

on the brain.

Insights from the intersection
of Behavioural Science and
applied ESG

A Cowry Consulting publication
vol. 10



Environmental
Social
Governance

letter from cowry

Welcome to a special edition of 'On the Brain', dedicated to applied ESG. Over the past eight years, we've been designing behavioural interventions to support environmental, social and governance efforts for our clients in the finance, retail and utilities sectors. In this edition, we showcase some of our most innovative work and delve into insightful interviews and thought-provoking opinions from leaders in this space.

At Cowry, we believe that the biggest behavioural challenges of our time will be solved at the intersection of the corporate and civic sectors. These complex and important issues will require collaboration between the private and public sectors to design effective interventions. And wherever humans are involved, the science of human behaviour is necessary.

That's why we're delighted to be launching the sister arm of our business, Civic Solutions. We're now in a position to tackle challenges such as climate change, public health crises, and infrastructure development. Public-private partnerships (PPPs) and collaborations are becoming increasingly common as a way to pool resources, share risks, and achieve common goals, and we're now well-placed to deliver these partnerships. The secret is going to be through clear communication, shared goals, and a genuine commitment to finding solutions that benefit both sectors and society as a whole.



Ziba Goddard, UK CEO

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Environmental

Uncovering the Hidden Drivers of Cigarette Litter:

A behavioural approach to Keep Britain Tidy

By Natalia Gomez from Cowry Consulting

🕒 6 mins

It's estimated that 2.4 million cigarette butts are dropped on our high streets at any given moment. That amounts to a piece of smoking-related litter every seven metres, making cigarette butts the most littered item in the UK. Each of these butts will take at least 14 years to break apart into microplastics, and in the process of doing so, they're leaching toxic chemicals into our environment.

Cowry partnered with VCCP and Keep Britain Tidy (KBT), a UK-based environmental charity, on a behaviour change campaign to tackle this pressing issue. Through research conducted by Cowry's team, we were able to better understand why this littering behaviour is occurring and how best to tackle it through an integrated campaign.

The Challenge

KBT works to reduce littering, improve local places, and promote recycling and waste reduction. One of the biggest challenges that KBT faces is the littering of cigarette butts; something they're committed to continue tackling.

Previous research commissioned by KBT suggested smokers conduct this behaviour due to the lack of cigarette bins. However, campaigns informed by these insights have so far been unsuccessful at changing cigarette littering behaviour.

KBT therefore approached VCCP and Cowry to better understand smokers' implicit motivations, with the ultimate aim of using this research to inform a behaviour change campaign that reduced cigarette litter.

Methodology

As behavioural scientists, we know that claimed behaviour doesn't always translate to actual behaviour. For this reason, we adopted a combined research approach to explore smoking habits and consequently, how people dispose of cigarettes.

As part of our research, we conducted a comprehensive academic literature review as well as 15 in-depth behavioural interviews. The behavioural interviews involved

using facial expression analysis, a method analysing non-verbal cues like facial expressions, tone of voice and body language to understand more implicitly why people behave as they do. We asked these individuals about their smoking habits, how they dispose of cigarettes, and had them explain pictures representing their relationship with smoking and littering.

By examining both verbal and non-verbal cues, our primary goal was to understand smokers' behaviour in social contexts. We then analysed data from these interviews using the COM-B framework, identifying patterns that led to the formulation of distinct customer segments based on attitudes, behaviours and motivations.

Insights

Analysing the interviews revealed critical differences between explicit and implicit motivations for littering. Whilst many explicitly spoke of environmental concerns relating to littering, implicit research techniques revealed social factors to be even more important.

Through our behavioural profiling exercise, three distinct profiles emerged with clear commonalities. This profiling exercise revealed unique barriers, drivers, and preferences that went above and beyond sociodemographic data. Each profile displayed different levels of self-awareness, but most importantly, all participants within each profile responded best to empathetic messaging than to moralistic or even just humouristic content.

Intervention and testing

We summarised our insights into a scientific formula designed to inform a TV campaign suitable for all profiles identified in our data analysis. We worked in partnership with our client and creative agency to develop a behavioural broadcast campaign that taps into these implicit and explicit motivations.

To ensure the campaign would be effective and drive the correct behavioural response, we tested it using an Implicit Response Test (IRT). An IRT measures the strengths of

associations that individuals have between concepts and attitudes, and allows us to study smokers' responses before they are consciously aware. In testing the campaign through an IRT we found:

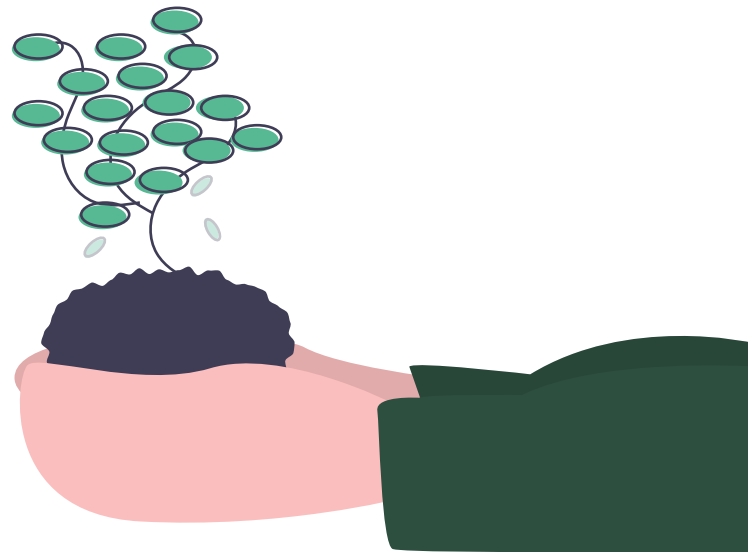


- 1** The TV ad overwhelmingly **drives positive emotions**. The primary emotion smokers experienced was **amusement**. This prompts a positive and open mindset, meaning they're more likely to listen to the message. The ads then produces complex social emotions (i.e. guilt) which **motivate self-reflection** and **increases reparatory behaviours** after conducting a transgression (i.e., littering).
- 2** The TV ad not only caused more smokers to agree that butts are pieces of rubbish, but they were also much **faster to respond** after watching the ad, meaning they were more confident and sure of their choice.
- 3** The ad decreased littering intentions, with smokers **57% less likely to throw cigarette butts** on the floor.
- 4** One of the main aims of this testing phase was to ensure the TV ad didn't drive unintended consequences. Particularly, we wanted to make sure the ad didn't increase craving behaviours. Our research showed that not only did the ad not create short-term craving responses, but it might actually decrease them (i.e., immediately after watching the ad, people showed **lower levels of implicit craving responses**).

With overwhelmingly positive results from the IRT, our campaign is set to be live and visible via TVs and key AV spots. It'll also be taking over the O2 Arena over the course of a two-week period. The O2 takeover intervention will act as an experiment to measure how effective communications can be in reducing the littering of cigarette butts at the Arena. Bespoke campaign materials will be displayed, ranging from digital out-of-home

advertising, to floor decals, posters, duck murals and queue barriers.

By understanding the implicit motivations behind cigarette littering and crafting empathetic messaging, we aim to make a meaningful impact on reducing this pervasive environmental issue.



Going Green: Tesco Bank's Journey to a Paperless Future

By Lesley Black from Tesco Bank

🕒 5 mins



Marketing Effectiveness Award for Most
Effective Use of Behavioural Science

At Tesco Bank, we're committed to serving our customers, communities and planet a little better every day. Building a paperless future where customers can access secure, higher quality, and personalised digital banking experience will help us deliver this.

As such, during the first half of 2021, we launched our paperless campaign to credit card customers with a dual mission: To elevate the banking experience for our customers and to reduce our environmental impact.

Despite our best efforts, we encountered initial resistance to going paperless as some customers perceived the switch as effortful or insecure. And in fact, in some cases the process to switch was incredibly painful and full of friction! Even our colleagues weren't always sure what steps to take.

When we started in October 2021, on average around 6k of customers converted to paperless statements each month, just 46% of our total customer base. This limited engagement and adoption rate meant that our customers were continuing to receive large quantities of paper statements, contributing significantly to our overall carbon footprint.

Integrating Behavioural Science: A strategic partnership with Cowry Consulting

To overcome these challenges, we worked with our partner, Cowry Consulting, to embed Behavioural Science across different stages of the customer comms campaign and strategy. The ultimate aim was to significantly increase the proportion of paperless customers. We applied learnings from our Behavioural Science training and work with Cowry to develop three key interventions:

1. Reducing the friction

To dramatically reduce the effort required for existing customers to activate paperless, we developed a 1-click email campaign. This campaign allowed our customers to go paperless by simply clicking one button in an email, which would then instruct our operational team to complete the process in the back end.

2. Creating persuasive messaging

Alongside all our paperless activity, we developed consistent messaging centred around three key points: 'Simple, Sensible, Secure' to reinforce the benefits of being a paperless customer. This messaging was applied across multiple touchpoints.

3. Changing the default

We changed the default for new customers joining Tesco Bank by automatically opting them into paperless statements, while giving them the flexibility to switch to paper once onboarded should they wish.

Remarkable outcomes



529% rise in new customers being paperless

I'm really proud of the improvements we've been able to make. By incorporating Behavioural Science into the campaign, we saw a remarkable **40% uplift in customer adoption of paperless banking**, aligning with our goal of a sustainable banking future.

We surpassed our objective for email open rates, hitting an **impressive 52%** from May to October 2022 – compared to our usual 14%. Our one-click and 'Simple, Sensible, Secure' campaign, along with a default change, led to a **21% increase in existing customers choosing paperless** and a whopping **529% rise in new customers being paperless** at the 3-month mark.

It's great that so many customers are embracing paperless. At its peak, we saw **105,120 customers switch** in September 2022, which is **17 times more** than the previous year. These notable improvements mean more and more of our customers are now enjoying instant access to their statements, as well as more security, and less paperwork.

Crucially, the uplift in paperless adoption has helped to significantly reduce our carbon footprint. In just one year, we have **reduced our CO2 emissions by 350 tonnes**, equivalent to 1.3 million miles of driving, and 4,000 trees, all by reducing our paper usage.

We're delighted with the results and thrilled we've been able to make a real difference for our customers and the planet. I'm looking forward to continuing to work with Cowry to explore further opportunities where we can harness Behavioural Science to reach our ESG goals.



And just one last thing... we're ecstatic to have had our paperless campaign recognised by the Financial Services Forum recently where Tesco Bank won the award for the **“Most Effective Use of Behavioural Science in Marketing”**. Hopefully the first of many...





Applying Behavioural Science to Support easyJet's Flight to Net Zero

By Hannah Bateson and Si McNair from Cowry Consulting

🕒 6 mins

Envision a future where flying becomes virtually carbon-neutral

EasyJet has committed to achieving net-zero emissions by 2050. Their efforts include investments in Sustainable Aviation Fuel, innovative technologies for zero-carbon flights, carbon removal initiatives, offsets, and operational enhancements. However, transformative changes at the foundational, systemic, and operational levels are only part of the solution. The other, potentially more challenging aspect, rests in the hands of the consumer.

For genuine progress toward sustainable air travel, airlines must also encourage and facilitate their customers to proactively choose eco-friendly travel options. easyJet is now actively exploring how Behavioural Science can be serving knowledge and choices that enable customers to contribute to the shared goal of achieving net-zero emissions.

The Goal

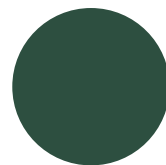
To kickstart this journey to shifting their customer preferences towards more sustainable travel, easyJet set out with the goal of reducing each customer's individual carbon footprint by nudging them to choose a lighter bag option.

The Barrier

Customers who aren't inherently motivated by the motion towards sustainability face several psychological barriers which stand in the way of them choosing lighter baggage.

Most don't even know that heavier aircrafts have greater carbon emissions.

Some do, but don't feel as though packing lighter themselves will make any significant difference to solving the greater problem at hand.



Under the surface and in the subconscious, customers are also grappling with an empathy gap – finding it hard to imagine what the needs and wants of their future selves will be when it comes to the day they need to actually start packing...

So, they opt for what is safe. Larger bags offer customers more certainty around how much they can pack, reducing the anticipation of loss we fear for having to remove items when we've not got enough space to pack them.

In reality, though, on the big day itself... we pack what we do because we've got the space to. We're anchored to the weight and size of the bag we've already purchased, and we pack more to maximise the space we've got, making use of the money already spent to confirm that we were right all along – we needed that bag.

...but how much are our choices actually determined by how the options are presented?

The Power of Behavioural Science

To kickstart this journey to shifting their customer preferences towards more sustainable travel, easyJet set out with the goal of reducing each customer's individual carbon footprint by nudging them to choose a lighter bag option.

