Episode 14: Diverse & Impactful Applications of BI in the Private Sector

with Lisa Zaval, Behavioural Scientist Consultant.

As an applied behavioural science consultant, Lisa Zaval has worked with an impressive client portfolio across sectors and domains. She shares research stories from her time in academia and her time in the private sector, and illustrates the similarities and differences between them. Lisa also talks about the importance of working across divisions within an organization to make a BI project successful.

Transcript:

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 Lisa Zaval, a consulting Behavioural Scientist.

I'm really pleased we're able to have Lisa on the podcast today because Lisa and I were in grad school together at Columbia University. We were both in the Center for Decision Science, as well as the Center for Research on Environmental Decisions. And Lisa has just done so many neat projects, both in academia and now in her consulting role, so I thought it'd be really interesting to hear about a different type of behavioural insights role.

And personally, this is another episode where I get the chance to catch up with an old friend. So selfishly this whole podcast series is turning into a real win-win for me. So welcome to the podcast, Lisa.

LISA ZAVAL, GUEST: Yeah. Thank you so much for having me, Kirstin. I'm really excited to chat with you today.

APPELT: Can you start by telling us a little bit about yourself?

ZAVAL: Yes. As you mentioned, I have a background in academia with a focus on judgment and decision making psychology and consumer behaviour. But I am now working as an Applied Behavioural Science Consultant, collaborating with a wide range of clients across sectors from health care to fintech to energy efficiency. And in addition, I also consult with a few dedicated behavioural science research organizations like Irrational Labs, founded by Dan Ariely and Kristen Berman and the See Change Institute, founded by Beth Karlin.

And throughout my career, I've consulted with a real diversity of companies from startups like Ayogo Health here in Vancouver, a digital health company to big Fortune 500 companies like Eli Lilly, Facebook, Ipsos, PG&E, Microsoft, among many others. I am also still continuing to keep my foot in the door doing academic behavioural science research as well.

APPELT: That's such an amazing portfolio. I can't wait to hear more about it. And usually, I start by asking people what led them to a career using behavioural insights, but I thought it'd be interesting to actually break that into two parts for you. So first, what led you to a PHD in psychology?

ZAVAL: It probably all started back when I was a neuroscience major at college, I was always very interested in understanding the underlying brain areas and mechanisms behind different human behaviours or disorders. But I ultimately realized that neuroscience research wasn't really the right fit for me, as a lot of what I was doing was animal research, which I didn't really love. And as a senior in college, I began to realize I was much more drawn to research in the field of psychology. But I actually hadn't taken too many undergrad psych courses. A lot of what I was doing was more pre-med type classes, and I decided that I really wanted to gain some experience in this field.

I worked as a Research Assistant in a cognitive psych lab at New York University with Dr. Todd Gureckis, and I started to learn more about cognitive psych research methods. I enjoyed it. It seemed like a pretty good fit for my interests. And so I decided I would try for a Ph.D. in hopes that I could find a school close to New York City where I was, and I applied and was very fortunate to get accepted at Columbia, working with Elke Weber and David Krantz, where I was also fortunate to meet you, Kirstin, you were starting, I think your first year of postdoc during my first year as a grad student, and so that is how I landed in a PhD in Psychology. I had never considered a PhD in marketing or consumer behavior or behavioural economics because I had really never heard of that actually before starting at Columbia.

APPELT: I love how you started with the animal world and then you moved into the human animal world, which is a very fascinating world to be in. After the psych PhD, you've gone on to this amazing consultant role. And what led you to go down that path?

ZAVAL: Yeah, I was actually very torn between staying on the academic track or switching to focusing on applied behavioural science research opportunities outside of academia. And it took me several years and honestly, a lot of soul searching to ultimately make that choice. You know, many empirical journal articles in psychology, they end by highlighting how research findings, they provide a foundation for future work that might eventually be used to improve people's lives. And that was always the part that I was always the most interested in, the application to the real world.

So right after my PhD, I ended up doing a postdoc at Columbia Business School with Eric Johnson and Elke Weber. I thought that a marketing department in a business school with a focus on consumer behaviour might be a better fit for me given my interest in application over theory. And that's where I really started to see just how academia and the business world could connect much more directly, how academic findings could be applied to impact real business and policy decisions, how we could even partner with a company to run an in-market field study to test our hypotheses on actual, real consumers. So that started to push me more towards an interest in applying findings to industry and what I loved so much about academic research.

One thing I always struggled with was trying to find one specific specialty area, one clear research focus. I was always interested in so many different psychological constructs and different domains. And I felt that I could get involved in a wider range of topics, research topics, by taking on a consulting role. So that's what I ultimately decided to do after my postdoc.

