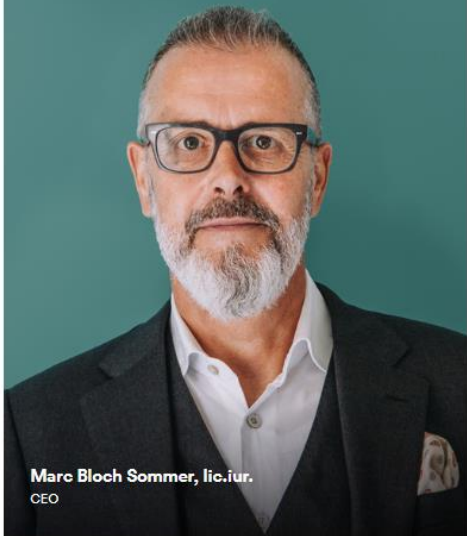


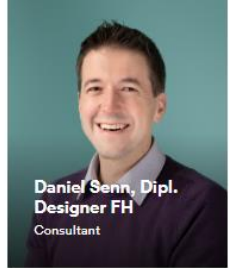
Verhaltensökonomie für «wirksamere und bessere» Produkte und Prozesse

Karl Digital, 14. Okt. 2020





Marc Bloch Sommer, lic.iur.
CEO



**Daniel Senn, Dipl.
Designer FH**
Consultant



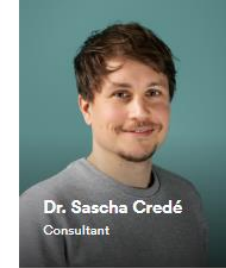
**Zuzanna
Krzyzanska, MSc**
Consultant



Frank Leidermann, Dipl.-Inform.
Lead Operations, Consultant



Dr. Mirjam Fuhrer
Consultant



Dr. Sascha Credé
Consultant



Angelina Sofia
Recruiterin



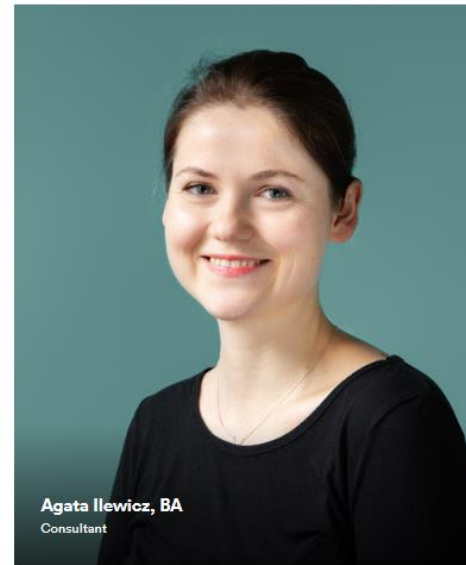
Dr. Christopher H. Müller
Inhaber, Expert Consultant



Jeannine Müller
Recruiterin



**Melanie Stade,
Dipl.-Psych.**
Consultant



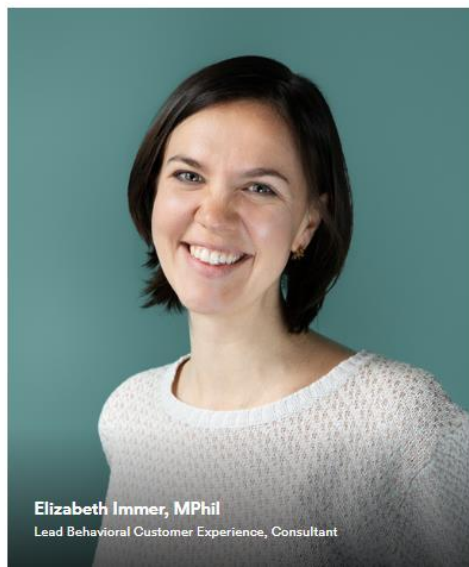
Agata Ilewicz, BA
Consultant



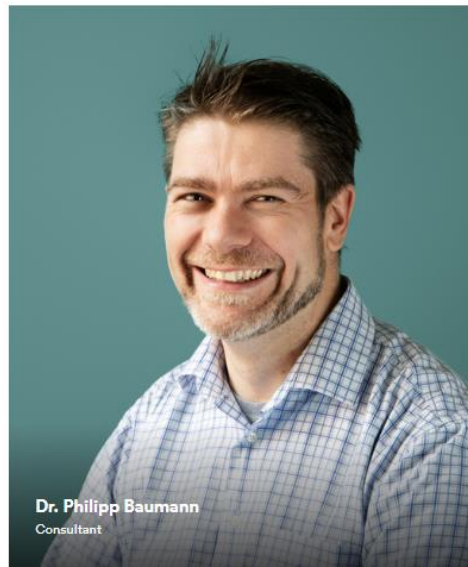
Patricia Müller
CFO



Ursina Jenny, BA
Consultant



Elizabeth Immer, MPhil
Lead Behavioral Customer Experience, Consultant



Dr. Philipp Baumann
Consultant



**Remo Bebié Gut,
MSc**
Lead Business Intelligence
& Innovation, Consultant



**Corinne Reutimann,
MSc**
Consultant



Andreas Schrafl, MSc
Lead Concept & Prototyping, Consultant



Dr. Anne Bruseberg
Consultant

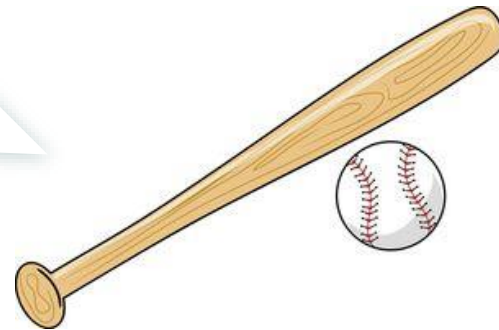


Marianne Younanian
Recruiterin

Zuerst, ein paar Fragen...



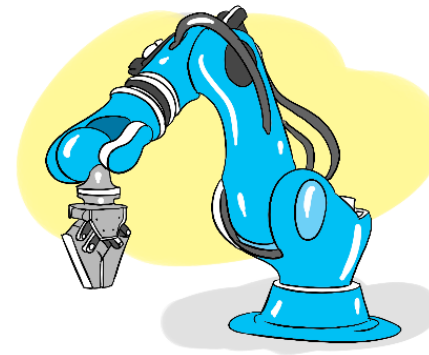
Ein Ball und ein Baseballschläger kosten zusammen CHF 1.10. Der Ball kostet 1 Franken mehr als der Baseballschläger. Wie viel kostet der Baseballschläger?



2/3



Wenn 5 Maschinen in 5 Minuten
5 Produkte herstellen, wie lange
dauert es, bis 100 Maschinen 100
Produkte herstellen?



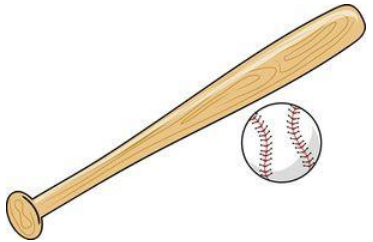


Auf einem See gibt es einen Bestand an Seerosen. Jeden Tag verdoppelt sich der Bestand an Seerosen.

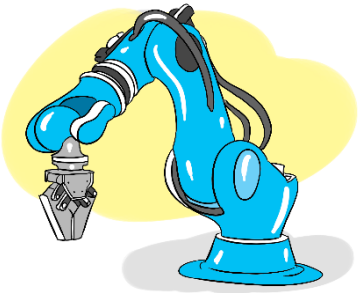
In 48 Tagen haben die Seerosen den ganzen See bedeckt. Wie lange dauerte es bis die Seerosen den **halben See** bedecken?



Antworten



Der Schläger kostet 1.05 CHF
(intuitive Antwort: 1 CHF)



Die 100 Roboter brauchen 5 Minuten für 100 Produkte
(intuitive Antwort: 100 Minuten)



Die Seerosen bedecken nach 47 Tagen den halben See
(intuitive Antwort: nach 24 Tagen)

Cognitive Reflection Test



Locations at which data were collected	Mean CRT score	Percentage scoring 0, 1, 2 or 3				N =
		"Low" 0	1	2	"High" 3	
Massachusetts Institute of Technology	2.18	7%	16%	30%	48%	61
Princeton University	1.63	18%	27%	28%	26%	121
Boston fireworks display ^a	1.53	24%	24%	26%	26%	195
Carnegie Mellon University	1.51	25%	25%	25%	25%	746
Harvard University ^b	1.43	20%	37%	24%	20%	51
University of Michigan: Ann Arbor	1.18	31%	33%	23%	14%	1267
Web-based studies ^c	1.10	39%	25%	22%	13%	525
Bowling Green University	0.87	50%	25%	13%	12%	52
University of Michigan: Dearborn	0.83	51%	22%	21%	6%	154
Michigan State University	0.79	49%	29%	16%	6%	118
University of Toledo	0.57	64%	21%	10%	5%	138
Overall	1.24	33%	28%	23%	17%	3428

Notes: ^a Respondents in this study were people picnicking along the banks of the Charles River prior to the July 4th fireworks display. Their ages ranged from 15 to 63, with a mean of 24. Many of the younger participants were presumably students at a college in the Boston or Cambridge area. Most completed the survey in small groups of friends or family. Although they were requested not to discuss it until everyone in their group had completed it, some may have. (This, presumably, would elevate the CRT scores relative to most of the other studies in which participation was more closely supervised.)

