



ELEANOR HEATHER

Senior Behavioural Strategist,  
Ogilvy Consulting



# INSIGHTS FROM BEHAVIOURAL SCIENCE: WHAT CAN WE LEARN FROM APPLIED PSYCHOLOGY?

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# AN INTRODUCTION TO BEHAVIOURAL SCIENCE

# Until recently, we've viewed the world through **broken binoculars.**

## **NEOCLASSICAL ECONOMICS:**

“Humans are always  
rational!”



## **TRADITIONAL MARKET RESEARCH:**

“Humans can make  
hypothetical decisions”

## NEOCLASSICAL ECONOMICS



**Give them the information.**



## NEOCLASSICAL ECONOMICS



Give them the information.

## BEHAVIOURAL SCIENCE



Give them the **right** information.

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## MARKET RESEARCH

\$69  
Per Person

**They said it was too expensive!**



## MARKET RESEARCH



**They said it was too expensive!**

## BEHAVIOURAL SCIENCE



**Value – it's all relative.**

# HOW OUR BRAINS REALLY WORK



# Two decision making processes

## SYSTEM 1



AUTOMATIC

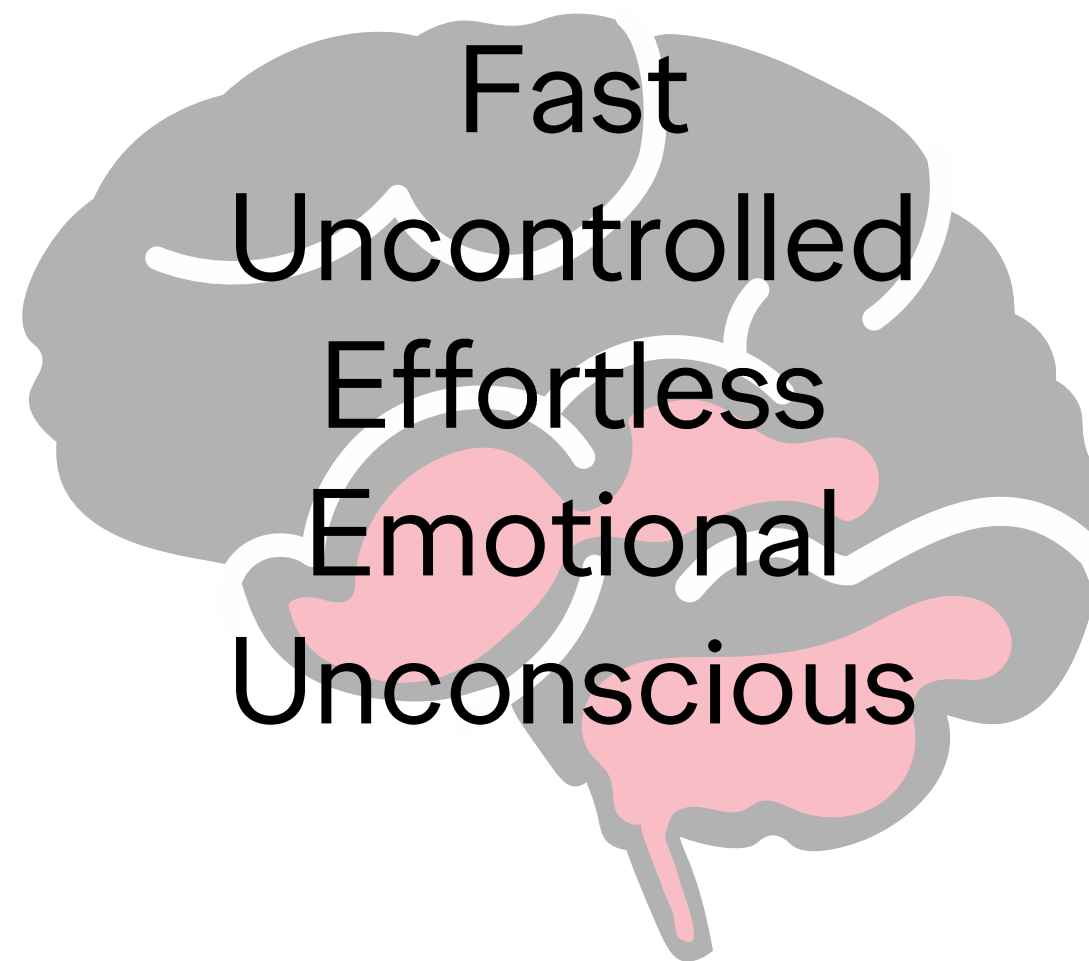
## SYSTEM 2



REFLECTIVE

# Two decision making processes

## SYSTEM 1



AUTOMATIC

## SYSTEM 2



REFLECTIVE



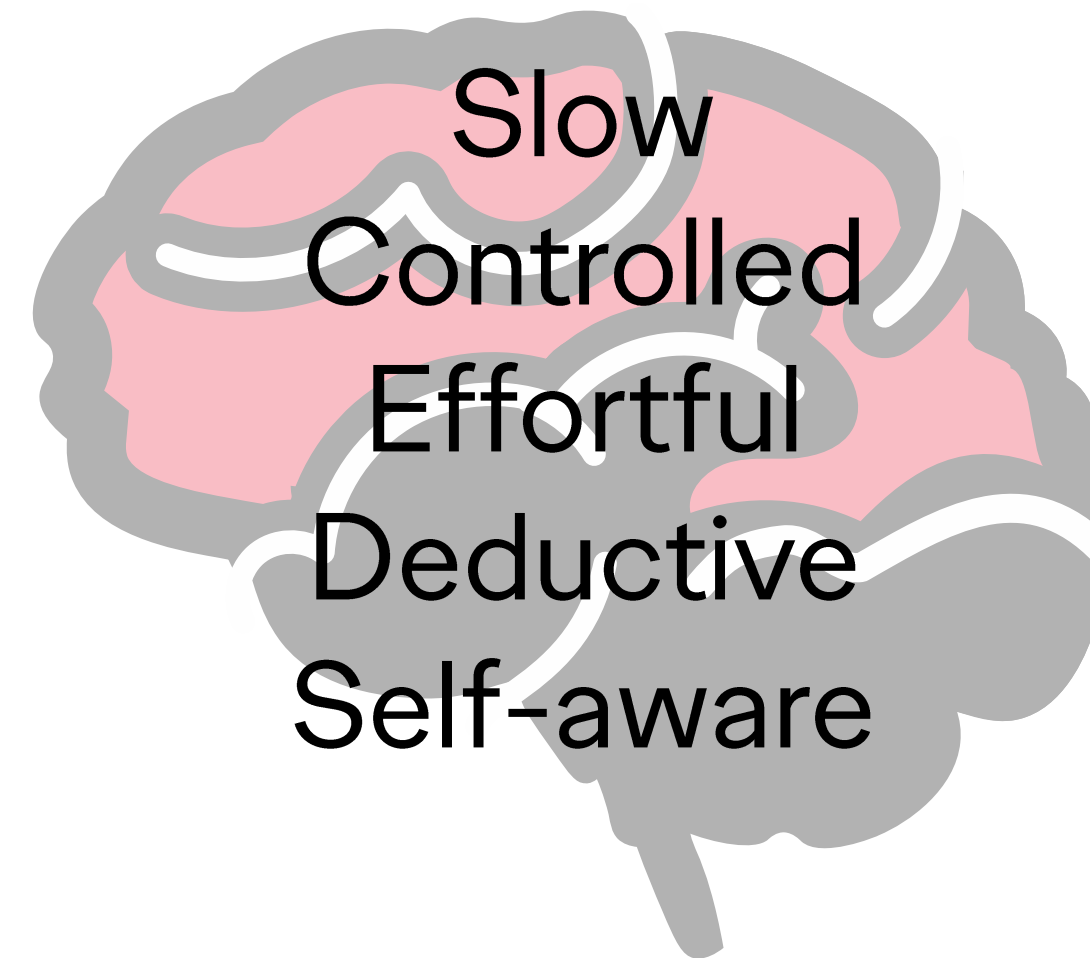
# Two decision making processes

## SYSTEM 1



AUTOMATIC

## SYSTEM 2



REFLECTIVE

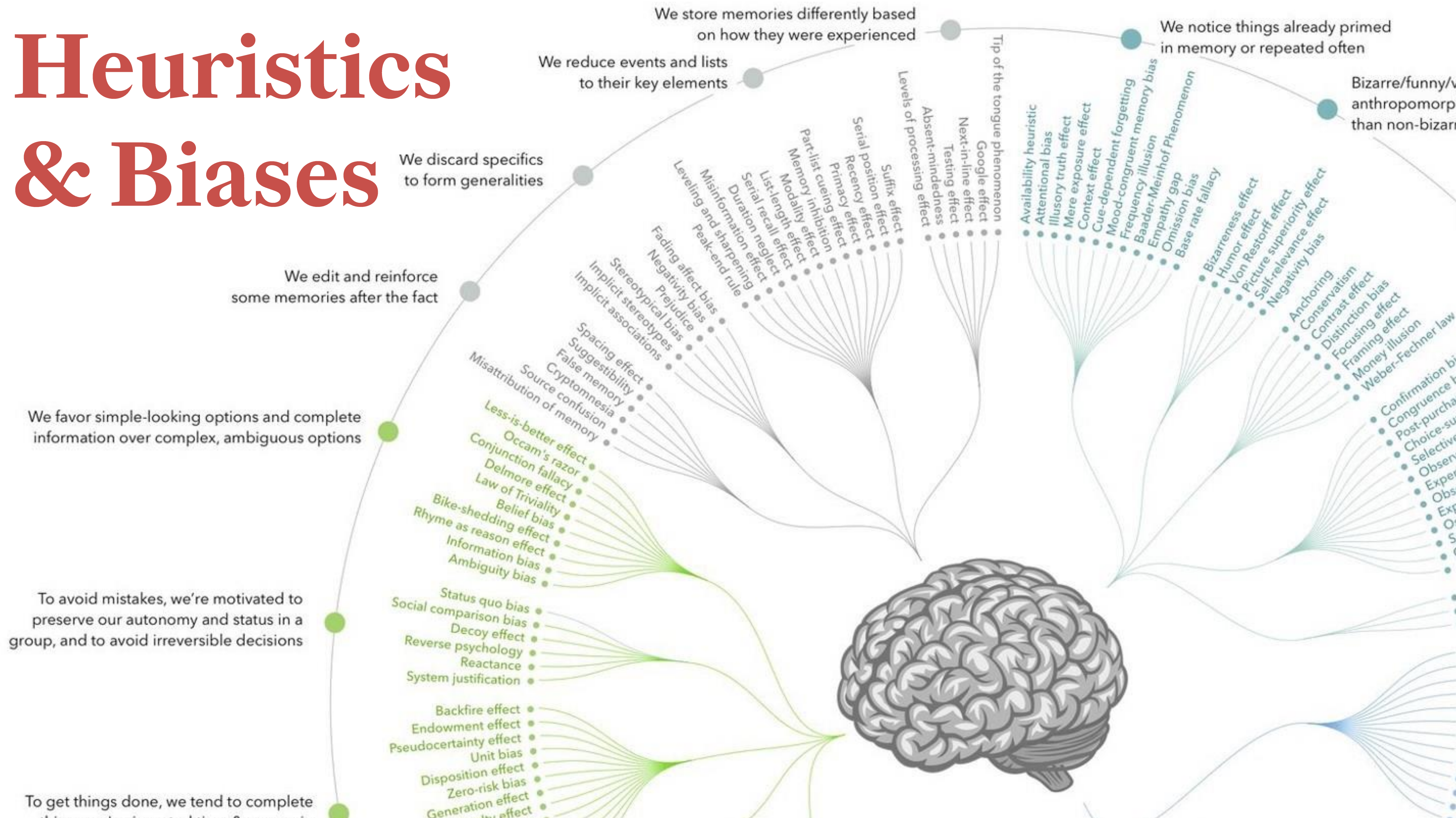




11 million bits



# Heuristics & Biases





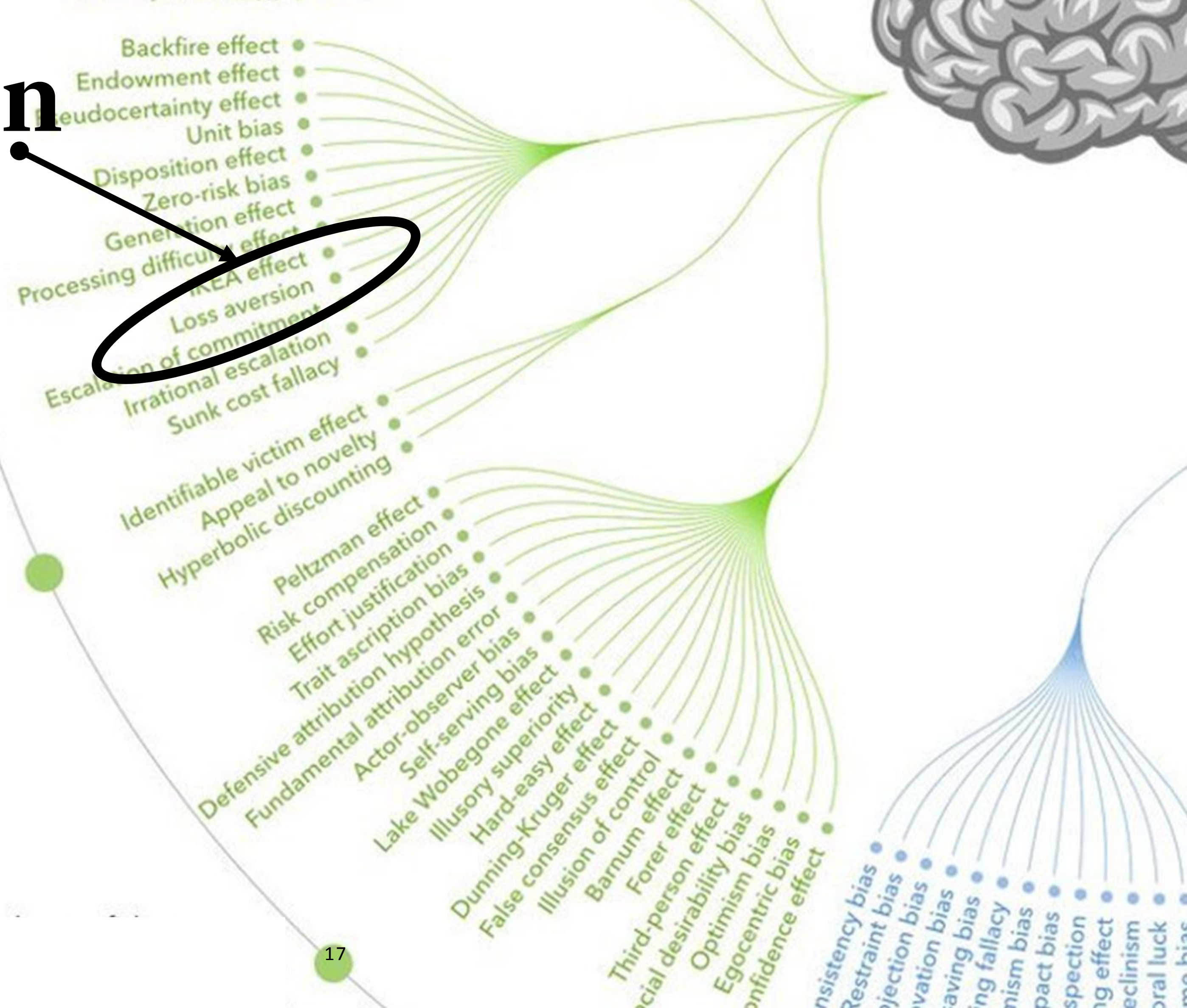
# Loss aversion





# Loss aversion

We feel losses more than commensurate gains.





# Loss aversion

We feel losses more than commensurate gains.

- *Scarcity*: “only 2 left at this price!”
- *FOMO*: “everyone else has signed up – don’t be the only one not to”





A group of seven diverse people are silhouetted against a vibrant sunset sky. They are standing on a grassy field and holding hands in a line, with some individuals performing acrobatic moves like handstands. The scene conveys a sense of unity and human connection.