By using colour and size to create contrast on the page, we can enhance the visual saliency of the lighter bag option so that it would attract more attention relative to the others on offer, while shifting the customer's focus to consider the eco-friendly impact behind the lighter choice.

Take a look at this before and after to see exactly what we did to achieve this:

Before

Save up to 15%! Add your hold bags now.

On each flight you're taking...
Please select one option only - see policy below

<p>15kg hold bag £23.49 per flight*</p>  <input type="radio"/>	<p>23kg hold bag £25.49 per flight*</p>  <input type="radio"/>	<p>26kg hold bag £37.49 per flight*</p>  <input type="radio"/>
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Our cabin bags policy [Learn more >](#)




 <p>All customers can bring on board One small under seat cabin bag max. 45 x 36 x 20 cm 1 per passenger</p>	 <p>Customers who have purchased Extra Legroom or Up Front seats or booked a large cabin bag Additional large cabin bag max. 56 x 45 x 25 cm 1 per passenger</p>
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After

Save up to 15%! Add your hold bags now.



We're always looking to make things easier.
Easier for your wallet, holiday, and the planet. Please select one option:

Your eco-friendly option

 <p>15kg hold bag £23.49 per flight*</p>	 <p>23kg hold bag £25.49 per flight*</p>
 <p>26kg hold bag £37.49 per flight*</p>	<input type="radio"/>

 <p>Add a different weight bag View all</p>	 <p>Add sports equipment View all</p>
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Our cabin bags policy [Learn more >](#)

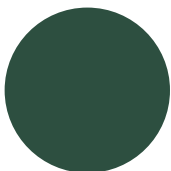
 <p>All customers can bring on board One small under seat cabin bag max. 45 x 36 x 20 cm 1 per passenger</p>	 <p>Customers who have purchased Extra Legroom or Up Front seats or booked a large cabin bag Additional large cabin bag max. 56 x 45 x 25 cm 1 per passenger</p>
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The saliency of the 15kg bag option is driven by its size and colour. Salient options attract customer attention and make them more likely to be considered and chosen.



We judge the importance of an object by its relative size to others around it. Since the 15kg option is twice as large as the others, customers are more likely to perceive it as twice as popular, making it more likely to be chosen.





The change was simple, yes. But its impact was significant. Customers across the UK, France, Italy and Spain proceeding through the newly designed and behaviourally-optimised checkout flow were **62% more likely to choose the 15kg option** over the 23kg option, and **35% more likely to choose it over the 26kg option**.

What does this mean for the future of sustainable travel?

Yes, easyJet's emissions goals are ambitious. And yes, there are many challenges for us to still consider.

How, for example, can we make sure customers are packing within 15kg so that they don't just buy additional baggage on the day itself? How can we help customers consider packing just a backpack for shorter trips? What other ways can the customer contribute to reducing carbon emissions more broadly? And, how can we nudge them towards those?

There's no doubt that there is plenty of work to do in accelerating progress and looking for breakthroughs to shape the next generation of sustainable air travel. But with the choices a customer makes for each flight at the heart of what fuels easyJet as a brand and business, it's those small tweaks in the choice architecture which lead to seemingly minimal changes to behaviour that - through their cumulative effects and normative shifts - are required to transform a culture of sustainable travel.

Campaigning for a Plastic-Free Future: Unmasking the truth about single-use plastics

By Raphy March from Cowry Consulting

🕒 6 mins

In our fast-paced modern world, single-use plastics have stealthily woven themselves into the fabric of our daily lives. From plastic bags to bottles, straws, utensils and packaging materials, these items have become our companions, providing unparalleled convenience. But here's the catch: The ease they offer comes at a tremendous cost to our environment and health.

A Plastic Surge of Epic Proportions

Did you know that more plastic was produced in the first decade of the 21st century than throughout the entire 20th century? Manufacturers churned out a staggering 311 million tonnes of this material in 2014 alone. And the grim forecast? Over the next 30 years, annual plastic production is predicted to skyrocket to a mind-boggling 1.8 billion tonnes, equivalent to almost 250,000 Eiffel Towers in weight.

From Bottles to Bellies: Plastic's Sneaky Infiltration

We often talk about the devastating impact of plastic on marine turtles, but there's also a significant, often ignored, consequence for humans. Eating just six oysters could mean consuming up to 50 pieces of microplastic. Our oceans are becoming a plastic playground, and the effects are silently entering our food chain.

Sky and the Premier League: A Team Effort Against Plastic Pollution

Enter Sky and the Premier League. Their campaign began with a match takeover at Wembley, featuring players like Harry Kane, who endorsed the movement. Plasticus the Whale, a 10-metre-long behemoth made from a quarter-ton of plastic, symbolised the plastic entering our oceans every second.

Their efforts were undoubtedly a giant leap towards creating national awareness, but they recognised the need for deeper insights into the underlying reasons behind single-use plastic consumption.

Sky sought to understand the psychology that drives this behaviour, and to devise innovative solutions that would complement their overarching campaign.

Diving into the Depths of Research

Sky and Cowry embarked on an ambitious journey to unearth the root causes of single-use plastic consumption. They employed a multi-faceted approach, blending three distinct methodologies to uncover the "what," the "why," and the "so what" of this pervasive issue:

After establishing a comprehensive context for the behavioural challenge, the next task was to uncover people's true feelings about single-use plastics. Cowry used cognitive interviews to delve deeper into participants' experiences and thought processes. These interviews unearthed implicit or subconscious information that individuals may not readily express in traditional interviews. The emotions were then quantified using an implicit response test, revealing not just what people thought, but the strength of the associations.

This holistic approach allowed Sky and Cowry to gain a comprehensive understanding of the issue and revealed fascinating insights across three pivotal themes:

1. The Barrier Illusion

What:

People often believe they cannot personally influence single-use plastic usage.

Why:

People believe non-plastic options are expensive and feel overwhelmed by conflicting advice.

So What:

Ultimately, the cost had minimal impact. What drove behaviour is that, people thought doing their bit to recycle was enough.

2. Navigating Scepticism

What:

Influential figures are seen as effective anti-plastic messengers.

Why:

Young males tend to be cynical about such figures' advice.

So What:

A specific cohort, married men with no kids, displayed the most scepticism and would therefore be the most resistant to change.

3. Breaking the Mould

What:

Individuals with strong habits struggle to embrace new information.

Why:

Young males are resistant to awareness campaigns due to deeply ingrained behaviours.

So What:

Despite the resistance, young men genuinely care about the problem and are open to change if their habits can be replaced.

Innovative Interventions for Change

Armed with these insights, Cowry created interventions around three key themes. One idea was the "Thrill Fill" initiative, encouraging reusable water bottles and rewarding users with points every time they filled their bottles. Those with the most points stood a chance to win prizes and even play at Wembley. By leveraging the psychology of variable rewards, this approach aimed to transform habits by making the switch to reusable bottles exciting and rewarding.

Small Changes, Big Impact

Interventions were created to remind people to bring reusable bottles, including a doormat strategically designed with the power of three and an Alexa shortcut.

The interventions were tested on young men aged 18–34, resulting in a significant behaviour change. With this demographic making up 6.56% of the population and the average Londoner buying 175 plastic bottles a year, this intervention could **reduce usage by 179%**. When scaled, this means **610,778 fewer bottles used per day**.

In conclusion, Sky and the Premier League's campaign highlights the urgent need for change in our relationship with single-use plastics. Through innovative research and interventions, Cowry has shown that even the smallest adjustments to our behaviours and environments can have a profound impact on reducing plastic pollution.

The journey towards a plastic-free future begins with understanding the "what," the "why," and the "so what," and taking actionable steps towards a cleaner, healthier planet. Together, we can make a world of difference—one less plastic bottle at a time.

Behaviour Change to Address Climate Change:

Effective transformations for achieving positive low-carbon futures

An interview with Lorraine Whitmarsh from University of Bath
written by Maria Fronoshchuk from Cowry Consulting ⌚ 12 mins

In this interview with **Lorraine Whitmarsh (MBE)**, a leading psychologist and environmental scientist at the University of Bath and the Director of the Centre for Climate Change and Social Transformations (CAST), we discuss how behaviour change can play a pivotal role in achieving net-zero. We explore challenges, opportunities, and common misconceptions and outline a vision for individuals and organisations on how to reach a greener tomorrow without compromising today's goals.

The shift to a more sustainable future and achieving net-zero are crucial global goals. However, these objectives pose a significant challenge for behaviour change, requiring a substantial transformation in the habits, lifestyles, and processes of individuals and stakeholders in the coming decades. Could you explain the extent of the behaviour change needed, and where should we start?

According to the modelling by the Climate Change Committee, the official climate advisor to the UK government, about 60% of the changes needed to achieve net-zero must involve consumer behaviour change. This encompasses both the adoption of low-carbon products and services produced by businesses and broader lifestyle adjustments done by people. It's crucial to recognise that all the changes necessary for achieving net-zero involve behaviour change, whether on the consumer or organisational side.

First and foremost, organisations can create environments that naturally encourage consumers to choose greener options, developing and promoting greener products, and innovating in design and packaging, making them more appealing and cost-effective.

At the individual level, the most impactful action, on average, is giving up car usage entirely, resulting in a substantial reduction of around two tonnes of carbon dioxide emissions per year—significant progress considering the target of reducing the average UK carbon footprint from eight tonnes to approximately 2.5 tonnes in the next six years. Options like transitioning to electric vehicles, reducing air travel, and adopting energy-efficient

practices in home renovations, such as insulation and renewable heating sources, also contribute significantly. Similarly, dietary changes, particularly consuming less red meat and dairy, prove to be among the most effective measures.

But organisational change from the inside is also essential. And here, prioritisation can vary; it will depend on what operations contribute most to the carbon footprint. For instance, my university identifies buildings as the most significant contributor, surpassing travel behaviours, so we start there.

While the need for sustainable change is widely recognised, the pace remains slow. What barriers have you observed in your work that hinder this progress?

Certainly, numerous barriers exist, including cost-related challenges, motivational obstacles, knowledge gaps, a lack of awareness, and social, as well as broader physical barriers.

Cost-related barriers are, in part, tied to structural policy issues. Prices often favour high-carbon products due to the incomplete incorporation of environmental impacts into pricing. Addressing this necessitates policy changes, such as implementing carbon pricing measures.

At the individual and organisational levels, there's often a lack of knowledge about the most effective actions. Our work on the consumer side reveals a common misconception that dealing with waste, like recycling, is highly effective in combating climate change. Partially, it builds on certain visibility in campaigns but may not be as impactful as commonly believed. In reality, it ranks among the least effective actions compared to reducing car use, flying, altering diets, or embracing renewable energy. Knowledge gaps, prevalent among consumers, also extend to businesses in terms of their most impactful contributions.

A sense of a lack of agency is a common psychological barrier, where individuals question the impact of their

actions amid perceived inaction by others. Demonstrating that individual actions contribute to a growing movement combating climate change helps alleviate such concerns. Social barriers emerge from norms promoting consumption and assumptions that more consumption leads to greater happiness, despite evidence suggesting otherwise. These social norms pose challenges that need to be tackled.

Wider physical barriers are evident in the construction of towns and cities, for instance, often favouring cars over alternatives like walking, cycling, or public transport. And lastly, motivational barriers are another facet. Individuals may lack sufficient reasons to change, often due to a low awareness of the benefits, not only in terms of climate but also tangible advantages. The economic case for greener products and untapped markets might serve as compelling arguments. Health benefits associated with sustainable travel and eating also motivate consumers. Overcoming motivational barriers involves highlighting these additional benefits.

In all these cases, Behavioural Science is among the best placed to provide insights into identifying and removing such barriers. It can inform the design of interventions that engage individuals and organisations on the behaviour change journey toward more sustainable futures.

The common belief is that a green transition will demand sacrifices from both customers and organisations. However, your work on co-benefits suggests this is not entirely true, or at least, it is more intricate. Please, elaborate on why that is.

Addressing potential motivational barriers is crucial, and one effective strategy involves highlighting the numerous co-benefits associated with tackling climate action. The Intergovernmental Panel on Climate Change (IPCC) has extensively documented these co-benefits, revealing substantial improvements in people's well-being.

Health co-benefits are among the most well-established. For instance, reducing red meat and dairy consumption

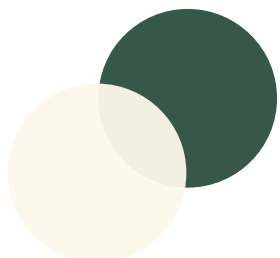
not only benefits the climate but also contributes to improved health. Similarly, opting for walking and cycling over driving not only brings individual health benefits but also reduces pollution and improves safety in towns and cities. Beyond physical health, there's compelling evidence that less materialistic and more sustainable lifestyles contribute to higher subjective well-being. People who prioritise well-being over material consumption tend to experience greater happiness. Financial co-benefits are also noteworthy. Actions such as installing insulation or transitioning to electric vehicles can potentially lead to cost savings in the long term.