And I was also very fortunate in that one of my mentors, Ben Orlove, also had grant funding that allowed me to stay on in a part time capacity as a Research Scientist at Columbia. And that made the transition to industry much easier for me as I was able to still feel very connected to the world of academia while switching over to industry.

APPELT: Unsurprisingly, since we've followed somewhat similar parts, that really resonates with me about the idea of being so interested in that last section of every paper where it talks about future directions and ways to apply it, and then also the idea of really struggling whenever you have to write in academia, you're always asked to write these paragraphs that synthesize all of your different research directions into one single thread. And like you, it was always like, “But I want to try all these different things. I don't want to be pigeonholed”. So definitely I hear what you're saying.

But maybe going back to your Columbia days, you had a number of really cool projects around environmental decision making. Could you tell us a little bit about some of those projects that you worked on? Maybe a favourite one you worked on?

ZAVAL: Sure. One project that I really enjoyed actually came about when I was attempting to merge two of those very different research areas of interest, as you mentioned. One was environmental decision making, so a choice architecture related to pro environmental behaviours and decision making.

Another big area of interests was age differences in decision making. So how cognitive changes across the lifespan impact our decision-making abilities? I was really trying to marry those two interests, which was tough. I was trying to think about intrinsic motivators that might be especially impactful for older adults to become more pro-environmental. One of those being this motivation to leave behind a positive legacy, after they're gone.

And I found this idea to be particularly interesting because legacy motives might act as a way to turn what's often viewed as a barrier to conservation, long time horizons, temporal distance, into more of a facilitator of positive pro environmental action. And we thought that leveraging legacy motives might be that approach. Another really interesting thing about legacy is that it both targets your own self-interest and our desire to sort of help others in need. So just generally, it was a really interesting theoretical construct, I thought.

My colleague, Ezra Markowitz and I ran a few online experiments and we found that when people were prompted to write a paragraph about what they wanted to be remembered for after they were gone, compared to a control group, those people were more likely to report being in favour of personal conservation behaviours like taking political action to cut emissions. And they were also more likely to actually donate money to an environmental charity.

And this work ended up going in my dissertation. It ended up getting published in a pretty high impact journal, and Ezra and I ended up writing an op-ed about our findings, and it was published in The Washington Post. All in all, it was just a really fun, interesting and exciting research project from start to finish.

APPELT: That's really neat work. I hear people referencing that from time to time and I'm like, "I know her!"

ZAVAL: That's awesome.

APPELT: This next question may not make sense, given what you've already said, but I'll throw it out there to see if it does, which is we've talked about how neither you nor I really had a specific thing we wanted to focus on. We both like this idea of having multiple foci. But did you have a main area of focus or a couple of areas of focus within behavioural and decision science?

ZAVAL: Yeah, I guess I did. I guess I had a few. A lot of my funding as a grad student came from the Centre for Research on Environmental Decisions. A big focus area of mine investigated choice architecture related to sustainability and pro-environmental decision making, which generally investigated how different psychological biases and different features of the decision context and different communication styles and tactics impacted attitudes and sustainable behaviours. So, my work in environmental decision making ran the gamut.

And as I mentioned, another big area of interest of mine was age differences in decision making. So before starting at Columbia, I'd also actually done some research on dementia, working in a nursing home, so that interest never left me. I did do some research on how cognitive changes, such as changes in fluid intelligence, crystallized intelligence, change across the lifespan and how that impact our decision-making abilities, for example, how well we're able to make big financial decisions or how we make forecasts about our future emotional states. How does that change as we age? So those I would say, my two biggest areas of interest while at Columbia.

APPELT: Great. And I love what you said about the environmental decision making and the idea that there is personality impacts as well as situational impacts. And I think that's one of the pieces we haven't talked about as much in the certificate. We've talked a lot about the impacts of the choice architecture of the environment you're making the decision in, but hopefully that's something students can start to learn more about as well are these interactions.

Taking us further along the Lisa story, we've finished at Columbia, and you're transitioning to your role as a consultant. You've been doing this for several years now as we were just reminiscing, it's been more time than we realized. What is challenging about that role?

ZAVAL: Yes, there are a few challenges. You know, so a lot of my clients are already very much bought into the idea of behavioural science. I don't need to spend a whole lot of my time convincing them of its value. But sometimes that can be a big part of working with companies on behavioural science projects. There can definitely be a knowledge gap in terms of a general understanding of the field of psychology or behavioural economics. And I do sometimes have to work to correct misperceptions as to what I do. There can also be some structural challenges within companies.

