



## Episode 9: "Nudge vs. Sludge and the Growth of BI in Canada"

*with Dilip Soman, Professor of Marketing, Canada Research Chair in Behavioural Science and Economics, and Director of Behavioural Economics in Action at Rotman*

*Dilip Soman has been instrumental in advancing the practice of BI in Canada. He shares his journey to behavioural science, how he's encouraging people to distinguish good and bad uses of BI, how academics and practitioners can work together, and where he hopes BI in Canada focuses over the next few years.*

### *Transcript:*

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KIRSTIN APPELT, HOST: Welcome to this edition of Calling DIBS. I'm your host, Kirstin Appelt, Research Director with UBC Decision Insights for Business and Society, or DIBS for short. Today, we're 'calling DIBS' on Dilip Soman from the University of Toronto's Rotman School. That's a real score for us to have Dilip on the podcast today.

Dilip is a Professor of Marketing at the University of Toronto's Rotman School. He's also Canada Research Chair in Behavioural Science and Economics, the founder, director of Behavioural Economics in Action at Rotman or BEAR. If that wasn't enough, he's also author of *The Last Mile*, one of the top books on BI. Instructor for the top edX course on Behavioural Economics. And that's just a small sampling! So basically, the name Dilip Soman is synonymous with BI in Canada and we're quite lucky to have Dilip join us today. So welcome to the podcast, Dilip.

DILIP SOMAN, GUEST: Thank you, Kirstin. It's my pleasure to be here. And thank you and to all of your team at UBC and in British Columbia for all the work you're doing. It's absolutely fantastic.

APPELT: Thank you. I'd love to get us started by hearing a little bit about yourself and your background.

SOMAN: Okay, so maybe I do the Sound of Music thing and start at the very beginning. Well, maybe not the very beginning, but I finished college, gosh, a long time ago and I trained as an engineer. I'm a mechanical engineer and in many ways my engineering skill is still with me in that I think about the world in very engineering terms.

You mentioned my book, *The Last Mile*, and in *The Last Mile* I kind of talk about behaviour change like fluid flowing through a pipeline. And I've got a lot of those engineering metaphors. But my first job coming out of engineering was in the shop floor. And I spent some time literally on an assembly line learning how to assemble hydraulic machines. And it was an eye-opening experience.

But it was also incredibly boring because you have a steep learning curve, but then it plateaus off very, very quickly. One of those days in which I was incredibly bored between my morning and afternoon shifts, I was looking at the bulletin board and there was a posting for an engineer in the sales and service department of the company and said, "Well, that sounds interesting".

And so, I applied and for some reason unknown to me, they picked me. And for that unknown reason, I decided I would do the job. And it was a completely interesting experience because as an engineer, you were trained to work really hard at trying to improve the efficiency of your machine by five percent, 10 percent, half a percent. Anything helps. And it turns out, you go to the field and the customers don't care, and they don't even know. And that's how I really got interested in this whole notion of human behaviour as to what motivates people to do things. And more importantly, the fact that we as engineers have absolutely no empathy in terms of what our customers actually want.

I spent some time in advertising. I got myself a management degree, and then I eventually ended up, after working for a bit, at the University of Chicago, where I got my PhD and then have been in academia since. That's a little bit about myself. The only other thing I will tell you is I love to take my weekends seriously and I play this quaint game. It's an English game called cricket, which if you have never, never, ever played or followed, you must.

APPELT: That is a great, great intro. And I love what you're saying about engineering, because having done econ undergrad myself, I have some of that, that's kind of what drove me in this direction as well. It's this that's not explaining what people actually do.

SOMAN: For sure.

APPELT: Can you tell us a bit about BEAR? The first behavioural science center at a Canadian university?

SOMAN: Yeah. I mean, I think there's a bit of debate as to when BEAR was actually born. You know, you've been in a university setting long enough to know that universities are interesting places. They have subcultures within them. And at some point in time, those subcultures become institutions, and I'm not quite sure when that transition happened for BEAR. I think it was like 2013, 2014.

