

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
60	Supermarket shopper docketts: keeping fuel competitive	Consumer protection	Australian Consumer and Competition Commission (ACCC)	Prevent anti-competitive effects in the fuel market caused by supermarkets offering vouchers for discounts ("shopper docketts") when more than a specified amount was spent on groceries	Bundling		Survey of 775 motorists in the greater urban areas of mainland Australian capital cities	Confirmed ACCC's concerns re. anti-competitive impact of shopper docketts (e.g. 29% of shoppers don't check other service stations before using docket)	Results supported a subsequent investigation and were used by ACCC to agree court enforceable undertakings
64	Clearer, simpler and more transparent bills	Consumer protection	SERNAC (Consumer authority); SEC (Superintendent of Electricity); LabGob (National Laboratory Centre) - Chile	Improve distribution of information on bills and thereby improve customer understanding	Information asymmetry; bounded rationality		Consumer survey to diagnose and formulate issue; design and test of prototypes through workshops, trials and interviews; pilot followed by consumer survey	Prototype resulted in higher confidence, level of clarity, understanding and satisfaction with the bill	New bill design presents six main differences, which can be replicated for other markets
66	Personal loan choices	Personal loans / consumer choices	Economic and Social Research Institute (ESRI) - Ireland	Investigate the effect of price transparency and price framing on consumers' decision-making regarding personal loans	Price framing	Saliency; directed information	Laboratory experiment - choice task, testing the effect of making and surplus identification task	Consumers' choices can be influenced by how and when information is presented but impact of interventions tested is unlikely to be large	Regulatory policy

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
70	Price transparency in residential electricity	Energy / consumer choices	Economic and Social Research Institute (ESRI) - Ireland	Investigate the effect of price transparency and price framing on consumers' decision-making in residential electricity markets	Price framing		Laboratory experiment - binary choice task and surplus identification task	Unit energy prices expressed as discounts from standardised rates are likely to cause consumer problems; introduction of a mandated 'Estimated Annual Bill' to appear on marketing will make it easier for consumers to choose cheaper package	Regulatory policy; applications for other markets
76	Package size reduction	Consumer protection	Consumer Protection and Fair Trade Authority (CPFTA) - Israel	To provide theoretical basis for Package Size Reduction policy	Focusing effects; information gap		Literature review	Consumers are more sensitive to changes in price than quantity, and fail to evaluate economic loss they sustain from product reduction	Provided theoretical basis for package size reduction policy, and supported enforcement decisions and legal proceedings
82	Dip pricing in e-commerce	Consumer protection	Office of Fair Trading (OFT) - UK	To achieve better understanding of price framing on consumer decisions	Price framing		Laboratory experiment testing six different price frames	Consumers make more mistakes and achieve lower consumer welfare under the price framings tested compared to the baseline	Supported enforcement actions on drip pricing and other potential price framing issues (including surcharges for paying by debit / credit card)
86	How much? Designing optimal price comparison websites in the payday lending	Financial services	Financial Conduct Authority (FCA) - UK	To find out how the presentation of information on price comparison websites affects consumer choices		Salience; friction costs	Online experiment; survey	Requiring consumers to click through to a second page to see all loans significantly reduced performance	To inform standards of price comparison websites

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
92	Senior water discount enrolment	Utilities / poverty reduction	City of Philadelphia - USA	To increase the number of low-income seniors enrolled into a programme to reduce their water bill		Saliense; loss aversion; social norms	RCTs - letters sent in different sized envelopes, postcards and calls to encourage homeowners to complete applications	All innovations tested were successful, with letters in large envelopes significantly exceeding control in applications returned and approved	
106	Better consumption data for more efficient energy use	Energy	Regulatory Authority for Electricity, Gas and Water - Italy	To test how individuals react to the different types of feedback they receive when they use energy		Loss aversion; feedback and learning; framing; benchmarking	Laboratory experiment - simulation of energy consumption of appliances and related costs, and feedback from smart meters vs. monthly bill	Continuous feedback rapidly increases learning curves of awareness; feedback should be in terms of cost, not energy; benchmark selection is crucial - inefficient benchmark performers decrease motivation	Redesigning the layouts of electric and gas bills
108	Consumer adoption of renewable energy	Energy	Department of Energy; Social and Behavioural Sciences Team (SBST) - USA	To increase the adoption nationwide of green-power plans	Lack of awareness; barriers to enrolment; difficulty choosing	Automatic enrolment; active choices; directed information	Pilot and experiments: SBST to identify partners to test and evaluate approaches, including prompting consumers to select a power plan from among clean and standard options, and energy-efficient profiles for homes	Expected 2017	Behavioural tools that will encourage homeowners to select renewable energy sources
110	Transparency in energy contracts	Energy regulation	Netherlands Authority for Consumers and Markets (ACM) - Netherlands	Increasing compliance amongst energy suppliers in terms of transparency in energy contracts		Informing; social influence; creating higher perceived probability of sanctions	Informing firms of desired behaviour through emails, meetings and trade organisations; targeting the biggest suppliers		Compliant behaviour among all 50 suppliers