^b The participants in this study were all members of a student choir group, which was predominately female. Unlike the other locations in which the numbers of men and women were comparable, 42 of 51 participants in this study were women.

^c These were participants in two online studies, consisting of both college students and others whose e-mail addresses were obtained from online retailers.

Auch Studenten an Elite-
Unis geben falsche
Antworten.

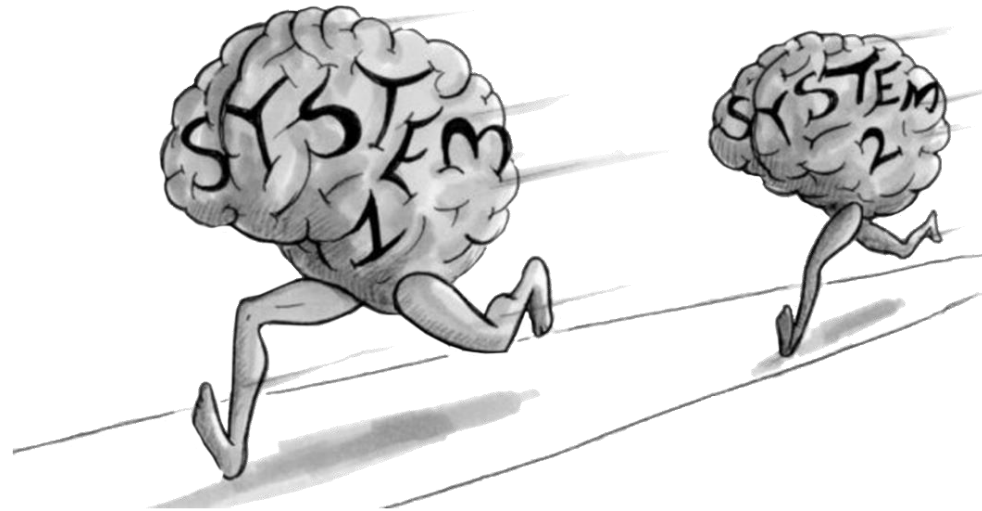
Weshalb?

Verhaltensökonomie

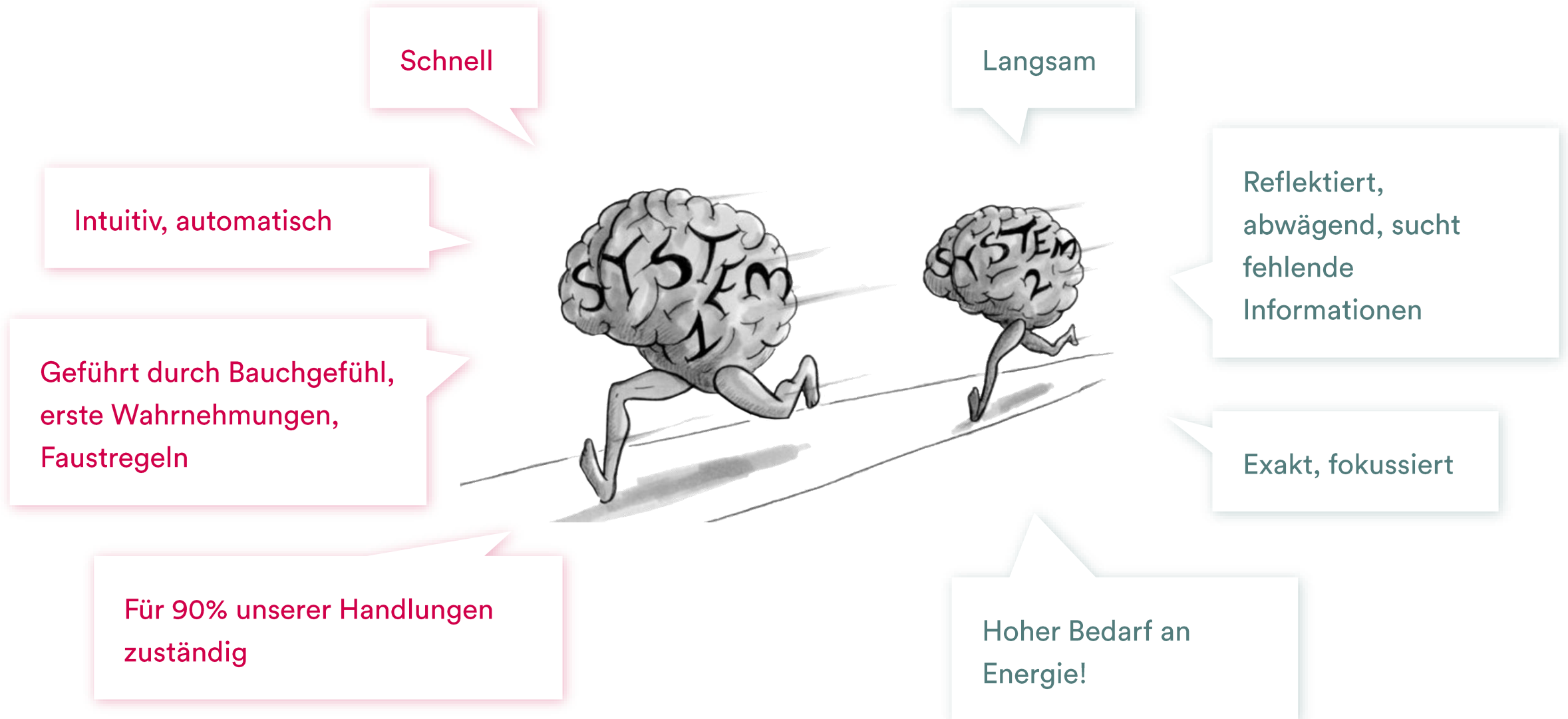
Menschen: Spocks oder Homers?