Makes us human

**WHAT DOES THIS  
MEAN FOR  
(DIGITAL)  
COMMUNICATIONS?**



**TODAY -**

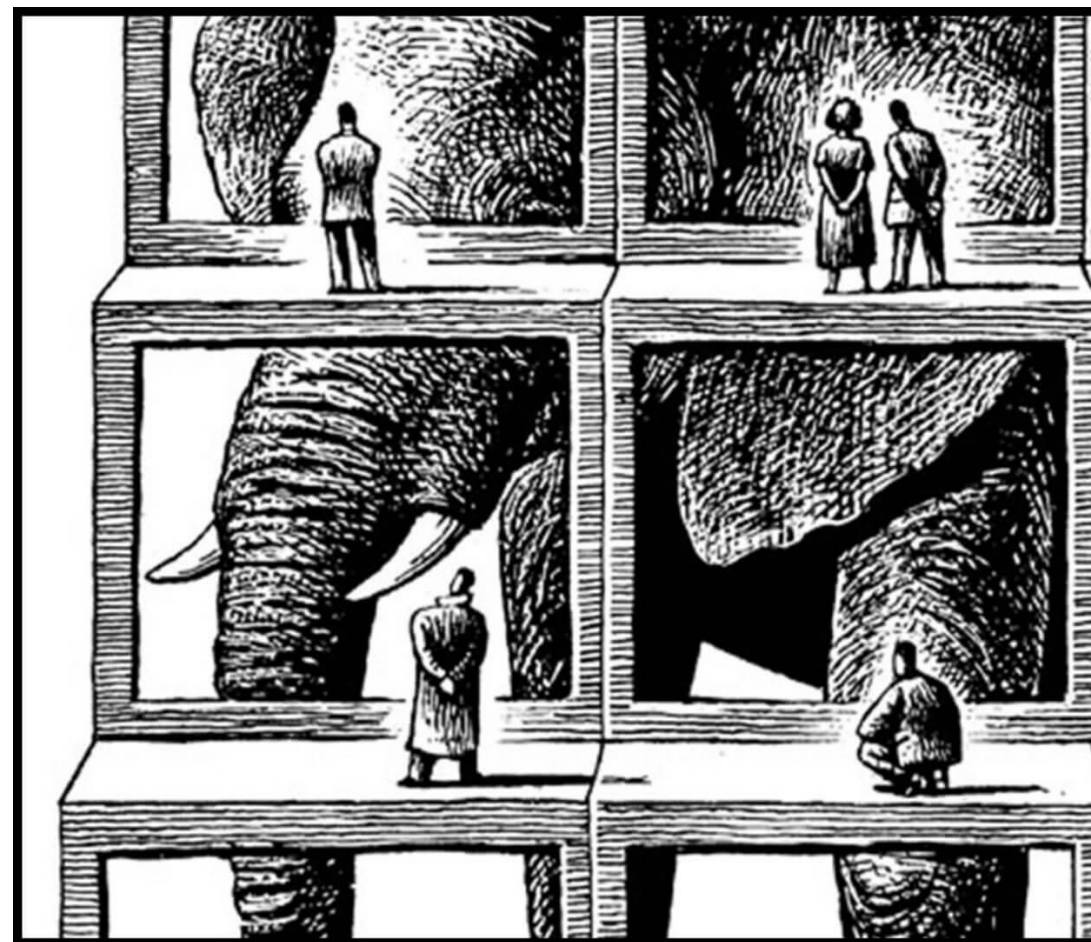
**3** ways in which behavioural science  
can help create impactful  
communications.