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
112	Energy efficiency project	Energy	Western Cape Government - South Africa	To test behavioural responses to four different styles of email prompts aimed at encouraging energy efficient practices	Diffused responsibility; moral justification; unit confusion; limited attention; identity; social norms	Informing; prompts; social competition; assigning responsibility	RCTs - using behavioural insights to inform design of messages being sent to occupants of an office building	Information, tips and inter-floor competition led to statistically insignificant reductions in energy use; inter-floor competition plus advocates led to 14% reduction in energy use	Infrastructure investment required to install energy meters on every floor could be paid for by the savings made through interventions in 5 years
129	Framing energy efficiency information to encourage uptake of energy efficient electric appliances	Environment	European Commission Consumers, Health, Agriculture and Food Executive Agency (CHAFAEA)	To discover how the provision of online information on energy performance of household appliances can be improved to promote energy efficient policy choices		Simplification; information effect; prompts/ decision stage effect; salience/label effect; reduced label effect; ordering effect; meaning effect; frame of reference effect	Online consideration and choice experiments; survey	All proposed labels found to lead to a higher consideration of more energy efficient products relative to the choices made within the control groups	To inform policies regarding the display of energy efficiency information in online retail locations
133	Framing of fuel efficiency, emissions and running cost information	Environment	European Commission Directorate-General for Climate Action (DG Clima)	To test the effectiveness of variants of car eco-labels and of mandatory information on fuel efficiency in promotional material		Attitude-behaviour gaps;	Survey; RCTs - online and laboratory experiment	Confirmation of the attitude-behaviour gap; labels provided non-systematic findings but promotional material more effective	To inform regulation regarding labels and promotional materials in car advertisements
141	Food waste and best-before / production dates	Food sustainability	European Commission Consumers, Health, Agriculture and Food Executive Agency (CHAFAEA)	To test consumer choices in relation to food sustainability, specifically in regards to the misinterpretation of "use by" and "best before" dates	Misinterpretation (of meaning of "use by" and "best before" dates)	Framing	Laboratory experiment - testing information provision of production and best before dates through differently framed labels	Better to have a BBD on products before the BBD has been reached, although in the long run it is better to not have a date mark on products	Part of wider study testing consumer choices in relation to food sustainability (see no.144 and no.

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
144	Framing durability and authenticity information to reduce food waste	Food sustainability	European Commission Consumers, Health, Agriculture and Food Executive Agency (CHAFAEA)	To test consumer choices in relation to food sustainability, specifically in regards to uncovering the factors that can increase consumers' acceptance of imperfect foods		Persuasive messages; price reductions; message framing	Laboratory experiement - testing the effects of persuasive messaging and framing on consumers choices to buy imperfect food	Both the addition of promotional messages and the reduction in prices led consumers to purchase imperfect foods, particularly a moderate price reduction with a message frame	Part of wider study testing consumer choices in relation to food sustainability (see no.141 and no.
147	Perception of cost savings related to the use of energy-efficient major appliances	Energy consumption	DECC; BIT	To test whether the way energy efficiency is presented impacts major appliance purchase choices	Cognitive dissonance; time-inconsistent preferences (consumers aim for energy savings yet they are reluctant to invest in energy efficiency appliances in the short term)	Saliency (total monetary lifetime running cost of each appliance)	RCTs testing the effects of including monetary lifetime running costs on EU appliance energy labels	Small, low cost changes to address information barriers and provide salient information to consumers can help to reduce energy demand	Fed into the EU Commission of the Energy Labelling Directive