In the context of organisations, it's plausible to link long-term commercial success with co-benefits. The tension between immediate sales success and an organisation's long-term financial health and sustainability underscores the importance of making informed decisions.

Transitioning to renewables or greening the supply chain aligns with the financial stability of an organisation in the long run.

Moreover, there's a strong business case for going green. Emerging markets and increasing consumer demands for green and ethical products create opportunities for market growth. Implementing processes within the organisation, such as adopting renewable energy, aligns with climate action and may lead to cost savings.

Considering climate impacts in terms of resilience becomes a self-interested strategy for protecting businesses from the adverse effects of climate change. Numerous economic analyses have demonstrated that the costs of not tackling climate action far exceed the costs of proactively addressing climate change. The economic case for climate action is robust, showcasing not only the avoidance of costs but also the potential for significant economic benefits.



If an organisation seeks ways to reduce its carbon footprint, become more sustainable and address the barriers mentioned before using Behavioural Science, what steps should be taken? Especially if an organisation acknowledges the importance of understanding psychology, people's perceptions, and decision-making in this context.

The initial stage is exploring the goal, defining the target behaviours, and identifying the barriers that currently prevent these target behaviours from happening. For instance, if an organisation aims to reduce carbon emissions from travel, the first step is delving into why certain groups within the organisation rely more on cars, for example, and recognising the variations within the organisation.

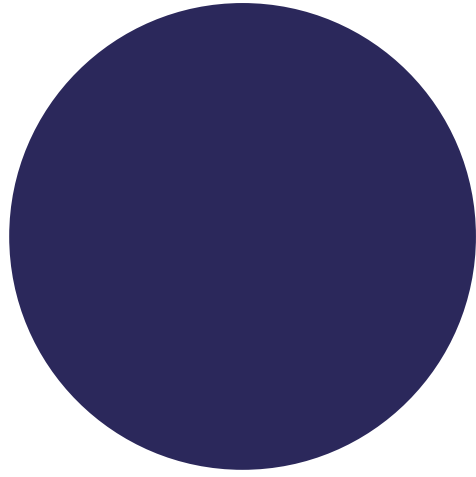
Engagement also plays a crucial role, involving direct communication with the individuals or groups undergoing change, be it employees or customers. It is vital to understand their experiences and challenges in acting sustainably and gauging their willingness to change. Co-designing interventions with these individuals fosters a sense of agency and ownership, making the interventions more likely to be accepted.

The next step is to select the appropriate intervention approach tailored to the specific behaviours and target audience. This might involve a combination of economic incentives, convenience enhancements, and informational campaigns. Recognising when to implement these measures is often overlooked but crucial. Periods of habit disruption – moments of change – such as during relocations – present ideal opportunities to reshape behaviours more sustainably.

Throughout this process, evaluation is also essential. Measuring the desired changes, whether through surveys, behavioural observations, or quantitative or qualitative feedback, ensures that you're tracking progress. It's important to note that behavioural change takes time, and the patience to see results is crucial, even if the changes are not immediately visible.

For organisations, being authentic and credible involves not just recommending change but embodying it and aligning actions with intentions. Our recently published [briefing paper](#) on motivating low-carbon behaviours in the workforce offers insights from a case study with Cornwall Council. This case study illustrates the importance of understanding drivers and barriers before recommending priority interventions. For Cornwall Council, travel emerged as a significant challenge, and the interventions, including electric vehicle carpools and flexible working practices, were tailored based on surveys, focus groups, and interviews with staff. Engaging staff in this process ensured that the measures were perceived as fair, effective, and supportive, aligning with broader co-benefits.

Lastly, walking the talk, modelling the desired behaviour, and supporting individuals through the change process will likely contribute to the success of such interventions. It means that an organisation should also be authentic and prioritise actions that have the most significant impact, even if they might differ from initial expectations.



Binning Old Habits for Green Behaviours: Boosting employee's recycling behaviour at VCCP

By Sana Fasihi from Cowry Consulting

🕒 4 mins

The current situation

We all know the importance of recycling in making an environmental impact, but sometimes, this is easier said than done.

VCCP's London office is home to approximately 900 people, and across each of the five floors, there are bins for general waste as well as different types of recycling. However, despite these bins being labelled, many staff don't recycle their litter, with some even going so far as to throw away office cutlery.

Based on this, our challenge was to encourage employees to recycle correctly and more often as part of VCCP's efforts to become more sustainable.

Distil: Getting to the root of the recycling barriers

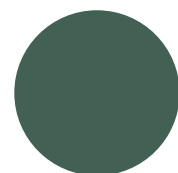
Digging up effective green levers: literature review & the SHIFT framework

We conducted a literature review and used the SHIFT framework to identify the most effective levers for encouraging ecologically sustainable employee behaviours. We identified that successful schemes set social norms, making recycling a shared behaviour. We also utilised positive reinforcement to further incentivise recycling.

Behavioural bin barriers: friction audit & the COM-B framework

In our initial phase, we conducted an audit of the office space to identify points of psychological friction. We applied the COM-B framework to create core themes centred around key behavioural components, including Capability, Opportunity and Motivation. We found the two key themes were:

- Psychological Capability (know-how): Employees lacked knowledge about correct disposal and VCCP's broader sustainability goals
- Environmental opportunity (physical surroundings): the physical environment hindered recycling efforts



Re-circling back on the themes: establishing the core behavioural barriers

From these barriers, we pulled out the behavioural biases that sat at the heart of them. These were:

- Ambiguity Aversion (a dislike for uncertainty): People didn't know how to separate their litter correctly for each of the bins
- Saliency (the key information not being clearly visible): Information about how to recycle was hard to find
- Social Norms (our desire to follow other people): No widely accepted recycling behaviour to follow
- Positive Reinforcement (we want to be celebrated for our efforts): People aren't celebrated when they recycle correctly

Design: Green interventions through genuine creativity

Our next phase focused on developing interventions based on the identified behavioural barriers. By transforming barriers into "How might we" questions, we brainstormed over 60 different ideas.

From these, we identified the ideas that pulled on our heartstrings or that made the most business sense, and plotted them on a matrix that evaluated feasibility against impact. We mapped our interventions on this to identify the ideas that struck a balance between enabling recycling and being practical to implement.

After this considered evaluation, six interventions emerged, falling into three categories:

1. Prompting the Right Behaviour

- Placing clear signage at eye level
- Creating positive friction so people have time to pause and think about separating their litter

2. Improving Education & Awareness

- Launching a poster competition to educate on proper waste separation
- Creating comms that educate employees about what happens with recycled waste

3. Motivating People to Recycle

- Creating an interdepartmental recycling competition with an exciting prize

Future: The next steps

We're now in the process of creating and developing the conceptual designs for the interventions, and are working alongside VCCP's ESG team to launch them in 2024.

After the launch, our aim is to develop an experiment that will allow us to test the effects of the interventions on recycling rates, and how it is impacting specific bins.



Social

Navigating the ESG Compass:

Unearthing hidden value in
social initiatives for lasting
customer engagement

By Raphy March from Cowry Consulting

🕒 4 mins

In the ever-evolving landscape of responsible and sustainable business practices, ESG principles serve as the guiding compass for companies. Within this constellation of values, the social aspect emerges as a transformative force that not only influences, but profoundly impacts customer satisfaction. Companies that wholeheartedly embrace social initiatives demonstrate a commitment that extends beyond profit margins, championing the welfare of their customers and communities. This unique stance sets them apart from competitors and resonates deeply with consumers.

Yet, the journey towards creating and communicating this value is not without its challenges. Understanding and meeting customer desires are pivotal, but it often feels like searching for a needle in a haystack. Many companies grapple with the intricate task of fully uncovering what value really means to their customers. Why is this so challenging? The answer lies in the complexity of value itself, which comprises a staggering 26 factors. Remarkably, humans can usually articulate only five of these factors, with the familiar trio of price, speed, and convenience dominating the conversation.

While the allure of focusing solely on discounts and price reductions as customer magnets is tempting, this approach can inadvertently cheapen a brand's image and lead to a perilous race to the bottom in pricing. In reality, customers seek value that transcends mere affordability; they yearn for a deeper connection.

The fascinating realm of Behavioural Science unveils that value is not merely about price tags; it is intricately intertwined with emotional needs. Customers often rely on mental shortcuts and biases, such as associating price with quality or seeking social proof, to assess value. Unearthing these emotional needs requires a journey into the realm of subconscious responses, which are often elusive and challenging to verbalise.



The Value Communication Struggle: Why Does It Happen?

- 1] Companies ask their customers for feedback.
- 2] Customers find it hard to articulate their reasons.
- 3] Customers verbalise explicit factors, like price.
- 4] Companies prioritise prices and discounts.
- 5] Customers still don't perceive value.

One potent yet often underutilised method for revealing the value hidden beneath the surface is implicit research. Implicit research is a powerful means of uncovering the value that lies beneath the conscious mind's surface. By delving into implicit responses and subconscious triggers, companies can gain invaluable insights into the deeper emotional needs of their customers.

One such emotional need to build the bedrock of a fruitful customer relationship is trust. Customers need to feel safe and secure in their dealings with a company. Leveraging psychology, businesses can instil trust through transparency, consistency, and reliability. This trust-building journey begins with clear communication, ethical practices, and responsive customer support.

As companies navigate the ESG compass towards responsible and sustainable business practices, the social aspect emerges as a catalyst for enhanced customer satisfaction. It's not just about what customers say they want; it's about tapping into their emotions and providing them with value that goes beyond price.

By employing the right research techniques, we can better comprehend customers and tailor products, services, and interactions to meet their needs. This not only boosts loyalty and long-term success, but also sets businesses apart in a crowded marketplace, paving the way to creating unforgettable customer experiences and thriving in a competitive world.

Empowering Change:

HSBC's efforts to address gambling harm in the UK

By Rory Pattisson from Cowry Consulting

🕒 5 mins



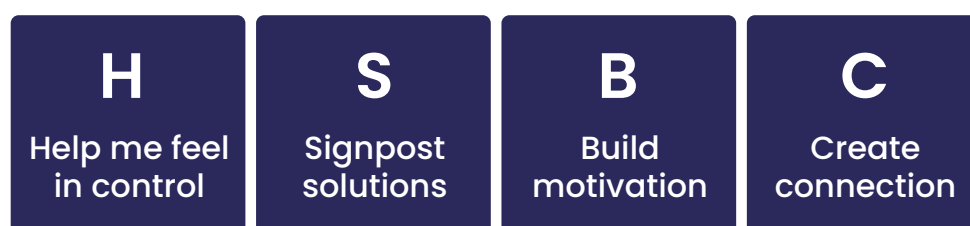
UK CX Award for Vulnerable Customers

In the UK, half a million individuals experience harm due to gambling, and a further two million are considered at risk of harm.⁽¹⁾ Further, this harm has significant spill-over effects as on average, problem gamblers negatively impact six other individuals.⁽²⁾

Gambling-related harm is an escalating issue. 2020 saw a 9% increase in calls to the National Gambling Helpline, and a 14% increase in treatment sessions.⁽³⁾ The recent introduction of the Financial Conduct Authority's Consumer Duty regulations has placed a heightened responsibility on financial institutions to identify and support customers at-risk to gambling harm. In this context, Cowry collaborated with HSBC in the pursuit of protecting vulnerable customers from such harm.

Cowry identified three major barriers preventing customers from engaging with support from HSBC. Firstly, **emotional factors** such as feelings of shame, often deter individuals from seeking help, in turn fostering avoidance behaviours. Secondly, **motivational barriers** arise when individuals perceive gambling support, advice and tools as exclusively applicable to those with severe gambling problems, thereby reducing their motivation to engage with available resources. Finally, **awareness** constitutes a significant obstacle, as less than 50% of people are aware that support tools such as gambling transaction blocks exist. These barriers served as a foundation on which Cowry addressed the behavioural challenge of increasing awareness and uptake of gambling support.

Cowry rooted its approach in its previous work on vulnerable customers, using their H.S.B.C. framework as a foundation. The framework breaks down the psychological factors of individuals facing difficult circumstances, and categorises these considerations into easily digestible support actions:






These principles informed the gambling support interventions, which consisted of several re-designed touchpoints. The most significant were HSBC UK's gambling support public webpage, and behaviourally-targeted in-app and desktop online banking support messages.

