

Reflective behaviour

Brands applying behavioural economics to consumer habits should look for those moments that make consumers consider their behaviour by introducing personalised elements

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We think far less than we think that we think. 'We're not as smart as we think we are.' These are two common phrases that act as the core of the behavioural economics books that serve to make the reader feel stupid and the author sound clever. The premise of behavioural economics is that we often act without thinking, and then try to justify or rationalise what we just did – which presents some obvious challenges for the research industry.

And the phrases are well supported by experiments and demonstrations that show that we conduct around 99% of our daily behaviours on autopilot. If someone throws you a ball, you catch it. You don't think about catching it; you just do, because there is a 'reptilian', 'System 1', 'instinctive' part of the brain that allows you to catch it. Making a cup of coffee every

morning is the same – we do it on autopilot and we actually remember very few details about how we did it this morning.

The obvious research challenge is: how do we understand and interpret automatic behaviours when, as an industry, we bombard people with questions? As an ethnographer, I obviously believe in the power of observation as this is the first step to understanding automatic, unarticulated behaviours. Only by seeing what people are doing, and the ritualistic natures of some of the behaviours, can we understand the importance placed on products, communications and even packaging.

The second step to understanding automatic behaviours is to have a

framework. There are several models of behaviour that

researchers have attempted to apply in order to understand consumer behaviour better – from Daniel Kahneman's System 1 and System 2 to Daniel Ariely's Predictably Unpredictable or Professor Michie's COM-B – with varying degrees of success. These models have been successful in that they categorise some of the more automatic behaviours in everyday life to highlight how unhealthy/inefficient/stupid we can be. The behavioural economists have opened our eyes to our own automatic behaviours.

So once you have a framework for understanding automatic behaviours, and an effective research method that relies on observing human interaction with the world, you are able to get to the 'So what?' question. And here's where we need to be applied researchers – rather than earnest watchers of the world – and say this is how to change the world. So in categorising automatic behaviours, the real 'So what?' question should lead to answers about how we change these behaviours. What we should be doing is using behavioural economics to identify the levers for behaviour change.

These behaviours take on a consumer meaning, as KitKat found out in 2004, when it changed its packaging from foil to plastic for 'extra freshness'. The issue clearly wasn't freshness – people weren't finding mouldy KitKats underneath the foil – it was cost, and with it a childhood ritual was lost. People complained about not being able to run their finger down the slices and snap one off, that they couldn't push the foil onto the chocolate to reveal the KitKat logo on the top of the sticks, and they missed being able to screw up the foil to throw at colleagues while on their break. Consumers missed all the things that they didn't know would be a problem and certainly couldn't tell researchers when the packaging was tested in focus groups.

Whoever sanctioned the changes at KitKat clearly didn't read enough Roald Dahl as a child. Willy Wonka's chocolate





Tetley: when it changed its teabags from square to round, it interrupted the process of making tea and allowed consumers to think about the bag

bars were so exciting to the children in the story and to anyone reading it because it gave new meaning to opening a chocolate bar. The idea of finding a Golden Ticket disrupted an otherwise automatic behaviour that was done on a daily basis, and filled it with excitement and joy. While Roald Dahl knew the power a golden ticket would have, the behavioural economists would say that KitKat broke the affect heuristic. Marketers talk about 'disruption' in terms of making breakthroughs in product launches or communications, and what they are doing is catching people during automatic behaviours, and making them think.

The first thing to remember is that most of our automatic behaviours were once learnt. The first time we tried to catch a ball, we missed it completely, and the second time it hit us on the head. The first time we made coffee, we had to think about how to do it, as we did on the second

and third occasion, until at some point we started to automate the process. Many of our automatic behaviours broadly relate to how we would like to do things, even if we haven't thought about them for a while. So if I tell a researcher my coffee-making routine, it may not be totally accurate (and there may have even been a gorilla in the room at the time that I didn't notice), but my description is not a million miles away from the truth. As researchers, we can learn from what people tell us, as long as we watch them as well.