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
157	Improving communication with directors of firms in liquidation	Financial regulation	Australian Securities and Investments Commission (ASIC)	To encourage directors of firms in involuntary liquidation to comply with their legal obligations to report information on their liquidators		Call to action; salience; directed information; social norms; punishment uncertainty	Laboratory experiment - business simulation using students to represent directors of small firms undergoing liquidation. Letters revised according to different behavioural insight principles; participants asked to recall information from letter	Including the "call to action" at the beginning of the letter resulted in greater recall of the letter contents	Influenced redesign of communications sent to firms undergoing liquidation
159	Improving transparency and information disclosure about financial products	Financial services	Consultative Group to Assist the Poor (CGAP); World Bank DEC - Ghana	To improve the level of transparency and information disclosure on savings and loan products in the banking sector in Ghana	Lack of information; price framing		"Mystery shopping" exercise by randomly selected low-income consumers; researchers looked at behaviour of sales staff towards different "shopper" profiles to assess level of transparency and disclosure	Low level of disclosure to consumers; little information offered in written form; sales people uninformed; interests framed differently making it difficult to standardise costs across loans of different terms	Bank of Ghana adapted its regulatory framework to mandate clearer disclosure and implemented consumer-tested key fact statement forms for loan and savings products

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
162	Complaints resolution	Financial regulation	Consultative Group to Assist the Poor (CGAP) - Ghana	Make the financial recourse system more efficient in addressing and resolving complaints; encourage consumers to submit and persist with complaints	Customers not raising grievances or following through on complaints		Set of hypotheses ("behavioural diagnosis") based on interviews with stakeholders	Complaints mechanisms not always salient; consumers deterred from submitting a complaint; consumers do not escalate complaints because of conception of banking as a personal relationship; perception of bank as intimidating and distant	Behaviourally-informed design ideas aided the development of a comprehensive/successful recourse system for financial consumers
176	Taking up nano loans responsibly	Financial services	Consultative Group to Assist the Poor (CGAP) - Kenya	Learning more about how consumers behave in a digital borrowing environment		Goal-based or aspirational reminder messages to communicate long-term value of timely repayment;	Laboratory-based and field-based experiments using simulated borrowing experience	Choice-based approach to summary Ts&Cs screens led to an increase in consumers reviewing them; reviewing the summary improved repayment performance; making finance costs more salience helped reduce default rates; evening reminders more effective for loan repayment	Digital lender adopted communication designs and recommendations developed and tested in research

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
186	Message received? The impact of annual summaries, text alerts and mobile apps on consumer banking behaviour	Retail banking	Financial Conduct Authority (FCA) - UK	To evaluate the effectiveness of previous regulatory and commercial interventions in the personal current account market	Limited attention	Loss aversion; benefit of receiving information upon automatic triggers; timely information	Empirical analyses of data on consumer behaviour (bank customers) to find out how effective text alert services and mobile banking apps were for customers better understanding and reducing the costs of their current account	Text alerts reduced unarranged overdraft charges by 6%; mobile apps by 8%; signing up to both reduced unarranged overdraft charges by 24%	Improved future disclosure methods e.g. targeting annual summaries and changing regulation so that alerts become opt-out rather than opt-in
192	Switching savings account	Retail banking	Financial Conduct Authority (FCA) - UK	To increase the switching of cash savings accounts by customers	Limited attention; present bias	Loss aversion (using language aimed to induce feelings of loss); gain framing (highlight financial gains from switching)	RCT to test the effect of standard, loss and gain reminders in motivating consumers to switch their savings account	Reminders made a considerable difference to switching behaviour, increasing the number of people switching and how quickly they took action, with the fact of getting a reminder more important than the precise phrasing	FCA proposed new mandated requirements for savings account decreases, including improving firms' notification and reminder practices
195	Insurance renewal: are you paying too much?	Insurance	Financial Conduct Authority (FCA) - UK	To encourage customers to switch or negotiate their insurance policy at renewal		Saliency (including last year's premium next to this year's); relevant information (sending an info leaflet); simplification (bullet points/ simpler language); reminders	RCTs to assess how effective offering different types of disclosures to consumers	Disclosing the previous year's premium on insurance renewal notices could likely help some consumers secure better value for money on their home insurance	