Because a lot of behavioural science projects can cut across traditional departmental lines and companies, it's not always clear who the right owner of a specific project should be or specifically where a budget for the project might be sourced, right? So, I might be working on a project with a marketing team and we then discover that really, it's the product team that needs to be heavily involved in this project.

And, you know, another challenge, one of having a pretty diverse client portfolio and working as a quote unquote "generalist" rather than as an in-house behavioural scientist with just one company, is really the challenge of organization. I don't know if you've felt this too, Kirstin. So, a lot of time is spent very carefully scheduling my month, staying extremely organized with exactly where and when my hours are spent prioritizing and then re-prioritizing certain projects or clients based on competing and changing deadlines.

And then, you know, another challenge with being a generalist is just being able to rapidly switch gears and topics, sometimes within just 30 seconds. So, for example, I might go directly from a meeting where I'm talking about cognitive biases physicians are facing in adopting a new treatment to then moderating a discussion on how behavioural science can be applied to predicting future COVID-19 related behaviours. So, yeah, really being able to switch gears quickly and efficiently can sometimes be a challenge as a generalist behavioural science consultant.

APPELT: I am nodding furiously, which you can't see, but I totally echo that organization is just, if you aren't on top of that, when you're doing the consulting, it's a no go. But I think another lesson that you just mentioned that would really resonate with our students, they are doing a capstone project, working with either their own organization or another student's organization or a third-party organization, is this idea about how behavioural insights projects often do cut across departments or divisions so that you often are having to work with multiple teams within an organization. And often those teams are siloed.

So, you end up being the link between the two different divisions, and some of the challenges that come along with that. I think that's something the students are beginning to understand as well. We talked about the challenges, but I think the role is also quite rewarding. I'd love to hear what you like about the role.

ZAVAL: Yeah, so much, I really, truly do love what I'm doing. So, you know, I've been very fortunate in that I've been able to work with such a wide variety of organizations. And they all have very different challenge areas and different levels of familiarity with behavioural science. So, you know, it's also very rewarding to feel like I'm applying insights from my field to make a real, tangible difference. I do try to take on projects to improve the social good. I really do try to work on projects with companies to help their customers live healthier or make better financial decisions or, you know, reduce their environmental impact. So, you know, just to name a few areas. So that's always rewarding.

And another big highlight for me is that because my clients are so diverse, I'm constantly learning new things, so I do feel very intellectually stimulated. I am now a subject matter expert in domains as diverse as retirement or chronic kidney disease, fintech, Medicaid, to name a few. And I also feel like I'm learning new research methods and techniques that I hadn't been exposed to in grad school, like qualitative methods and things like design sprints. So just constantly being able to learn and grow as a consultant has probably been the most rewarding part of this role for me.

And then I will just have to say that logistically, as a consultant, the flexibility and the control that I have over my time and the projects I take on is really great, especially right now during this pandemic, as I'm trying to manage two little kids. So those are all pieces that feel quite rewarding for me.

APPELT: Yeah, I absolutely agree. I think when you are a consultant that ability to pick and choose projects and pick the ones that resonate with you and then that ability to keep learning and just immerse yourself in these little worlds that you had no exposure to, and like you said, you become a little subject matter expert in these really diverse areas. And I really enjoy that as well.

I think we've already gotten into a little bit about this next question I'm going to ask. But can you maybe expand a little bit on what you think the major differences are between more academic projects and more applied projects?

ZAVAL: Yes. One of the biggest differences is that in academia, there's very delayed gratification of having the results of your research project published, which is really the sole objective of any academic research project. Public published papers, they typically represent many years of effort.

There's one project that I have been working on now for ten years, that sounds so scary to say, so academic research, it means activities like revisions, infinite rejections, revising a draft to better fit a very specific journal, running follow up studies to uncover a specific underlying mechanism in order to appease certain reviewers of your manuscript. And bearing in mind that the impact of your work might end up being negligible, right? That a study you're excited about might not end up yielding significant or publishable findings; that a grant you work on for three months won't get funded.

And none of this is really the case with Applied Behavioural Insights projects. The goal is rarely to get published, although some companies do hope for that. But the real goal is to help solve a particular business challenge. And these projects, all have scopes, clear, very specific deadlines, and they end. And, you know, the big difference really just comes down to the goal of the research. Is it designed to explore practical applications versus theoretical novelty, increasing the theoretical understanding of a problem as in academic research?

I'd say one other big difference is the flexibility of academic research. That's one thing I do miss. One of the most rewarding things about working as an academic is that for the most part, you can choose to work on the problems that you find the most interesting when you want to. If you have the right grant funding, you can pursue the research questions and the topics and the projects that you find the most fascinating. And in industry, as an applied behavioural science consultant, as you mentioned, Kirstin, I could choose whether or not to take on any particular project, but the basic project premise, the idea comes from the client. There are many, many other differences, but those are a few that are top of mind.