1



2



3

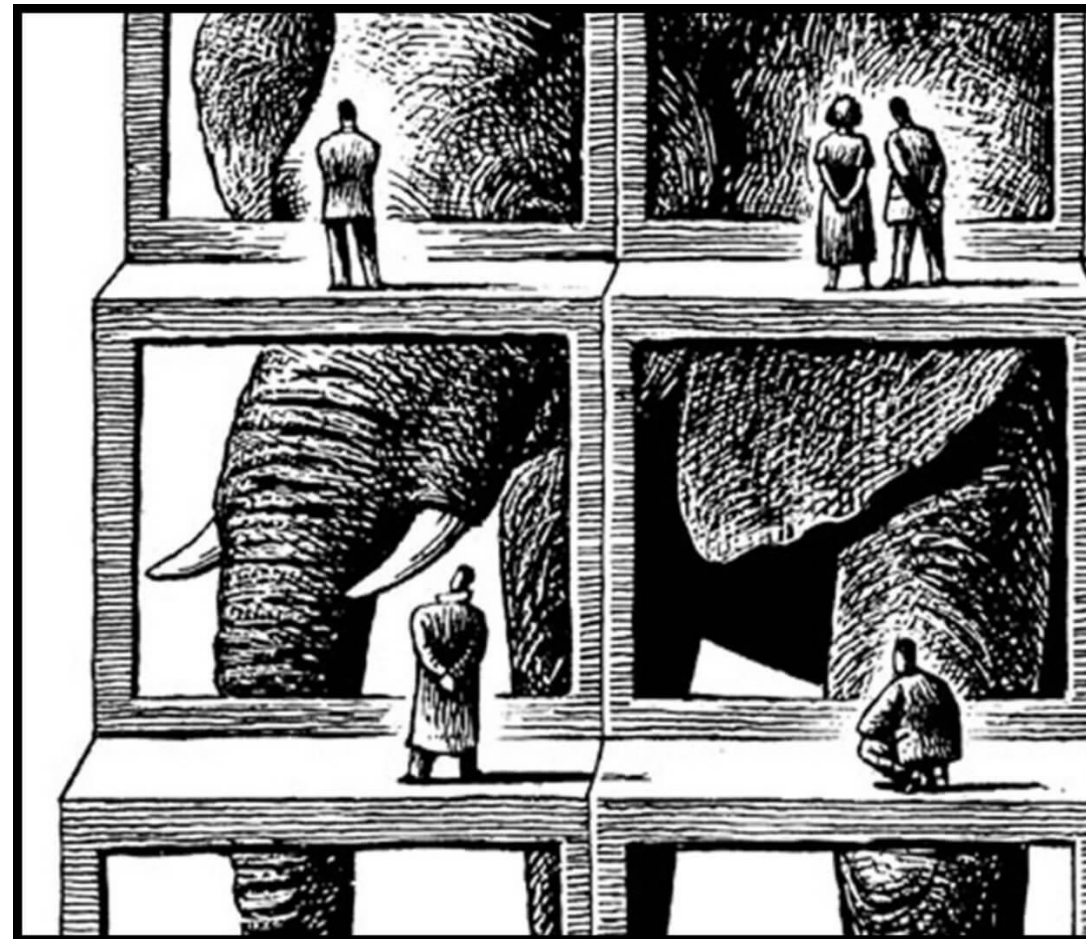




1



2



3

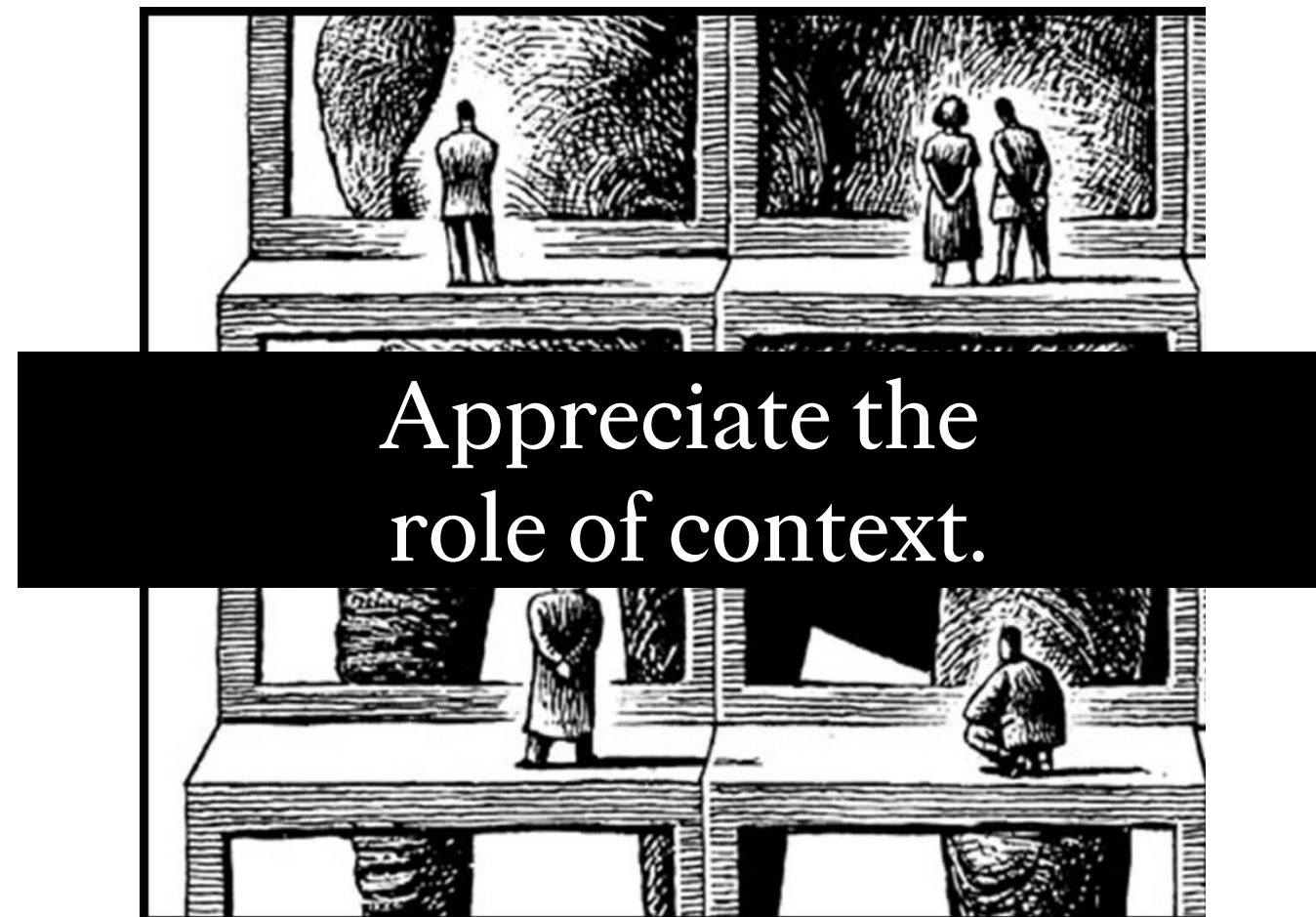




1



2



3





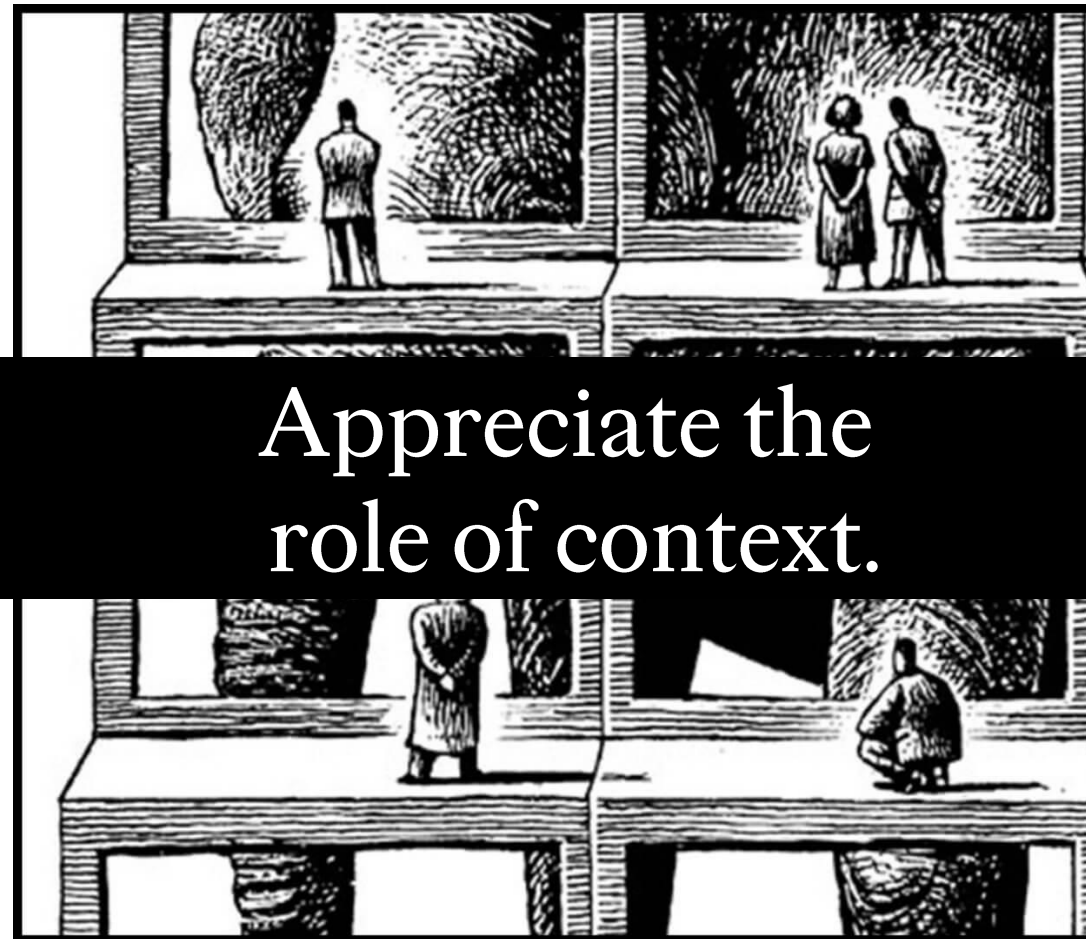
1

Diagnose barriers.



2

Appreciate the  
role of context.



3

Design  
communications.