The redesigned in-app messages were tailored to HSBC's existing customer risk segmentation, and aimed to orient customers towards the gambling support webpage. For instance, a medium-risk customer would see on their banking app: "Many customers wish they controlled their gambling behaviour sooner" (employing social norms to motivate), whilst a high-risk customer would see: "Take control of your gambling today. Acting now will protect your future" (appealing to present bias to emphasise the severity of the issue and the importance of acting now).

Following a pilot study, these nudges were found to be effective. Compared to in-app message prompts for other HSBC UK campaigns, Cowry's prompts are generating more click-throughs from high-risk customers, ultimately increasing awareness of the gambling block feature.

The second intervention involved redesigning the gambling hub website. Three key nudges were adopted to drive engagement with gambling support:

-  Presenting questions such as: "Have you noticed any of these behaviours lately?", thereby encouraging reflection and proactive self-realisation.
-  The website provides binary next steps of: "I want to freeze my uncontrolled spending" and "I want to take a different route." This defaults the customer into taking action, making use of at least one means of support.
-  Finally, the language of the gambling transaction block was changed from "block" to "freeze," in order to strike a more empowering tone, appealing to the customer's ego bias.



The pilot results project an **increase of 6000 customer visits and interactions with the Gambling Support Webpage**, in addition to a projected **increase of 1500 customers engaging and turning on the gambling block for the first time ever.**

The results from the pilot study suggest that the interventions satisfied the key performance indicators of increasing both engagement and awareness of HSBC's gambling support. This has warranted an expansion of the study to run over a longer timeframe, involving a **further 25,000 high-risk customers.**

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Sustainability in a Cost of Living Crisis

In a cost of living crisis, is the topic of environmental sustainability losing popular appeal? And if so, what should brands do about it?

By Michael Lee & Connie Marshall from VCCP

🕒 11 mins

In recent years, investors have placed increased focus on long-term ESG criteria. According to a recent McKinsey survey, about 85% of chief investment officers state that 'ESG is an important factor in their investment decisions' and '60% review their overall portfolio for ESG considerations.'⁽¹⁾

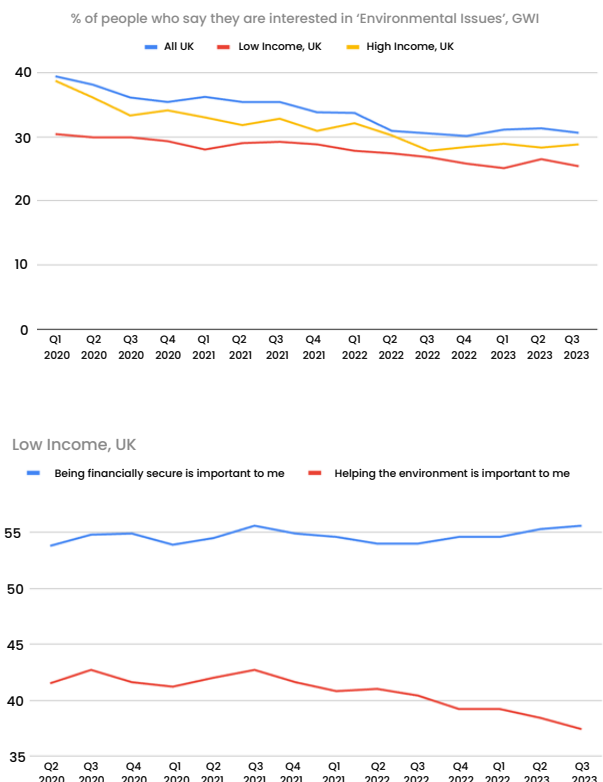
At the same time, outside that sustained commitment to ESG in the investment world, a societal shift is occurring. The cost-of-living and energy crisis is reshaping consumer priorities away from long-term, environmental concerns towards the shorter-term. Rishi Sunak's controversial 'Net Zero U-Turn,' positioned as a way to 'save the UK from the costs of Net Zero', perfectly encapsulates the tension.

Whilst consumer mindsets vary across demographics (age, gender, socio-economic and cultural dimensions), a 2022 YouGov survey showed almost three quarters (73%) say that 'the cost of living should be prioritised over the environment and climate change'.⁽²⁾

Similarly, UK data from Global Web Index shows us that over the past three years, as climate goal deadlines loom ever closer, public interest in 'environmental issues' has waned.

This is in direct contrast to an increased interest in financial security over the same time period, particularly among lower income households.

This could be because sustainable choices are often more expensive. The Capgemini Research Institute found that only 41% of consumers are willing to pay more for a sustainable product (a drop from 57% in 2020),⁽³⁾ while Kantar found that 45% of consumers globally are finding it harder to make sustainable choices because of their financial situation.⁽⁴⁾ Elsewhere, tabloid headlines read 'Brits struggling to be eco-friendly as four in ten can't afford to live a green lifestyle.'⁽⁵⁾



In tandem, since 2021, we've witnessed a marked decrease in the importance of 'brand values' as a purchase driver. According to a recent Ipsos Mori report, 'attitudes towards purpose are declining for the first time in a decade.'⁽⁶⁾ People are focusing more inwardly on themselves and their world, rather than the broader problems surrounding them.'

All this begs the question: is the topic of 'environmental sustainability' losing popular appeal?

In short, yes *and* no. 'Climate change and concern for the planet is a priority, but it's not *the* priority.'⁽⁶⁾

People are still interested in the future of the planet and society. Two thirds of Britons (67%) say they are worried about climate change and its effects, including 24% who say they are 'very worried'.⁽²⁾ What's more, a majority still agree we need to 'change our habits quickly'.

But the intensity of that concern has cooled across a number of markets. The change is most obvious in developed economies positioned as green transition leaders, such as Germany, the UK and Italy.

As is natural, when faced with hard realities, immediate threats take on far greater importance in our minds than those that feel 'distant' and intangible. So as the short-term personal impacts of climate change policy become evident, a say/do gap is emerging. A 2021 Eurobarometer poll revealed that the majority of Dutch and German respondents believe governments should do more about climate change. Paradoxically, the Dutch Farmer-Citizen Movement (BBB), an anti-green party, gained substantial seats in the upper-house elections, opposing nitrogen-emissions laws. Meanwhile, the German Green Party is losing support, attributed to Energy Minister Robert Habeck's accelerated renewable-heating deadlines. Milan's ban on high-emission vehicles in 2018 made affected individuals more likely to favour the right-wing populist Lega party.⁽⁷⁾ And across Europe, farmers are protesting against the financial burden of greener policies – for them, a step too far after 'an energy crisis and pandemic that has left many struggling to make ends meet.'⁽⁸⁾

In the world of fashion, a similar say-do gap emerges. 52% percent of ultra-fast-fashion- Shein shoppers say they 'consider caring for the environment to be a big part of their personal identity' and 67% say 'they were willing to pay more for environmentally sustainable goods.' In short, our beliefs and aspirations don't always follow through to action when purse strings are tight.

The same tension applies to businesses, balancing the pressure to change against the pressure to stay afloat (and affordable) for customers. Given shifting customer priorities and increasingly stringent regulations, businesses could be tempted to 1) stop talking about environmental initiatives 2) redirect budget elsewhere and 3) stop taking action.⁽⁹⁾

Indeed there is evidence of this in the creation of the term, 'greenhushing' (defined in Marketing Week as 'the act of keeping quiet about your sustainability targets and actions instead of making them a core part of your brand identity, either for fear of being accused of greenwashing or because you are failing to hit your internal sustainability goals'). The risk of an ASA ruling or a social media 'pile-on' for greenwashing doesn't feel worth taking.

We believe that to do this would be short-sighted. That in between the complexity of the say/do gap, the primacy of immediate financial concerns over the environmental, and the temptation to go quiet on sustainability, there continues to be a role for brands that can meet both societal and fiduciary objectives.

That potential route starts with a surprising finding.

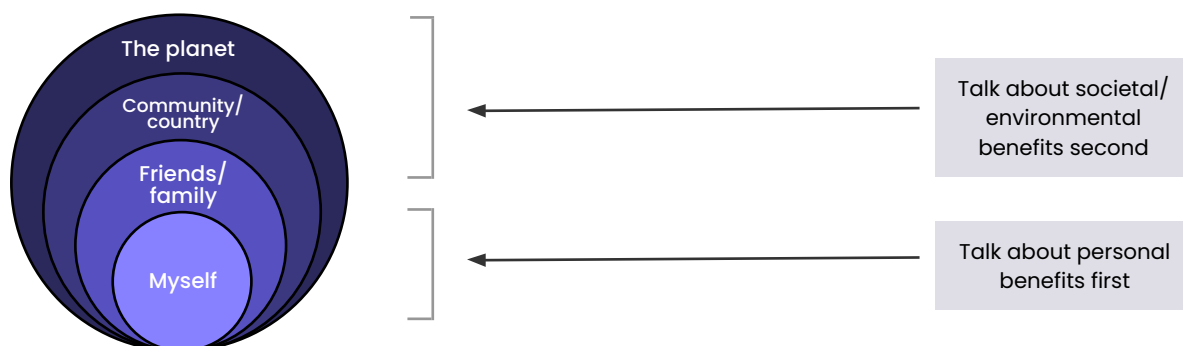
According to Edelman's 2023 Trust Barometer, "business has increased its ethics score for the third straight year, rising 19 points since 2020. It is the only institution viewed as both competent and ethical."

From this vantage point, we can point to a large proportion of people who still rely on institutions 'to do more'. Indeed, even in 2023, almost 40% of UK consumers still stated they prefer brands they perceive to be 'eco-friendly'. And while

consumers may feel less able to make impactful changes themselves, they perceive institutions as more able to move the dial.

While there is sufficient proof that businesses can benefit from maintaining the environmental agenda at the front and centre of brand comms, we argue a change is needed in how that agenda is communicated. If customers experiencing hard times are to embrace sustainability messaging, there are two areas for improvement:

- **Take action first:** Businesses should stop talking about what they hope, plan or pledge to do. Instead, they should focus their vision, take action, and talk about what's been done. Communicate with optimism about successes, achievements and progress that has already been made. And in so doing, substantiate with the evidence of that progress.
- **Be more empathetic:** As an industry, we should shift away from communications that look like one-sided 'public announcements'. Instead, we should focus marketing budget on environmental initiatives that engage customers whilst also addressing more pressing, financial concerns. We should link long-term environmental benefits to short-term, personal benefits that answer 'what's in it for me?'



A few examples showcasing this approach:

- Ovo Energy empowers customers with tools and tips on how to achieve energy cost and carbon efficiency (like turning to 30 degrees and washing on a shorter cycle).
- In June, M&S launched an initiative encouraging loyalty card members to recycle their beauty packaging. In

return, they received 10% off Beauty at M&S for a month.

- While customers cut back on discretionary spending, Primark has piloted a series of 'Love it for Longer' repair workshops in store - helping customers learn the skills they need to take care of their existing clothes for longer.

The transformation to a more sustainable world presents one of the primary challenges of our times. In the world of brands and marketing, those making the transition must battle with complexity - balancing purpose with profitability, aligning actions with promises, and in an increasingly regulated market, overcoming a fear of speaking up.

At VCCP, we have refined our own approach to helping our clients navigate the ESG journey. When we launched our ESG 'Good Works' framework, we talked about the importance of 'taking action first and talking second'. As a broad principle, it was the right one. And it informed our O2's 2022 Christmas campaign, which empowered O2 customers to donate mobile data from the National Databank to those facing data poverty. The campaign encouraged customers to donate over 193,000 GB of data (more than had been given out in the entire 15 months since the National Databank's launch) while also increasing O2 total market consideration by 4% year on year.⁽¹⁰⁾

But with the addition of Cowry Consulting's Behavioural Science expertise to the VCCP Partnership, we can now add an empirical approach to understanding how to motivate different groups of customers. This research helps us prioritise actions and make sustainable choices easier for people, alongside rigorous measurement and evaluation techniques. Our Keep Britain Tidy campaign, informed by behavioural research, aimed to curb cigarette butt littering. Recognising that shaming smokers would be ineffective, we turned to humour and empathy to nudge them into changing their habits today, in order to incur positive environmental effects tomorrow. Implicit response testing results showed that after seeing the ad, smokers were 57% less likely to throw cigarette butts on the floor.⁽¹¹⁾



Because we believe – with a focus on authentic, tangible actions and empathetic communication that links environmental benefits to immediate gains – businesses can continue to facilitate more sustainable purchases despite often-conflicting, shorter term priorities.

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Engaging in DE&I: Creating compelling comms for engagement in DE&I surveys

By Tanya Sengupta from Cowry Consulting ⌚ 4 mins

Scottish Power asked Cowry Consulting to design the most compelling message for employees by drawing on Behavioural Science to increase engagement in diversity and inclusion surveys.

