

Nudge:

**le scienze comportamentali come
driver per influenzare gli
atteggiamenti di consumatori,
shopper e stakeholder**

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**KNOWLEDGE,
NETWORKING,
GROWTH.**





Nudge:

from intention to action

Ted Utoft

Vice President, BVA Nudge Unit

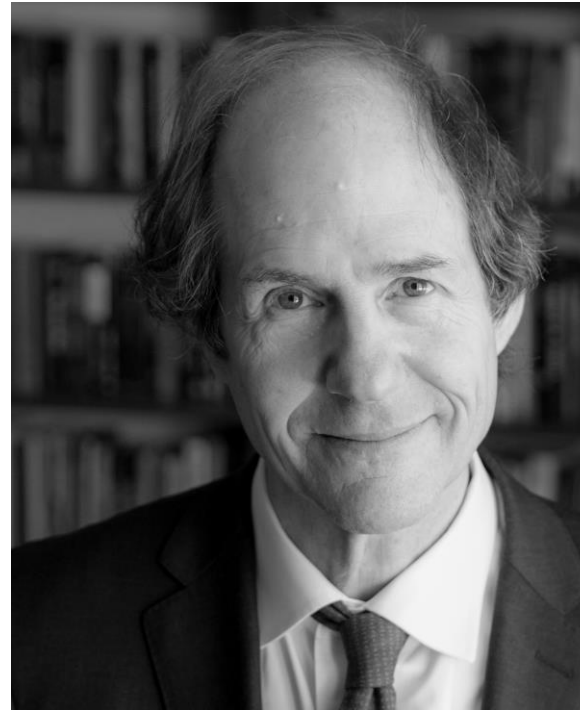
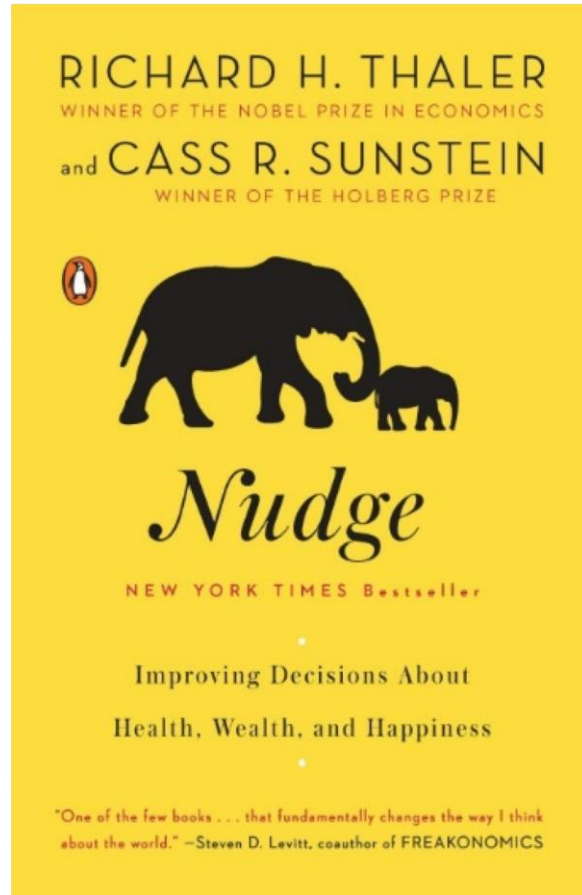


What is this?



An **80% REDUCTION** in cleaning expenditure

It started from a book



Cass Sunstein



Richard Thaler

...and spread to governments and companies...

“ Adopting the insights of
BEHAVIOURAL SCIENCE
will help bring our government
into the 21st century in a
wide range of ways. ”

Barack Obama
US President



...
**ACROSS
THE
WORLD**

“ We have learnt a lot
from Nudge by
Thaler and Sunstein. ”

Indra Nooyi
Former CEO of PepsiCo



A move to public policy

A NUDGE is a small aid that helps people to adopt a desired behaviour.

