Behaviourally Informed Organizations (BI-Org)

Partnership Midterm Report

January 2022

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ABOUT THE PARTNERSHIP

Every organization is fundamentally in the business of behaviour change.
Whether it be a government trying to get business to comply with environmental regulation, a business trying to get its customers to be loyal to their products, or a financial advisor encouraging a client to start saving for retirement, behavior change is critical to organizational success. Despite its centrality to organizations, we do not have a good scientific framework for behaviour change, nor a good understanding of how organizations can embed insights from behavioural science into their operations.

Our Challenge

Our key challenge is to develop an overarching framework for using behavioural science. We ask; how can behavioural insights (BI) best be embedded in organizations to achieve better outcomes, improve the efficiency of processes, and maximize stakeholder engagement? Our team brings together researchers from 24 universities and 3 non-academic organizations, and 20 partner organizations that include government units, for-profit entities, consulting firms, consumer groups, and academic centres.

The proposed partnership comes at a potentially transformative time for the field – BI has developed expertise in large-scale field experimentation and big-data analytics. Governments and businesses have been attracted to BI with its promise of developing human-centricity and efficient solutions, and a recent Nobel Prize in Economics to Richard Thaler (a key proponent of applied BI) has captures the imagination and spurred interest. The partnership approach allows us to build theory based on practical problems, and to test and refine them in field settings that have practical implications for our partners, for society, and for knowledge development.

Three Themes

Our overarching research question will be tackled in three themes with the goals of 1) developing a comprehensive framework of behaviour change; 2) extending and applying this framework to complex behavior change challenges (business and social); and 3) identifying mechanisms (resources, capabilities, and operating models) by which organizations can best deliver on the promise of BI. We plan to use a spectrum of research methods (both qualitative and quantitative) to achieve this objective and aim to produce outputs that include scholarly writing (e.g., journal articles, books, monographs), practitioner-oriented materials (e.g., white papers, academic-practitioner conferences, guidebooks), and tools for consumers and citizens (e.g., tip-sheets, decision aides, podcasts).

We expect this partnership to make contributions to policy innovation, business excellence, and the science of behaviour change. By developing a framework for using behavioural science, this partnership aims to place Canada at the forefront of the growing and potentially impactful BI community worldwide.

PEOPLE AND ORGANIZATIONS INVOLVED

GOVERNANCE AND KEY BODIES

Management Committee
- Melanie Kim (chair), Competition and Markets Authority, U.K.
- Dale Griffin, University of British Columbia
- Abigail Dalton, World Bank eMBeD Unit
- Kyle Murray, University of Alberta
- Sasha Tregebov, Behavioural Insights Team
- Kelly Peters, BEworks

University of Toronto Press – BI-Org Book Series Editorial Advisory Board
- Dale Griffin, University of British Columbia
- Kyle Murray, University of Alberta
- Melaina Vinski, IBM
- Katherine Milkman, University of Pennsylvania
- Min Zhao, Boston College

Training Committee
- Dilip Soman, University of Toronto
- Jiaying Zhao, University of British Columbia
- Shirley Chen, Wilfred Laurier University
- Chuck Howard, Texas A&M University
- Elizabeth Hardy, Treasury Board Secretariat (TBS), Government of Canada
- Graduate Student Representatives: Daniella Turetski (U of T), Tim Derksen (U Alberta), Rafael Batista (U Chicago) and Yusu Wang (Texas A&M University)

Research Leadership Group
- Dale Griffin, University of British Columbia
- Alissa Fishbane, ideas42
- Laurette Dube, McGill University
- Varun Gauri, Princeton University
- Catherine Yeung, Chinese University of Hong Kong
- Elizabeth Hardy, Treasury Board Secretariat (TBS)

Special Interest Group Coordinators
- Full list available in the Special Interest Groups table

Administration and Research Support
- Bing Feng, Associate Director at BEAR & Project Manager of BI-Org
  - Plan resources needed by the key stakeholders; manages and monitors research activities, project progress, and budget to ensure the key milestones are reached in the partnership.
- Liz Kang, Knowledge Mobilization Manager
  - Leads the partnership's knowledge mobilization strategies to disseminate research ideas in the field of behavioural science, engage target audiences to maximize research impact and instrumental in building research platforms.

- Cindy Luo, Project Coordinator
  - Manages the coordination of communications and resources with researchers and partner organizations to help deliver behaviourally informed outputs.

BI-ORG RESEARCHERS AND PARTNER ORGANIZATIONS

Researchers

Onur Bodur (Concordia University), Shirley Chen (Wilfred Laurier University), Isabel Ding (University of Warwick), Laurette Dubé (McGill University), Craig R. Fox (University of California, Los Angeles), Varun Gauri (Princeton University), Dale W. Griffin (University of British Columbia), David Halpern (The Behavioural Insights Team), Elizabeth Hardy (Treasury Board of Canada), Chuck Howard (Texas A&M University), Leslie John (Harvard University), Derek Koehler (University of Waterloo), Sabine E. Kröger (Laval University), Katherine L. Milkman (University of Pennsylvania), Marc Mitchell (Western University), Kyle B. Murray (University of Alberta), Nicole Robitaille (Queen's University), Jennifer Robson (Carleton University), Dilip Soman (University of Toronto), Melaina Vinski (IBM), Catherine Yeung (Chinese University of Hong Kong), Jiaying Zhao (University of British Columbia), Min Zhao (Boston College