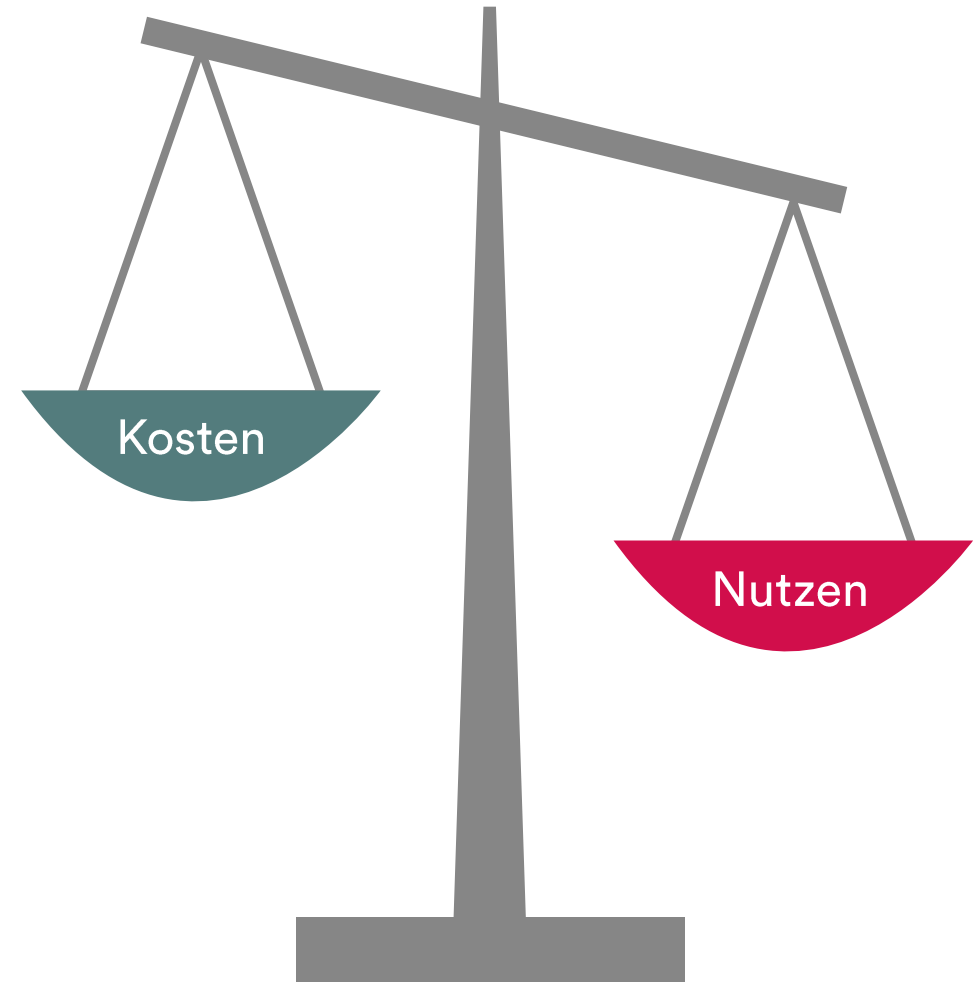
System 1 vs. System 2



System 1 vs. System 2

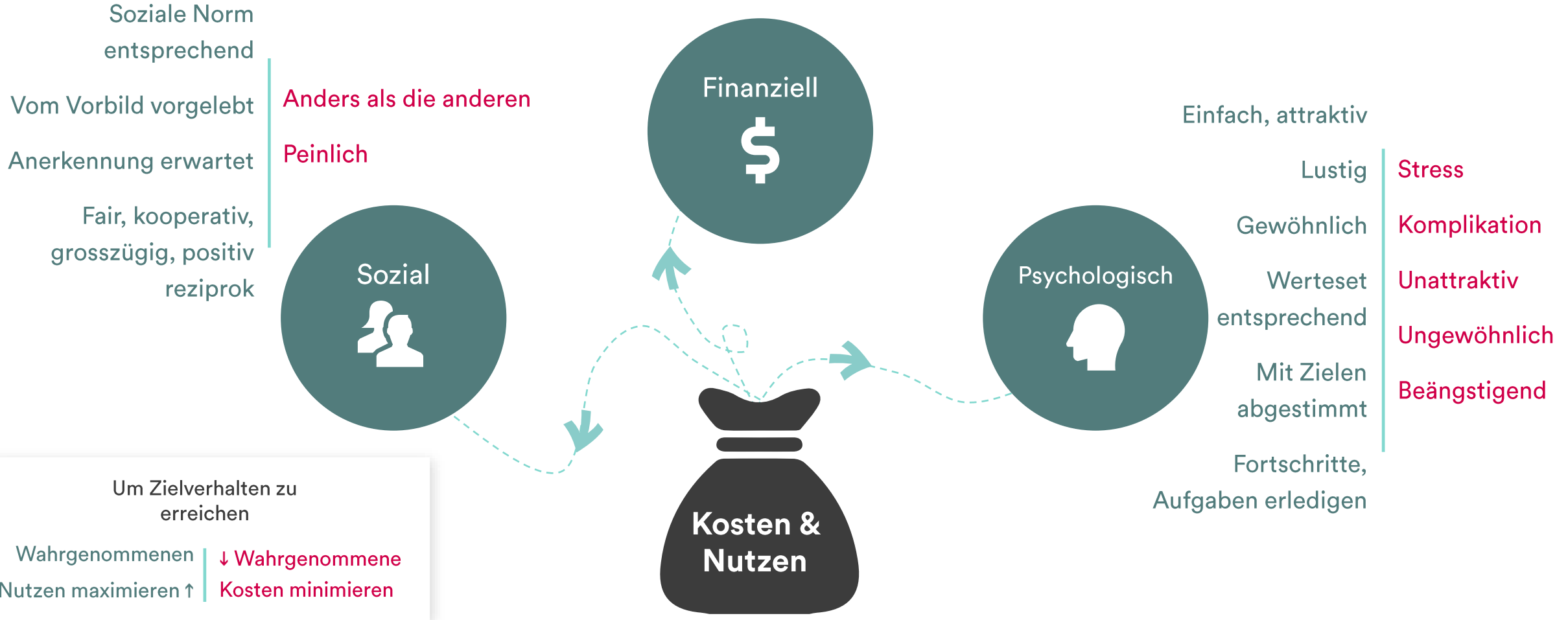


**Verhalten wird
immer durch
Kosten und
Nutzen
getrieben.**

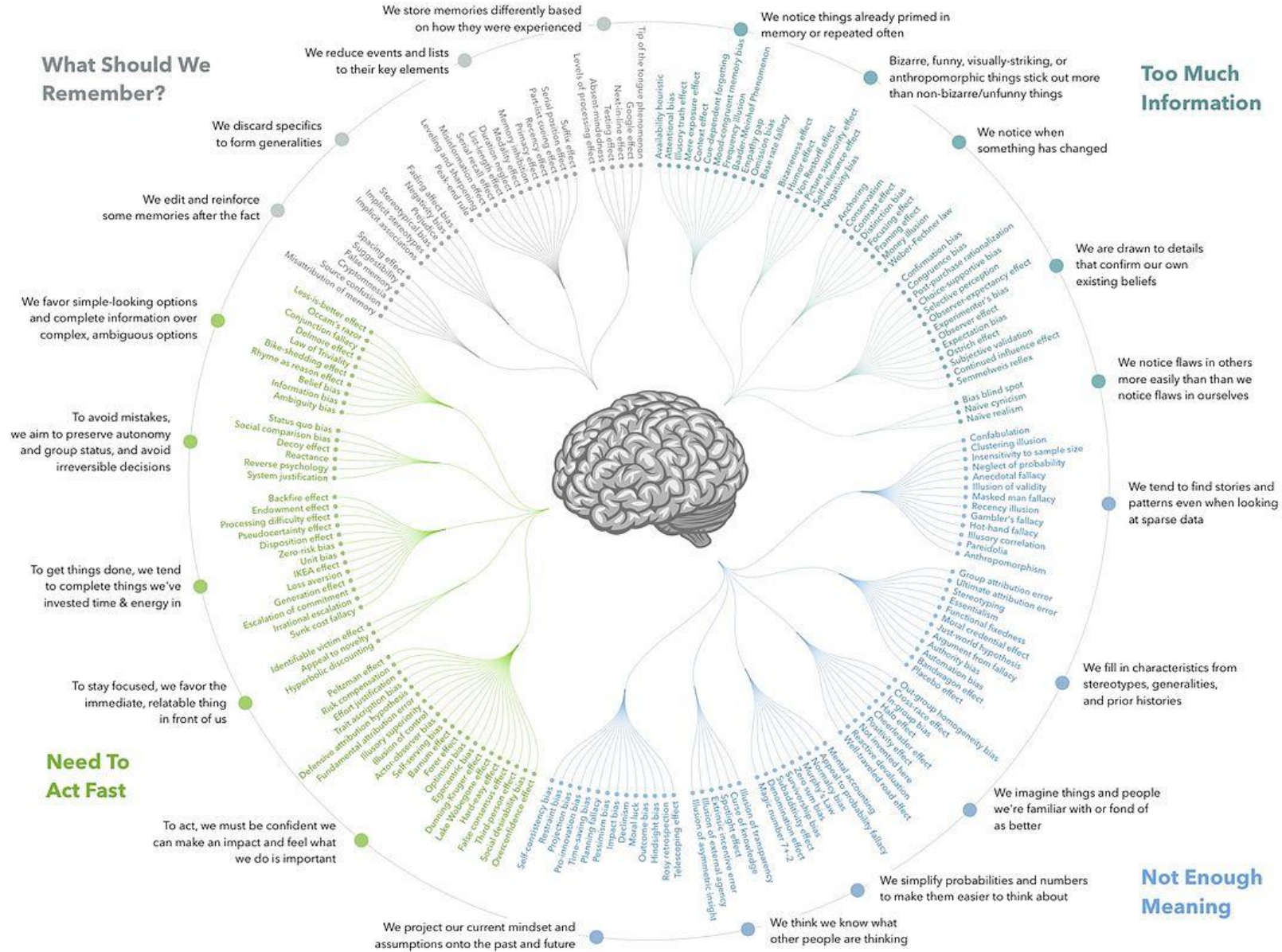




Verdienst	Kosten
Ersparnis	Preiserhöhungen
Boni	Bussen



COGNITIVE BIAS CODEX





A

CHF 50
heute

oder

B

CHF 100
in 1 Jahr



A

B

CHF 50
in 5 Jahren

oder

CHF 100
in 6 Jahren

“Present Bias” / “Hyperbolic Discounting” / “Temporal Myopia”