By **PLACING FOOTPRINTS** on the ground leading to the nearest rubbish bin, the city of Copenhagen reduced litter by

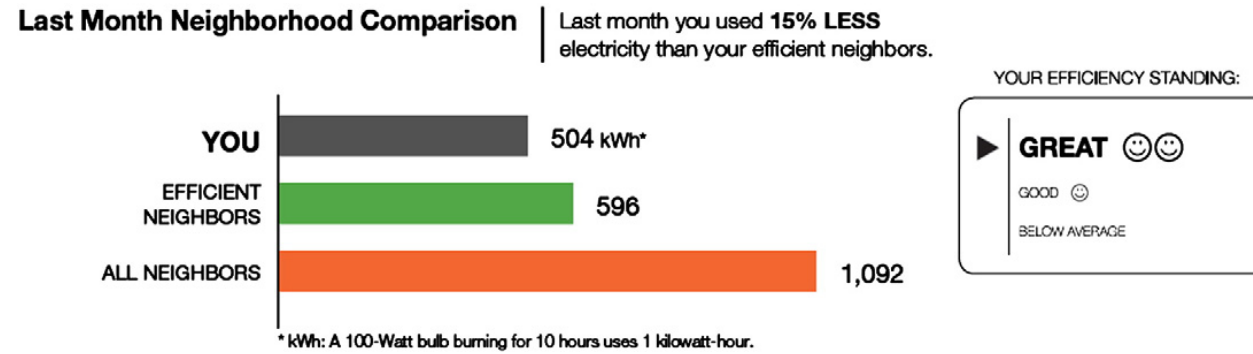


46%

in the street where the nudge was placed.



And then to the corporate sector



A simple change in billing led to
\$250mIn
IN ENERGY SAVINGS!

Why is nudge so successful?

**The potential to
CHANGE
BEHAVIOUR...**



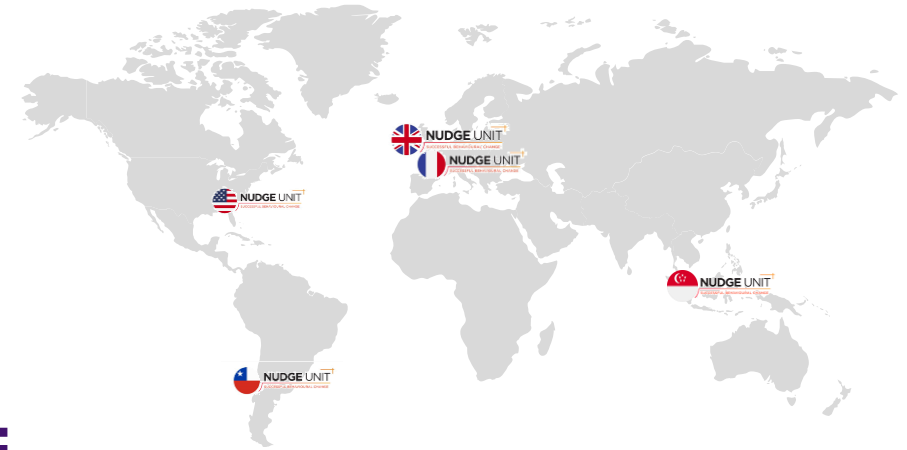
**...at a
MODEST
COST**



The BVA Nudge Unit: **Who we are**

We are a global consultancy that specialises in driving successful behavioural change among customers, employees and organisations.

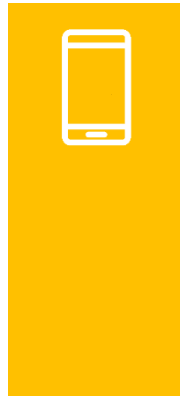
We have conducted over 150 successful initiatives on behalf of global organisations, including the United Nations, Bristol-Myers Squibb, Orange, Colgate and BNP Paribas, among many others.



Our primary areas of experience and EXPERTISE INCLUDE:



**Enhancing
customer
experience**



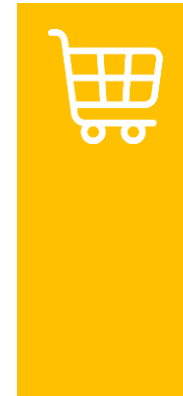
**Improving
digital
adoption &
conversion**



**Optimising
communic-
ation**



**Addressing
managem-
ent
challenges
(Diversity,
workplace
safety,
collaborati-
on, etc.)**



**Fostering
new
product
adoption,
easing
shopper
journeys,
increasing
customer
experience**

Applying behavioural science for successful change: **What we do**



WE DIAGNOSE ISSUES AND 'NUDGE' OPPORTUNITIES

By uncovering levers and 'micro-barriers' to desired behaviours, we develop tangible and effective action plans for real behavioural change



WE GENERATE COST- EFFECTIVE INTERVENTIONS

Our aim is to create sustainable and cost-effective behaviour change solutions – often through a co-creation process with our clients



WE TEST AND REFINE IDEAS, AND WE SUPPORT THEIR IMPLEMENTATION

We don't just create ideas; we manage 'test and learn' efforts and optimise communications, supporting behaviour change initiatives throughout the whole process