Welcoming new researchers this year: Joyce He (UCLA) and Nina Mažar (Boston University)

Partner Organizations

The Behavioural Insights Team (BIT), Behavioural Insights Unit (BIU), Busara Center for Behavioral Economics, Treasury Board Secretariat (TBS), BEworks Inc., Canada Revenue Agency (CRA), Center for Decision Research (CDR) at the University of Chicago, Consumers Council of Canada, Deloitte Inc., Commonwealth Bank of Australia (CBA), Employment and Social Development Canada (ESDC), Environment and Climate Change Canada (ECCC), Financial Consumer Agency of Canada (FCAC), ideas42, Manulife Financial Corporation, Ontario Securities Commission (OSC), PricewaterhouseCoopers (PwC) LLP, Privy Council Office (PCO) - Impact Canada, Western Cape Government (BI4Gov), The Workplace Safety and Insurance Board (WSIB), World Bank Mind, Behavior, and Development (eMBeD) Unit

RESEARCH AND RESOURCE BUILDING INITIATIVES: SPECIAL INTEREST GROUPS

No.	Name	SIG Coordinators	Primary Objective
1	Psychology of Risk	Catherine Yeung, Chinese University of Hong Kong Min Zhao, Boston College Sabine Kroger, Laval University	Theme 1: Research
2	Sludge: Choice Architecture that Reduces End Users' Welfare	Dilip Soman. University of Toronto Jiaying Zhao, University of British Columbia	Theme 1: Research
3	Precision Retailing: Convergence of Data, Neuro and Behavioural Sciences	Laurette Dube, McGill University	Theme 1: Research; Knowledge Mobilization
4	Methods of the Behavioural Scientist	Dale Griffin, University of British Columbia	Theme 1: Research; Knowledge Mobilization
5	Disclosures, Attention and Financial Decision-Making	Dilip Soman, University of Toronto Matthew Hilchey, University of Toronto Nicole Robitaille, Queen's University	Theme 2: Research
6	Financial Well-Being	Nicole Robitaille, Queen's University Sasha Tregebov, Behavioural Insights Team, Canada	Theme 2: Research
7	Health, Fitness and Well-being	Marc Mitchell, Western University Renante Rondina, University of Toronto Dilip Soman, University of Toronto	Theme 2: Research
8	The Food System and Healthy Eating	Laurette Dube, McGill University Dilip Soman, University Toronto	Theme 2: Research
9	A Behavioural Lens on Consumer Protection	Kyle Murray, University of Alberta Ken Whitehurst, Consumers Council of Canada	Theme 2: Research; Knowledge Mobilization
10	Cash Transfer Programs	Dilip Soman, University Toronto Jiaying Zhao, University of British Columbia Saugato Datta, ideas42 Renos Vakis, World Bank, eMBeD	Theme 2: Research; Knowledge Mobilization
11	Embedding Behavioural Science in Organizations	Catherine Yeung, Chinese University of Hong Kong Bing Feng, University of Toronto Dilip Soman, University of Toronto Isabel Ding, University of Warwick	Theme 3: Research
12	Science of Using Behavioural Science	Derek Koehler, University of Waterloo Abigail Dalton, World Bank eMBeD	Theme 3: Research
13	Sustainability of Nudge Units	Bing Feng, University of Toronto Dilip Soman, University of Toronto	Theme 3: Research; Knowledge Mobilization; Community Building
14	Virtual Lab	Rebecca White, Chicago Booth Matthew Hilchey, University of Toronto	Theme 3: Research Platform

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15	Building a Database of Databases and a Technological Backbone	Dilip Soman, University Toronto Laurette Dube, McGill University Melaina Vinski, IBM	Theme 3: Research Platform
16	Developing a Platform to Better Connect Organization Needs with Researchers	Matthew Hilchey, University of Toronto Yeti Li, Manulife	Theme 3: Community Building; Knowledge Mobilization

RESEARCH OUTPUTS

BOOKS

No.	Title	Editors/Authors	Description
1	***The Behaviorally Informed Organization***, University of Toronto Press (2021)	Editors: Dilip Soman (U. Toronto), Catherine Yeung (Chinese Uni. of HK) Status: Published	16 Chapters 32 Authors This book develops an overarching framework for using behavioural science and shows how behavioural insights (BI) can be embedded in organizations to achieve better outcomes, improve the efficiency of processes, and maximize stakeholder engagement.
2	***Behavioral Science in the Wild***, University of Toronto Press (2022)	Editors: Nina Mažar (Boston U.), Dilip Soman (U. Toronto) Status: In press	24 Chapters 56 Authors This book develops a nuanced framework for how we should think about translating behavioural science research from our labs into the field for human-compliant product, process, product or policy.
3	***Managing Customer Value One Stage at a Time (2nd Edition)***, World Scientific Publishing, 2022	Authors: Dilip Soman (U. Toronto), Sara N-Marandi (Google) Status: In press	10 Chapters 2 Authors This book presents a framework for managing customer value that is based on an understanding of behavioural science and quantitative modeling of customer decisions.
4	***Precision Retailing***, University of Toronto Press	Editors: Laurette Dube (McGill U.), Maxime Cohen (McGill U.), Nathan Yang (Cornell U.), Bassem Monla (IBM)	21 Chapters 34 Authors The goal of this book is to assemble precision retailing key concepts, methods and tools as complementary to existing behavioural research and decision support tools for helping managers better capture in real-time the multiscale drivers of consumer behavior and integrate these in real-time to support adaptive contexts for all.