But I guess the history really is the fact that in 2008, Richard Thaler and Cass Sunstein wrote Nudge, which I guess it's a byword to most people that are listening to this podcast. And there were a lot of brilliant ideas in there. They wrote about things ranging from organ donation, how to change sales, how do we get people to eat healthier food.

And my colleague at that point of time, Nina Mazar, who's now at Boston University and I, kept getting phone calls and visits from people in the industry and in government and the kinds of question they would ask, kind of were paraphrased as follows, that "We've read Nudge, this sounds really cool. I would love to do what they've done. I just don't know how to get started".

Nina and I, along with another colleague, Min Zhao and Kim, the four of us got together, we wrote at that point in time, this is 2012, a document called the Practitioners Guide to Nudging. And it was essentially taking Richard and Cass's big picture idea, breaking it down into specific chunks and processes, and outlining ways in which practitioners can actually go about developing nudges, and in many ways, that was the origin of BEAR. It's been around since. It's now a formal research center within the university framework.

And we work with a really large number of for-profit and not-for-profit organizations. Our mandate is really to help organizations embed behavioural science in their operations. And to that end, we recently, a couple of years ago, got a large grant from the Canadian Social Sciences and Humanities Research Council to set up an initiative called Behaviourally Informed Organizations. And what it is, is really a large international partnership. We've got about 20 organizations and about 20 researchers, and a number of people from UBC also contributing to the partnership, and it is really a fantastic opportunity for the academics in the partnership to

learn more about translation issues and how do we make our research more meaningful. And for the organizations in there to really understand how do we get behavioural science into the DNA of the organization. So that, in a nutshell, is what the center does. But again, you know, feel free to send your students our way. All they have to do is type BEAR Rotman into the search box and they will be at the BEAR website.

APPELT: Excellent. And one of the pieces of work that you have done as part of BEAR that the students have been really interested in reading about, because ethics has been a big theme for us, has been your work on developing a framework around nudge versus sludge, versus decision points versus dark patterns. I think the students would love to hear a little bit more about that. Would you be able to elaborate on the framework?

SOMAN: I would love to. "Sludge" is an interesting concept because much like "Nudge", it is a big idea. It's a term that collectively refers to many different things. And I think Richard and Cass have been fantastic with, you know, with teaching us about these ideas, teaching us about Nudge and Sludge. But I do think it is now time for us to put a little bit more of a framework around it. I think we've seen this happening with Nudge is over the years, people have begun to use the term relatively loosely.

In the book, for example, Cass and Richard make a distinction between nudging, which is a change in choice architecture versus other forms of behaviour change. But you probably seen many people use the term nudge to also include incentives or information. I think we need to be a little bit more precise because that's what science does, is to add precision. I worked with a bunch of our team members. We've actually done some work with Cass and Cait Lamberton at Wharton as well on trying to put this framework together. And the idea is that, rather than use words like nudge and sludge, which could actually have these sort of slightly more loose interpretations, we've tried to break it down into specific outcomes and specific goals.

So, for example, I always go back to William James for everything, the great American philosopher and psychologist who lived in the late 1800s. He talked about the idea that human behaviour is really a function of the organism, the human, and its context. You can actually take the two of them apart. In the context of making decisions or going through actions, William James had this very nice metaphor of people going through life as if they were taking a walk through a meadow and in the meadow sometimes there are obstacles, fences, or there are gates, and the metaphorical fence is really what we want to call a friction. It's an impedance, things that slow people down.

And the gates are like a nudge, they make things easy for people. You can actually think about the whole notion of nudge and sludge in the context of friction, sometimes processes add friction, sometimes they remove friction. And if you remove friction, then it becomes a nudge. It makes it easier for people to do stuff.

So quick example. I fell into something that everybody now knows as a subscription trap. I'd actually bought something at a bookstore, and I don't know, you've often done this, you click the wrong buttons, and before you know it, a newspaper starts arriving at your house. And I didn't want this newspaper. I went around trying to figure out how to cancel the subscription. And I think many other mortals would have given up. I had, I kid you not, at least 25 different web visits and phone calls and emails going back and forth. And at the end of it, I discovered it, that I actually needed to write out a letter, like the old fashioned, like with a postage stamp and everything and mail that in, at the end of that process, the newspaper would sort of take four weeks to make a decision and then cancel my subscription.