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
197	Selling insurance as an add-on	Insurance	Financial Conduct Authority (FCA) - UK	To prevent anti-competition effects in the general insurance market	Complexity of information; reduced transparency; perceived lower prices; bundling		Simulated online experiment of shopping around for and "purchasing" a primary product and associated optional insurance product	Structure of an add-on transaction affects a range of consumer behaviour, including willingness to shop around, deciding whether to buy insurance at a particular price, and identifying best deals available, e.g. multiple pieces of information, reduced transparency and framing of prices in monthly terms all barriers to shopping around	FCA able to design appropriate remedies to competition impediments in the market for insurance add-ons, and wider contexts
205	Encouraging customers to claim redress	Financial services: redress	Financial Conduct Authority (FCA) - UK	To encourage more customers to claim redress	Customers not responding to letters informing them they are due redress; complexity of information; inertia	Urgency; visual cue; salience (bullet points); simplification; information/time-cost/ease; personalisation (CEO signature); reminder	Field trial conducted on 200,000 customers of a firm who were due redress; FCA developed seven amendments (see 'insights applied') to the standard letter	Salience bullets had largest effect (2.5 times more responses); personalisation with CEO signature led to small decrease in responses; greatest relative effect on the middle-aged; salient bullets and reminder letter best combination	Letters sent by firms to customers informing them that they are due financial redress altered; FCA to apply to other redress exercises

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
208	Building a letter: Engaging customers about their interest-only mortgage	Financial services / mortgages	Financial Conduct Authority (FCA) - UK	To encourage customers to consider how best to repay their interest-only mortgage		Wording / framing	RCTs to test the effects of four different types of message framing on customer response rates to letters sent about their mortgage: removing repossession risk warning; removing personal data; adding bullets summarising key information; changing to more informal tone	Removing repossession risk warning and making letters informal increased responses; adding bullets reduced response rate	Inform framing of messages to customers
211	Please take your cash: Encouraging consumers to claim redress from incomplete cash machine (ATM) transactions	Financial services	Financial Conduct Authority (FCA) - UK	To encourage consumers to reclaim money they lost as a result of not taking bank notes requested from and presented by the ATM		Simplification	RCTs involving 5,589 customers to test effects of two different types of message framing in letters sent to consumers: bullets summarising key information; summary of the steps needed in numbered list; and combination of both	Bullets and process summaries do not affect whether customers claim redress, and caused customers to question authenticity of correspondence	Results confirm importance of taking context into consideration when designing interventions with consumers
214	Just for you: Using personalisation to attract attention	Financial services / insurance	Financial Conduct Authority (FCA) - UK	To encourage customers to vote on a scheme to review the sale of insurance products		Handwritten communication to increase salience	RCTs to test the effect of handwritten envelopes for 100 customers receiving redress / being asked to vote on proposed scheme to review how product was sold	No statistically significant effect of handwritten envelopes on voting rates or rate of claiming redress (potentially due to small treatment group)	Inform understanding of salience in customer communications

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
216	Attention, search and switching: Evidence on mandated disclosure from the savings market	Financial services	Financial Conduct Authority (FCA) - UK	To help consumers make better decisions about switching savings accounts	Consumers pay little attention to interest rates (cognitive load); do not compare their account to others (undestimate probability there may be a better deal); and do not switch (can be costly and lengthy)	Disclosure - present different degrees of information on front / back page of annual statement; friction costs - pre-filled switching form; reminders - rate decrease reminder sent via SMS / email	RCTs to test the effects of search and comparison, ease of implementation and attention on 130,000 consumers	Pre-filled return switching form and will-timed reminders led to highest absolute increases in switching	Assess potential policy remedies, including better disclosure, in retail financial markets that will better protect consumers and improve competition
220	Promoting retirement security		Department of Defrence (DOD); Social and Behavioural Sciences Team (SBST) USA	To increase enrolment among military employees in the Thrift Savings Plan (the Federal Government's defined contribution plan)	Low participation rates amongst DOD employees in savings plan	Active choice	Pilot tests at two sites of active choice via a form, or in person during by raising their hand during orientation	Requiring an active choice led to higher enrolment rates	Discover solutions to increase enrolment in savings plan

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Application
233	Carrot rewards	Public Health	Public Health Agency of Canada	To improve healthy behaviour amongst the Canadian population	Physical inactivity	Loyalty reward points	Pilot project to test the effectiveness of an app that rewards users with their choice of loyalty points for learning about and implementing healthy behaviours (e.g. taking a heart health quiz, participating in physical activity or visiting a local YMCA)	Pending - success of the app will be measured by recording data on the acquisition of new users; level of engagement; attrition/retention rates; demonstration of improved knowledge; and information from wearable devices	
240	Increasing vegetable sales	Health and nutrition	The Danish Agriculture and Food Council; REMA 1000; Maaltidspartnerskabet; iNudgeyou	To increase the sales of fruit and vegetables in Danish supermarkets	Difficulty converting advice re. healthy food to actual behaviour; lack of salience of healthy vegetables	Salience in the moment of decision	Pre-cut vegetables placed next to minced beef in 12 supermarkets, with the aim of reminding customers to add vegetables to a bolognese, and as a reminder of a goal of living healthy	Sales of pre-cut vegetables increased by 61.3%; sales of minced meat also rose by 32%, suggesting that the intervention not only influenced customers with an existing meal plan, but also inspired undecided customers to opt for a health meal	Mere exposure to a healthier option in the right setting can be very effective in changing behaviour; this can be applied in different settings once when and where people make the relevant decisions has been identified