A

CHF 50
heute

oder

B

CHF 100
in 1 Jahr

“Present Bias” / “Hyperbolic Discounting” / “Temporal Myopia”



A

CHF 50
heute

oder

B

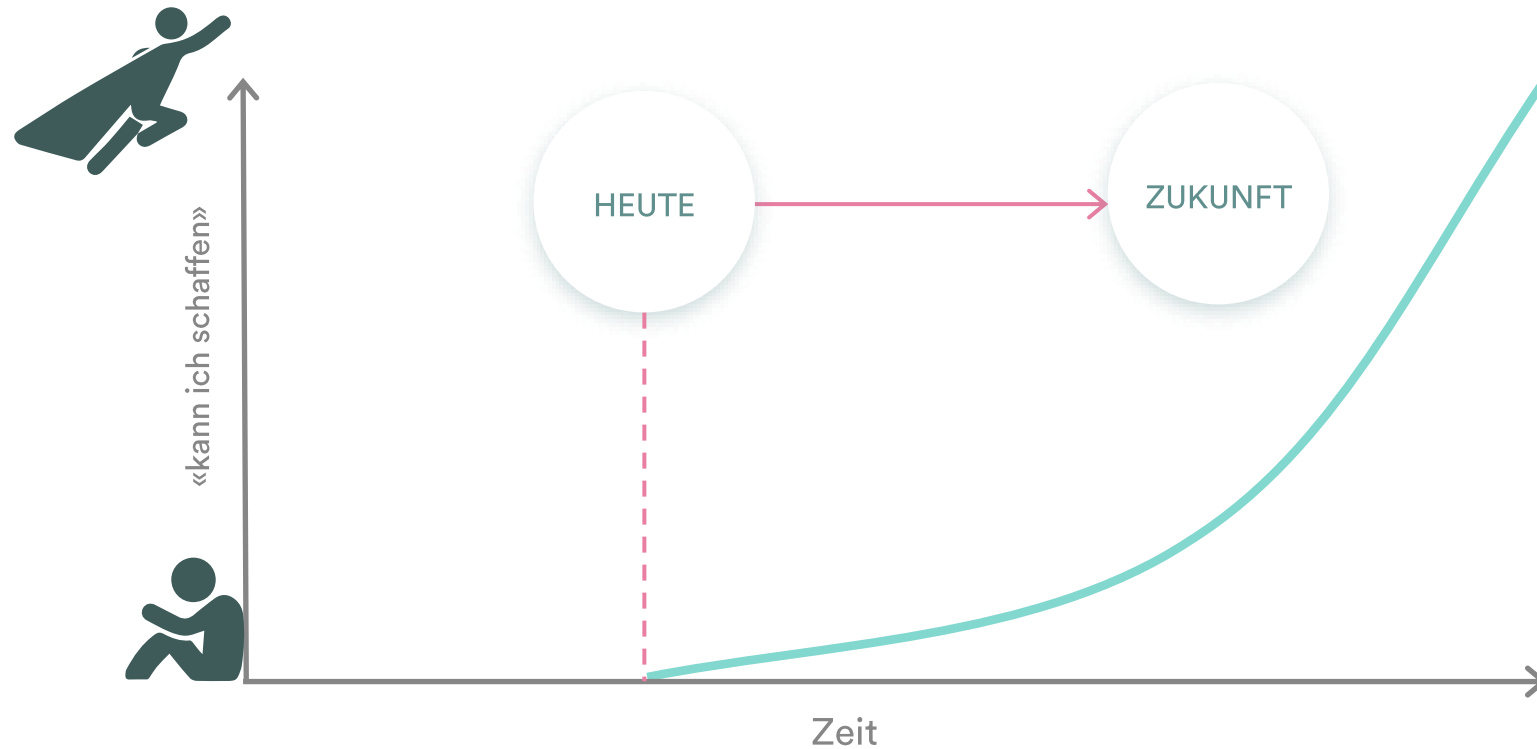
CHF 100
in 1 Jahr

CHF 50
in 5 Jahren

oder

CHF 100
in 6 Jahren

“Present Bias” / “Hyperbolic Discounting” / “Temporal Myopia”



Benhabib, J., Bisin, A., & Schotter, A. (2010). Present-bias, quasi-hyperbolic discounting, and fixed costs. *Games and Economic Behavior*, 69(2), 205–223. <https://doi.org/10.1016/j.geb.2009.11.003>

Lösungsansatz: Make a Plan



Information

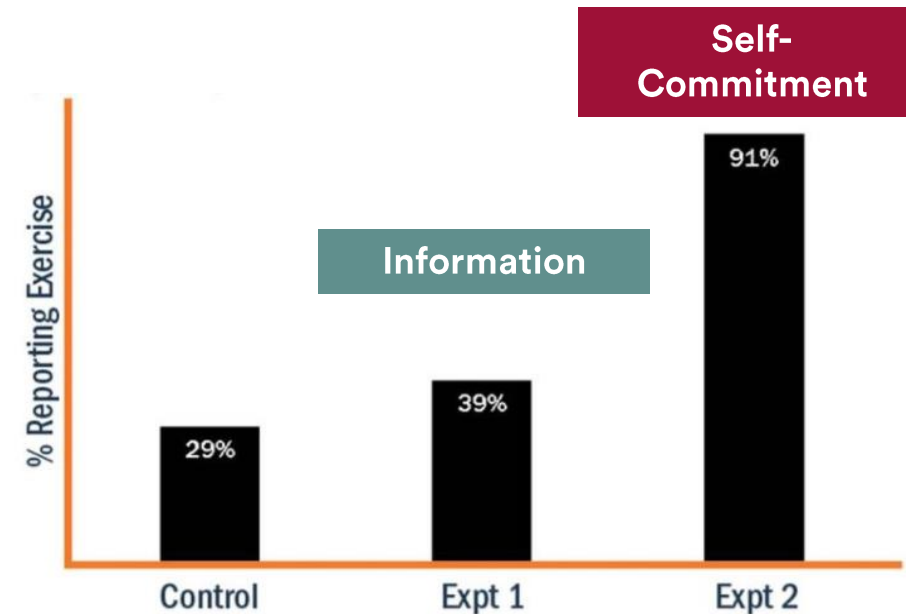
The effects of angina can cause severe pain and distress and lead to the inability to walk for even short distances When a coronary artery has become narrowed due to CHD it can more easily become blocked by an obstructing deposit or a blood clot. This causes the heart muscle to become sufficiently short of blood for part of it to die. This is the cause of a heart attack. This is a medical emergency and often proves fatal in severe cases.

Self-Commitment

Many people find that they intend to take at least one 20-minute session of vigorous exercise but then forget or 'never get around to it'. It has been found that if you form a definite plan of exactly when and where you will carry out an intended behaviour you are more likely to actually do so and less likely to forget or find you don't get round to doing it. It would be useful for you to plan when and where you will exercise in the next week.

They were then asked to complete the following statements:

During next week I will partake in at least 20 minutes of vigorous exercise on (day or days) _____ at _____ (time of day) at/or in (place) _____.