The Challenge

The Future of DEI (diversity, equity, inclusion) 2022 whitepaper reports that only 22% of organisations have reached expert or advanced DEIB status ('b', belonging). This statistic sets the scene for what seems to be this inherent need for businesses to gather more insights from employees to inform inclusive policies and operations. Many companies use an annual employee survey to gather insights on how they can better serve the needs of their multicultural workforce. However, less engagement with the survey can hinder the ability to harness the power of diversity and inclusion in decision-making.

Scottish Power set Cowry the challenge to test out which subject lines and content of an email encouraged their employees to open and engage with the DEIB survey. They were also keen to see if any observed change was linked with particular job types or demographics.

The Research

Cowry conducted an implicit response test (IRT) to draw out peoples' System 1, automatic responses to the different messages as well as an explicit survey. An IRT is a psychometric technique, developed by Harvard University, which aims to uncover unconscious instinctive reactions without the intrusion of more explicit judgements. In this test, we showed 400 participants either the current email (control) or six behaviourally optimised versions of the subject lines and messages.

There were two groups of participants pre-set by Scottish Power, a general sample with high engagers and a group of potential low engagers. The general sample was collected as office-based employees who were accustomed to the diverse, dynamic environment. Whereas, the low-engagers consisted of remote off-site workers who rarely went to the office and had face-to-face interactions with colleagues.

We controlled for external demographic variables and whether respondents had taken a D&I survey at work before.

The Test Messages

The six crafted versions of the survey invitation channelled some key psychological principles. For example, one version relied on social norms, playing on peoples' tendency to jump on the bandwagon of others' choices. Another emphasised on the business benefits of completing the survey. A selfish frame email stressed on employees being able to have a say in what the future of their company looks like.

Our hypothesis was that people who were more engaged with the company culture would have a higher sense of belonging, which motivates a collectivist, prosocial mindset as compared to less engaged individuals. Individuals who were less engaged would lean towards messages that appealed to their own benefits.

The Results

As predicted, we found that different versions of the messages encouraged opens from low engaging employees and high engagers.

Subject lines centred around social good, celebrating colleagues and diversity by answering questionnaires, worked for employees who showed consistent high levels of engagement with the survey. On the other hand, low engagers preferred the selfish framed email where they perceived the chance to contribute their say to the company's future.

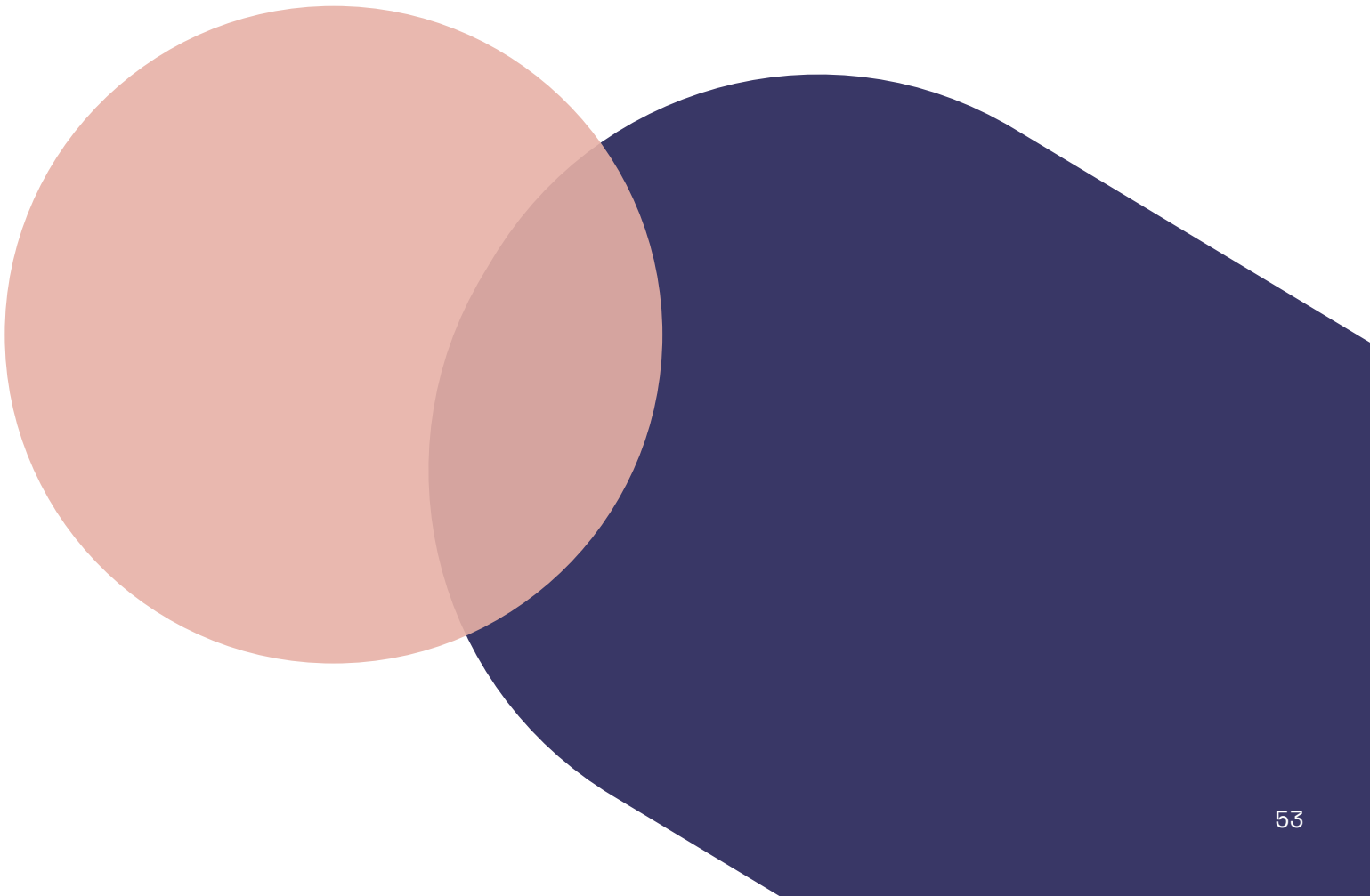
Our insights enabled the creation of a clear communication strategy to increase employee's motivation to engage with DEI initiatives.


Thinking Beyond Win-Win

A tail of harnessing Behavioural Science in business for wider social impact

By Chris Jay from Cowry Consulting

🕒 6 mins





A narrow-minded, bottom-line focus commonly plagues private sector organisations, neglecting wider social impact in pursuit of exclusive "win-win" arrangements. Meanwhile, the evaluation of corporate success is rightfully and increasingly intertwined with meaningful social impact and legacy, extending beyond profit margin and market dominance.

The crucial role of Behavioural Science in addressing urgent societal challenges cannot be overlooked, and when harnessed in tandem with corporate levers and scale, it creates unique opportunities, emphasising Cowry's multifaceted role in applying Behavioural Science in business. This article showcases one example of how Cowry fulfils a unique role in integrating social impact within business strategies, overcoming potentially significant shortfalls in industry research, and removing barriers to entry. These efforts help create environments that prioritise global accessibility, develop tailored solutions to diverse cultures and contexts, and foster socially responsible initiatives.

Dog bites to adults cost the UK NHS £70.8 million annually, with 91% involving dogs familiar to the individual and an average of seven postal workers bitten each working day. Beyond the physical and emotional impact on victims, these incidents have significant consequences for the dogs involved. In the Global South, where rabies is prevalent, stray dog interactions cause significant problems, resulting in fear, injuries, and potentially fatal infections. Contributing factors differ vastly with large stray dog populations, limited access to vaccination programmes, and both social and cultural influences. Addressing this issue globally with a targeted approach is crucial for preventing harm and improving welfare.

Cowry is proud to have delivered our 2023 Global Summer School in partnership with Dogs Trust who've been working for a better future for dogs and those who love them since 1881, establishing a global community capable of sharing expertise worldwide. Our summer school removes entry barriers for aspiring practitioners, offers a path for passionate individuals, and broadens global accessibility. With a programme of rapid exposure, practical

understanding, and unique opportunities, participants undertook this complex societal challenge, leveraging their behavioural understanding to deliver their own live, global brief.

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The combination of the charity brief along with its accompanying workshops provided much-needed skills and insights of what it is required to be a behavioural scientist and represent the field at a professional level. This experience I believe is of utmost importance for anyone who is interested in joining the field.

Summer Schooler, 2023

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This global challenge emphasises the strategic necessity of understanding and respecting cultural differences. Behavioural research remains skewed towards Western, Educated, Industrialised, Rich, and Democratic nations (WEIRD), complicating the application and relevance of much existing research for any practitioner in the field. The cross-cultural opportunities created by the summer school are essential for broadening horizons in behavioural research and application. Without such initiatives, leveraging the value of Behavioural Science risks falling short and may even contribute to widening social disparities. Our global cohort, empowered by diverse briefs, gained unique insights into cultural influences, enabling the design of well-tailored interventions from far and wide, which is imperative for developing culturally competent solutions.

Amongst the insightful research and creative interventions devised by our scholars, below we've shared just three of the most prominent barriers globally and insightful tips on overcoming them.



Availability Heuristic

The availability of information relates to what is easy, obvious, and front of mind. Our decisions are heavily swayed by those objects and events most easily recalled. For example, easily recalled events are considered to occur more frequently as we

consider the ease with which they are brought to mind indicative of the likelihood of their occurrence. For those who've never been bitten by a dog, the risk may not come to mind so readily. As a result, we're much more likely to downplay the chances or take adequate preventative precautions.



Tip: It's important to create solutions that are visually distinct and salient in our memories. Items that stand out in our visual fields draw our attention and are easily recalled. Emphasise the placement and design elements alongside the message itself to ensure it's easily recalled.



Optimism Bias

We tend to be overly optimistic. We overestimate our knowledge, underestimate risk, and exaggerate our control over other events. This optimism influences traders to believe they're less susceptible to market losses, leads planners to underestimate project costs and timelines, and causes people to skip annual health check-ups. Likewise, dog owners and families typically believe their dog is an exception, immune to incidents involving themselves or visitors, and that they'll easily be able to intervene to prevent any such occurrences.



Tip: We underestimate how our emotions and impulses influence our decisions, leading to differences between how we anticipate we will act and the actions we exhibit in the moment. Appeal to your audience during 'hot' emotional states to create moments for self-realisation that counter overly optimistic expectations.



Social Norms

As social beings, we often conform to unwritten rules shaped by our perceptions of social expectations. These norms can either encourage or deter actions in our best interest. For instance, in many parts of the Global South, it's common to believe that applying chilli to a dog bite can

prevent infections, discouraging people from seeking proper medical treatment.



Tip: Display content that demonstrates the social norms you're trying to create taps into our sense of community and collective action. This overcomes feelings of acting in isolation and replaces them with positive associations and identities, reinforcing target behaviours and making them feel significantly less effortful.



It was such a privilege for Dogs Trust to participate in this incredible opportunity, and we are genuinely thrilled to have had the chance to work alongside such a talented and well-respected organisation like Cowry. In addition to this, the fact that so many talented behavioural scientists worked so hard, and applied their expertise and creativity over such a short period of time to help Dogs Trust with real-world challenges is extremely inspiring for us. We were extremely impressed by the standard of work they produced in such a short space of time.

Matthew Payne, Behaviour Change Manager at Dogs Trust



In summary, Behavioural Science plays a pivotal role in addressing pressing societal and global issues, while its role in the business world is multifaceted. By integrating social impact into business strategies and applying behavioural insights thoughtfully and ethically, organisations can create environments that prioritise global accessibility, customise solutions to diverse customer needs based on culture and context, and foster socially responsible initiatives. We take pride in embodying this spirit, aligning behavioural insights and business interests with broader social considerations to drive positive, scalable change. This approach allows us to deliver win-win-win scenarios for organisations, individuals, and the broader communities they serve.



Phoenix & Samaritans:

An active approach to
supporting vulnerable
customers

By Charlie Nixon from Cowry Consulting ⌚ 6 mins



Financial Services Forum Award
for Innovation and Transformation

In today's society, vulnerable customers often find themselves at a higher risk of mistreatment. A vulnerable customer is anyone who, due to their personal circumstances, is especially susceptible to harm, particularly when a business is not acting with appropriate levels of care. There is a moral obligation to protect and support these customers, ensuring they receive fair treatment and have access to the products and services they need.

Imagine being overwhelmed when struggling to understand complex banking procedures, or having a disability and facing indifference from staff when trying to communicate their needs. These scenarios highlight the challenges faced by vulnerable customers across various industries. They often lack support networks and resources to advocate for themselves effectively, making it essential for businesses to step up and protect these customers' interests.