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		Status: In progress	
5	*Using Cash Transfers to Build an Inclusive Society: A Behaviorally Informed Approach,* University of Toronto Press	Editors: Dilip Soman (U. Toronto), Jiaying Zhao (U. British Columbia), Saugato Datta (ideas42) Status: In progress	10 Chapters 20 Authors This book will develop a nuanced framework for how society more generally – and governments and private organizations in particular should design social assistance programs to improve inclusivity, reduce poverty and improve equality.
6	*What Works, What Doesn't (and When),* University of Toronto Press	Editor: Dilip Soman (U. Toronto) Status: Soliciting content	Tentatively 15 chapters This book will present a series of case studies that will highlight conditions under which behavioural interventions translate and scale, and when they don't.

SELECTED ACADEMIC PAPERS

*Trainees and research associates indicated by **

1. Hilchey, M. D.*, Osborne, M., & Soman, D. (2021). Does the visual salience of credit card features affect choice? *Behavioural Public Policy,* 1-18.
2. Robitaille, N., Mazar, N., Tsai, C. I., Haviv, A. M., & Hardy, E. (2021). Increasing Organ Donor Registrations with Behavioral Interventions: A Field Experiment. *Journal of Marketing, 85*(3), 168-183.
3. Shah, A., Osborne, M., Lefkowitz, J., Fishbane, A. & Soman, D. (2021). The simplification paradox: when reducing cognitive complexity can impede retirement savings contributions. Available at *SSRN*: https://ssrn.com/abstract=3460722 or http://dx.doi.org/10.2139/ssrn.3460722.
4. Shah, A., Osborne, M., Lefkowitz, J., Fishbane, A. & Soman, D. (2021). Can making family salient increase financial savings? Quantifying heterogeneous treatment effects in voluntary retirement contributions using a field experiment in Mexico. Available at *SSRN*: https://ssrn.com/abstract=3460722 or http://dx.doi.org/10.2139/ssrn.3460722.
5. Milkman, K. L., *et al.* (2021). 34 authors including Soman, D., Fox, C., John, L.K., Kim, M.*, Rondina, R.*, Hilchey, M*. A megastudy of text-based nudges encouraging patients to get vaccinated at an upcoming doctor's appointment. *Proceedings of the National Academy of Sciences,* Vol. 118(20).
6. Soman, D. (2021). Human Resource Management – For Humans. *NHRD Network Journal*, *14*(2),173-185.
7. Habib, R.*, White, K., Hardisty, D., & Zhao, J. (2021). Shifting consumer behavior to address climate change. *Current Opinion in Psychology*, *42*, 108-113.
8. Dwyer, A. A., Shen H., Zeng Z., Gregas M., & Zhao M. (2021). Framing Effects on Decision-Making for Diagnostic Genetic Testing: Results from a Randomized Trial. *Genes, 12*(6) 941.
9. Aunio, A-L., Dubé, L. (2021). On the front lines in food policy: Assessing the role of neighbourhoods for food systems transformation in the Montreal food polity. *Canadian Food Studies*, *8*(2), 189-262.
10. Rondina, R.*, Quan C.*, Duke K. & Soman D. (2021). A behaviourally informed framework for addressing low uptake of mental healthcare.

11. Beshears, J., Dai, H., Milkman, K. L., & Benartzi, S. (2021). Using fresh starts to nudge increased retirement savings. *Organizational Behavior and Human Decision Processes, 167*, 72-87.

12. Robitaille, N., House, J., & Mazar, N. (2021). Effectiveness of Planning Prompts on Organizations' Likelihood to File their Overdue Taxes: A Multi-Wave Field Experiment, *Management Science, 67*(7), 4327-4340.

13. Griffin, D., Li, K., & Xu, T. (2021). Board gender diversity and corporate innovation: International evidence. *Journal of Financial and Quantitative Analysis*, *56*(1), 123-154.

14. Peetz, J., Robson, J., & Xuereb, S. (2021). The Role of Income Volatility and Perceived Locus of Control in Financial Planning Decisions. *Frontiers in Psychology*, *12*.

15. Kim, J.* & Soman D. (2021). Behaviourally Informed Reminders: Using Implementation Prompts for Task Persistence [under review]. *Management Science.*

16. Wu, Y.H., Moore, S., McRae, C. and Dubé, L. (2021). Tracing the Single and Combined Contributions of Home-Grown Supply and Health Literacy on Fruit and Vegetable Consumption: An Empirical Exploration in Rural India. *Frontiers in Public Health, 9*, 1-11.