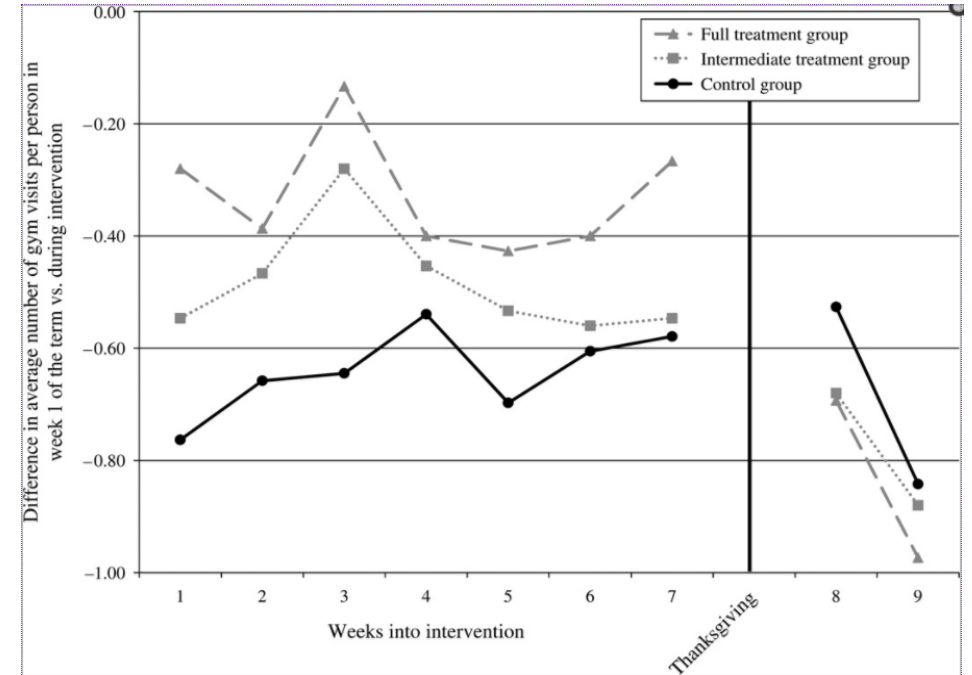
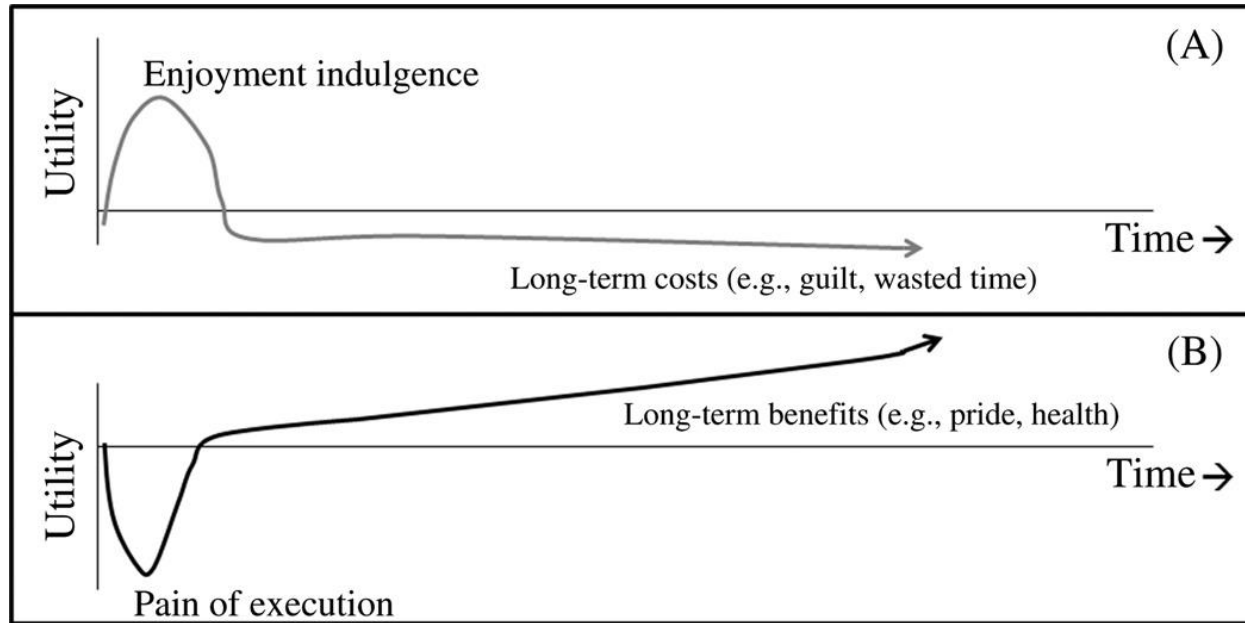
Milne, S., Orbell, S., Sheeran, P. (2002) Combining motivational and volitional interventions to promote exercise participation. *British Journal of Health Psychology*, 7 (2).

Milkman, K. L., Beshears, J., Choi, J. J., Laibson, D., & Madrian, B. C. (2011). Using implementation intentions prompts to enhance influenza vaccination rates. *Proceedings of the National Academy of Sciences*, 108(26), 10415-10420.

Lösungsansatz: Temptation Bundling → Gewohnheit




Lösungsansatz: Temptation Bundling



Milkman KL, Minson JA, Volpp KG. Holding the Hunger Games Hostage at the Gym: An Evaluation of Temptation Bundling. *Manage Sci.* 2014;60(2):283-299. doi:10.1287/mnsc.2013.1784

Lösungsansatz: Einmalige Entscheidung



 Daywise [DOWNLOAD](#)

**Pick a
schedule.
Get
notifications
at those
times.**



People who get notifications at set times are less stressed, calmer and more productive.



Backed by 

FAST COMPANY

"The 25 best new productivity apps for 2019"



COMPUTERWORLD

"Future of Android Notifications"



Die richtigen Anreize wirken (jetzt).

Vertrauen ist die Währung der Interaktion.

- Rachel Botsman

Lösungsansatz: System 2 aktivieren



BBC | Sign in | Home | News | Sport | Reel | Worklife | Travel

NEWS

Home | US Election | Coronavirus | Video | World | UK | Business | Tech | Science | Stories | Entertainment & Arts

Tech

Instagram now asks bullies: 'Are you sure?'

 **Dave Lee**
North America technology reporter

8 July 2019

 **francescofogu** Amazing 
1w Reply

 **divdivk** You are so ugly and stupid [Undo](#)
Posting...

Are you sure you want to post this? [Learn More](#)

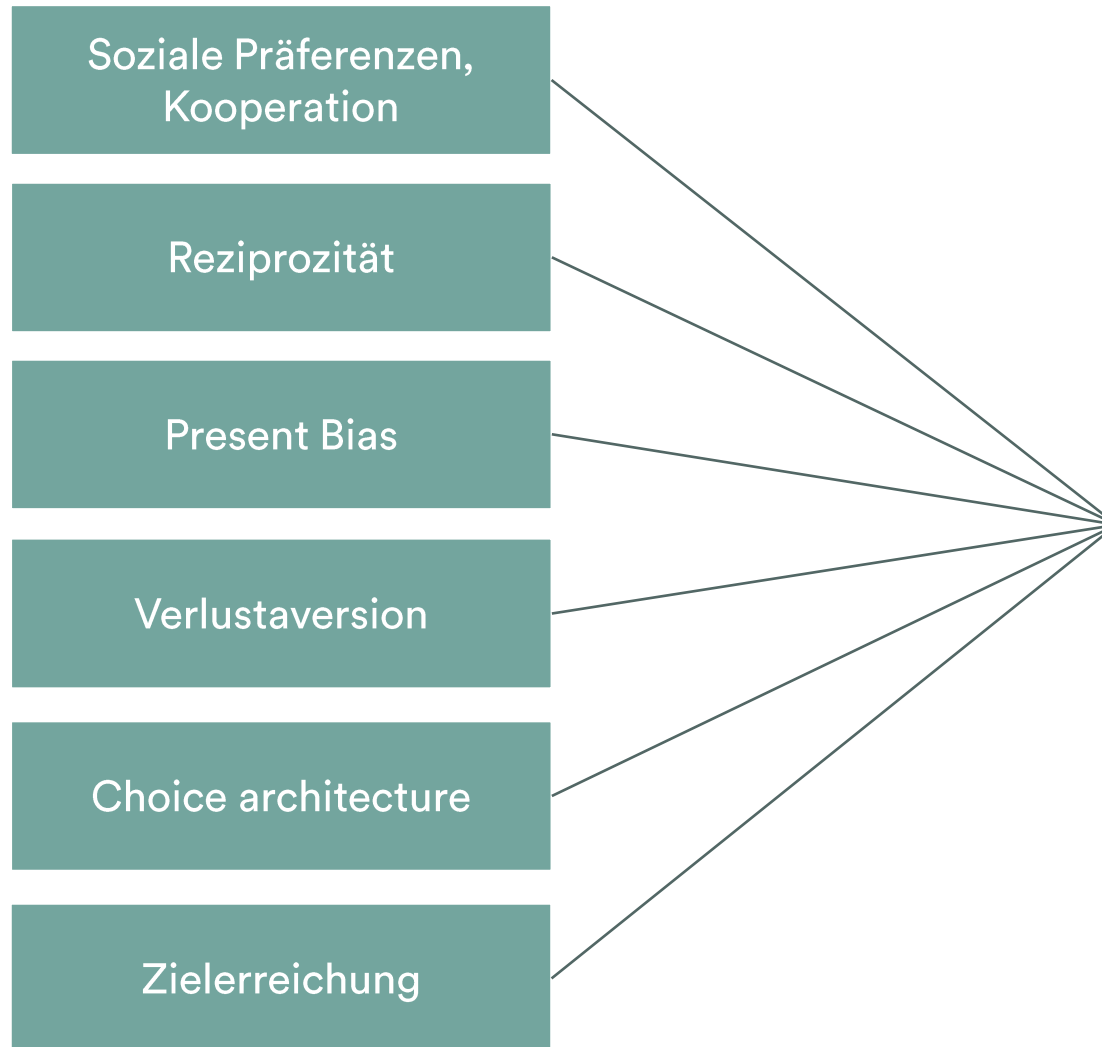
INSTAGRAM


“We have found that it encourages some people to undo their comment and share something less hurtful once they have had a chance to reflect.”