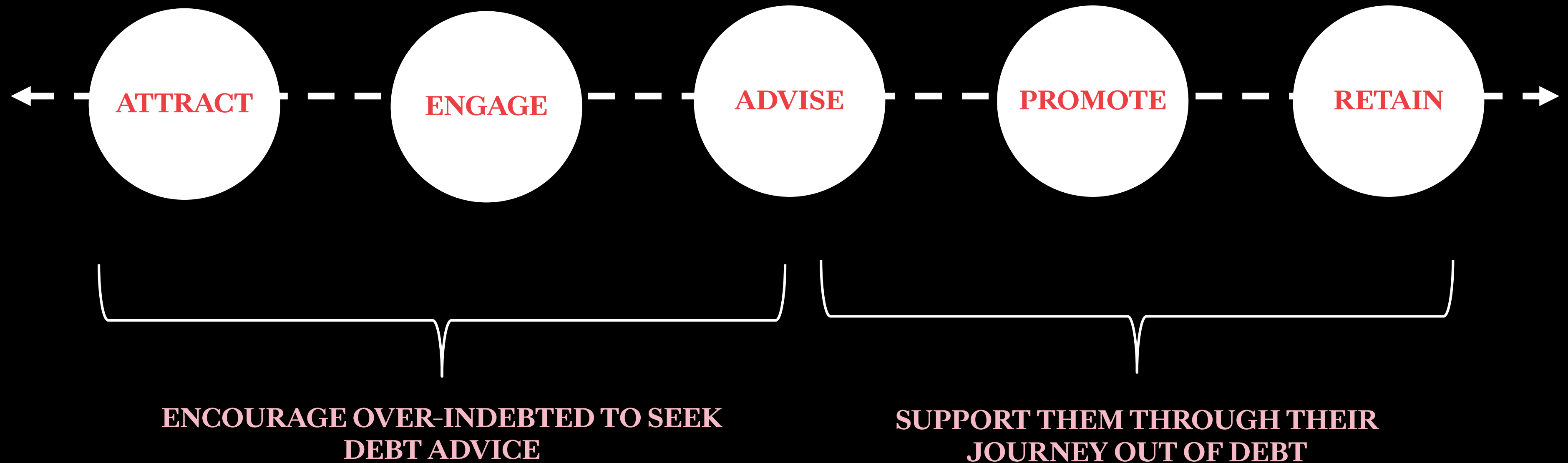


**South West London**  
**Law Centres**

INCREASING ENGAGEMENT WITH DEBT ADVICE

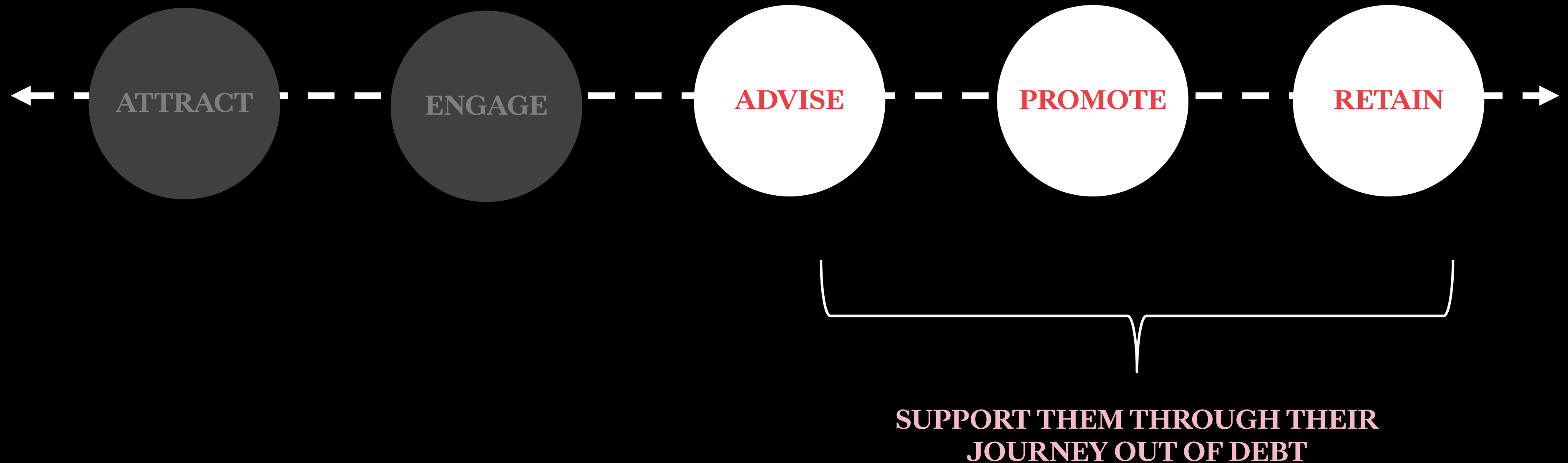


# The debt advice CRM journey





# The debt advice CRM journey





1

Diagnose barriers.



**“All models are wrong,  
but some are useful.”**

George E. P. Box



# COM-B - a behavioural model to guide diagnosis

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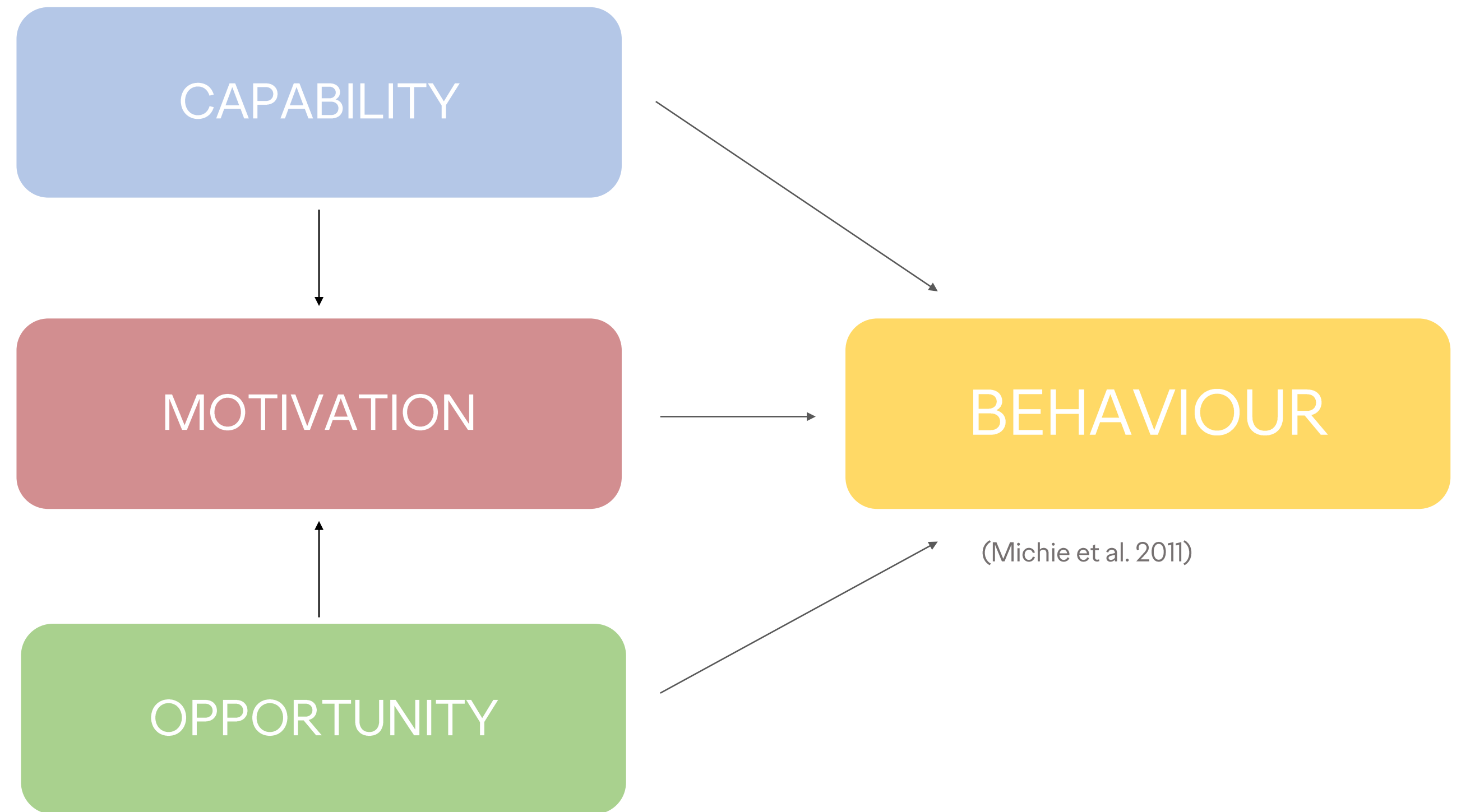


