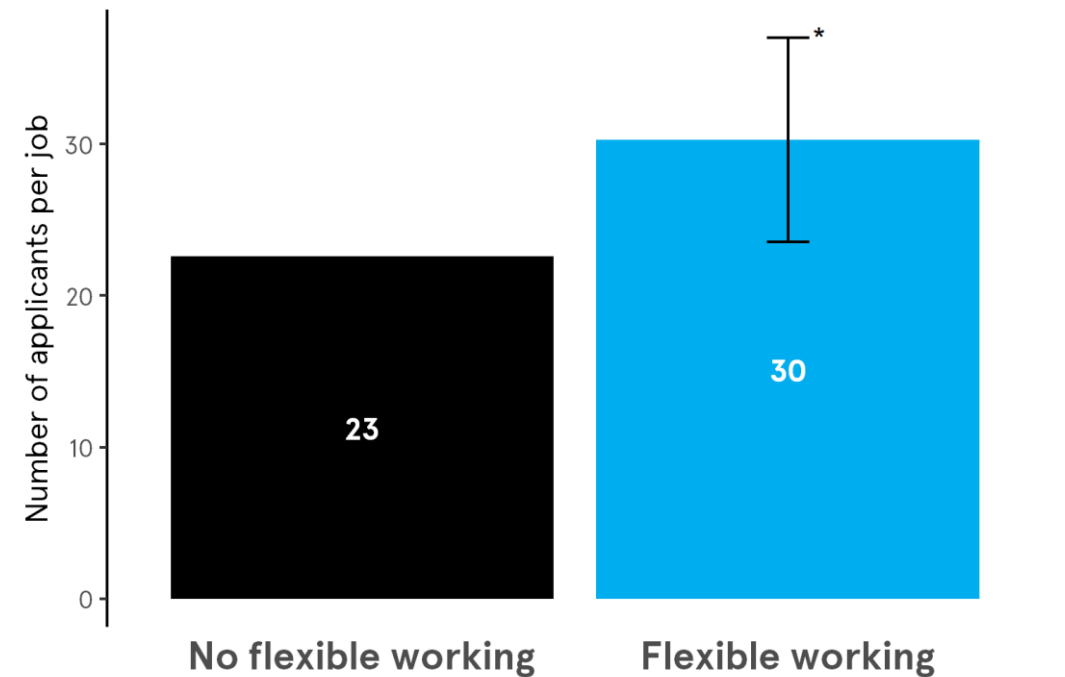
- ❏ *Compressed hours*
- ❏ *Part-time*
- ❏ *Not offered*

A small prompted choice has a big impact

Increased jobs offering flexible working...

… and these jobs attracted more applicants

Probability of advertising flexibility

Control: 34.5%
Treatment: 41.5% **

N = 220282
** p<0.01, * p<0.05, + p<0.1

Number of applicants per job

No flexible working: 23
Flexible working: 30 *

N = 220282
** p<0.01, * p<0.05, + p<0.1

174,000 more jobs offering flexibility per year

Avoiding 'sludge'

"Sludge can take two forms. It can discourage behavior that is in a person's best interest such as claiming a rebate or tax credit, and it can encourage self-defeating behavior such as investing in a deal that is too good to be true."

Richard Thaler

Justin Elliott ✓
@JustinElliott

NEW: We found TurboTax has *deliberately* hidden from Google its free option for lower-income Americans.

@Intuit did this by adding "robots" code that tells search engines not to find the free page.

Many folks who could file for free were charged.

Thank you!

elisabeth.costa@bi.team

@Lis_Costa_

THE
BEHAVIOURAL
INSIGHTS
TEAM