Automatic behaviours can also be leveraged through communications. In 1989, Adamski, the DJ of the moment, released a track called *NRJ* featuring a Lucozade bottle on the front. This was the start of quite a seismic shift for the Lucozade brand that historically sat in the realms of a sickly sweet drink that was good if you had the sweetest tooth on the planet, or you were recovering from an operation. Disrupting

consumer perceptions of the brand by getting consumers to think of it alongside a provider of energy, potentially while in an elated mode and dancing, was the start of a slow shift into the mainstay of its business which is a provider of energy for sporting activity. Here, the behavioural economists would point to the power of the messenger effect and salience.

What these stories demonstrate is that our brain will override our automatic functions, by more reflective thinking when needed. Ever tried throwing someone an apple to catch that is rotten? What happens is that the person automatically goes to catch it, and then pulls away at the last second because their rational reflective brain realises it is rotten so overrides the automatic urge to catch it. This is the point in which behavioural economics becomes behaviour change.

And this is where it gets interesting.

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The tiny <1% of brain power that goes into reflective thinking appears to be a safety net for some of the stupid mistakes the large automatic brain makes. Finding ways of interrupting automatic behaviours means that we can prompt people to think in a reflective manner about the choices they are making.

Try an experiment on yourself. Choose something that you don't want to spend money on, or a food that you don't want to eat too much of. Then create a prompt to make you think in a reflective manner – fold a piece of paper around your credit card, or wrap the cheese up in a tea towel in the fridge. The next time you automatically reach for your credit card or for the cheese you will think, in a rational and reflective manner, about whether you want to do it. You may still engage in the behaviour, but it won't be so automatic, and in doing so you are starting to outsmart the behavioural economists.

The same thing works with products. When Tetley changed its teabags from square to round, it interrupted the process of making a cup of tea – quite possibly the most automated British behaviour. It allowed consumers to think for a moment about the bag they had just pulled out of the box (it's important that the box remained the same) and watch in a reflective manner how the bag falls seamlessly into the cup, sitting neatly at the bottom. Just like the first time they learnt to make a cup of tea, they had a moment to think about how to do it. Tetley learnt this through observing what people were doing – making tea in a mug instead of a pot – and got consumers to think about what was happening in the moment. It was innovation through marginal gains that disrupted one of the most powerful of the behavioural economists' tools, anchoring.

There's nothing like a bit of fear to get organisations to invest in change. Retail banking was scared about what would happen

when the 'seven-day switch' came into play (in September 2013); this allowed every consumer to change banks in seven days while moving all direct debits and mortgage payments in one fell swoop. Barclays took the opportunity to disrupt the otherwise automated process of ordering a new bank card, with a reflective moment where you could add your own photo to your debit card. This reflective disruption, through potentially adding a picture of the family to your tool for spending, meant consumers were actively choosing which Affect they wanted to link to the tool for spending. They could either choose a loving picture of the family (encouraged by Barclays) or a picture of a new car that they wanted to save for. Lloyds added its own reflective element to all current accounts by offering an engaging budgeting tool that linked to your account, telling you how much you need to put aside each week if you wanted to save. Lloyds was asking consumers to choose their own Default that would have previously been chosen for them.

Behavioural economics has given the world a good way to understand how the brain is hard-wired, demonstrating through experiments how stupid we can be. It highlights that most of our behaviours are carried out on automatic function, and offers us ways to characterise these behaviours that are particularly useful because we can harness these to 'nudge' people in the direction we want them to go (the usefulness of the model is broadly credit to the economists that moved into the field of psychology).

However, we are not as stupid as the behavioural economists would suggest, as we are clearly able to override the stupid behaviours that we don't want to engage in. As behavioural economics develops and brands start to realise its application, there needs to be a move that permits consumers to add reflective, personalised elements to allow them to automate their own behaviours, just as they did when they first made a cup of coffee.