This was a case where they made it easy for me to enter the meadow of the newspaper, but they made it really hard for me to leave. There was a gate for entry. There was a fence for exit. Right. And to me, the gate

for entry is a bad nudge. It's a bad nudge because they did make it easy, but it's not something that I wanted to do. It's an example of what is often called a dark pattern, online.

Online, you know, there's a lot of research showing that sometimes websites just lure people into choosing things that they didn't want to choose. I think of that as a dark pattern. It's reduced friction, but it decreases my welfare. On the other hand, you could think about the exit process as an increase in the friction, and it also reduces my welfare, right? So here was a case where the newspaper made it easy for me to subscribe. Reduced my welfare. Made it hard believe. Reduced my welfare. Richard and Cass talk about nudging for good. That's a process where you make things easy and it increases welfare. You know, people do what they want to do. A lot of people saying, "I wish I could save more for retirement", you make it easy for them, they do it.

And then there's actually a fourth element in the framework. These are places where friction actually helps. And so, you know, a really interesting example is if you think about processes such as, I don't know, getting a divorce, right? This could be a divorce in a marriage, a divorce in a business relationship. You don't want to make it too easy. I mean, if you can imagine the number of times you have an argument with your spouse or with a business partner, you throw your hands up in frustration. And if you could just hit a divorce me button now and it's all done, the world would look very different. That's a process where you actually need friction. You want people to think about it. You will want them to sleep over it. We have, in contract law, we have cooling-off periods. Cooling off periods slow things down, they add friction, but they increase welfare. To me, that's an idea of a friction that can actually help.

I know I've rambled on, but I think it's important for us to make a distinction between are you helping or hurting people? That's the outcome space. And then are you doing it by reducing friction or adding friction? And then you can actually be even more precise by saying there are different ways in which you can reduce friction and add friction.

APPELT: Absolutely. I think it's really a useful tool, not only, I've found it really useful in teaching, I think otherwise we kind of stumble over, well, it can be used for good or bad, and that's kind of where we leave it. But I think this really clarifies the space. And then I also find it useful in research when you're either evaluating what's been done or evaluating potential options. So how do you use the framework in your own research?

SOMAN: I mean, I think each cell in the framework gives you some very concrete spaces to do empirical work, right? For example, we know that there are different sources of friction. We know that you can create friction by just making processes long. We can know we can create friction by essentially muddling up the communication. But there's other ways. For example, emotional friction, right? Oftentimes we put up processes, so let me give you the example of welfare programs, right.

There's an interesting example from India where the government has a lot of these subsidy programs, but people just didn't accept the subsidy. And the reason they didn't accept the subsidy is, to get the subsidy, you had to queue up at the local bank, and everybody in the neighborhood saw that you were getting government support, and people didn't want that. It's a proud culture, they didn't want to be seen accepting government handouts. But ever since they've moved now to an electronic direct payment system where you don't need to queue up anymore, the incidence of people accepting subsidy has gone up. Right.

I think it's kind of helpful for us to do play within each cell in the framework to ask questions of, you know, what is the effect of embarrassment on friction and then document those effects and then see if we can work with practitioners to eliminate those effects because they have really large real-world consequence, especially for low-income citizens. It matters a heck of a lot if there's friction with the system.

APPELT: Absolutely. And I like what you're saying about how when we look at each cell, we can diagnose or dial things up and down. And I may have been accused of that in my own relationships when I know there's a choice, you know, like, is it tacos or pizza? And making tacos the easy option, and putting in lots of friction for the pizza option.

SOMAN: Fair enough. Right. But again, you could argue that you were increasing the welfare of your family by doing that.

APPELT: That's true. Tacos are clearly the choice. I like how you've talked about it in your own work, I'm curious if you think there are ways we can use it in the field to make sure that we're using BI for good and to encourage others to use BI for good.

