

# Behaviourally Informed Organizations (BIOrg) Partnership

Annual Report 2019-2020  
Year 1 (of 5)

Date: May 29, 2020



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# About the Partnership

Every organization is fundamentally in the business of *behaviour change*. 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 goal is to develop an overarching framework for using behavioural science and embedding it in organizations. The three research themes are:

- 1) Developing a comprehensive framework of behaviour change
- 2) Extending and applying this framework to complex behavior change challenges (business and social)
- 3) Identifying mechanisms (resources, capabilities, and operating models) by which organizations can best deliver on the promise of behavioural insights

This partnership is possible due to a grant from the Social Sciences and Humanities Research Council of Canada (SSHRC) over five years (2019-2024). We have completed Year 1 of 5.

Webpage: [www.biorqpartnership.com](http://www.biorqpartnership.com)

# People and Organizations Involved

## The Core Team

All housed at the University of Toronto:

- Dilip Soman (Project Director)
- Melanie Kim (Project Manager)
- Liz Kang (Research Officer)
- Bing Feng (Research Associate)
- Cindy Luo (Project Coordinator)
- Matthew Hilchey (Post-Doc Researcher)
- Renante Rondina (Post-Doc Researcher)

## The Management Committee

- Abigail Goodnow Dalton (World Bank)
- Dale Griffin (University of British Columbia)
- David Halpern / Sasha Tregobov (UK Behavioural Insights Team)
- Kyle Murray (University of Alberta)
- Kelly Peters (BEworks Inc.)

# People and Organizations Involved

## Researchers

- 1) Onur Bodur - Concordia University
- 2) Laurette Dubé - McGill University
- 3) Craig Fox - University of California, Los Angeles
- 4) Dale Griffin - University of British Columbia
- 5) David Halpern - The Behavioural Insights Team
- 6) Elizabeth Hardy - Treasury Board of Canada
- 7) Leslie John - Harvard University
- 8) Derek Koehler - University of Waterloo
- 9) Katherine Milkman - University of Pennsylvania
- 10) Sabine Kröger - Laval University
- 11) Marc Mitchell - Western University
- 12) Kyle Murray - University of Alberta
- 13) Nicole Robitaille - Queen's University
- 14) Jennifer Robson - Carleton University
- 15) Dilip Soman - University of Toronto
- 16) Catherine Yeung - Chinese University of Hong Kong
- 17) Min Zhao - Boston College

## Partner Organizations

- 1) The Behavioural Insights Team (BIT)
- 2) Behavioural Insights Unit (BIU), Treasury Board Secretariat (TBS)
- 3) BEworks Inc.
- 4) Canada Revenue Agency (CRA)
- 5) Center for Decision Research (CDR) at the University of Chicago
- 6) Consumers Council of Canada
- 7) Deloitte Inc.
- 8) Employment and Social Development Canada (ESDC)
- 9) Environment and Climate Change Canada (ECCC)
- 10) Financial Consumer Agency of Canada (FCAC)
- 11) ideas42
- 12) Manulife Financial Corporation
- 13) Ontario Securities Commission (OSC)
- 14) PricewaterhouseCoopers (PwC) LLP
- 15) Privy Council Office (PCO) - Impact Canada
- 16) The Workplace Safety and Insurance Board (WSIB)
- 17) World Bank Mind, Behavior, and Development (eMBed) Unit



First Annual BI·Org Partnership Meeting - April 30, 2020  
(capturing some of the attendees)

# Ongoing Research Initiatives

## 1) The Psychology of Risk

- **Measuring individual differences in risk attitudes:** Research led by [Griffin \(UBC\)](#) developed measurement instruments, conducted a number of empirical studies with over 1000 participants examining risk attitudes, their correlates, and the mechanism underlying loss aversion.
- **Risk and health:** Research by [Soman \(U of T\)](#) and [Yeung \(CUHK\)](#) studies the perception of risk in health related decisions.
- **Risk in various domains:** Collaborative effort with the [OSC](#), [Manulife](#), [ECCC](#) and others to understand (a) drivers of risk perception, (b) the implications for measuring appetite for risk, (c) effective risk communications.

## 2) Prescriptive framework for behaviour change

- **Models of habitual behaviour change:** Research led by [Murray \(Alberta\)](#) looks at the behavioural science of habit change in organizations. In particular, the team looks at the role of affective states in decision-making.
- **Role of loss aversion in behaviour change:** Research led by [Griffin \(UBC\)](#) aims to develop a theoretical model describing how loss aversion and framing operate in the context of persuasion and behaviour change.
- **Heterogeneity in behaviour change:** [Soman \(U of T\)](#), in collaboration with [ideas42](#), among others, examines heterogeneity, and its role in scaling interventions.