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
243	Smarter lunchrooms for healthier food choices	Health and nutrition	Ministry of Defence - Germany	To encourage healthy nutrition choices amongst the Ministry's employees		Saliience	Nudges including the positioning and arrangement of food and beverages (e.g. displaying fruit at eyesight); the colour of dishes; and posters placed around the lunchroom to enhance awareness - frequency of healthy choices made by individuals recorded before and after the interventions were put in place	Nudging techniques successful in increasing the frequency of healthy choices, with significant changes in behaviour	Intervention not yet scaled up and widely applied
252	Promoting healthy lifestyles through a computer-based "HIV risk game"	Health	Western Cape Government - South Africa	To increase better understanding of the relationship between HIV-risk and age among low-income South African adolescents	Misbeliefs	Framing of information; dosing (sequential vs. single dose); immediate feedback	Treatment group played ten rounds of a computer-based "HIV risk game" asking them to choose which of two randomly generated individuals was more likely to have HIV based on their age and sex, and were given immediate feedback; control group read a brief essay including a discussion of relative risks by age	Playing a short game with repetition and instant feedback leads to substantially more accurate perceptions of relationship between HIV risk and age than reading a brochure	Results used to design behaviourally-informed interventions

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
268	Stating appointment costs in SMS reminders to reduce missed hospital appointments	Health	UK National Health Service (NHS)	To test the effects of behaviourally-informed persuasive message content in SMS appointment reminders	Cognitive load; Failure/forgetting to attend appointments	Simplification; friction; social norms; cost salience; situationally-inducee empathy; recording individuals' activity	RCTs testing the effects of rephrasing appointment reminders on "did not attend" (DNA) rates, including inserting the cancellation telephone number; giving statistics about how many people did attend; and the cost to the NHS of not attending. A second trial tested messages including a general message re. cost to the NHS; a message to induce empathy for those waiting for appointments; and notification that a missed appointment will be recorded	Specific costs message had most impact on DNA rates; social norms message led to more appointment cancellations	To inform policy regarding the content of messages in appointment reminders

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
284	Acquiring data from postal firms	Postal market	The Netherlands Authority for Consumers and Markets (ACM)	To increase compliance amongst postal firms in terms of providing company data to ACM	Firms not providing regulator with data - inertia / status quo bias; lack of time; lack of knowledge; not prioritising; not wanting to	Personal contact; disrupt-the-reframe technique; social norms; personal responsibility; creating commitment; reducing resistance	Telephone script used when calling uncompliant companies, designed to counteract biases established to have been causing uncompliance (e.g. by making the personal responsibility of one person in the company to fill out the form, or asking the company what they thought would be an appropriate date for completion)	Following the conversation, 24 out of 27 companies provided required data	Script used the following year which led to faster data collection
287	Encouraging on-time payments of levies	Employment labour	Ministry of Manpower (MOM) - Singapore	To increase on-time payments by employers of levies on foreign domestic workers	Employers not paying levies on time	Salience; social norms; priming; personalisation	Messages in reminder letters altered to test salience (use of boxes around key action steps); social norms (96% pay on time); priming (letter on pink paper); personalisation (including worker's detail in letter)	All interventions increased payment rate; use of salient messaging and social norms was most effective. To note, the use of pink paper for a subsequent reminder letter re. a household survey prompted complaints for being unnecessarily alarming	Redesign of reminder letter