SOMAN: Yeah. I mean, I think the one thing I do want to emphasize, and I think we didn't get into with this part of the discussion explicitly, but oftentimes friction doesn't exist because of bad intent. Right. You look you look at government bureaus or, you know, or old, archaic systems where in fact, it wasn't like somebody was saying, let's make life difficult for people. It just happens to be nobody has looked at your process or examined it, the world has changed on you.

You know, friction is a bit like weeds in your backyard. Right. Like, it's not like you plant them there. They just show up. And if you ignore your backyard, they show up. And friction is a lot like that. And I think, therefore, we need to have the discipline to keep going back to your process and auditing it, and looking at your communication, because, you know, if the world changes and people are now all of a sudden consuming information digitally, but you're only sending out paper forms.

Or, you know, you could do the opposite. You could say "Well you know what, I'm just going to accept applications online". But then you're not inclusive because there's people in the country that don't have access to the internet. I think just going to being open to the fact that the world has changed around you I think is helpful.

And so, one of the things we often advocate for is the notion of auditing your decision processes, right. And that audit needs to be done not by you, but by an independent, third-person. And the reason for that is that this whole notion of friction or sludge is interesting because it is so context dependent. What might be sludge for me, might not be sludge for you, right.

So, for example, you know, a really good friend of mine is one of the most organized persons I know, right. You could have him work on a form that requires him to wait for two weeks to get a password, to get a photocopy of a document. And he's got this nice bulletin board pin right next to his table. He's got a to do list, right. This is not a problem for him. But for me, who is most disorganized, and who lives life day by day, it's catastrophe, right. I think if my friend was going to make a judgment on whether that process is sludge or not, you probably say no, but I would.

I think it's really important to have sort of a neutral group of people who do that audit, because, like I say, oftentimes even in ethics, we end up introducing sludge, not by intent. It just shows up, right. I think it's just beyond ethics too, just think about it as good hygiene.

APPELT: Yeah, absolutely. I love those points. I love how you brought up this idea that it needs to be a regular thing. So, you know, we've de-sludged our form now. That doesn't mean it's permanently de-sludged. We

need to revisit that in time to see how things have changed, because the context and perspective taking, who the audience is, how it's used, their contexts are going to change.

SOMAN: And I think we need to plan ahead to anticipate changes in context. We shouldn't wait for the context to change before changing stuff. To give an example, I mean, Nina and a bunch of my colleagues worked with the provincial government here to redo the organ donation process in Ontario and it was a lot of work. We simplified the form. We changed the process, right.

But then before you knew it, within one or two years, everything had become digital and you could make the case that all of the work we did was essentially pointless, because in two years the process changed. But it hadn't because we'd anticipated that that might happen. We'd actually build in digital equivalence of everything we were doing. And I think we need to do that. We need to think about what's next, what might change. And just keep those ideas in our back pocket. Because the world changes quickly!

APPELT: And in 2020, like no other. SOMAN: Isn't it? It's the most amazing thing, yeah.

APPELT: I think that's a good segue, because the next thing I wanted to talk to you a bit about is working across sectors. You've done this work with Ontario. You've worked with numerous companies; you've worked with governments. You even did a tour of duty with the Federal Impact and Innovation Unit. I was wondering what your how you think the different sectors and roles approach BI differently? What are the differences there?

SOMAN: It's a great question and I think I've thought a lot about this. My partner in crime was a former doctoral student who's now a professor at the Chinese University, Catherine Yeung, and Catherine and I sort of sat down once and we talked about, you know, if I just compare the academic approach to BI, versus a practitioner's approach.

For simplicity's sake, let's think about every practitioner as if they were doing the same thing, and they're not, and, you know, as you know, it gets a lot more complex. But it's all down to incentives at the end, right. So, you know, a faculty member is incentivized to gain expertise in one thing. You know, you get a Nobel Prize for your work in mental accounting. It's rare for us to find academics who have broad interests. Most academics make their reputation by being really good at one thing.