APPELT: Yeah. I think those are good ones to underscore. And you know what you were saying about the whole academic drive towards publication and that, you know, a study that you really love may end up not getting published, not because there's anything wrong with the study, but it didn't fit the story arc that a journal was looking for. And so, some of how you feel like these really cool insights get buried. So definitely, definitely sympathize. And on that 10-year timeline, I've had a few of those. So definitely. I think that's a good exploration of some of the differences. Can you also maybe unpack some of the similarities?

ZAVAL: Yeah, I'd say more differences than similarities. But both have a very strong research focus, generally centering on experimental design. But again, the output of that research is extremely different. Both also I found value building off of the existing empirical literature. Both in academia and in industry, I'm finding myself constantly looking up and reading journal articles, learning about what's been done before, thinking about how I might apply prior learnings and findings to a new problem area or context that I'm facing and often writing up literature reviews. They're written very differently for an academic versus a lay audience. So those are a few ways I think that the type of research I'm doing is similar.

APPELT: Yeah, I think I agree that there are probably more differences than similarities with some of the similarities I think you really hit the nail on the head. And I think that's also part of the value of having someone like you in that consulting role is because they are a bit of two different worlds. Having someone who has a foot in each world and can bridge those gaps makes the projects that much stronger.

And I'm curious about your experience, because most of the people we've talked to date have been more working with public sector, either internally or as a consultant to public sector. So, you've worked, I think, with a bit of both. Do you have a sense of what some of the differences are with private sector clients?

ZAVAL: Yeah. I would say working with private sector clients, in general projects, they're more likely to get funded by the company if their financial impacts can be very clearly and easily measured. Companies tend to look for opportunities to apply behavioural science insights that are going to have measurable ROI potential. So that might be cost savings or increasing customer retention or increasing conversion.

And also, you know, the way that we touched upon this a bit, but the way that companies apply behavioural insights really does vary across specific departments within the company. A marketing department might be looking to apply behavioural science to develop more effective campaigns, right? While a design team would be looking for very clear feedback to help improve their product.

For example, you know, usually the first step in any new project with a private sector client that I'm working with after its scoped is just getting sufficiently un-boarded to the company's very particular business landscape and its particular challenge area. And usually this requires going through the company's prior relevant research findings. Often those are qualitative. Sometimes this involves a competitive analysis. Just see what other competitors are doing in this space. And then speaking with a range of stakeholders at the company just to make sure we align on objectives. So, again, particularly if multiple departments are involved, as we keep mentioning, one challenge working with companies is the project does tend to cut across traditional department lines.

And then the project itself, it's really always unique, depending on the type of client or the size of the company and the problem area. This may involve, you know, doing a behavioural audit of existing products or materials, coming up with behaviourally informed recommendations. And then ideally, any project with a private sector client will include some amount of testing of hypotheses through experimentation, ideally. In general, I've found that while a lot of companies are very familiar with qualitative research or user testing or even simple A/B testing, online experimentation with multiple conditions designed to test a psychological principle, that might feel very novel to them, and I may need to explain how that process works and why it's so valuable.

And now, Kirstin, I should just mention that the career I have is pretty nontraditional. I've been fortunate in that for the majority of the companies that I consult with, I've worked with them on an ongoing, continuous basis for several years now, versus just one-off projects. So that's really helped me feel like a very valued member of the organizations, having these more lasting relationships with companies just makes the work feel that much more rewarding for me.

APPELT: Absolutely. That's fantastic when you're able to demonstrate value and then build those relationships. And then, like we said, each client brings new lessons, but sometimes if there's only one offs, then you don't get to apply those lessons you've learned very long.

ZAVAL: Exactly.

APPELT: This may be another one where there's not a single answer, but do the companies and organizations you work with tend to have an internal BI team or any staff with BI? Are you often the sole source of BI? How does that tend to work?

ZAVAL: For most of the companies I work with, I would say I am their sole behavioural science consultant or advisor. But that said, for some of the companies I work with, I began as their sole advisor, but then they wanted to grow in that area. As I mentioned, I've been working with some companies for many years now. And so then more behavioural scientists were then brought on to form a bigger team.

For example, one company I work with really grew their capacity and they recently just hired a full-time behavioural designer who I now get to work with and report to directly. But it's always so much more fun for me to work with another behavioural scientist than totally solo on any project. I felt that way in academia as well.