17. Tsai, C., Zhao, M. & Soman, D. (2021). Salient knowledge that others are also evaluating reduces judgment extremity. *Journal of the Academy of Marketing Science*, in press.

18. Tezer, A.* & Bodur, O.H. (2020). The Green Consumption Effect: How Using Green Products Improves Consumption Experience. *Journal of Consumer Research, 47*(1), 25–39.

19. Fox, C.R., Doctor, J.N., Goldstein, N.J., Meeker, D., Persell, S., & Linder, J.A. (2020). Details matter: Anticipating when nudging clinicians will succeed or fail. *BMJ,* 370, 3256.

20. Mohan, B., Buell, R.W., & John, L.K. (2020). Lifting the Veil: The Benefits of Cost Transparency, *Marketing Science, 39*(6), 1033-1201.

21. Kim, T., Barasz, K., & John, L.K. (2020). Consumer Disclosure. *Consumer Psychology Review*, 1-11.

22. John, L.K., Slepian, M.L., & Tamir, D. (2020). Tales of Two Motives: Disclosure and Concealment, *Current Opinion in Psychology*, *31*, 4-7.

23. Gershon, R., Cryder, C., & John, L.K. (2020). Why Prosocial Referral Incentives Work: The Interplay of Reputational Benefits and Action Costs. *Journal of Marketing Research*, *57*(1), 156-172.

24. Meyers, E. A., Turpin, M. H., Bialek, M., Fugelsang, J. A., & Koehler, D. J. (2020). Inducing feelings of ignorance makes people more receptive to expert (economist) opinion. *Judgment and Decision Making, 15*, 909-925.

25. Pennycook, G., Cheyne, J. A., Koehler, D. J., & Fugelsang, J. A. (2020). On the belief that beliefs should change according to evidence: Implications for conspiratorial, moral, paranormal, political, religious, and science beliefs. *Judgment and Decision Making*, *15*(4), 476.

26. Stange, M., Walker, A. C., Fugelsang, J. A., Koehler, D. J., & Dixon, M. J. (2020). Unclaimed prize information increases the appeal of scratch card games. *International Gambling Studies*, 1-14.

27. Pearson, E., Prapavessis, H., Higgins, C., Petrella, R. & Mitchell M. (2020). Adding team-based financial incentives to the Carrot Rewards physical activity app increases daily step count on a population scale: A 24-week matched case-control study. *International Journal of Behavioral Nutrition and Physical Activity*, *17*, 139.

28. Mitchell, M., Lau, E., White, L. *et al.* (2020). Commercial app use linked with sustained physical activity in two Canadian provinces: a 12-month quasi-experimental study. *International Journal of Behavioral Nutrition and Physical Activity*, *17,* 24.

29. Robson, J. & Schwartz S. (2020). Who doesn't file a tax return? A Portrait of Nonfilers. *Canadian Public Policy, 46*(3), 323-339.

30. Soman, D. & Hossain, T. (2020). Successfully Scaled Interventions Need Not be Homogeneous. *Behavioural Public Policy*, 1-10.

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31. Kim, J., Yoon, Y., Choi, J., & Soman, D., (2020). *Do text reminders about credit card spending help reduce spending? A quasi-experimental evaluation [Working Paper].*

32. Ho, T., Leong, C., & Yeung, C. (2020). Success at Scale: Six Suggestions from Implementation and Policy Sciences. *Behavioral Public Policy*, *5*(1), 71-79.

33. Salisbury, L. & Zhao, M. (2020). Active Choice Format and Minimum Payment Warnings in Credit Card Repayment Decisions. *Journal of Public Policy & Marketing*, *39*(3), 284-304.

34. Bellemare, C., Kröger, S., & Sossou, M., (2020). Optimal frequency of portfolio evaluation in a choice experiment with ambiguity and loss aversion, *Journal of Econometrics,* in press.

35. Rondina, R.*, Pearson, E. K., Prapavessis, H., White, L., Richard, S., & Mitchell, M. (2019). Bright spots, physical activity investments that (almost) worked: Carrot Rewards app, driving engagement with pennies a day. *British Journal of Sports Medicine, 54*(15), 927-929.

36. John, L.K., Blunden, H., & Liu, H. (2019). Shooting the Messenger, *Journal of Experimental Psychology: General*, *148*(4), 644-666.

37. John, L.K., Donnelly, G.E., & Roberto, C. (2019). Using Behavioral Science to Inform Policies Limiting Sugary-Drink Portions: Reply to Wilson and Stolarz-Fantino. *Psychological Science*, *30*(7), 1103-1105.

38. Koehler, D.J. & Pennycook, G. (2019) How the public, and scientists, perceive advancement of knowledge from conflicting study results. *Judgment and Decision Making, 14*(6), 671-682.

39. Lee, Y. & Yeung, C. Incentives for Learning: How Free Offers Help or Hinder Motivation. *International Journal of Research in Marketing* (accepted for publication).

REPORTS

*Trainees and research associates indicated by ***

1. Thaler, R. & Soman, D. (2021). The Behavioural Book Club with Richard H. Thaler - Nudge: The Final Edition. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, September 8, 2021.

2. Milkman, K. & Soman, D. (2021). How to Change: A Conversation with Katy Milkman. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, May 12, 2021.