And so maybe that thing is a framing effect, for example, right. You can imagine that I'm doing research on framing effects. And I've shown it in the health care domain. And now in order to earn my reputation within the field, I want to sort of show when they don't happen, then I choose a different domain. But at the end of it, like I've spent 10 years mastering framing effects, that's what I've done. As a practitioner, you have the opposite world view. You don't care about framing effects as much as you want to get people to eat healthy food, or you want to get people to buy your product or whatever that might be.

And so oftentimes, if you can imagine a matrix with a whole bunch of tools along the rows and a whole bunch of problems along the columns, the academics look at the rows, they are the row experts, the practitioners are the column experts. It's really hard to find a sweet spot which excites both people. And if you do find that sweet spot, it's really hard to sustain that interest over time. So, our incentive structures are different. I think there are a lot of other differences.

I think academics kind of have the luxury of time. I mean, some might argue that that's not true. But, you know, to bring up a cricket metaphor, which I'm going to put out there, and you might say that this means nothing to me. But in cricket, we have two forms of games. There's like a long five-day game and then there's

a short three-hour game, right. And academics play the long game. They play the long game because you have to you know, just to extend the sporting metaphor, you've got to understand the conditions. And you don't go in there and start hitting the ball as soon as you go in there, because you need to understand the context and you need to understand what the opposition is doing. And you need to change your game as a function of that. And that's what academics do. We are comfortable with no result at the end. Practitioners are not, right.

It is really hard to find that good balance between the two, and I think that's always going to be a struggle for sort of ongoing academic-practitioner engagement. But there are other ways in which academics can contribute. I think academics build the evidence base which practitioners use. We need to think about how best we can create evidence sets for practitioners to use. So, I actually don't see too many academics crossing the line and doing practitioner-type work or vice versa. But I do think there's an opportunity for us to create the right resources for both sides and hopefully build synergies for working together going forward.

APPELT: And so maybe you've already touched on this. But what do you think are the similarities or the ways, the conditions that do make it work well? Given your work, you've obviously figured out some pieces of that puzzle.

SOMAN: That's right. So, I think there's two things happening. One is obviously, like I said, that matrix that I had everyone imagine, there are lots of sweet spots there. I'm interested in mental accounting. A banking partner is interested in helping people save more. That's clearly an intersection there. I think there's a lot of those little areas of intersection to begin with. But I do think the academic landscape is changing a fair bit. I think academics are getting a lot more incentives or encouragement to work on applied projects, which is great.

And eventually, I think practitioners are also learning that BI isn't a silver bullet. I think there used to be this notion that, you know, we need this published paper [inaudible] showed, for example, that framing something as a loss versus a game has a behavioural impact. A lot of practitioners I knew would actually look for interventions in what I call a nudge store. They were just going to go in and say, "Well, let me look at all the facts and let me see the one that fits best. Because it worked for them, it's going to work for me".

I think people are now recognizing that just because, you know, the BC government had success with, let's say, a framing intervention, doesn't mean it's going to work in Ontario. That context is different and that the circumstances under which the initiative was done is different. I think practitioners are also waking up to that realization. And therefore, they need to be a little bit more scientific and collect evidence. And I think with those two things, I see a lot more opportunity for synergy between the two.

APPELT: Yeah, I totally agree with that. I mean, you have a much longer history of these experiences. But even just in the 15 years I've been in academia, I've seen a big change in what is incentivized and the opportunities for these kinds of partnerships. And I think it's really promising.

SOMAN: I think part of it is, that the other piece of the incentive puzzle is the funding piece. I think we are fortunate to be here in Canada where funding agencies do fund applied work, research that has impact on the real world. It's not always the case. I've actually been in jurisdictions where funding agencies will frown on applied work. I think those things matter. And I think we are fortunate to be here in Canada where we have the kind of support that we do.

APPELT: One of many reasons in 2020.

SOMAN: Let's not get started there!

APPELT: That's a good transition, because the next thing I wanted to ask you about is how BI in Canada has been changing and you've been at the forefront of BI in Canada. So how have you seen BI in Canada grow and change over the last several years?