BEHAVIOUR

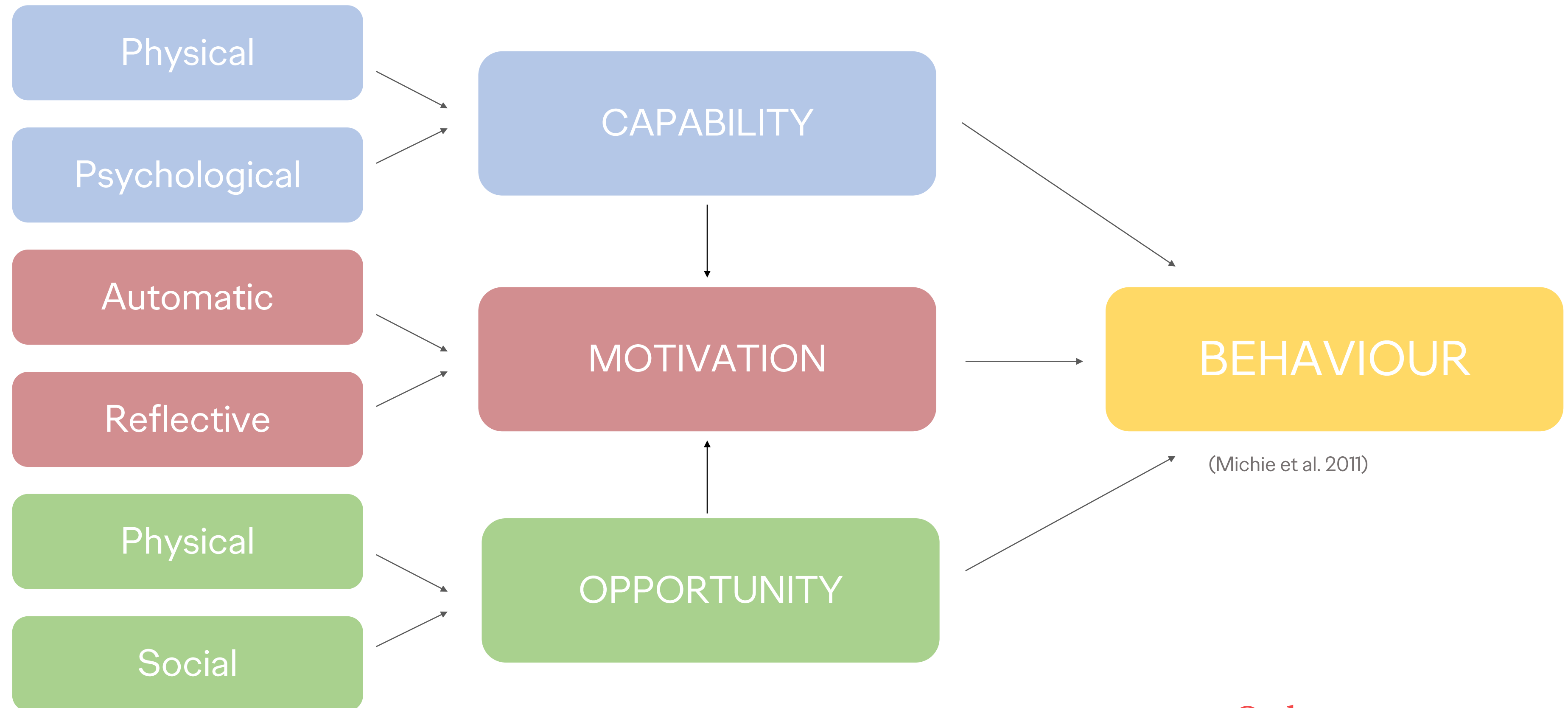
(Michie et al. 2011)



# COM-B - a behavioural model to guide diagnosis



# COM-B - a behavioural model to guide diagnosis





# How can we get more over indebted individuals to turn up to scheduled debt advice appointments?

**Income and Assets Form**

**Income**

Wages-Self  
Wages-Partner  
Child Benefit  
Child Tax Credit  
Working Tax Credit  
Incapacity Benefit  
Income Support  
Job Seeker's Allowance  
Disability Living Allowance  
Disability Living Allowance  
Mobility Allowance  
Employment & Sickness Allowance  
State Retirement Pension  
State Retirement Pension  
Partner Work Pension  
Housing Benefit  
Council Tax  
Child Maintenance  
Student Loan

**Assets**

Savings  
Stocks  
Shares  
Pensions  
Other

**Money Owed to**

Premium Bonds  
National Savings  
Luxury Goods  
Luxury Electricals  
be sold for cash

**Expenditure**

Rent  
Mortgage  
Secured Lending  
Endowment  
Service Charge  
Ground Rent  
Building Society  
Council Tax  
Water  
Gas  
Electricity  
Life Insurance  
Food  
Household  
Insurance  
Other

**Confirmation of your appointment at The Debt Clinic**

Thank you for contacting us for a one-off appointment at The Debt Clinic.

Your Appointment is on:

DAY: \*  
DATE: \*  
TIME: \*

**Documents - Please bring with you as many of the following as you can:**

- Photo Proof of ID
- Proof of each item of income and expenditure which could be bank statements, wage slips, benefit award letters, Housing Benefit letters, rent statements, Council Tax letters, gas, electric, phone bills, etc
- Your latest letters from each of creditors and also your water, gas and electric bills
- Any court papers

**Financial Information - We need you to complete an income and expenditure form. You can do this using the attached sheets or you can use one of the following websites to do this:**

- [www.nationaldebtline.org](http://www.nationaldebtline.org)
- [www.myfirstmoneytips.org](http://www.myfirstmoneytips.org)

You can then either print this out or when you come to the appointment we can look at it then as they give you a reference number and login details meaning that you can bring it up online at your appointment.

Yours sincerely

**Debt Team - South West London Law Centres**

South West London Law Centres is a charity registered in England No. 1040740 and in Wales No. 1040740. It is a company limited by guarantee. Registered office: 1st Floor, 100, The Quadrant, London, W1 8DB. South West London Law Centres are members of the National Debtline.



Existing email and supporting materials

# Diagnosing the barriers

CAPABILITY

**Awareness:**

Don't **know** they will be  
receiving an email

MOTIVATION

**Perceived effort:**

Huge amount of  
information to collect

OPPORTUNITY

**Choice architecture:**

Emails not cognitively  
easy to process



Our behaviour is heavily influenced by our  
immediate environment, our *context*

2



Appreciating the role of context





# 4 things to consider when designing comms

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# 4 things to consider when designing comms

*Time?*

---





# 4 things to consider when designing comms

*Time?*

---



*Medium?*

---



# 4 things to consider when designing comms

*Time?*

---



*Medium?*

---



*Mindset?*

---





# 4 things to consider when designing comms

*Time?*

---



*Medium?*

---



*Mindset?*

---



*Competing demands?*

---



# The context of the SWLLC clients'

*Time?*



*Medium?*



*Mindset?*



*Competing demands?*





# The context of the SWLLC clients'

*Time?*

Advisors'  
timescale,  
not clients'

*Medium?*

PDF  
attachment  
not useful

*Mindset?*



*Competing demands?*



# The context of the SWLLC clients'

*Time?*



*Medium?*



*Mindset?*



*Competing demands?*





# The context of the SWLLC clients'

*Time?*



*Medium?*



*Mindset?*



*Competing demands?*



3

## Designing communications





# A behavioural framework to guide ideation

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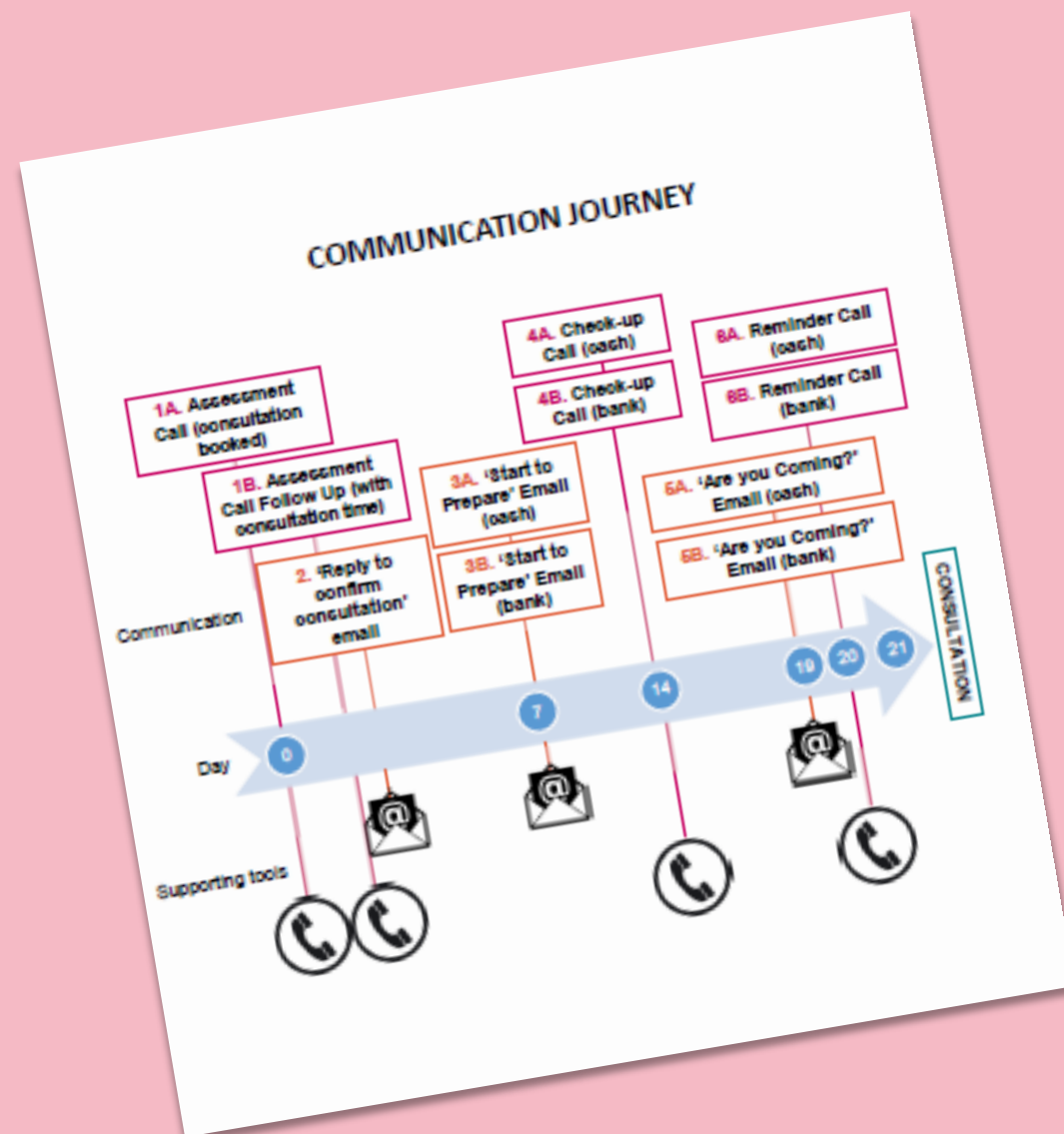
# MINDSPACE