3. Lou, G.*, Xiang, S.*, Kuang, T.*, Ram-Mohanram ,A.*, Kwan, K.*, Soman, D., Kang, S., & Feng, B.* (2021). How Can Leaders in Organizations Use Behavioural Science to Communicate and Support Their Team Effectively? *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, May 9, 2021.

4. Wong, A.*, Singh, J.*, Goodyear, L.*, Feng, B.* & Soman, D. (2021). Budget Planner Tool Evaluation Report Prepared for the Financial Consumer Agency of Canada. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, Toronto, Canada, March 29, 2021.

5. Kröger, S. (2021). Attitudes towards vaccination against COVID-19 and levels of psychological distress of the population of Quebec: Analysis of the socio-economic determinants of these two issues," *CIRANO Papers*, Quebec City, Quebec, February 2021.

6. Robson, J. & Shaban, R. (2021). Basic income, financial literacy and financial capability: How do we get better alignment? *BC Basic Income Panel*. 28 pages.
7. Robson, J. & Shaban, R. (2021). How and when to pay? Income assistance (or basic income as a system of financial transaction and services. *BC Basic Income Panel*. 27 pages.
8. Peetz, J. & Robson, J. (2021). Living gig to gig and paycheque to paycheque: How income volatility affects financial decisions. *Think Forward Initiative*. 44 pages.
9. Duncan, S.*, Kim, M.*, Kim, A.*, Lee, T.*, Cowen, D.*, Soman, D., & Dubé, L. (2020). The Role of Canada's Food Guide in the Food System: Effects on Stakeholder Behaviour. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, June 26, 2020.
10. Soman, D. (2020). Sludge: A Very Short Introduction. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, June 12, 2020.
11. Halpern, D. (2020). The Behavioural Economy Report. *The Behavioural Insights Team*, London, England, November 2020.
12. Halpern, D. (2020). Making Government Empirical. *Campaign for Social Science*, London, England, November 2020.
13. Bartlett, G. & Dubé, L. (2020). Primary Care at the Nexus of Post—COVID Health and Economic Convergence. *Policy Magazine. Resilience Through Innovation*. Canadian Politics and Public Policy, Innovation issue, Nov-Dec, 22-23.
14. Dubé, L. (2020). Toward a Convergence Economy: Leapfrogging to a Post-Pandemic Society. *Policy Magazine, Canadian Politics and Public Policy*.
15. Kröger, S., Bellemare, C. & de Marcellis-Warin, N. (2020). Perceptions of risks and economic recovery in a COVID-10 Pandemic. *CIRANO Papers*, Quebec City, Quebec, September 2020.
16. Halpern, D. (2019). Finding the 'unicorns': behavioural science in government grows up. *The Behavioural Insights Team*, London, England, October 2019.
17. Hardy, E., Khan H. & Whalen A. (2019). IIU Annual Report 2018-2019. *Impact and Innovation Unit*, Ottawa, Canada, October 2019.
18. Feng, B.*, Singer, E.*, Kim, G.*, Rooney, P.*, Soman, D. & Kim, M.* (2019). Why Do People Fail to Act on Financial Plans? A Behavioural Lens on Financial Planning. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, October 10, 2019.
19. Soman, D., Cowen, D.*, Kannan, N.* & Feng, B.* (2019). Seeing Sludge: Towards a Dashboard to Help Organizations Recognize Impedance to End-User Decisions and Action. *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, September 27, 2019.
20. Holland, J.*, Hwang, L.*, Soman, D. & Ly, K.* (2019). The Short-Termism Challenge: How can organizations become more long-term oriented? *Research Report Series Behaviourally Informed Organizations Partnership*; Behavioural Economics in Action at Rotman, University of Toronto, available at: https://www.rotman.utoronto.ca/facultyandresearch/researchcentres/bear. Toronto, Canada, May 22, 2019.

21. Halpern, D. (2019). The behavioural science of online harm and manipulation, and what to do about it. *The Behavioural Insights Team*, London, England, April 2019.