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Application
292	Training SME mentors	Enterprise	Department for Business Innovation and Skill (BIS) - UK	To encourage the take up of online training among Small and Medium Businesses (SME) mentoring volunteers	Mentors not completing necessary training	Priming altruism; expressing gratitude; anticipated pride	RCTs to test effectiveness of different messaging/framing in email reminders, including priming altruism by including a quote about value of volunteering; expressing gratitude; and telling people how proud they could feel for helping future mentees	Priming altruism and anticipated pride increased the number of people completing their mentoring training; expressing gratitude only had a significant effect with combined with priming altruism	An additional 1,855 mentors were made accessible
297	Reading newsletter emails	Enterprise	Department for Business Innovation and Skill (BIS) - UK	Increasing opening and click-through rates for the GREAT newsletters sent out to SMEs in the UK		Value/cost of free; promotion priming; prevention priming; personalisation	RCTs to test use of various behavioural insights messaging within email subject lines and content, including using the word "free"; framing in terms of positive effects of action; framing in terms of negative effects of inaction; appealing to readers' self image as entrepreneurs	Applying prevention priming was most effective; using the word "free" has no positive effect, and had a negative effect when coupled with promotion priming	Altering the subject lines and email content of newsletters to increase click-through rates

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Application
299	Increasing uptake of government programmes	Enterprise	Department for Business Innovation and Skill (BIS) - UK	To increase applications to the Growth Vouchers programme		Incentives; social norms; salient deadlines; personalisation	RCTs to test effectiveness of different email messaged in encouraging more application to Growth Vouchers programme - different messages emphasised incentives; social norms; deadlines; that businesses had been chosen	Results measured by comparing click-through rates to look at Ts&Cs of programme: all behavioural insight-informed messaging prompted higher click-through rates, with informing firms they had been chosen to receive information the most effective	Demonstrated that using behavioural insights in messaging sent through government email channels has the potential to increase uptake of government programmes
301	Maximising survey responses	Enterprise	Department for Business Innovation and Skill (BIS) - UK	To maximise response rates for surveys which were part of an evaluation of the Growth Vouchers programme		Reciprocity; commitment reminders; social norms; simplified text	RCT testing the effectiveness of modifying the introduction to a survey using behavioural science principles on the response rate for the survey	Introducing surveys with messages based on behavioural insights, specifically a commitment reminder, increased the survey response rates	Successful messaging incorporated into future follow-up surveys sent to participants of the programme

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
304	Renewing vehicle licences online	Public service delivery	Ontario Government; Behavioural Economics in Action at Rotman (BEAR) centre - Canada	To increase the uptake of online public service delivery		Saliency; gain / loss framing	RCT to test the effectiveness of applying saliency and gain / loss framing to the notices issued to remind vehicle owners to renew their licences - interventions included making the website more salient; emphasising the benefits of using the online service; and emphasising the losses associated with not using the online service	Combining saliency and gain framing was the most effective intervention	Ontario Government has applied saliency and gain framing interventions to all renewal notices sent to vehicle owners in Ontario
307	Incomplete company registration forms	Business	Danish Business Authority	To reduce the number of company registration forms submitted to the Danish Business Authority missing the necessary appendices required to process the case	Appendices after the signature page meant they were overlooked; lack of instructions about what should be done at end of form	Success feedback; loss aversion	Experiment changing the format of the registration form, including moving the signature field to the last page; compulsory tick box added to confirm enclosure of appendices (success feedback); warning that failure to include appendices would result in firms having to complete forms again (loss aversion); offer of assistance if firms were uncertain; checklist	Changes did not have desired effect on reducing appendix errors, most likely because firms were not aware of which appendices to attach; data did show that those companies using professional assistance made fewer errors	Experiment suggested greatest benefit would be achieved by focusing on notifiers who fill in the form without professional assistance

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
311	Redesigned letters to improve response rates from businesses	Business	Danish Business Authority; Copenhagen Economics	To increase the number of responses the Danish Business Authority receives when sending out letters to Danish businesses	Original letter was impersonal and messy; key information was not highlighted; cost of failing to act unclear; action required not specifically stated	Personalisation; salience; reducing friction; focus on action	Experiment to test the effectiveness of sending out redesigned letters to business including the following nudges: addressing a person / business by name; tick boxes to make it easy to assess eligibility for the programme; highlighting key information; presenting sign up process in action-oriented way; reposition the option to state why the business is not eligible	Changes to letter increased response rate and rate of sign up to the programme, and was even higher still amongst businesses that received the letter on red paper	A business case could now be made estimating costs and benefits of making the new letter the standard one
316	Encouraging compliance: Improving submissions to the FCA by mutual socitiers	Financial services	Financial Conduct Authority (FCA) - UK	To help mutual societies submit their annual returns to the FCA on time		Salience; warning; timing	RCTs to test the effectiveness of different nudges on mutual societies taking action, including adding a warning re. legal obligations to the envelope; including salient bullet points; and sending the letters on different dates	Bullets and warning messages did not affect societies' behaviour; the timing of the letters did (those with a shorter deadline were more likely to respond)	To inform timing and content of future communications between the FCA and regulated sectors