# Ongoing Research Initiatives

## 3) Health and Wellbeing

- **Food guide and its effects:** Joint research led by [Dubé \(McGill\)](#) and [Soman \(U of T\)](#) exploring the role of Canada's Food Guide in the food system, with the goal of understanding its effects on the behaviour of various stakeholders.
- **Incentives and nudges for healthy behaviours:** Research led by [Mitchell \(Western\)](#) looking at the effect of incentives and nudges for fitness and other health behaviours.
- **Timing of reminders for vaccination:** [U of T researchers Soman, Hilchey, Rondina](#) and [Kim](#) collaborating with [Fox \(UCLA\)](#) and [Milkman \(UPenn\)](#) to test the role of timing of reminders on getting vaccinations.

## 4) Financial Wellbeing

- **Research program on effective disclosures:** [Hilchey \(U of T\)](#) is currently leading the creation of a simulated online banking environment in-house to study behaviour of consumers. This "sandbox" will provide infrastructure for researchers to test various ideas, including those aimed at improving the effectiveness of financial disclosures.
- **Field trial to increase retirement savings in Mexico:** [ideas42](#) and [U of T](#) researchers partnered with the Mexico pension authority to run a series of field experiments testing the effectiveness of various behavioural interventions on voluntary retirement savings contributions.
- **Correlation neglect in investment decisions:** Research led by [Kröger \(Laval\)](#) developed a survey to measure correlation neglect, and examined how the presentation of investment choices and the level of information mitigate correlation neglect in financial decision-making.



# Ongoing Research Initiatives

## 5) Sludge (Reducing Welfare by Impeding End-User Actions)

- **Scorecard for measuring sludge:** Research led by [Soman \(U of T\)](#) developed a scorecard for organizations to see and measure sludge.
- **Impact of sludge on consumer welfare:** Potential with [BIT](#), [FCAC](#), [Consumers Council](#) and others to examine the impact of sludge on welfare in multiple domains.

## 6) The Science of Using Behavioural Science

- **Embedding behavioural insights in organizations:** Initiative led by [Yeung \(CUHK\)](#) and [Soman \(U of T\)](#) in collaboration with [PwC](#), [BEworks](#), [Consumers Council](#), [Deloitte](#), [PCO](#), [ESDC](#), and the [World Bank](#), to build the conceptual thinking around what it means to be a behaviourally informed organization.
- **Response to expert findings and opinions:** Research led by [Koehler \(Waterloo\)](#) investigates how people respond to expert findings and opinions, both in their perceptions of where expert consensus lies and in how they adjust their own beliefs in response to expert consensus. The research also investigates perceptions of scientific progress in the face of conflicting study results.

# Potential Initiatives

## Precision Retailing

- Research led by [Dubé \(McGill\)](#) aimed at advancing theoretical, empirical and computational development of precision retailing and related convergence science and innovation research needed for behaviour change in complex and dynamic contexts.

## Environment and Sustainability

- Research led by [Bodur \(Concordia\)](#) examining what influences (e.g., social risk, financial risk, time discounting of rewards) relate to sustainable consumer behaviour. The research looks at how organizations can improve consumer experience through sustainable consumption and encouraging green consumption.

# Research Outputs

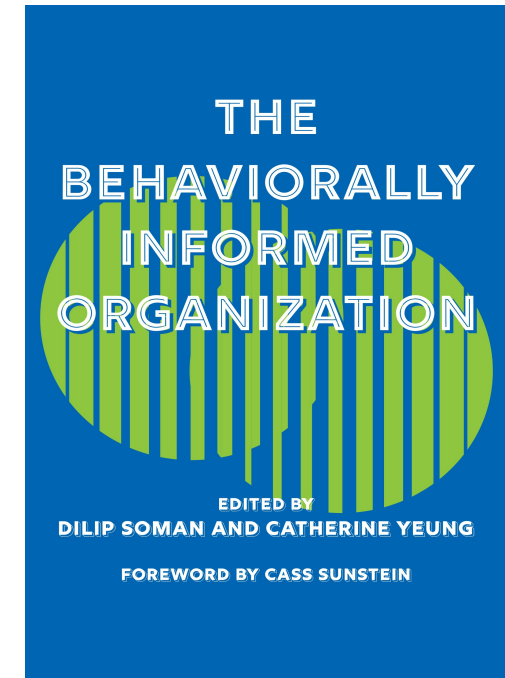
- 21 Presentations
- 21 Interviews
- 21 Journal articles
- 2 Edited journal issues
- 1 Edited book
- 3 Book chapters
- 3 Conference publications
- 9 Articles in popular media
- 12 Reports and briefs

## Highlight: Forthcoming publication of edited book!

The Partnership team has a series agreement with University of Toronto Press (UTP), and this edited book is the first of the series.

This book (available Winter 2021) reflects the conceptual thinking around the Partnership's research agenda, and summarizes any relevant work to date by the team.

Authors include Soman, Yeung, Murray, Hardy, and Robson, as well as contributors from BEworks, PwC, Consumers Council, Deloitte, PCO, World Bank, and ESDC.