KNOWLEDGE MOBILIZATION ACTIVITIES

WEBINARS

No.	Speaker and Affiliation	Title	Date
1	**Lena Belogolova and Connor Joyce**, Applied Behavioral Science Association (ABSA)	Trends in Applying Behavioural Science Today	October 13, 2021
2	**Anisha Singh,** Busara Center for Economics	Developing and Implementing Behavioural Science Insights with Low-Income Populations in the Global South	September 16, 2021
3	**Dr. Roy Baumeister,** University of Queensland	Linking Brain to Society for Adaptive Real-World Behavior: The Self, Consciousness, and the Limits on Free Will	August 24, 2021
4	**Dr. Jonathan Smallwood,** Queen's University	The neural correlates of ongoing conscious thought and experience	July 21, 2021
5	**Laurette Dube**, McGill University & **Shawn Brown**, University of Pittsburgh	Inventing a Precision Science for a World Reset on Convergence Economy	June 7, 2021
6	**Dr. Mikael Fogelholm,** University of Helsinki	Grocery purchase data using loyalty cards – a novel method for dietary assessment and personalized feedback	April 14, 2021
7	**Ammaarah Martinus**, Western Cape Government, South Africa	What it takes to embed BI projects in government - Moving from pilot to scale	April 14, 2021
8	**Ndidi Nwuneli**, Founder of LEAP Africa	Real-Life Cases from Africa and Insights for a Post-Covid 19 World Reset to Convergence Economy	March 31, 2021
9	**Jiaying Zhao**, University of British Columbia	The impact of direct giving on people experiencing homelessness: Experimental evidence from Vancouver, Canada	March 17, 2021
10	**Erkko Autio,** Imperial College Business School	What Lies Beneath? The Hidden Dimension of Ecosystem Competition	March 10, 2021
11	**Simon Brascoupé,** First Nations Education Administrators Association	Indigenous Mental Health and Financial Literacy: Behavioural Insights from an Indigenous Perspective	February 17, 2021
12	**Antonio Tataranni,** PepsiCo	The Opportunity of a Lifetime: How Cutting-edge Science and Technology Can Improve the Wellbeing of Food	January 28, 2021
13	**Nina Mažar**, Boston University	Behavioural Insights in Action: From Organ Donation to Tax Compliance	January 21, 2021

14	**Dr. Martin Paulus,** Laureate Institute for Brain Research (LIBR)	Pragmatic Computational Psychiatry: Towards Precision in Diagnostic, Prognostic, and Treatment-related Objective Markers in Mood and Anxiety Disorders	January 13, 2021
15	**Elizabeth Linos**, University of California, Berkeley	Burnout on the Front Line	December 10, 2020
16	**William Trump** & **Francesca Tamma**, Swiss Re Institute	Insurance that is as attractive as humanly possible	November 19, 2020
17	**Gautam Rao**, Harvard University	The Economic Consequences of Increasing Sleep Among the Urban Poor	October 21, 2020
18	**Dr. Fadi Makki,** B4Development & Nudge Lebanon	Reflections from Recent Applications of Behavioural Insights to Policy Challenges in Arab Countries	September 16, 2020
19	**William Sutherland**, MD General practice physician	Applied Complexity: From Epistemic Drift to Epistemic Shift	July 16, 2020
20	**Amalia M. Issa**, Personalized Medicine & Targeted Therapeutics Center	Don't Do Brain Surgery When You Get a Headache: Complexity and Multi-Stakeholder Decision Making in the Time of COVID 19	June 19, 2020
21	**Catherine Yeung**, Chinese University of Hong Kong	The chasm between BI knowledge and BI practice: What is it and how does it affect the success of your own project?	April 16, 2020
22	**Ned Welch**, University of Toronto	Organizing for Behavioural Insights	March 27, 2020
23	**Mariam Chammat**, French Behavioural Insights Unit, Interministerial Directorate for Public Transformation (DITP)	On the Importance of a Solid Theoretical Framework for Behavioural Insights	February 12, 2020
24	**Eric Singler**, BVA Nudge Unit	Nudging for Good: From Gender Equality to Healthier lives, how organizations could apply behavioral science for a better world	January 15, 2020
25	**Jennifer Robson**, Carleton University	How do you manage when you don't know what your income will be next month?: The incidence and effects of income volatility	December 4, 2019
26	**Dr. Anita Tusche,** Queens University	Regulatory success in dietary choice: insights and predictions from behavioral and neural computational models.	November 27, 2019
27	**Lisa Brenneman,** Applied Behavioural Finance, TD Wealth	Exploring Financial Personality and the Impact on Our Investing Decisions	November 14, 2019
28	**Sasha Tregebov**, The Behavioural Insights Team Canada	Reducing Burnout Through Behavioural Insights	October 17, 2019

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29	**Gianvito Lanzolla,** University of London	Patterns of convergence and divergence within the US Financial Service Sector	October 15, 2019
30	**Joyce He**, University of California, Los Angeles and **Sarah Kaplan,** University of Toronto	Designing for Equality: 5 myths and 5 solutions	September 17, 2019
31	**Ryan Webb,** University of Toronto	Pairwise Normalization: A Neuroeconomic Theory of Multi-Attribute Choice.	June 4, 2019
32	**Avni Shah,** University of Toronto	The Death of Cash, the Growth of Debt? How Shifts in Financial Technology Affect Our Spending (and Why it Isn't all Bad!)	April 17, 2019

CONFERENCES, WORKSHOPS AND EVENTS

No.	Title	Audience Size	Date
	(A) CONFERENCES		
1	Hosted by BEworks & BI-Org Summit: Shaping the Future Using the Science of Behaviour ***Primary Audience:*** Academics and practitioners	350	October 2021
2	BI-Org: Cash Transfer Programs Symposium 2021 ***Primary Audience:*** Academics	70	April 2021
3	"Innovations in Financial Literacy and Education," Financial Literacy Month Special Event, Financial Consumer Agency of Canada in collaboration with BEAR / BI-Org ***Primary Audience:*** Academics, practitioners, general public	450	November 2020
4	The Behavioural Exchange Conference 2020, BX 2020 Host, Toronto, Canada (cancelled due to COVID) ***Primary Audience:*** Academics, practitioners, general public	550 Attendees 40 Speakers	July 2020
5	Annual BI-Org Partnership Conference ***Primary Audience:*** Academics, practitioners and decision makers	50	April 2020
6	"Consumer Neuroscience Symposium," pre-conference event, The International Neuroeconomics Society Conference, Dublin, Ireland ***Primary Audience:*** Academics	110	October 2019
7	Summer Research Retreat 2019, Toronto, Canada ***Primary Audience:*** Academics	30	June 2019
8	Brain to Society Research Conference, Montreal, Canada ***Primary Audience:*** Academics and students	65	April 2019
	(B) WORKSHOPS		
9	BI-Org Organizations in the Spotlight: Manulife ***Primary Audience:*** Academics and practitioners	20	October 2021