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
319	Help is here: Helping firms apply for authorisation	Financial services	Financial Conduct Authority (FCA) - UK	To increase engagement with FCA emails of firms applying for authorisation	Inertia; firms did not open emails containing information to help with applications	Personalisation; salience; novelty	RCTs of A/B testing to assess the effectiveness of different email subject lines on firms opening emails, using personalisation (firm name), salience ("Your FCA application...") and novelty ("Watch our new...")	Salient and personalised subject lines were the most successful, but difficult to measure precisely as they varied on more than one attribute - worth varying subject lines more systematically in future experiements to separate effects and attribute them to specific behavioural theories	A/B testing a cheap and effective way for organisations to improve their communications
322	Increasing trust in government services		Department of Public Works, City of Boston; Boston Mayor's Office of New Urban Mechanics (MONUM) - USA	To increase trust, support and engagment in government		Operational transparency	Experiment tested on residents using mobile app Citizens Connect, where treatment group were provided with images of work being performed on public service requests they had made	In months following receipt of the treatments, residents submitted more service requests in more categories, showing operational transparency has a positive effect on engagement and trust with the city's administration	

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Application
326	Increasing compliance with tax-free savings account limits	Tax	Canada Revenue Agency (CRA)	To promote compliance with Tax-Free Savings Accounts (TFSA) rules by reducing contributions to TFSAs in excess of the legal limit		Social norms; simplification; compliance	RCT to find out if using behavioural nudges in communications to account owners would be effective in reducing the number of excess communications made, including social norms; simplification; compliance. Results assessed against uptake in compliance; response rate; and over correction	Social norms and simplified letter significantly more effective than the compliance letter in facilitating the removal of excess contributions from TFSA accounts	Nudge-based letter has been implemented to replace standard letter
329	Completing online registrations	Service	Canada Revenue Agency (CRA)	To encourage taxpayers who had started to register for an electronic tax and benefit service to complete the process		Simplification (language); salience (eye-catching graphics); highlighting ease	RCT to investigate whether sending additional communications to those users who signed up for an account but had not completed the registration would motivate them to complete the process, using a postcard highlighting the ease of completing registration and a colourful incentive letter	Users who received an incentive letter, or generic correspondence more likely to register for an account	

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Application
334	Increasing compliance amongst SMEs	SMEs / tax	The Office of the Revenue Commissioners - Ireland	To increase business survey response rates amongst SMEs		Personalisation; social norms	RCTs to test the role of personalisation on survey responses by including a handwritten post-it note requesting completion with the survey; those who did not respond to the first letter were sent reminder letters which tested both personalisation and social norms	Response rates to the survey significantly higher if personalised note is attached, and responses are quicker	Personalising every outgoing letter is impractical, but it may be useful in achieving higher responses in targeted cases
346	Consumer protection	Telecommunications	Comision de Regulación de Comunicaciones (CRC)	Redesigning the consumer protection regime to better meet the needs of consumers	Cognitive biases identified in behaviour of users included choice overload; heuristics; endowment effect; defaults; loss aversion; hyperbolic discount		Consumer psychology exercises to explore decision making processes of users; surveys; interviews; focus groups	Cognitive biases identified in behaviour of users included choice overload; heuristics; endowment effect; defaults; loss aversion; and hyperbolic discount	CRC has developed a revised regulation for the telecommunications consumer protection regime
350	Simplification of telephone and internet contracts	Telecommunications	Comision de Regulación de Comunicaciones (CRC)	To improve the reading, understanding and recall of conditions of service delivery	Bounded rationality; lack of disposition or information	Simplification	Effects of a simplified contract evaluated through a survey, with some in-depth interviews. Further exercises conducted in which users read a contract using eye tracking	Reading time and importance of contract to consumer effects engagement	

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
354	Telephone number billing: Paying regulation fees on time	Telecommunications	The Netherlands Authority for Consumers and Markets (ACM)	To get companies to pay their fee for regulation of service phone numbers on time		Saliency; social norms; simplification; preventing reactance; personalisation	Modifications of letter sent to companies for payment of their annual fee, including highlighting important information; using social norms to communicate that most companies pay on time; adding personalisation through a signature and salutation	Behavioural intervention did not appear to have a positive effect on payment rates, but ACM did receive less (formal) complaints - results suffered from a lack of data	RCT planned for next set of invoices sent to companies
364	Automatically Renewable Contracts (ARCs)	Telecommunications	Ofcom - UK	To examine the concern that ARCs were damaging to consumers and to competition markets	Status quo bias; myopia; forgetfulness		Econometric analysis of impact of ARCs on consumers' decisions to switch to another supplier, using detailed customer level billing data	Customers on ARCs switched their contract less than those on standard contracts, even after controlling for the effects of tenure, price discounts, broadband purchase and self-selection	Analysis formed key part of Ofcom's decision to prohibit ARCs