<https://www.bbc.com/news/technology-48916828>

Projektbeispiel «Fresh» (Mahnwesen)



Verhaltenstreiber und Verzerrungen aktiv berücksichtigt



 Gmail

Reminder: You still have outstanding Swisscom invoices

finance.service@swisscom.com <finance.service@swisscom.com>
To: m.mueller2017@gmail.com Tuesday, 5 November

Dear Mr. Smith,

According to our system, your July, August and September invoices are outstanding. Please pay these bill **by Monday, 18 November** in order to avoid being charged the reminder fee of up to \$30.00.

Total Due: \$381.30

[Pay with credit card](#)

[Transfer](#)

Not able to pay at the moment?

[Set a reminder in your calendar](#)

[Pay in installments](#)

[Extend due date](#)

Have you already paid these invoices?
If yes: Thank you very much! You can continue to use all of your Swisscom services. You don't need to take any additional action.

You will find an overview of all invoices [here](#).

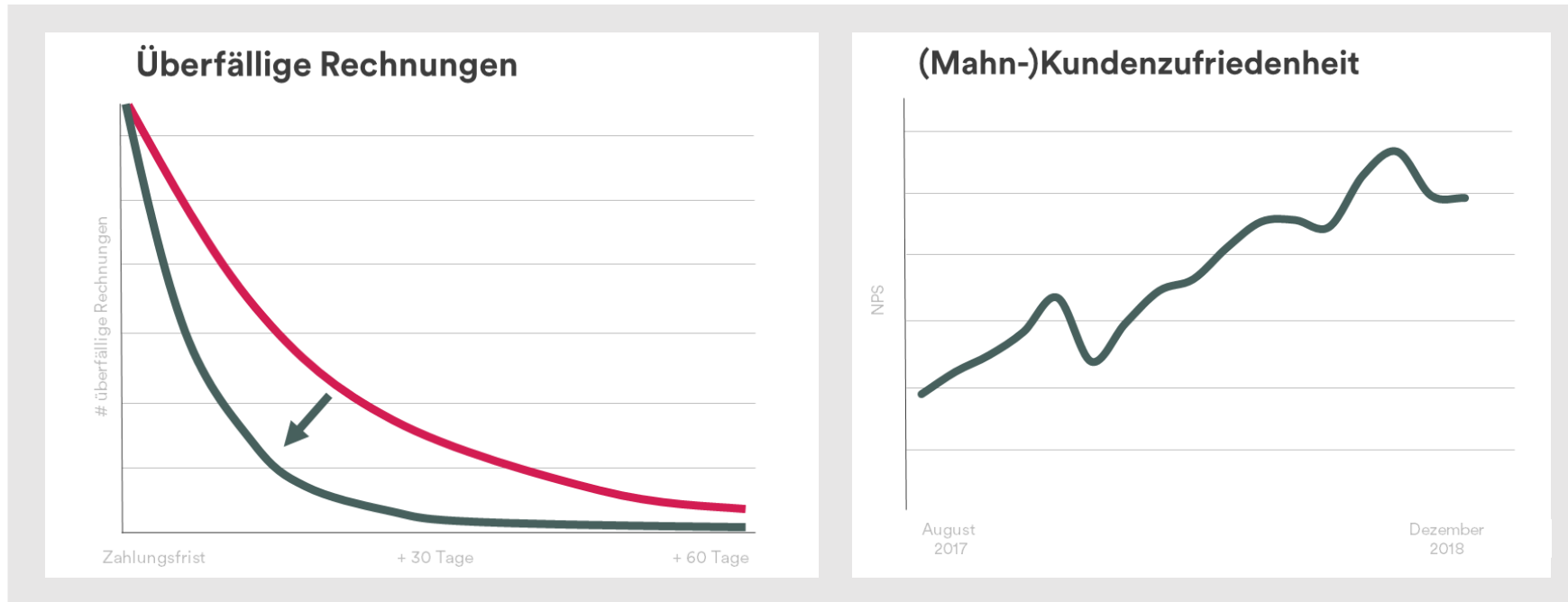
Best regards,
Swisscom

PS: Do you have any questions? www.swisscom.ch/billhelp



Resultate

Nach etwas mehr als einem Jahr



- Nachhaltiger Nutzen 2017-2019 = CHF 8 Millionen
- Anzahl Kündigungen um 50% gesunken
- Substantielle und nachhaltige Verbesserung des NPS
- Keine zusätzlichen Bestrafungen



**“Verhalten ist nicht zufällig...
Es ist systematisch und
vorhersehbar.”**

Vielen Dank!

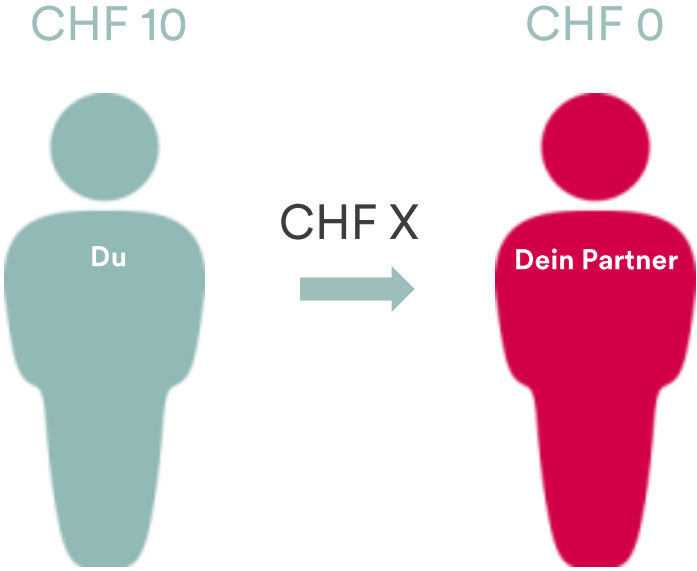
Fragen? Inputs? Anregungen?

Elizabeth Immer

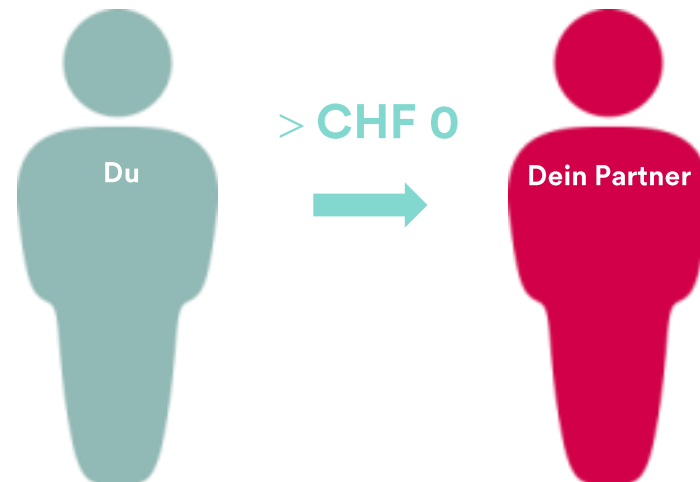
immer@ergonomen.ch

@lizimmer

Ein "Spiel": Wie viel gibst du deinem Partner?