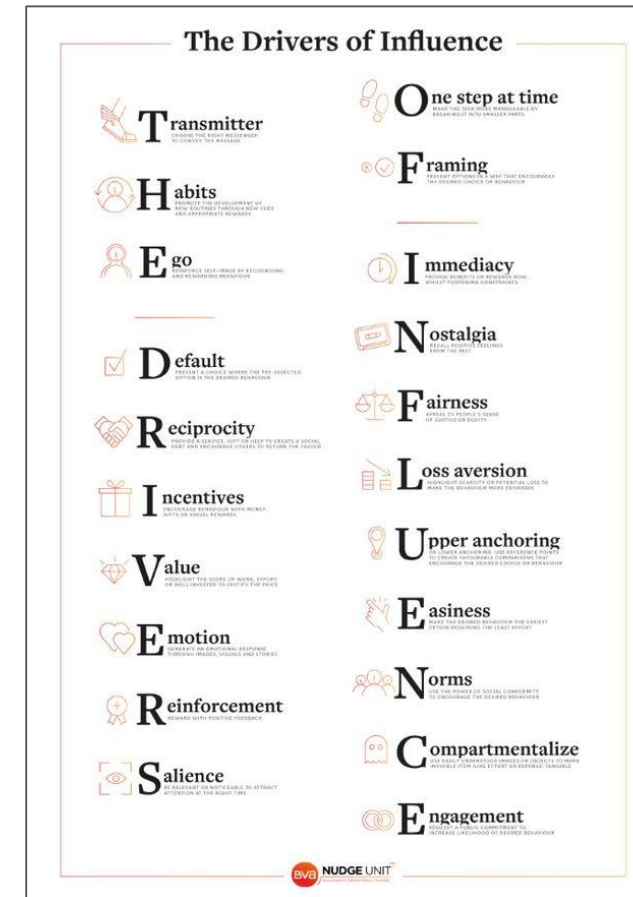


WE BUILD OUR CLIENTS' CAPABILITIES

We believe in building our client's expertise in behavioural science through education, training and coaching

Tools based on academic learnings: **How we get there**

We have developed a number of tools and frameworks to leverage 30+ years of academic research to help identify, create and test interventions that create change for our clients.



Identifying nudge opportunities – **four guidelines**

- ▶ The goal is a **specific behavioural change**

- ▶ Rational approaches have had **limited success**

- ▶ The **intent** or **openness** to change exists

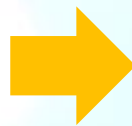
- ▶ A potential **“win-win”** situation (ethical)

Focusing efforts on what people do

Find Nudges that can encourage the adoption of digital payments (card or mobile):

**Change current
Behaviour...**

**Consumers making
purchases/transactions
under 20€
with Cash**



**...To desired
Behaviour**

**Consumers making
purchases/transactions
under 20€
with Contactless**

Changing the behaviours: a huge challenge

Erika Fattori

Brand & Communication Director Nexi

nexi
every day, every pay

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A few words about **nexi**

every day, every pay



41 mln

Payments cards



890.000

Merchants using nexi
merchant solutions



5,5 bn

Transactions
every year



More than

13.400

ATMs

Digital Payments in Italy

69%



45%



26%



Our ambition

**Every payment will be
digital**





Our Project with the BVA Nudge Unit

Nudging digital payments

The issue



Identify the fly to make Italians pay digital instead of cash

The project – key steps

Ethnographic research to observe clients in their real «moments of payment», to identify barriers and levers

June



The project – key steps

Ethnographic research to observe clients in their real «moments of payment», to identify barriers and levers

June

Examples of Insights



Solo sopra.....



La mazzata di fine mese



E se me la mangia?



Prelevare è una seccatura

The project – key steps

Ethnographic research to observe clients in their real «moments of payment», to identify barriers and levers

June

July

Creative workshop to scout out of the box ideas.