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
367	Consumer information on broadband speeds and net neutrality	Telecommunications	Ofcom - UK	To assess the ability of consumers to purchase the right broadband package when presented with different types of comparable information	Information overload; complexity		Laboratory experiment to test impact of how information about packages was presented to consumers on choice, including coding (whether packages were presented in detailed numerical terms of through the colour coding of key variables) and presence / absence of superfluous information. Participants had to choose the most appropriate package for them, according to their internet usage	Large proportion of subjects chose incorrect package irrespective of type / presentation of information; provision of information in numerical terms helps consumers to make, on average, better choices than colour coding; potentially beneficial effects of colour coding in environments where consumers are uncertain about which information they need to make a good choice	Results used to improve the understanding of challenges in presenting information to consumers and inform Ofcom's monitoring of this information

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
370	How best to present call price information to consumers	Telecommunications	Ofcom - UK	To examine potential interventions in relation to non-geographic calls for customers	Bundling	Increasing information; reducing complexity	Laboratory experiment to test effects of setting maximum prices for calls to; and unbundling call charges. Participants decided if they wanted to make phone-calls based on the "pay-offs" they would derive from the call, versus the information available on the price of the call; and also which tariff to subscribe to	Any intervention which improved consumers' price information at the time they decided to make a call, would help consumers; price information did not have to be complete to be useful; some evidence that unbundling call charge information helped participants make better tariff choices	Results of the research formed part of the evidence base that led Ofcom to require communications providers to unbundle their charges for non-geographic numbers
374	Reporting arrangements for government programmes	Intellectual property	Department for Industry, Innovatoin and Science - Australia	To increase the rate and improve the quality of post-programme reporting by Commercialisation Australia participants	Declining response rate to post-project reporting adter the first year of reporting	Saliience; reducing complexity and frictions; deadline effects	Field trial (pending): participants will receive a revised email which is shorter, emphasises the expected completion date and clearly describes steps needed to comply with the request to complete a post-completion data collection form	Pending	Pending

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
378	Making student loan repayments on time	Financial assistance	Canada Student Loans Programme (CSLP)	To find the most effective approach in helping borrowers who are having difficulty to manage the repayment of their student loan		Saliense; call to action	RCT pilot applied principles of making information attractive and using a call to action in reminders sent to students approaching their six-month repayment assistance period	Positive results from a resource-light treatment	Sending a reminder to student loan borrowers receiving repayment assistance has now been incorporated into standard practice
381	A popup to secure up-to-date business data	Business	Danish Business Authority; The Danish Nudging Network; iNudgeyou	To help businesses keep their registration data up to date	Lack of attention; lack of understanding	Prompt	Pop-up that prompted business owners to accept / change current information about their company as soon as they logged in to the website where businesses must file VAT returns	Twice as many corrections of email addresses and phone numbers seen during intervention; however, 42% of people that opted to correct their information did not complete the process	Results show a prompt can result in immediate action and bring better quality data to public registers, but it is important to ensure an effective flow of the action that is being prompted
391	Increasing the rate of completions for Statistical Survey on Industry		Ministry for Industry, Energy and Tourism (MINETUR) - Spain	To increase response rates for the Statistical Survey on Industry, particularly online		Soft incentives; removing options	Impose a system of "soft incentives" (rewarding businesses who responded to the survey with a tailored report, benchmarking their responses against global results) and removing the option to complete the survey by post	Rate of online response increased from 30% to 50% after the intervention	

Page	Title	Area	Institution	Objective/policy qu.	Problem behaviours	Insight(s) applied in intervention	Intervention/method	Results	Impact/Appliction
394	Facilitating business start ups		Ministry for Industry, Energy and Tourism (MINETUR) - Spain	To encourage local MINETUR offices to support more business start-ups		Group incentives; benchmarking; competiton	Applying group incentives and benchmarking to improve the number of administrative procedures intiated digitally by each office - increasing competiton between offices through the creation of an online peformance indicator system		MINETUR has increased functionality of online performance indicator system