Phoenix Group emphasises the implementation of inclusive practices and tailored solutions to meet the unique needs of vulnerable customers. Achieving this commitment started with their own business culture, enabling every colleague with the skills to provide tailored support. Recognising and addressing the vulnerabilities of these customers allows us to foster supportive, inclusive, and respectful environments particularly within customer care.

Behavioural Challenge

Phoenix have been proactive in supporting vulnerable customers, and wanted to push this even further. They wanted to upskill their employees in order for their customer service teams to recognise when customers are in need of that extra support. To achieve this, they joined forces with Samaritans, the suicide prevention charity, that provide 24/7 emotional support to anyone struggling to cope.

Samaritans have their own Listening Wheel, a tool which saves lives on a daily basis by understanding the core principles of Active Listening. These core tenets could be

applied to both external customer communications and internal conversations between colleagues. This partnership has produced unique resources that upskill employees in having empathetic and supportive conversations at work, not only with colleagues and customers, but also beyond that as individuals.

Working with different partners such as Cowry and Samaritans led to one clear question: **How can colleagues actively listen to customers and each other to deliver better outcomes for everyone?**

Behavioural Solution

We answered this challenge with an interactive, immersive and innovative e-learning by collaborating with specialists in empathetic conversations, e-learning development and Behavioural Science.

The course was developed collaboratively with:

- Samaritans, based on Samaritans' Listening Wheel principles, aiming to equip colleagues with effective listening skills to support customers and colleagues in financial and broader contexts;
- CanStudios, a learning development company, who were involved in creating this engaging e-learning experience;
- And Cowry, who provided their expertise in delivering exceptional employee and customer experiences.

Cowry utilises Behavioural Science to unlock creativity and develop exceptional experiences. An understanding of how our brains make decisions allows us to create innovative ideas, playing on different psychological biases in business contexts. For this project, we wanted to break down the barriers of what someone says versus what someone is thinking. We took inspiration from the Disney film *Inside Out*, where we see the emotions of the main character and her family on a sub-conscious and conscious level being perceived in opposing ways. Taking this insight, we created two different scenarios, one with a colleague and a customer, the other with a colleague and their manager, showing how poor active listening can lead to poor

outcomes for those involved and 'not feeling heard'. Breaking down these walls allowed us to close the empathy gap between what people think is helping someone, but in reality, can have the opposite effect.

Through collaboration and leveraging each other's expertise, an engaging 30-minute e-learning experience was created. The project was completed within a span of just over three months, from ideation to creation.



Results & Feedback

Our survey results showed that the course was highly valuable for colleagues, with **over 90% feeling better equipped** for difficult conversations and agreeing that their listening skills had improved.

We also received qualitative feedback from colleagues. Across all responses, colleagues felt that the course met our vision of creating an interactive, immersive and innovative e-learning to support listening skills across all roles.



This course was the next level. I thought the message between manager and colleague was really powerful as it showed what you believe is good for someone might not necessarily be the case. Listen and find out!

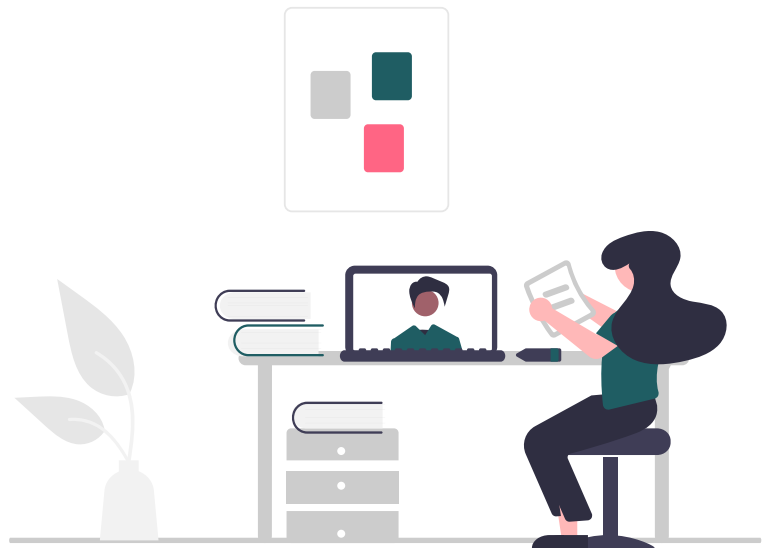
I think it is hugely valuable, good communication is so important, and it helps us to take a step back and listen with intention and communicate effectively off the back of listening effectively.



The collaborative project between Phoenix Group, Samaritans, and Cowry Consulting aimed to improve customer interactions and internal conversations. The course emphasises the broader application of active listening skills in various contexts, fostering a partnership focused on better outcomes.

This has been recognised by the wider industry, winning the 'Most Innovative Agency Partnership' at the Financial Services Forum Awards for Innovation and Transformation 2023, and was shortlisted for 'Best Learning Initiative' at the 2023 Business Culture Awards.

For Phoenix, they were able to tap into how the deep expertise of the Samaritans could benefit their customers and colleagues, and their commitment to funding Samaritans Training School reflects their dedication to ongoing support and the course's enduring value. This provided them with the funding to train 400 new listening volunteers and continue to break new ground with their work.



Governance

Introducing Cowry's Sister Arm: Cowry Civic Solutions

By Ruth Canagarajah from Cowry Consulting ⌚ 3 mins



After eight years of operating in the private sector with companies like Amazon, Mondelez and HSBC UK, Cowry Consulting is formally taking its operations into a new space: The public sector.

From 2024 onwards, Cowry Civic Solutions, the sister arm to Cowry Consulting, embarks on applying behavioural science to optimise how charities, governments and international organisations work. Cowry Civic is tailored to convey our organisation's targeted aim to optimise programming and experiences for the ultimate end consumer– the public, whether this is domestic, regional or global. The reality is that institutions across the public sector are frequently time- and resource-constrained, with very little leeway for error and unintended consequences. It is here where Cowry plans to infuse partnerships with behavioural strategy to move public sector initiatives towards evidence-based efficiency, effectiveness, and innovation.

Our vision is to deliver “Robust Behavioural Science. Reimagined.” Civic will be positioned to bridge traditional behavioural methods that are tried and tested, with the more innovative capacities that Cowry Consulting specialises in, like EEG and eye-tracking. By working in the civic space, we aim to leverage our private sector expertise in agility, design and innovation, re-tooling our strengths to thoughtfully address civic and societal challenges. This aligns with our overall mission of making a positive impact in areas like health, sustainability, and social inclusion.

Our value proposition revolves around adding innovation to proven solutions for the public, development and charity sectors. Specifically, this looks like:

- 1** Introduce and test innovative interventions for complex civic challenges
- 2** Drive positive, sustainable societal change
- 3** Safeguard and foster efficient use of public sector resources by creating evidence through pilots before scaling

- 4 Encourage public<>private collaborations for wider societal impact
- 5 Ultimately, empower governments and organisations to confidently embrace the future through data-driven, human-centred decisions

Cowry has already dipped its toes into this space, demonstrating the ability to create meaningful improvements in public sector program design and implementation. For instance, it has worked on improving a communications approach with Keep Britain Tidy to decrease littering via implicit testing. It has also helped the NHS to improve its Healthier You Diabetes Prevention program uptake by 22.5% and has augmented the Asian Development Bank's capacities to apply behavioural science internally.

Our immediate focus in 2024 is on expanding our client portfolio, building a strong reputation in the public sector, growing academic relationships and demonstrating the tangible impact of our projects. We are most excited about intentionally entering into spaces like sustainability, environment, climate, service provision, social inclusion and gender equality while simultaneously investing in innovative partnerships and in-house capacities. We're especially excited to explore partnerships between public and private actors, such as connecting ESG initiatives with local community-based organisations, academia and others to drive meaningful campaign impact and behavioural change.

At Cowry Civic, we're not just a consultancy; we are your strategic partners in reshaping the public sector through hard-hitting evidence-based design and a relentless commitment to excellence.

Interested in partnering with Cowry Civic or learning more?
Contact: ruthcanagarajah@cowryconsulting.com



Behavioural Science and Hiring:

Inclusive attraction & assessment

By Pam Dang from Cowry Consulting ⌚ 8 mins

Diversity and inclusion in the workplace has been a primary area of research in the last decade, given its significant impact on boosting revenue and improving decisions and problem-solving.^(1,2) Organisations have learned over the years that the process of promoting and fostering an inclusive workplace culture can be broken down into many stages and different elements, all starting with recruitment and hiring.

Using insights from Behavioural Science, we summarise some key findings that are used to ensure inclusivity in two early phases of recruitment: **Inclusive attraction and inclusive assessment.**

“ Men apply for a job when they meet only 60% of the qualifications, women won't apply unless they meet 100% of them. ”

Inclusive Attraction

To attain an inclusive workforce, companies must diversify the talent pool – they need to attract a fair share of talent and job seekers from diverse backgrounds at the get-go. Studies have identified several factors that influence a company's attraction of an inclusive pool of applicants, ranging from job adverts (e.g. job description) to the company's brand messaging or organisation website. For many applicants, a job advertisement is their first impression of and introduction to a company, yet only 13% of job ads contain inclusive language as reported in March 2020.

So what are some features of a job advert that can discourage applicants from underrepresented backgrounds to apply? First is the wording or the tone being used. Adjectives used in job descriptions often convey an unconscious gender bias, including words such as “competitive” or “leader” that are often associated with masculine stereotypes, and can be a turnoff for female job seekers.⁽³⁾ The use of this ‘gendered’ language to describe wanted qualities is especially dangerous in gender-imbalanced sectors like STEM.^(4,5)

In addition, the format of job adverts (such as lengthy job descriptions with too many bullet points on the position's responsibilities) can also subliminally discourage female job seekers from applying.⁽³⁾ On the other hand, messages that underline the company's collaborative nature can spike a significant interest from women and other underrepresented groups, especially in male-dominated fields like computer science.⁽⁶⁾ Similarly, adverts that highlight a company's values and missions are also perceived as more appealing for female job seekers.

These findings have been around for a few years, so what are some solutions to overcome these mistakes and ensure inclusive attraction of applicants?

“ Solution: make it easy for diverse candidates to apply. ”

Many businesses have made significant efforts to include gender-neutral language in their recruiting materials. Textio, a leading augmented writing platform, uses artificial intelligence (AI) to offer automated text tools that detect and analyse gendered language in job adverts, helping companies attract a greater level of applicant diversity.⁽⁷⁾

Impactually, attempting to receive more female applicants in STEM, offers other solutions such as widening recruitment platforms, using words that appeal to female applicants or separating job specifications into two lists of 'musts'. Similar nudges are also used in recruitment strategies to engage more female talent in the legal sector.⁽⁸⁾

Norvatis, a healthcare company, takes an integrative approach and combines diversity training with nudges, using AI assessment tools to scan for gendered language in their job ads.

A study by BIT and Indeed found that a double-nudge on job flexibility (i.e., by prompting choice about flexible working on job adverts) can increase job applications by

up to 30% and encourage job seekers to apply, especially women, given that they are twice as likely to work flexibly.⁽⁹⁾

Inclusive Assessment

There are at least 13 common recruitment biases that recruiters are often unaware of, which affect their judgment and assessment of candidates, resulting in biased hiring decisions.⁽¹⁰⁾

“

Halo effect (one positive aspect in a candidate influences our whole judgement of them – “he went to this great school!”) and affinity bias (we like people who are similar to us – “she plays volleyball and so do I!”) are just two examples.

”

Traditionally, many organisations often invest significant amounts of time and resources into diversity training programs. However, the impact of these (often costly) programmes are rarely measured, can backfire, or do not last in the long run.⁽¹¹⁾ Likewise, many tech companies and law firms are adopting the Rooney rule.⁽¹²⁾ A term originating from American football, this rule requires a team to interview at least one person from an ethnic minority for leadership positions. However, this often shows ineffective changes in diversity or inclusion.⁽¹³⁾

“

There are simple tweaks that can be made to use [key selection and assessment tools] in a more effective way [and reduce] biases and judgement errors that may occur on the assessor’s side when using these tools.

”

To remove bias in candidate review, recruitment platform Applied practise the following:

- 1 Substitutes a set of **prompts or questions** of work-related tasks for traditional CV screening.
- 2 Requires up to **three recruiters** to review candidate responses in a blind-evaluation process.
- 3 Uses review algorithms to ensure **responses are randomised** within each question and across all recruiters.

AI or digital platforms (like Oleeo or Eligo IQ) use machine learning algorithms to make prescriptive recommendations of candidates' abilities and experiences from their CVs and application questions, albeit there are unintentional outcomes and possible biases within these AI tools themselves.^(14,15)

Going one step further, Unilever uses predictive hiring games on the Pymetrics platform, based on neuroscience and AI, to assess applicants' soft skills.⁽¹⁶⁾ To tackle the concern that these strategies only delay discrimination until the interview stage, Unilever uses an AI-enhanced video-interviewing platform, HireVue, to gather data on candidates' answers, voices, and body language to predict job performance outcomes.^(17,18) A voice-changing software, interviewing.io, is also a solution for biased interviewing processes.