More than 90 different ideas found



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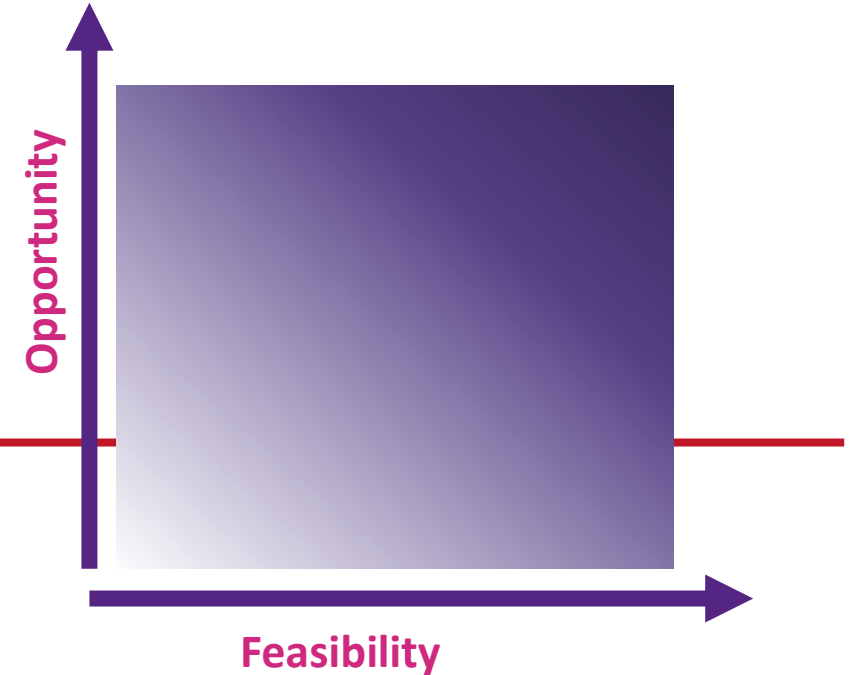
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Mapping and ranking of best 30 ideas



The project – key steps

Ethnographic research to observe clients in their real «moments of payment», to identify barriers and levers

Mapping and ranking of best 30 ideas

Sept

Nudge Book

Creative workshop to scout out of the box ideas.

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Pre-Purchase - Reframing cash

1. FOR EMERGENCIES ONLY

THE NUDGE
A communication campaign on ATMs and points of sale: 'a note in your wallet for emergencies, your card for everyday'

Conditions for success:
That most of the store's that customers visit accept and incentivise card or contactless payments.

THE PROOF - THE DRIVERS OF INFLUENCE
• Reframing cash/notes as something to keep only for

CONTACT POINTS
• ATMs
• Point of Sale

Option 1
Option 2
Option 3

Framing
Create a choice context that encourages the desired behaviour

Pre-Purchase - Social & Taxes

18. LESS TAX FOR ALL

THE NUDGE
A social media campaign about 'black money' framed as 'Do your part', highlighting that all contactless transactions are automatically taxed and accounted for contributing to social welfare programmes (e.g. XX euros will go to your local school).

Conditions for success:
That the benefits can be properly localised by city, borough or neighbourhood. It also requires institutional support.

Alternative:
Make the messages more seasonally salient (e.g.: winter = public health, summertime = Infrastructure, autumn = public schools)

THE PROOF - THE DRIVERS OF INFLUENCE
• The messaging highlights the consequences of enabling tax avoidance, triggering loss aversion in customers.
• When the benefits of the behaviour are presented as beneficial to society, they activate the fairness driver.

CONTACT POINTS
• Social media
• Point of Sale terminal

Loss aversion
Heed the loss provoked by not adopting the desired behaviour

Fairness
Show the fairness of the targeted behaviour

nexi | MUDGE UNIT | Daxxa

The project – key steps

Pre-Purchase - Reframing cash

TARGET POPULATION

Current card holders.

DESIRED BEHAVIOUR

That customers carry only a few notes in their wallets but do not use them for everyday purchases.

CURRENT BARRIER TO DESIRED BEHAVIOUR

Customers prefer to withdraw and spend the cash they have.

CONTACT POINTS

- ATMS
- Point of Sale

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Framing
Create a choice context that encourages the desired behaviour

Default
Create a default choice sequence that leads to the desired behaviour

THE PROOF - THE DRIVERS OF INFLUENCE

- Reframing cash/notes as something to keep only for emergencies, encouraging customers to store it rather than use it.
- Portraying cards as the default payment method for everyday life.

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Pre-Purchase - Social & taxes

TARGET POPULATION

Shoppers in general.

DESIRED BEHAVIOUR

That customers are encouraged to pay using contactless over cash.

CURRENT BARRIER TO DESIRED BEHAVIOUR

Customers prefer to pay with cash in local stores, especially for purchases under 20€.

CONTACT POINTS

- Social media
- Point of Sale terminal

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THE PROOF - THE DRIVERS OF INFLUENCE

- The messaging highlights the consequences of enabling tax avoidance, triggering loss aversion in customers.
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Loss aversion
Mention the loss provoked by not adopting the desired behaviour

Fairness
Show the fairness of the targeted behaviour

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The project – key steps

Ethnographic research to observe clients in their real «moments of payment», to identify barriers and levers

Mapping and ranking of best 30 ideas

Creative Agencies at work



July

Sept

June

On going

Creative workshop to scout out of the box ideas.

Nudge Book

More than 90 different ideas found



Coming soon to you all....

Coming soon to you all....



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