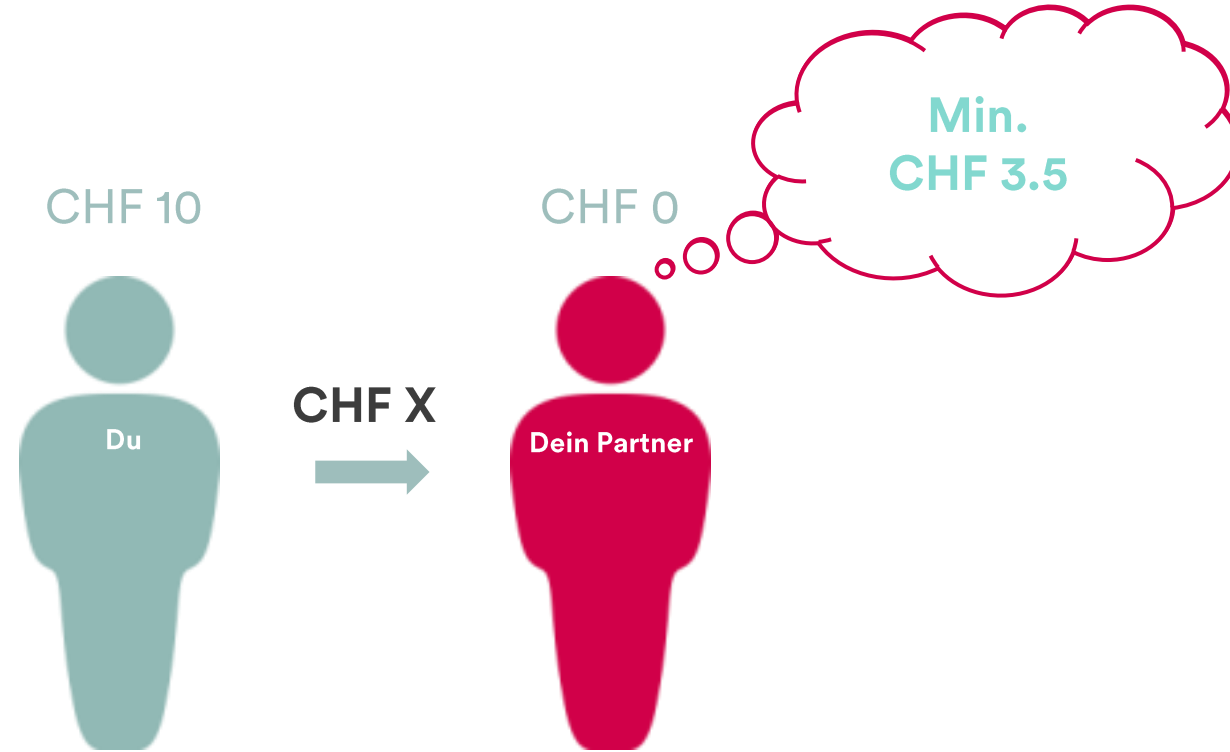


Dictator Game

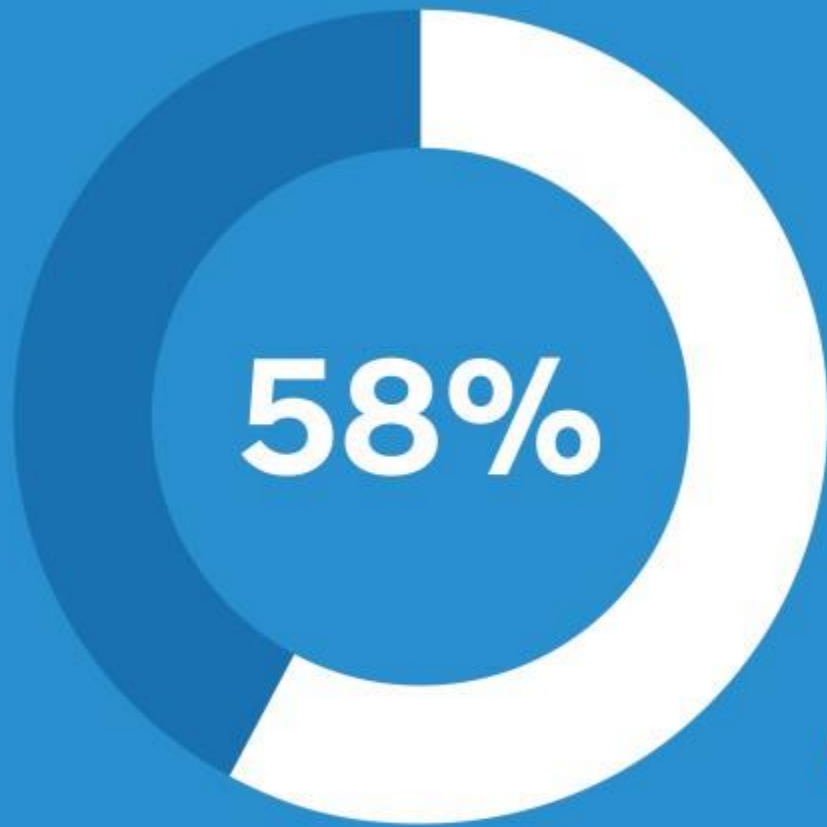


Menschen sind grundsätzlich bereit,
Kosten auf sich zu nehmen, um zu kooperieren.

Ein anderes Spiel: Ultimatum Game



! Menschen verlangen, «fair» behandelt zu werden.



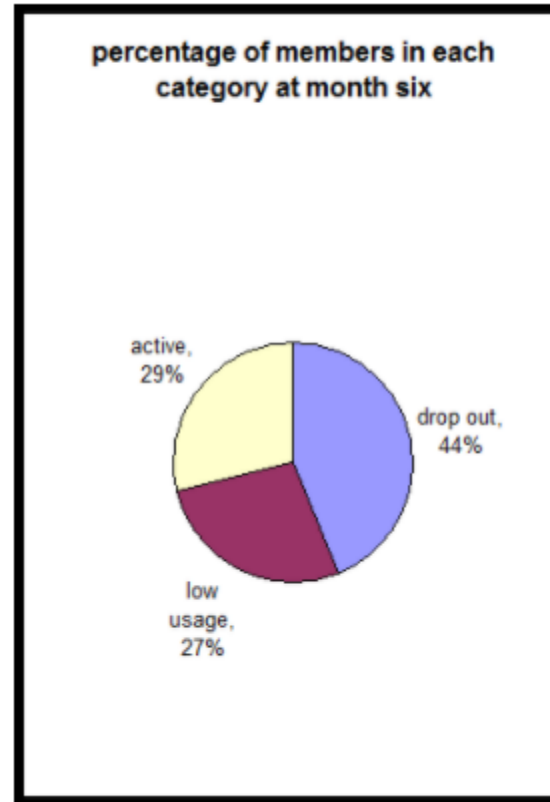
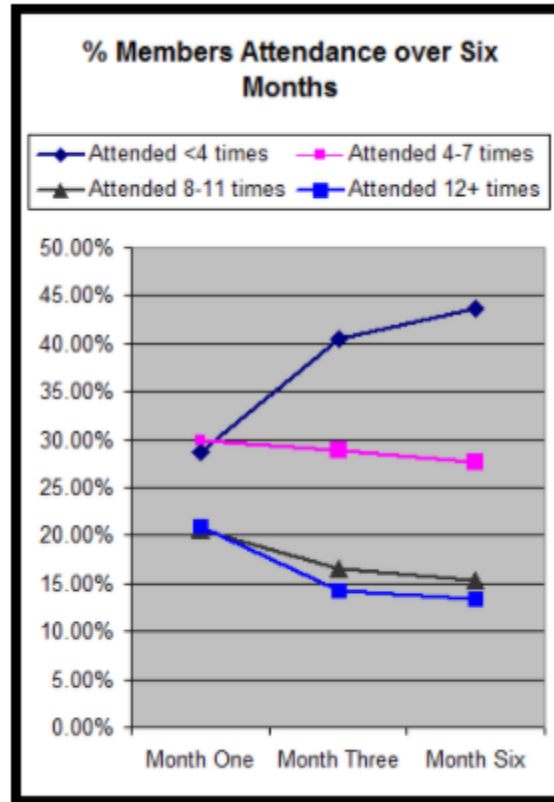
58% of people said they'd need no help adhering to their medication...