Finally, several companies are using virtual reality to assess how candidates would approach situations on the job, which can reduce bias by focusing on measurable skills and traits.⁽¹⁹⁾

To conclude, Behavioural Science has been used more widely in designing strategies and tools to improve recruitment inclusivity and has shown positive feedback. Nevertheless, companies must be aware that inclusivity in early hiring stages does not guarantee a diverse and inclusive work culture. Continuous testing and learning, as always, are key to maintaining and improving these outcomes.



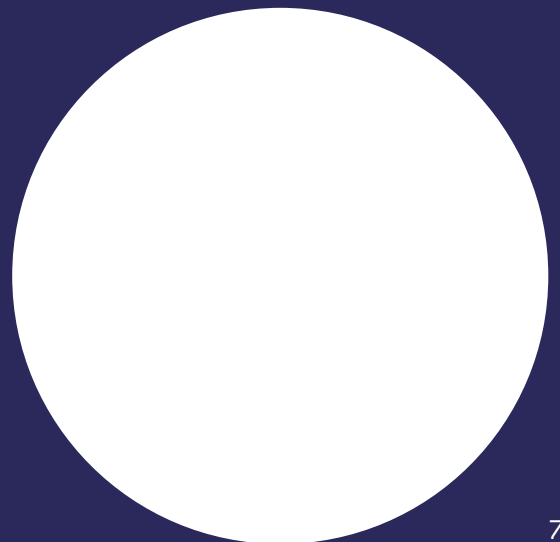
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Quilter & Cowry Consulting:

A behavioural Consumer Duty approach

By Emily Sweigart from Cowry Consulting ⌚ 5 mins



The Financial Services Forum's 'Applying Behavioural Science to Business: The Deep Dive' event saw leading experts in the field come together to discuss the role of Behavioural Science in the financial services industry following regulatory changes.

Quilter and Cowry Consulting unveiled their newest project, a Behavioural Science communications toolkit that is aligned with the FCA Consumer Duty principles.

The introduction of Consumer Duty guidelines from the FCA has reflected the gap in consumer financial understanding and highlighted the need for accessible communications across the industry. Interestingly, [a survey](#) found that around 47% of customers struggle to understand financial information given by their service providers and do not feel confident in making decisions.

The FCA emphasised the importance of testing the effectiveness of new communications with real consumers to ensure that correspondence and information is consistently updated to best serve consumers and their outcomes.



Jeremy Mugridge, Head of Marketing and Behavioural Science recognised the opportunity for Quilter to respond to the new industry regulations using Behavioural Science, as they had been successfully applying it for a number of years:

“

When it comes to helping customers understand financial information and make informed decisions, we wanted our approach to be backed by empirical evidence and have Behavioural Science thinking at its heart. Consumer Duty has given us the opportunity to adopt a consistent and scientific approach to communicating effectively with our customers in order to help them achieve positive financial outcomes.

”



As Quilter's Behavioural Science partner, Cowry Consulting were tasked with developing a behaviourally-informed approach for communications across the Quilter business in response to the new regulations and in a bid to better support customers.

Cowry carried out an extensive thematic analysis of Quilter's previous communications and marketing campaigns and leveraged academic insights to identify both barriers and drivers to understanding financial information.

To quantify and validate the elements within communications that most impact customer understanding, the Cowry team designed a piece of primary research grounded in our brain's two modes of processing. The first of these, System 1, is an evolutionarily ancient processing stream sensitive to visual input and rapid, sometimes emotional reasoning. The second, System 2, is an effortful and elaborate processing mechanism that is responsible for higher-level reasoning and comprehension. This approach provided the foundation for the teams to design a set of communication interventions that would both help to direct consumer attention to the right information at the right time and enable deeper understanding.

To measure the impact of Behavioural Science, the team created behaviourally optimised communications to test the role of these different interventions. The experimental design leveraged AI technology as well as implicit and explicit research techniques. The results of this informed which Behavioural Science techniques would be included in a communications toolkit, ensuring that it consists of those that measurably promote and enhance understanding.

The final toolkit takes a holistic approach to human understanding and processing.

“

The New Consumer Duty created a perfect opportunity to really dig into the psychology behind how the brain really goes through the process of understanding. The insights we uncovered through our research demonstrated the importance not only of how we use language to communicate financial information, but also how elements of behavioural design can have a significant impact on understanding. We're pleased that Quilter can now tackle this new regulation with confidence that their approach to communications is backed by Behavioural Science”.

Phoebe Kent, Consultant Director at Cowry

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Since its rollout, the CLEAR toolkit has been applied to several Quilter communications to promote consumer understanding and increase levels of engagement. Explicit testing has shown that applying the CLEAR toolkit can significantly **improve overall customer comprehension by up to 21%** and **enhances conceptual understanding by up to 72%**.

In addition to this, the CLEAR toolkit has been shown to significantly **improve perceptions of simplicity, relevance and customer engagement by up to 23.8%**. Implicit testing, which investigated the effectiveness of the CLEAR toolkit in facilitating precursive cognitive processes to understanding, showed statistically significant improvements of up to 86%.

The communications toolkit project for Quilter underlines the importance of using Behavioural Science to understand consumers and uncover the drivers behind their behaviour. This will ultimately help customers achieve financial capability and wellbeing.



The Science behind Trust

By Ziba Goddard from Cowry Consulting

🕒 5 mins

The Art of Building Trust

Trust is a multifaceted concept encompassing reliability, integrity and competence, and plays a crucial role in leadership and business success.

Research conducted by PWC's consumer intelligence series revealed a significant "trust gap" between leaders' perception of trust and the actual trust reported by employees and customers; whilst 84% of leaders believed their employees had complete trust in them, only 69% actually did. These findings highlight the importance of understanding and bridging this gap.

Trusting businesses have several advantages, including higher ratings for exceptional leadership, better employee retention rates, and outperformance in the market by 6%. Furthermore, trust is particularly important for neurodiverse employees, as it contributes to creating inclusive and supportive work environments for all.

Psychological Characteristics that Underpin Trust

Trust can be built in three key ways:

Firstly, trust is not formed quickly or based on first impressions alone. It takes time to develop and must be earned.

Secondly, trust involves both emotional and rational components. Our brains operate via two thinking systems: System 1 (emotional) and System 2 (rational), which work together to assess trustworthiness. System 1 picks up on immediate cues, while System 2 makes more deliberate judgments over time.

Thirdly, trust is a reciprocal relationship. It cannot exist in isolation; it requires both parties to actively participate. The principle of reciprocity explains how trust is formed through mutual gestures and exchanges. Leaders can leverage this by initiating vulnerability, sharing, and creating a comfortable environment, encouraging employees to reciprocate and in turn, build trust.

As trust deepens, effective relationships are formed, and employees become more willing to follow the leader's vision and share in their successes.

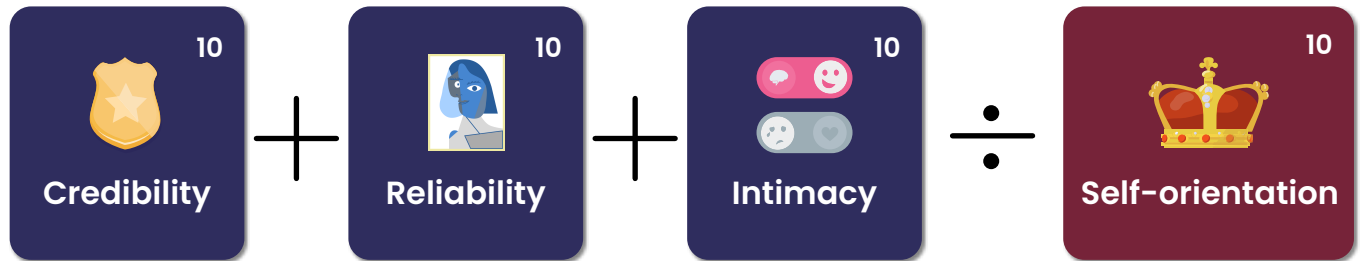
Now that we understand the characteristics of trust, how do we build it?

- 1 Credibility:** This is about demonstrating relevant expertise and authority. To build credibility, use tangible examples, share lessons learned, and showcase your experience. Avoid lying or exaggerating, as honesty is crucial. Show passion for your work to create an authentic sense of credibility.
- 2 Reliability:** Focus on keeping promises and following through with actions. Reduce ambiguity by managing expectations and keeping people informed. Be punctual and set clear, measurable goals to demonstrate reliability.
- 3 Intimacy:** Foster emotional connections and create a psychologically safe environment. Practise effective phrasing in sensitive conversations, considering the primacy and recency effects. Be the first to open up and create space for others to reciprocate. Recognise and appreciate others both publicly and privately.
- 4 Self-orientation:** Overcome ego bias by putting others' interests above your own. Create an empowered culture where people have a sense of ownership. Listen more and talk less, allowing others to express themselves. Show genuine care by replaying what others have said and crediting their ideas and observations.



The Trust Equation: Measuring Trust

Having understood each of these four principles and how to behaviourally align with them, we're now able to combine these principles into a measurable trust equation:⁽¹⁾



Credibility, reliability, intimacy and self-orientation are all marked out of ten. The goal is to have the first three the highest, with self-orientation being the lowest. Your teams may then anonymously rate each component.

By marking each component out of ten, leaders are able to understand which components are the strongest and where they might require improvement. The previous section also provides leaders with instantly actionable behaviours per component, to better understand how to aid the boosting or lowering of certain scores.

Conclusion

Overall, this article emphasises the importance of trust as a foundational element of effective leadership. Building and maintaining trust is crucial for fostering strong relationships, engaging employees, and achieving business success.

By understanding the psychological factors and adopting trust-building behaviours, leaders can develop a positive and impactful leadership style.

To understand more behavioural biases, take a look at our C-factor toolkit.

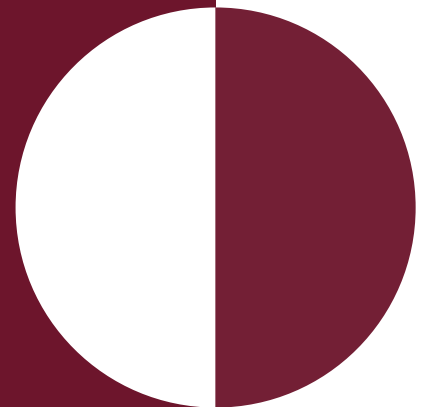
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Cowry's Commitment to a Positive Workplace Culture

An interview with Raphy March

Written by Sasha Platt from Cowry Consulting ⌚ 10 mins



I sat down with Raphy March, one of the members of our Executive Team. We spoke about Cowry's commitment to fostering a positive workplace culture, supporting employee well-being, and contributing to social responsibility and sustainability through various initiatives and partnerships.

Could you tell us about some of the specific social initiatives or programs that the consultancy has in place to foster a positive workplace culture?

We believe in a blend of social and cultural practices that contribute to a positive work environment. Monthly socials, led by our junior team members, play a pivotal role in this, ranging from board game nights to interactive darts. We've found that social events such as these help to promote inter-team collaboration.

We also have our monthly payday pizza, recognising that funds might be lower as payday approaches, alongside our quarterly team breakfasts. Breakfast groups are determined by shared behaviours (such as emoji usage) rather than job titles, to foster social bonding and support our flat hierarchy philosophy; we hope to foster an environment where anyone, at whichever level in our business, feels comfortable approaching others.

Each quarter, we also hold open sessions, which are forums for employees to submit anonymous questions or feedback, ranging from simple requests like 'please only take one crumpet' to more complex issues related to company policies, career progression, or the company's future aspirations. Every question is addressed transparently by our leadership team, fostering an atmosphere of open communication and trust.

All of these initiatives have been instrumental in driving our recognition as a great place to work for two consecutive years by the Great Place to Work program.

Diversity and inclusion are important aspects of a positive workplace culture. Could you describe the firm's approach to promoting diversity among its employees and ensuring an inclusive environment? How does the consultancy measure the success of these efforts?

As behavioural scientists, one of the things that we often reference is a WEIRD subset. This acronym stands for Western, Education, Industrialised, Rich and Democratic.

The majority of the psychological research that's been done over the past 100 years studies a WEIRD audience, giving us only a glimpse into humanity's cultural diversity. As a result, many programs focus on a small subset of people as such. So as psychologists, we know we need to extend beyond this, and in turn, we aspire to create a non-WEIRD business.