SOMAN: Well, I think there's obviously been a lot of scaling in terms of what I call vertical scaling, which is more and more people are doing it. I remember, in the early days, it was essentially Ontario that started off. Liz Hardy was here in the Treasury Board and I think she and Nina started essentially the first behavioural group here and then the Privy Council Office who eventually ended up hiring Liz again to set up a unit there. I think Liz Hardy is the only person I know off that set not one, but two nudge units. And that's fantastic.

But I think after that, you know, British Columbia came along and they've been spectacular, doing some really interesting work. A lot of city governments as well. And then we've seen a lot of, you know, municipalities, a lot of other jurisdictions. So even in our federal system, we've seen the CRA have a unit and they do a fantastic job of trying to understand sort of the psychologies that underlie tax filing behaviour. ESDC, one of the best examples was the use of behavioural science in CERB recently. And I think, you know, talking about a sludge-free experience, the CERB was amongst the most sludge-free experiences I can ever think of. And it's been really gratifying to hear all of the work that's gone into making it so simple and so accessible. I think it's definitely spread in terms of the number of units and the number of people doing it.

But I think what's more interesting is it's evolved also in terms of the kinds of problems it is being used to solve. So back in 2012, it was really a firefighting job, right? I mean, we've got a wonderful product out there. we've got a wonderful initiative and people on taking it. How can we solve the problem? Now, I think it's creeping in to sort of, you know, think about it as more upstream in the process. A lot of agencies using it to help in designing initiatives. The Ontario Securities Commission, our regulator here for the financial markets, is actually recognize that we need to think about the marketplace as a collection of humans and not of Econs.

It's not about just tossing out information. We have to think about when and how and what else we can do. The Financial Consumer Agency of Canada similarly is thinking about both consumer protection but also financial literacy. And in the old world, the model was "Let's teach people", and they'll it out and now it's more well, you know, "Let's try and make the financial landscape a little bit more human-centric". And so that's the that's the interesting part. And I think that's the gratifying part of seeing BI evolve over the last 10 years or so.

APPELT: And how do you see it continuing to evolve? What do you think is next for BI in Canada?

SOMAN: I think more of the same. I think there's a lot more work that needs to go into moving the discipline upstream. But I do think there is more work that needs to be done in sort of what I'm going to call critical, vulnerable areas of poverty. Like your colleague, Jiaying Zhao is doing some amazing work in terms of helping governments understand the value of financially supporting people.

And so, you know, we talk about cash transfer programs and oftentimes we think about imposing conditions on who gets the cash transfers and what the cash transfers should be used for. And Jiaying is showing us that maybe if you relax those constraints and let people have some flexibility in how they use the funds, outcomes are better. I think we need to think about poverty alleviation a lot more.

Obviously, COVID-19 is a huge game changer for everything. And at the end of the day, it's all about behaviour change. If you look at all of the communication that's going on around COVID-19, I think there are three simple things. We want to encourage people to wear masks. We want to encourage people to physically be distant, and hand hygiene. It's as simple as that. I mean, everything else follows. Right. And I think we really need to do



a better job at emphasizing those three as the pillars of fighting COVID-19. But it's also thrown up interesting challenges. I mean, I think COVID-19 has shown us that as the disease and the pandemic changes in course, the advice we would give to people changes. And, you know, we've been doing some research in terms of trying to understand how people reconcile evidence or advice that seems contradictory.

So, you know, if you take us back to April and May, right. I mean, we had situations where one day the government was advising us to go out and enjoy our March break in the second week of March. And then within a week, we were in lockdown. And then now, you know, we can go to restaurants. But all of a sudden now we can't go indoors, we can sit outdoors. And so how do people make sense of all of that? And you can actually think about a very scientific way of how we can get people to make sense of it.

I think the basic idea is that if people don't expect advice to change, but it changes, then they're going to dismiss it. Then they're got to say, "Well, look, you know, these guys have no idea what they're talking about". But if you tell them that it's going to change and they know it's going to change and then it changes, we found people are much more accepting of the change. I think these are more basic psychological realities that I think we need to work with.

