



DESIGN ELEMENTS OF DIGITAL NUDGES
AND EFFECTS ON CONSUMER BEHAVIOR:
A LITERATURE REVIEW

Seminar Thesis
of

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22. March 2019

Matriculation Number

1585571

Submitted at the Chair of Enterprise Systems
University of Mannheim

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List of Abbreviations

BI	Business Intelligence
BPI	Business Process Intelligence
BPM	Business Process Management
DW	Data Warehouse
GT	Geogria Tech
PM	Process Mining

Abstract

1 Introduction

In the last ten years, our lives became more and more digitized. We buy products in online shops, book our next trip and holidays on digital hotel platforms and even manage our finances with the help of our smartphones (Schneider et al. 2018). All those digital environments have one thing in common. Choices. All the time users are faced with choices they have to take.

- A lot of things influence those choices - What is chosen depends on the representation (Johnson in Weinmann paper) - This is described as choice architecture - Digital environments are powerful tools where choice architecture can be controlled in detail - This provides opportunities where user decisions can be influenced in several ways - This is called nudge - Example nudge: booking.com - Digital nudging and design of online choice architecture became more and more popular in research - Because of the complexity it is important to understand how nudges influence decisions of the user - Especially in consumer choices there are good and bad use cases (patterns) - To get a better understanding of how digital nudges influence consumer choice - This paper represents a systematic literature review of studies from the last ten years where offline- as well as online nudges are investigated in scientific manner - Specifically, this means that the paper structures as follows - Theoretical background to understand the domain of digital nudging and the theories and concepts behind it - Afterwards method and approach is introduced - Keywords, databases, journals - Results are discussed - Gap in finance and insurance sector is identified and discussed in the next part - In the end limitations, conclusions, implications for future research

2 Conceptional Background

The foundations chapter covers theoretical background concepts that are necessary to understand the later presented results and discussion. In detail this can incorporate points like: - Theoretical background about nudges (based on Thaler and Sunstein) - Offline focus – but more and more adoption in IS fields - IS researches transferred theoretical concepts to IS domain and digital environments - Nudge principles - Biases / Heuristics digital nudges - Good patterns vs. dark patterns

3 Methodology

The methodology section aims to present the research approach to the reader. Here different aspects of the research will be introduced and explained in detail. This includes: - Overall search strategy - Identification of relevant journals and why they're used - Used keywords, queries and terms for the search - Classification and patterns of papers

4 Results

The presentation of the literature review's results is the main part of this seminar thesis. Identified concepts, research types, use cases and more will be presented and discussed step by step. The goal of this chapter is to provide a detailed explanation of the underlying concepts and insights of the examined literature. This could include sub chapters like: - General information (number of articles, year of publishing, domain of journal) - Research type (empirical, non-empirical, qualitative, quantitative) - Field of use (IS Field, use case) - Nudging principles and concepts (used biases, choices, design elements)

5 Conclusion

In the end of the thesis all results will be summarized and critically discussed. The goal is to identify a research gap and to give recommendations for future research that would advance the topic.

5.1 Summary of Findings

5.2 Limitations

5.3 Recommendations for future research

Bibliography

Schneider, C., Weinmann, M., and Brocke, J. vom (2018), “Digital nudging: guiding on-line user choices through interface design”, en, in *Communications of the ACM* (61:7), pp. 67–73, issn: 00010782 (doi: 10 . 1145 / 3213765), url: <http://dl.acm.org/citation.cfm?doid=3234519.3213765> (visited on 03/06/2019).

Appendix

Affidavit

I hereby declare that I have developed and written the enclosed seminar thesis entirely on my own and have not used outside sources without declaration in the text. Any concepts or quotations applicable to these sources are clearly attributed to them.

This seminar thesis has not been submitted in the same or substantially similar version, not even in part, to any other authority for grading and has not been published elsewhere. I am aware of the fact that a misstatement may have serious legal consequences.

Mannheim, 22. March 2019

Marvin Messenzehl