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10	BI-Org Organizations in the Spotlight: Commonwealth Bank of Australia (CBA) **_Primary Audience:_** Academics and practitioners	20	September 2021
11	BI-Org PhD Forum Meetings: Nicole Robitaille, Queen's University and Nina Mazar, Boston University **_Primary Audience:_** Academics	15	September 2021
12	BI-Org Organizations in the Spotlight: Ontario Behavioural Insights Unit (BIU) **_Primary Audience:_** Academics and practitioners	25	August 2021
13	BI-Org PhD Forum Meetings: Varun Gauri, Princeton University and Steve Wendel, Morningstar **_Primary Audience:_** Academics	15	August 2021
14	BI-Org Organizations in the Spotlight: Busara Center for Behavioral Economics **_Primary Audience:_** Academics and practitioners	30	July 2021
15	BI-Org PhD Forum Meetings: Dilip Soman, University of Toronto **_Primary Audience:_** Academics	25	July 2021
16	"What Has the BI Community Achieved to Date? A Global Overview," OECD Expert Meeting on Behavioural Insights presented with BI-Org **_Primary Audience:_** Practitioners and decision makers	180	January 2021
17	New Product Challenge – Market for Self-Control, University of Toronto **_Primary Audience:_** Students and General Public	70	January 2021
18	Behavioural Economics, Nudge and Sludge **_Primary Audience:_** Practitioners and decision makers	50	May 2020
19	How to Behaviourally Optimize Communications **_Primary Audience:_** Practitioners and decision makers	60	May 2020
20	Global Ideas Institute Challenge Symposium 2019-2020, Munk School of Global Affairs **_Primary Audience:_** Academics and practitioners	240	April 2020
21	New Product Challenge – Market for Self-Control, University of Toronto **_Primary Audience:_** Students and general public	130	February 2020
22	Applying BI in Cities: A Workshop for Municipal Practitioners **_Primary Audience:_** Practitioners / decision-makers	40	June 2019
(C) EVENTS			
23	"Rationality: What It Is, Why It Seems Scarce, Why It Matters," with Steven Pinker, BI-Org Speaker Series, University of Toronto **_Primary Audience:_** General Public	750	October 2021
24	"You Have More Influence Than You Think: How We Underestimate Our Powers of Persuasion, and Why It Matters," with Vanessa K. Bohns, BI-Org Speaker Series, University of Toronto **_Primary Audience:_** General Public	190	September 2021
25	The Behavioural Book Club with Richard H. Thaler, BI-Org Speaker Series, University of Toronto	690	September 2021

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	Primary Audience: General Public		
26	"Towards a Code of Ethical Behavioural Interventions Replay - To BE or not to BE" *Primary Audience*: Practitioners / Decision Makers	50	June 2021
27	"Noise: A Flaw in Human Judgment," with Olivier Sibony and Cass Sunstein, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	310	May 2021
28	"How to Change: The Science of Getting from Where You Are to Where You Want to Be," with Katherine Milkman, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	280	May 2021
29	"A Behavioural Perspective on Risk" *Primary Audience:* Practitioners	75	May 2021
30	"The Behaviorally Informed Organization" Virtual Book Launch, Rotman School of Management, University of Toronto and University of Toronto Press *Primary Audience:* General Public	380	March 2021
31	"The Myth of Experience: Why We Learn the Wrong Lessons, and Ways to Correct Them," with Emre Soyer, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	200	January 2021
32	"Shtick to Business: What the Masters of Comedy Can Teach You about Breaking Rules, Being Fearless, and Building a Serious Career," with Peter McGraw, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	140	December 2020
33	"Time Smart: How to Reclaim Your Time and Live a Happier Life" with Ashley Whillans, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	175	November 2020
34	"Behavioral Insights: Applying Evidence about Human Behavior to Practical Problems," with Michael Hallsworth, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	140	October 2020
35	"Too Much Information: Understanding What You Don't Want to Know," with Cass Sunstein, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	270	September 2020
36	"The Catalyst: How to Change Anyone's Mind," with Jonah Berger, BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	310	June 2020
37	"The Future of Behavioural Insights with Michael Hallsworth," BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	550	February 2020
38	"The Curious Science of Creating Magic in Brands, Business, and Life: Rory Sutherland," BI-Org Speaker Series, University of Toronto *Primary Audience:* General Public	550	October 2019