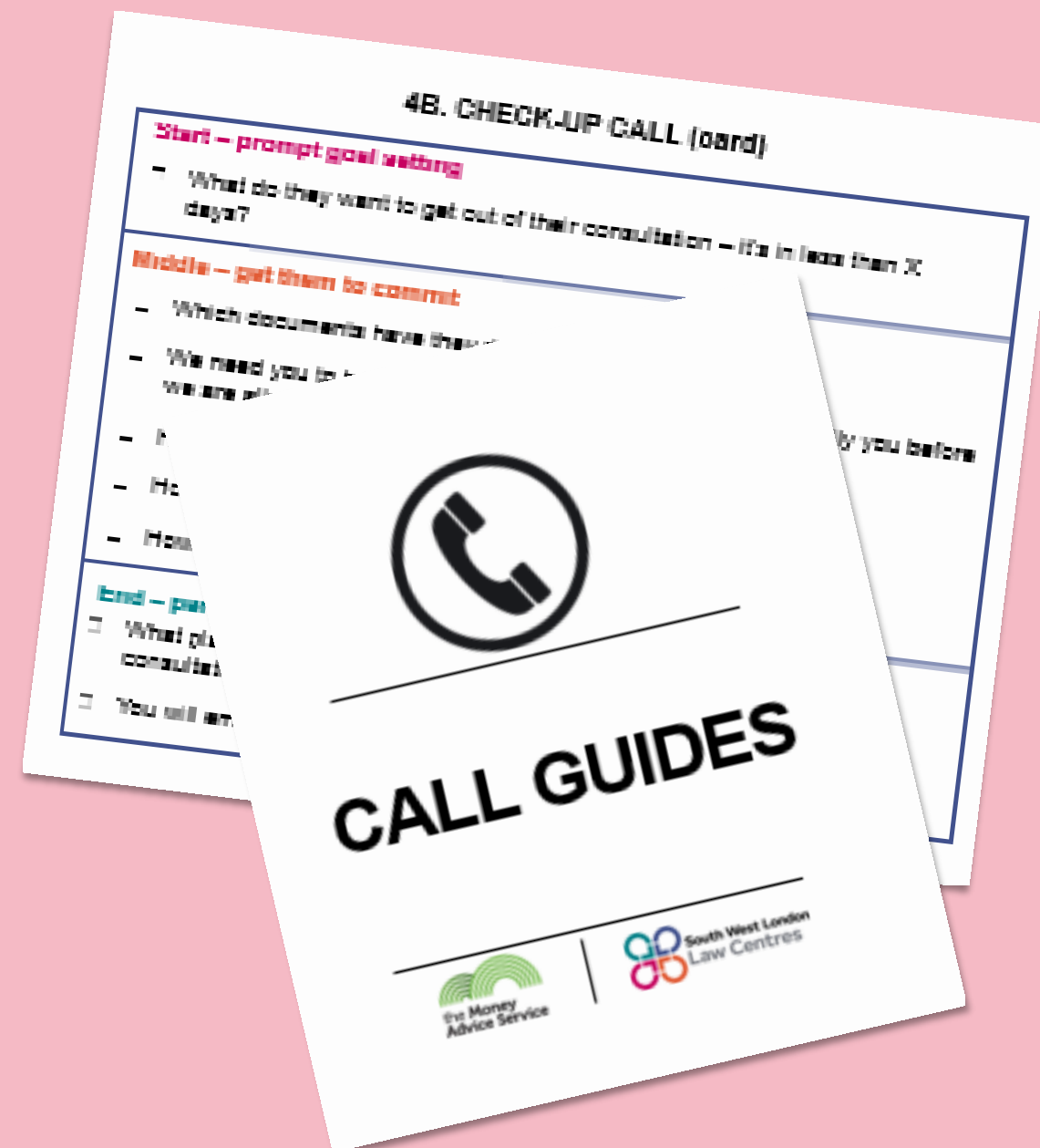


# A behaviourally informed holistic intervention

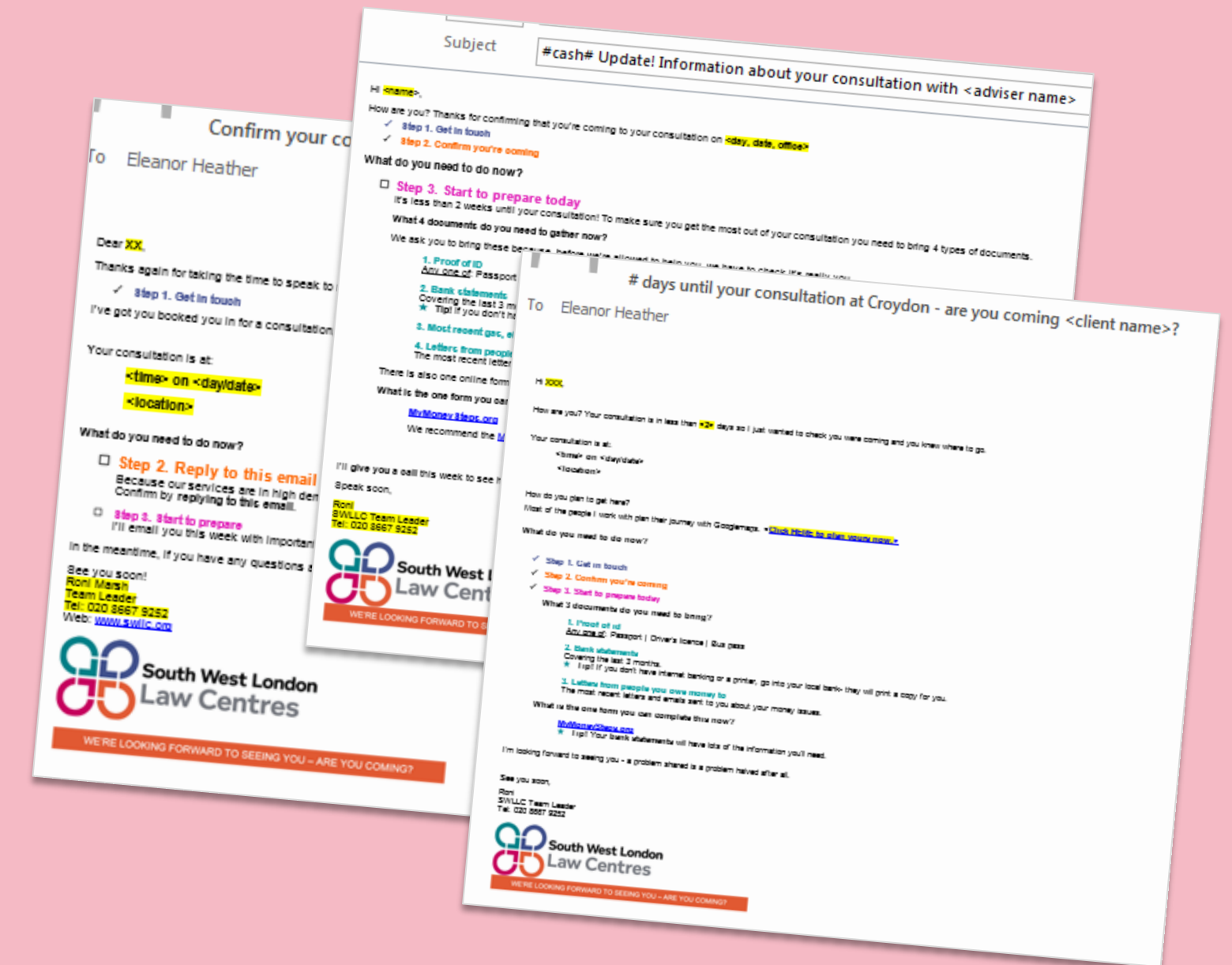
## COMMS FLOW CHART



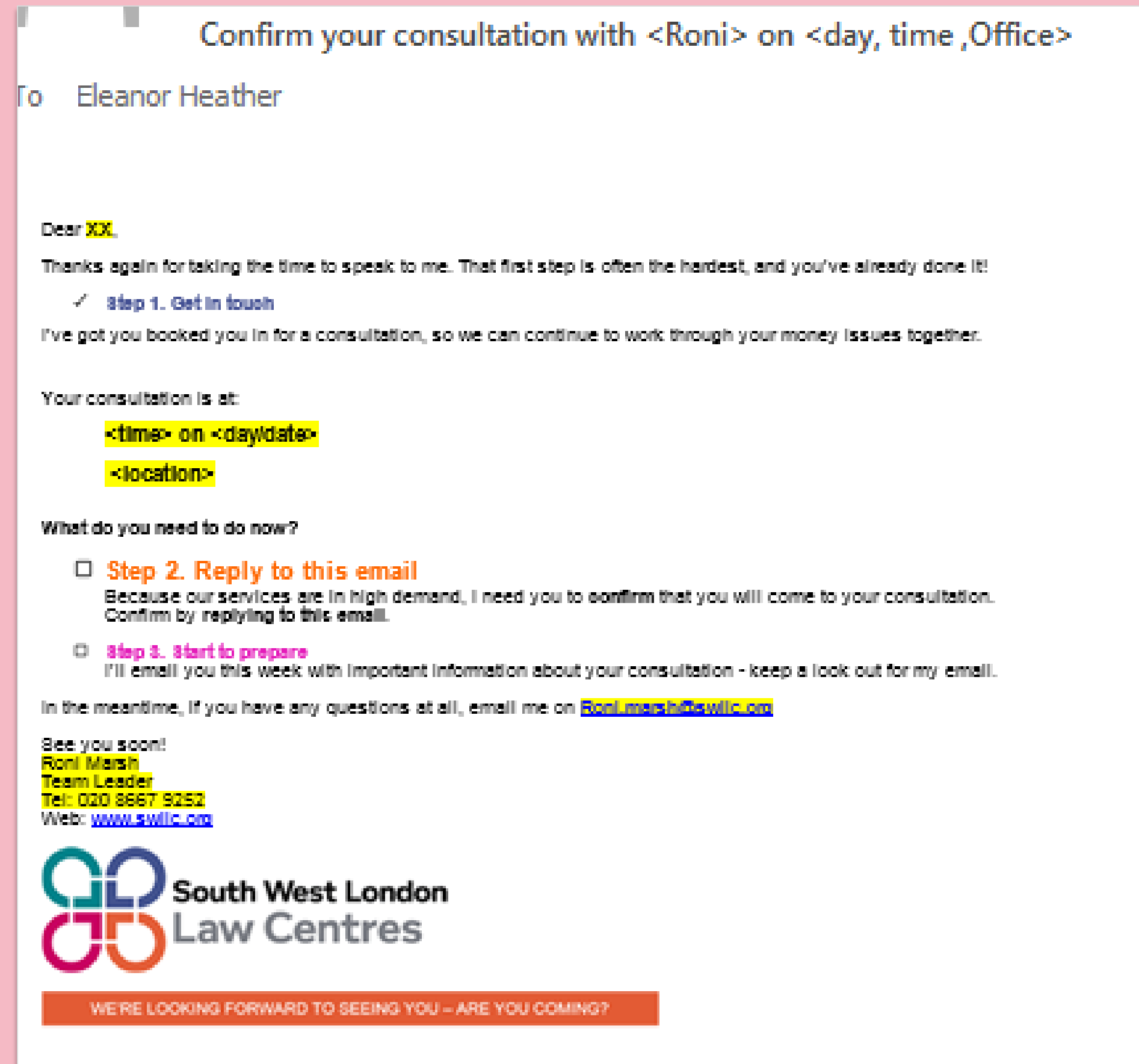
## CALL GUIDES



## EMAIL TEMPLATES



# Designing effective emails



# MINDSPACE

## MESSENGER



We are heavily influenced by **who**, or **what**, communicates information.





# MINDSPACE

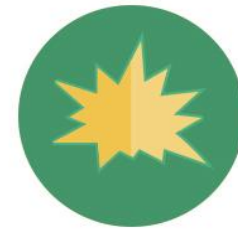
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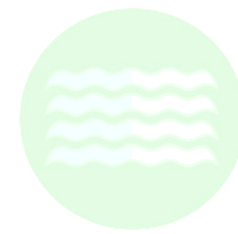


# MINDSPACE



Our attention is drawn to what is **novel** and seems **relevant to us**.

# MINDSPACE



Our attention is drawn to what is **novel** and seems **relevant to us**.





# MINDSPACE

We seek to be **consistent**  
with our public **promises**  
and **reciprocate** acts.



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# MINDSPACE

We seek to be **consistent**  
with our public **promises**  
and **reciprocate** acts.



O

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Dear **XX**

Thanks again for taking the time to meet with me. I've got you booked

✓ **Step 1. Get it**

Your consultation is

**<time>** on

**<location>**

What do you need to

☐ **Step 2. Follow up**

Because of

Confirm by

☐ **Step 3. Start**

I'll email you

In the meantime, it's

Confirm your consultation with **<Roni>** on **<day, time, Office>**

WHAT DOES THIS MEAN  
FOR (DIGITAL)  
COMMUNICATIONS?



By applying a behavioural  
mindset we can truly put  
our **clients at the heart of  
our communications.**