One last thing that I'll mention as sort of an area that we need to do more of is on fake news. It's a big issue. Fortunately, not as much in Canada in terms of, you know, different domains, I guess it's still an issue for COVID-19 for us. But there's some amazing work that's being done in Cambridge by Sander van der Linden and his team on inoculating people against fake news. And the idea is pretty simple. You ask people, "What would you do to get accustomed to believe X instead of Y" and you know, you allow them to play a game in which they can reconfigure news to steer you towards a particular opinion, makes them a lot more sensitive to the fact that maybe they are being manipulated.

It's just the idea of a vaccine. It's getting people a little shot at doing this themselves makes them more sensitive to this fact. So those are the kinds of big picture issues that I think we need to do more often. I would love to see a lot more work in those areas.

APPELT: Absolutely. I think you really, you know, identified three key areas. And I think we are seeing, like you said, we are seeing it be worked on. So, it'll be really interesting over the next year, 18 months to see as projects start being published to see what's coming out. I think it'll be just phenomenal.

SOMAN: That's right.

APPELT: And I think that's a good segue to asking whether you have any message for our BI practitioners in training.

SOMAN: Oh, gosh, couple. It's an exciting field. I think, you know, you're in it at the right time. You're in it at a place where I think the challenges are becoming harder. And therefore, the kinds of opportunities you will get are also bigger. As we just said, there's a lot more options today. And so, you know, if you think about people doing a program like the one you were doing eight years ago, there were no jobs at the end of it. Today there are. Not only are there other jobs in behavioural science, but there's a lot of other jobs that don't have the word behavioural science in the title that actually used the science, right. You look at design, there's a lot of behavioural science folks working there, or analytics or market research. I think it's getting a lot more attention. It does make it a bit of a challenge for us, because the job market is not as organized as we would like it to be, but I think we are now fortunately at a point in time where having credentials in behavioural science is actually one of the best things you could do for yourself. So that's one.

I think the other thing that I would say is it is not a simple job to design interventions. It isn't, like I mentioned, it's not as simple as just walking into the nudge store and picking something off the shelf, right. Patience is key. And I think a lot a lot of times we need to change the mindset. And oftentimes people will do a trial or do an initiative which doesn't work and they will call it a failure. And it's not a failure. You've learned something. You've learned it doesn't work. And I think that's great. And so just because the initiative didn't work in the tests that you did, doesn't mean it's never going to work. It's really about finding the fit between the idea and the context.

And I think that's the one thing that I would want to leave people with. It's always be in search of the fit. It's not about the absolute truth.

APPELT: Absolutely. I think those are wonderful messages, and I totally agree with the idea of how much change there's been over the last eight years, I always like to tell the story of when we first came to British Columbia and we'd been in California and Silicon Valley, where behavioural insights, you know, was a bigger opportunity, then we came up here, and I was trying to do some work with partners. And I would say, you know, like Behavioural Economics, they're like, "Oh, so like being a bank teller?". And I was like "No, not quite". But now you say those words and people understand it. I think, like you said, it is really a great time to be entering the field.

SOMAN: I think it's not just understanding it. I think it is understanding its value. I think at the end of the day, people have woken up to the fact that nothing succeeds without behaviour change. And it took a while to get there. We have to thank a lot of people for doing that. I mean, we got to thank Richard and Cass and the other thank Dan Ariely for writing the books that he did, because those are the folks that actually made our science, not just a household name, but you know, but a concept that practitioners recognize the value of.

APPELT: Absolutely. Well, thank you for all of these insights today. I'm always amazed at how much you've done and how up to date you are on what everyone is doing and love the way you bring the storytelling element into what you've been talking about. I hope our listeners have an even better appreciation of some of the topics, whether it's Nudge versus Sludge or what's coming for BI in Canada. So thank you for joining us today.

SOMAN: My pleasure, Kirstin. And thanks again for doing everything that you at UBC and British Columbia are doing well.

APPELT: Thank you! And thanks to our audience for listening to Calling DIBS.

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