AND YET



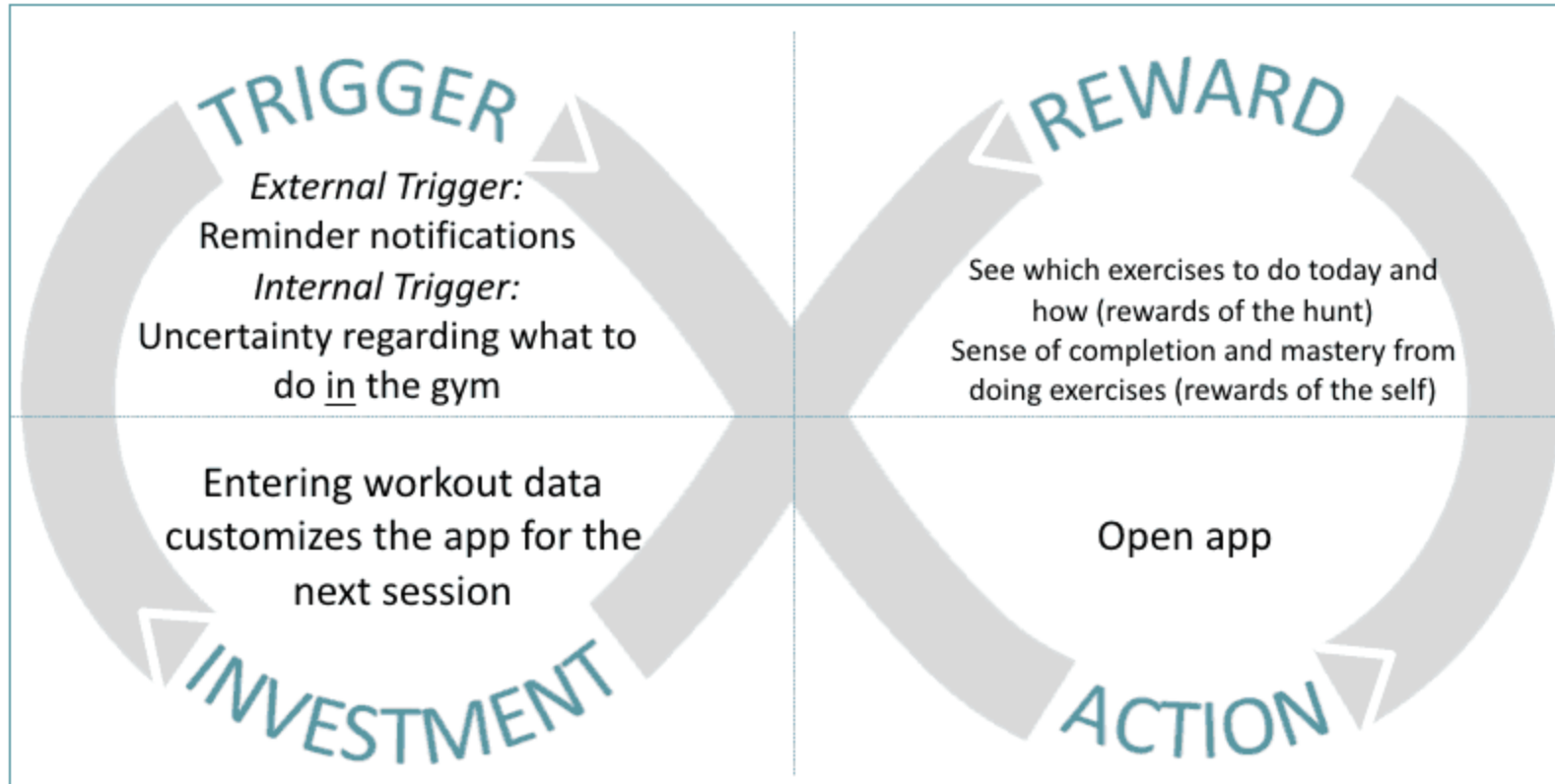
...50% of people stop taking their medication within the first year.



<https://www.ptdirect.com/training-design/exercise-behaviour-and-adherence/attendance-adherence-drop-out-and-retention-patterns-of-gym-members>

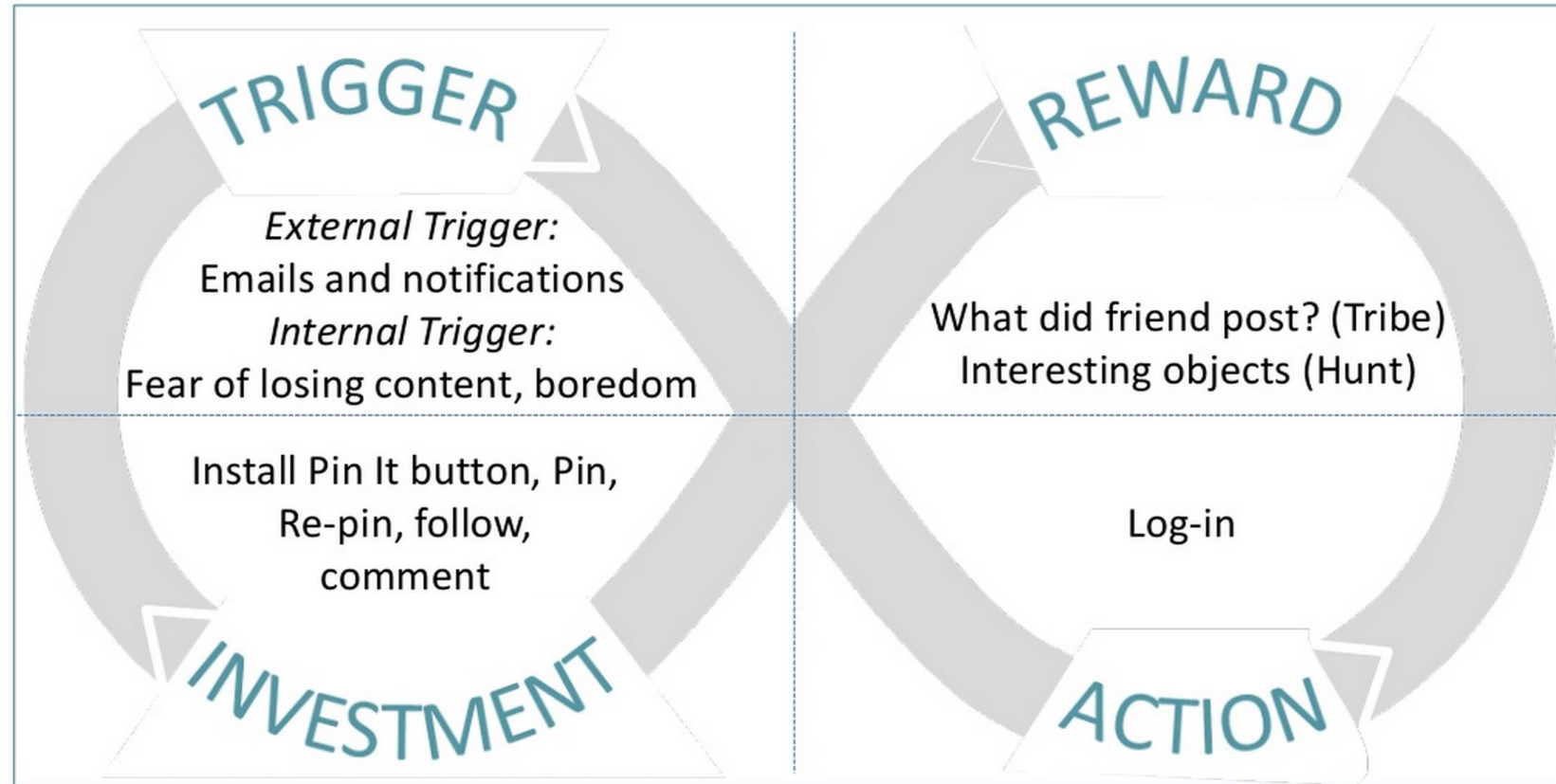


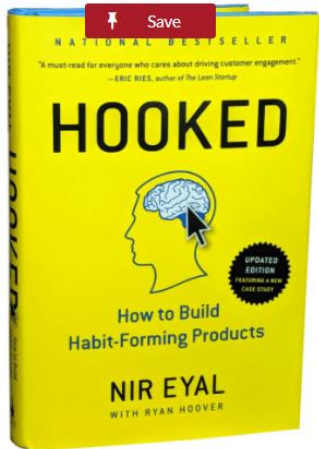
The fitbod Hook





The *Pinterest* Hook





NATIONAL BESTSELLER

Hooked: How to Build Habit-Forming Products

Revised and Updated, Featuring a New Case Study

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-Eric Ries, author, *The Lean Startup*

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Nir Eyal's writing has been featured in

FAST COMPANY

Entrepreneur

Forbes

TechCrunch

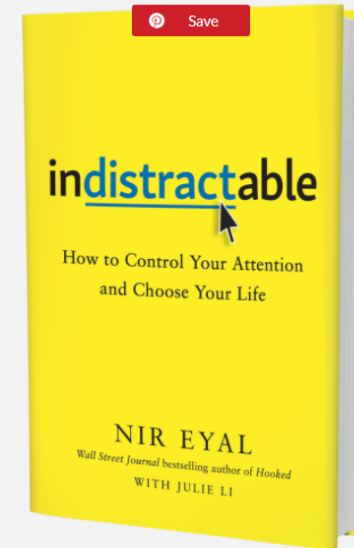


Psychology Today

TIME

Inc.

THE HUFFINGTON POST



Indistractable: How to Control Your Attention and Choose Your Life

"If you value your time, your focus, or your relationships, this book is essential reading. I'm putting these ideas into practice."

-Prof. Jonathan Haidt, author, *The Righteous Mind*

Ever get the feeling the world is full of too many distractions? Research shows the ability to stay focused is a competitive advantage, in work and in life. However, in an age of ever-increasing demands on our attention, how do we get the best from technology without letting it get the best of us?

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