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CHANGE



## How to use behavioural science to increase the uptake of debt advice

September 2017

### '10 Top Tips' to increase the effectiveness of your communications

-  1. Avoid the word debt
-  2. Make it personal
-  3. Bust myths and allay fears
-  4. Make it easy
-  5. Build a sense of commitment
-  6. Prompt planning
-  7. Remind and trigger
-  8. Recognise, reward and praise
-  9. Make it social
-  10. Test

## SEARCH

'Money Advice Service behavioural science'



# KEEPING IN TOUCH...

o-behave.tumblr.com

O-BEHAVE PODCAST

EVENTS

the second in our series of talks

# BEHAVE!

Robert Trivers  
Why do we lie to ourselves?

Deceit and Self-Deception explores the evolutionary purpose of lying, from the fibs parents tell to children, to the 'false narratives' politicians proclaim to the world. Come and hear from who **Time magazine** describes as one of the '20th century's greatest thinkers' and 'A uniquely brilliant scientist' by **Richard Dawkins**

Trivers is no ordinary Evolutionary Biologist. Unlike other renowned scientists, he has spent time behind bars, drove a getaway car for Huey P. Newton, and founded an armed group in Jamaica to protect gay men from mob violence

RSVP to [joanna.nehra@ogilvy.com](mailto:joanna.nehra@ogilvy.com)

WHEN : Monday 24th October  
WHERE : Sea Containers in The Amphitheatre  
TIME : 12.00 - 1.00pm

POWERED BY  
**Ogilvy  
CHANGE**



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Eleanor Heather –  
[eleanor.heather@ogilvy.com](mailto:eleanor.heather@ogilvy.com)