39	Michael Sanders on "Social Butterflies: Reclaiming the Positive Power of Social Networks," BI-Org Speaker Series, University of Toronto ***Primary Audience:*** General Public	200	August 2019
40	Cass Sunstein on "Freedom," BI-Org Speaker Series, University of Toronto ***Primary Audience:*** General Public	200	May 2019
41	Creating a Culture Where Innovation Can Flourish - 21st Annual Rotman Lifelong Learning Conference for Leaders ***Primary Audience:*** General Public	550	May 2019
42	Four Short Talks on "The Art of Change" ***Primary Audience:*** Practitioners	550	May 2019

KNOWLEDGE TRANSFER WITH OTHER ACADEMIC AND PRACTITIONER GROUPS

No.	Groups	Nature of Interaction
1	Behavior Change for Good (BCFG), University of Pennsylvania, Pennsylvania, USA	Collaborations on mega-experiments with three organizational partners. BI-Org Researchers involved: Soman, Milkman, Fox, John, Hilchey, Rondina, Kim.
2	Character Lab, University of Pennsylvania, Pennsylvania, USA	Partnered to provide research initiatives for the lab to test. BI-Org researchers involved: Soman, Hilchey, Rondina, Quan.
3	McGill Centre for the Convergence of Health and Economics (MCCHE), McGill University, Montreal, Canada	Partnered on hosting conferences and webinar events.
4	Decision Insights for Business and Society (DIBS), University of British Columbia, British Columbia, Canada	Provided advice and served on steering committee of the Behavioural Insights Advanced Professional Certificate Program.
5	Behavioral Science and Policy Association (BSPA), North Carolina, USA	Partnering to co-host the BSPA annual conference in 2022.
6	Applied Behavioral Science Association (ABSA)	Served to facilitate the setting up of a new organization by providing resources, expertise and access to facilities and networks.
7	Global Association of Applied Behavioural Scientists (GAABS), Zurich, Switzerland	Served to facilitate the setting up of a new organization by providing resources, expertise and access to facilities and networks.
8	Behavioral Scientist, New York, USA	Support the organization through co-creation of content and plans of collaborating on events in 2021-22.

TRAINING AND MENTORING

No.	Activity	Description
1	Journal Clubs	Regularly scheduled online meetings to discuss papers, books and concepts from the academic literature.

2	Mentoring	Trainees are mentored both by faculty researchers as well as representatives of our partner organizations.
3	Joint Research	Trainees are active collaborators on research projects and co-authors on papers.
4	"How it Happened" Sessions	Regularly scheduled online workshops in which authors of published papers answer questions about the process they followed in designing and implementing the research.
5	Internships	Trainees work on summer internships with one of the academic sites (BEAR) on projects with a partner.
6	Advising Partners	Trainees serve in an advisory capacity to partners in areas of designing, interpreting and acting on research.
7	Content Development	Trainees work with our KM specialist and others to create and participate in content (videos, articles, reports) and events (hosting webinars and workshops).
8	Career Sessions	A panel of practitioners from government, welfare and business organizes discusses non-academic career paths for behavioural scientists, and engages in structured networking.
9	New Product Challenge	An annual competition in which students and trainees in groups design behaviourally informed products and programs with the assistance of coaches and mentors.
10	Lab Course in Behavioural Science	A course in which trainees learn how to approach behavioural projects from start to finish by working on projects from our partners with the guidance of an instructor and other members of the network.
11	Supporting Student Clubs	The partnership has supported the formation and growth of student clubs (e.g., the Canadian Undergraduates in Behavioural Science) to create a community for trainees.
12	Participation in Workshops	Trainees participated in workshops on writing skills, knowledge mobilization, and data analytics.

CONTRIBUTION SUMMARY

Total Host Contributions: $360,000
Total Partner Contributions: $371,200
Total Contributions in Year 3: $731,200

Contributions include:
• Professional services and expertise (providing feedback, input) on PG projects
• Staff time in preparing outputs (e.g., reports or chapters)
• Participation at research roundtables and student facing events
• Promotional activities and news coverage
• Access to networks for knowledge dissemination
• Access to datasets

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<u>COLLABORATIONS WITH ADDITIONAL ORGANIZATIONS OUTSIDE OF BI-ORG PARTNERSHIP</u>

No.	Organization Name	Type of Organization	Nature of Interest
1	Organisation for Economic Co-operation and Development (OECD), France	International Consortium	Collaborative research and knowledge mobilization
2	Australian Securities and Investments Commission (ASIC), Australia	Financial Regulator	Knowledge mobilization
3	Financial Conduct Authority (FCA), United Kingdom	Financial Regulator	Research and knowledge mobilization
4	Swiss Re Institute, Switzerland	Insurance Company	Research, student engagement and knowledge mobilization
5	TD Wealth, Canada	Banking and Investment Firm	Research, student engagement and knowledge mobilization
6	IG Wealth, Canada	Investment Firm	Research, student engagement and knowledge mobilization
7	IBM, United States of America	Technology Corporation	Research and student engagement
8	Innovate Financial Health Lab –(IFH) Fintech Cadence, Canada	Non-profit	Research and student engagement
9	WALO, Canada	Fintech startup	Research and student engagement
10	Seedwell Inc., Canada	Fintech startup	Research and student engagement

<u>CONTACT</u>

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