# Knowledge Mobilization Activities

- 14 Conferences
- 14 Workshops & Roundtables
- 4 Media events
- 1 Public debate
- 7 Webinars
- 1 Podcast series

@UofT\_BEAR director @dilipsoman joins leaders at @Manulife to talk about #BehaviouralEconomics #Innovation #Agile



Debane (Manulife) and Soman (U of T) on a panel, June 2019

BEAR fellow @lesliejohn presents research showing #graphic warnings reduce consumption of sugary drinks; #text with same information showed no effect! @rotmanschool #ResearchRetreat2019 #BehaviouralEconomics



John presenting at summer research roundtable, June 2019

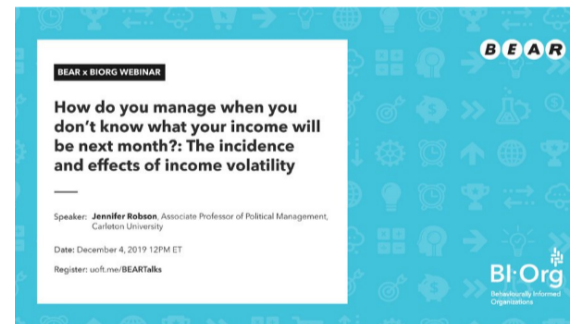
An exciting day for designing behaviorally informed organizations, combatting sludges, applying behavioral insights, and sharing lessons among BI practitioners! @dilipsoman @cbcgeek @White\_K8 @UBCSauderSchool @UofT\_BEAR #BIGDifferenceBC



Griffin (UBC), Tregobov (BIT), and Soman (U of T) present at BC BIG Difference Conference, Nov 2019

BEAR UofT @UofT\_BEAR · Nov 25, 2019

Our next webinar session with Jennifer Robson @JenniferRobson8 on income volatility is next Thursday! Registration is required to join: rotman.utoronto.ca/FacultyAndRese... #BEARTalks #BEARxBIOrg #WebinarSeries



BEAR x BIOrg webinar series featuring Robson (Carleton), Dec 2019

Thank you @mhalls worth for a great talk on sharing what the future holds for the field of behavioural insights #FutureofBI @B\_Tweets @RotmanEvents @rotmanschool



Halls worth (BIT) presenting to Toronto community on the future of behavioural insights, Jan 2020

# Training and Mentoring

Total of 79 individuals trained

## SSHRC Partnership Grant Supported:

- 6 Undergraduate students
- 6 Master's students
- 8 Doctoral students
- 3 Postdoctoral researchers
- 2 Other

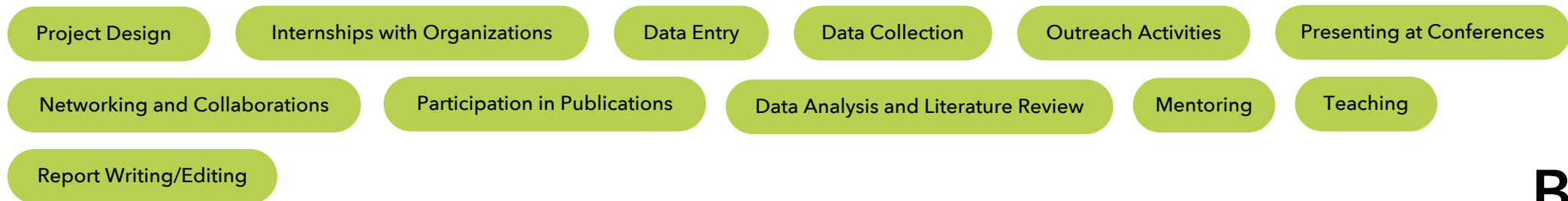
Total: 25 individuals

## Host & Partner Contribution Supported:

- 20 Undergraduate students
- 17 Master's students
- 12 Doctoral students
- 2 Postdoctoral researchers
- 3 Other

Total: 54 individuals

## Types of activities:



# Planned Initiatives

- **Virtual Lab:** a shared resource for digital data collection
- **A Platform to Connect Organizations with Researchers:** for various forms of engagement (advisory, collaborations, internships and exchanges)
- **A Database of Databases:** a central repository describing all shareable datasets
- **Methodology Guide:** an overview of all non-RCT based methodologies
- **Education and Training:** a central website with education resources
- **Consumer Protection:** a program of research on developing a new framework for consumer protection

# Contribution Summary

Total Contributions: \$554,799 CAD

## Host Contributions

- Cash: \$81,150
- In-kind: \$90,000

## Partner Contributions

- Cash: \$1,000
- In-kind: \$382,649

## Contributions include:

- Professional services and expertise (providing feedback, input) on PG projects
- Staff time in preparing outputs (e.g. reports or chapters for *The Behaviourally Informed Organization* book)
- Participation at research roundtables and student facing events
- Promotional activities and news coverage
- Access to networks for knowledge dissemination
- Access to datasets
- Access to facilities for data collection

# Contact

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