And now I also do work part time with dedicated behavioural science consultancies like Irrational Labs and See Change Institute, MDRC. So those companies are chock full of behavioural scientists and we work together on projects. So that's, you know, some of them with PhDs as well. It really depends on the organization I'm working with.

APPELT: And when you are the sole source of BI, one of the things that I'm always curious to hear about is how different people approach that in terms of if you're the person who comes in with the BI knowledge and you're working with folks who don't have that knowledge, how do you kind of grease the wheels to make sure that you're able to work together well? Are there like communication tips or project tips that you might have?

ZAVAL: Yeah, so usually when I'm starting out with any new client, that's one of the first questions I ask, is their familiarity, I've found that most clients who are interested in taking someone like me on do have that background, again they tend to already be bought on to behavioural science in some capacity. But I usually will start with some exchange of learnings.

Usually, I will start with some presentation on core behavioural science principles and experimental methodology. Just to make sure that we're all onboarded. But then usually a knowledge representative from the team that I'm working with, the client side, will work with me to onboard me in the same way, right? So maybe they're product designers and they're immersed in a different methodology that they'd like to teach me about. And we'll kind of work together and collaborate in order to make sure that both of our methodologies can integrate and work well together.

APPELT: Yeah, that's a really great takeaway, is that it is always learning from one another and as much as your onboarding them about behavioural science, their onboarding you about their specific areas of knowledge. So now that you have been in the field for a while, have you seen any changes or trends over the last few years?

ZAVAL: Yeah. In my own experience, and from what I've seen in terms of new clients reaching out to me directly is that health care companies are really beginning to embrace behavioural science findings and methodologies. I think that's the key industry that I've seen really growing over the past few years and will likely continue to grow. I've also seen more recently that companies are looking to embrace just a broader range of fields and ideas from behavioural science. So not strictly cognitive psychology or behavioural economics, but also more motivational psychology or clinical psychology.

Also interested in looking at the role that culture plays, sociology, anthropology insights. I've also seen a very strong uptick in the interests of exploring the role of individual differences. Kirstin, I know that's your area of expertise. So how can we use behavioural science to inform how we tailor or personalize an experience or a communication or even a product for a particular subset of the client's customers? I think that's also a very hot topic in academia. Just how do individual differences impact how people might respond to a particular behavioural science strategy or nudge? So, yeah, those are just a few trends that I've seen play out, I think over the last few years.

APPELT: Yeah, I think I would totally agree that I've seen an uptick in the variety of methods people are interested in and in the variety of organizations kind of being interested in those methods. And I've seen probably a dozen definitions of choice architecture 2.0, But one of the ones that I think is most interesting is this idea of instead of these general nudges, where it's we apply one nudge to everyone, coming up with these tailored nudges. So instead of every problem is a nail, if you have a hammer, instead thinking of what nudges will work for which people. I definitely have seen that as well.

Well, we're just about out of time. I thought I'd end with a final question, which is whether you have any messages or advice, last thoughts for our BI practitioners in training.

ZAVAL: Sure. I do speak with a lot of people asking about how to get started in this field. And, you know, basically it's a lot easier to recognize behavioural economics principles and to learn them, but it's a lot harder to know how to apply them to solve a specific problem in a very new context. And it's really hard to just gain that training without direct practice. Trying to get started in the field as early as possible, even if this means just shadowing other behavioural scientists on their projects.

I actually did a lot of interning while still in a post-doc just to kind of gain more of that practice. You know, another big piece of advice I can offer you, the students probably hear this a lot, but it's networking. So let any other behavioural scientists in your network know that you're looking to get started in this field. This is particularly important if you're looking to get started taking on new consulting clients, right? Asking if they have other people in their network they can put you in touch with. This is how I got started.

And Kirstin, you were actually originally one of my key network connections. I told you that I was looking to get started in this career path, and you let me come on to work with you when one of your own consulting projects. So that was a really terrific and helpful learning experience. So, yeah, just getting started early and network, network, network.

APPELT: Absolutely, and I think, like you said, there is this whole difference between reading about how it's applied and thinking about it hypothetically versus doing the actual projects, which is one of the reasons we're so thrilled that the students are doing capstone projects so they can start building up that experience. I think that's a fantastic final answer from you.

I've really enjoyed getting the chance to reconnect today. It's been so great to hear about your projects and all these great clients you've been amassing. And I think it'll be really interesting for our listeners because this is definitely a different slice than they've heard with our focus more on the public sector. So, thank you so much for giving your time today. And thank you for joining us.

ZAVAL: Thank you so much for having me, Kirstin.

APPELT: And thanks to our listeners for joining us for another episode of Calling DIBS.