To help us achieve that, we need to have a team who come from different places and backgrounds, and who can offer a different perspective and insight into more of these cultural nuances. Which is why our business is 33% non-UK nationals. And that's growing all the time, because we think it's important to have and celebrate this cultural diversity within our business.

Because we're a business with so many non-UK nationals, one of the initiatives we've put in place for our employees is to have two weeks of remote working each year. In particular, we created this for those whose families are in a different country to work from anywhere in the world.

Lastly, we have a 50% female Exec Team, as well as an 80% female Leadership Team. We're really proud to have strong female leaders within the business, and off the back of that, we've been ranked as part of the Great Place to Work's awards, the 17th Best Workplace for Women in the UK for small companies.

How do you reflect this within your recruitment process?

We aren't specifically looking to fill quotas. What's really interesting is that when you hire one person for one role, it's



really easy to hire the same person over and over again, and end up hiring into a mould. We've found that hiring in cohorts allows us to achieve more diversity because we can see a mix of genders, skill sets, cultural diversity, cognitive diversity and more within those cohorts.

We hire based on our values: Care, Integrity and Ambition, ensuring a unified team ethos. These were determined by our team. Since we're behavioural scientists, it wasn't just a case of 'let's pick three things we feel represent us'. It meant lots of workshops, for us all to narrow down the criteria to three that we really believe are at our core. Our interview process scores candidates against these criteria, with questions designed to probe for each value. Using this approach, we've been able to achieve an empowered and positive workforce that I feel really lucky to have.

The consultancy's recognition as a Great Place to Work suggests that it values its employees' well-being. What types of support or resources does the company offer to help employees maintain a healthy work-life balance? How does the firm address employee well-being, particularly in high-stress consulting roles?

We have a blend of different measures and initiatives in place to support people's wellbeing: Our three mental health first aiders within our own business, and others via our parent company. We also have a mental health initiative program in place, part of which offers our employees external therapy sessions should an individual feel they need some more support.

We also know that well-being isn't only psychological. It's also physical, and exercise studies have shown this time and time again. With this in mind, we also have a gym benefit where all of our employees have a heavily discounted Gymbox membership available to them, located just next door to our office. We also have a cycle-to-work scheme, for those who live further away and prefer to get their exercise in this way, where we offer reduced costs associated with getting a bike.

One of our key initiatives, particularly significant in the post-Covid era, focuses on ensuring that our team members are comfortable in their working environment. We've always championed flexible working arrangements, even prior to the pandemic. Our philosophy is to empower our employees with the autonomy to choose their work location, treating them as responsible adults in their work decisions.

Our default policy is office-centric, but we understand and accommodate the need for remote work, especially when it aids in concentration or mental well-being. We believe in empowering our team members to make choices that best suit their work style and needs.

However, we also recognise the value of in-person collaboration. Working together as a team and learning from each other is something we highly value, which is why we encourage our staff to come into the office for collaboration and social interaction when possible.

In the context of ESG criteria, how does the consultancy contribute to social responsibility and sustainability? Are there any specific social or community initiatives that the company is involved in, and how do these initiatives align with the firm's values and business goals?

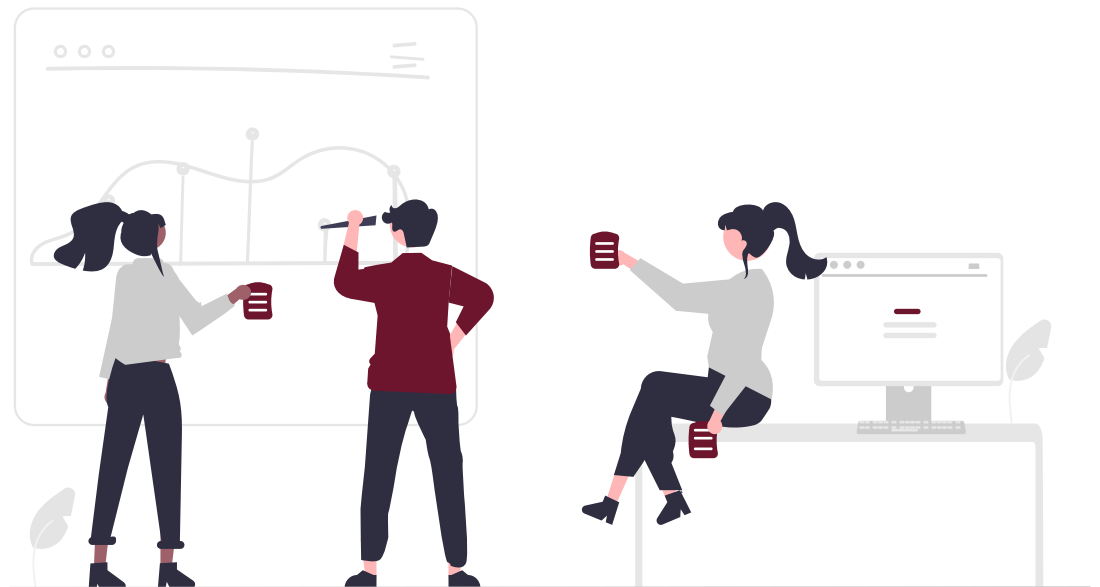
Our parent company, VCCP, has a set of sustainability goals that we're helping to work towards. These are around achieving net zero via waste and carbon emission reduction, and start directly in our office where we've created initiatives to encourage recycling throughout the business.

We also work on a variety of ESG briefs. For example, Keep Britain Tidy's advertisement campaign to reduce the littering of cigarette butts ([see page 5](#)). We've also worked with Tesco on their Bags for Life initiative, shifting people towards using their reusable bags as opposed to purchasing single-use, and working with Quilter and Tesco Bank to reduce the amount of paper waste for financial statements that are sent out in the post, encouraging

people to make that shift over to paperless ([see page 10](#)).

Alongside our client work, our consultants are given multiple days per year to step away from their work and volunteer for charities and organisations close to their hearts.

Lastly, we also work on pro-bono charity briefs each year as part of our Global Summer School. This program brings together 40 of the world's most promising emerging behavioural scientists to work on various charity projects. This is a chance for our team and summer schoolers to give back to the community, and practise the impact of behavioural science in a meaningful way.



Ethical Influence: The New Normal for Corporate Leadership

By Annabel Gillard, Bishin Ho & Maria Fronoshchuk from Principia Advisory, Behavioural Science, LSE and Cowry Consulting respectively

🕒 7 mins

About FORGOOD framework for ethical Behavioural Science in corporations

The FORGOOD framework was originally developed by Lades and Delaney (2022) to provide a comprehensive structure to evaluate the ethical dimensions of behavioural interventions, primarily in the public sector. The mnemonic guides to consider **Fairness, Openness, Respect, Goals, Opinions, Options and Delegated authority**. Behavioural Science draws on a breadth and depth of academic history, but implementing targeted behaviour change was a new discipline that hitherto lacked a clear professional structure to provide ethical guidance. FORGOOD received a warm reception in addressing that gap and has been adopted by UNICEF and forms the basis of the OECD guidance.

Annabel and Bishin both have a corporate background and wanted to investigate whether the FORGOOD framework could be applied in a commercial setting and what adaptations would be required to reflect theories of the firm and the different ethical issues that arise. This is explored in the whitepaper.

Ethics as a guiding principle for long-term success and insurance for reputational risks

Lately, there's been a real buzz around corporate accountability coming from the public and investors alike. Companies are on the hook not just for their shareholders but for everyone in the mix – employees, consumers, and the big wide world, including the environment. You can see this shift playing out in how we're rethinking ethical and governance principles – in the rise of initiatives like the Global Reporting Initiative and the B-Corp movement. Companies are going for accreditation, and people are actively seeking out and supporting businesses with that B-Corp stamp. It's a clear sign of the growing demand for businesses to step up their ethics game.

In the short run, it might seem like there's a gap between what benefits the company commercially and what's good for, say, your wider stakeholders or customers. But our perspective is that taking a long-term view means these interests will align eventually. Companies and customers are looking for change, and while some might see ethics as a business cost, it's about making the case to the big

players that being ethical is actually a smart move commercially. It's not just the right thing to do; it's a win-win-win.

By proactively addressing ethical issues upfront, companies can course-correct before it becomes a significant problem down the track. From this perspective, being ethical is not just a moral stance; it's also in your commercial interest. While there might be short-term costs, the long-term benefits are substantial. Think about companies like Wirecard or FTX – giants that no longer exist due to ethical failures. Consider it akin to having an insurance policy against scandals and an investment in safeguarding a company's reputation, the value of which is priceless.

Looking back at previous scandals, the business community recognises the imperative for stronger ethical standards. However, in the realm of using Behavioural Science in business—a relatively new frontier—there's a pressing need for discussions and thoughtful considerations. Businesses are increasingly leveraging Behavioural Science and nudging in their interventions, and adept practitioners are crucial here to guide them.

Another aspect that having a well-established ethical application of Behavioural Science—for example, a framework like FORGOOD—can offer is making your intervention more robust. Even if there may be a trade-off between the most ethical and the most commercially beneficial choice. Having a framework or a set of principles brings in perspectives you might not have considered, driving a higher-quality product offering, and also demonstrates that a duty of care has been exercised and helps explain decisions later if needed. Interestingly, some preliminary research indicates that the more people perceive an intervention to be ethical, the higher they rate its quality. There's a close correlation between perceptions of quality and ethics, which enhances overall credibility.



Changing behaviours ethically as a new norm for all organisations

The notion that business activities inherently influence behaviour is indisputable, regardless of whether companies consciously acknowledge it. There is no concept of impartial design, especially concerning how this design shapes people's behaviours.

Reflecting on the emergence of Behavioural Science as a standalone discipline around a decade or two ago, organisations were already consciously or unconsciously shaping human behaviour. Whether in customer interactions, B2B relationships, or government lobbying, the objective was always to influence behaviour. Businesses have been influencing behaviour throughout their existence, often without explicit acknowledgement. It's about making explicit what has been implicit for a long time.

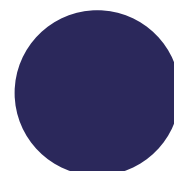
The ethical dimension becomes prominent when there's an asymmetry of information and tools. If one party possesses a deep understanding of psychology and access to data or algorithms to influence behaviour, while the other—often customers—lacks this knowledge, concerns about fairness and ethics arise. The other big ethical question is about whose interests are being served — is it the customers, or is it the company at the expense of the customers? This is where professional standards for applied Behavioural Science become imperative, and prioritising collaboration with practitioners who take these issues seriously should be high on companies' agendas.

To borrow a quote from Spider-Man: with great power comes great responsibility. This principle remains true for any profession, especially when dealing with the significant influence wielded by Behavioural Science. Establishing ethical standards is a straightforward yet compelling measure to ensure the responsible use of this power. To bring principles for the ethical application of Behavioural Science to a broader level, a common framework—for example, FORGOOD Framework for Ethical Behavioural Science in Corporations, but not exclusively—is essential. It levels the playing field, ensures that businesses adhere to

a set of ethical guidelines, and builds customer trust and intervention resilience.

Armed with the power to choose and growing awareness, customers and other companies can decide to work with and buy from businesses committed to ethical principles that are embedded into internal guidelines. Accreditation plays a vital role in this, similar to the financial sector, where firms must comply with standards such as FCA regulations. The aspiration is that ethical companies, through their practices and influence, encourage others to adopt similar ethical standards, creating a more level playing field for everyone involved.

To take this to the next level, consider viewing any framework for the ethical application of Behavioural Science as an evolution of all existing ethical frameworks employed by businesses and other organisations. This perspective becomes particularly pertinent in the current landscape, where companies wield advanced data insights and technology. It's a fundamental acknowledgement that, in the process of launching new products or executing marketing campaigns, organisations aren't merely offering something to customers – they are actively moulding human behaviours. This recognition underscores the importance of seamlessly integrating the principles of ethical psychology and Behavioural Science into every existing ethical and quality assurance framework a corporation has.





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Maria Fronoshchuk is a Behavioural Architect Manager at Cowry Consulting, focusing on behavioural change and strategy for sustainability and Net Zero.



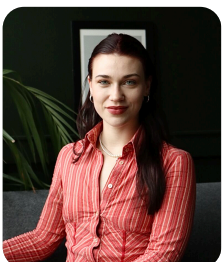
Sana Fasihi is a Behavioural Architect who brings together psychological models and theories to develop behavioural strategies for tackling client challenges.



Letitia Leong is a Behavioural Designer who applies Behavioural Science to create fluent, human-centric designs and experiences for users.



Sasha Platt leads on our Marketing efforts here at Cowry, building our profile amongst our industry peers and wider network.



Sophie Hill is part of our Integrated Services team, focusing on the Academy and applying Behavioural Science to create materials that foster effective and engaging learning experiences.

**see how we could
help your business**

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