



Episode 16: "Aha Moments and Scaling BI Projects Around the Globe"

with Piyush Tantia, Chief Innovation Officer at ideas42

Piyush Tantia is the Chief Innovation Officer at ideas42, one of the first and best applied behavioural science consulting organizations in the world with over 250 projects completed and 28 million lives improved. Piyush shares ideas42's journey, a few of his favourite recent projects, and insights about how the field has grown over the last decade.

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 Piyush Tantia, the Chief Innovation Officer at ideas42. And I'm really thrilled we're able to have Piyush on the call today because he was essential to the creation of ideas42 as we know it today. He's at the center of so many amazing projects and he's a real leader in the application of behavioural science. I think you'll enjoy hearing more, and I'm personally excited also to learn more. So, without further ado, welcome to the podcast.

PIYUSH TANTIA, GUEST: Thank you. Thank you for having me. Excited to be here.

APPELT: Excellent. So can you start by just telling us a little bit about yourself and your current role at ideas42?

TANTIA: My current role is Chief Innovation Officer, which is a title that I have made up, really, because I wanted to spend more time thinking and working on projects, and less time on management and fundraising. Before that, I was the Executive Director. In this role, I largely do what I used to do, but, you know, somewhat less time making decisions about, you know, what furniture or snacks to buy for the office. More time doing things like this and working on projects.

APPELT: That sounds like the dream.

TANTIA: Yeah.

APPELT: And what led you to a career using behavioural insights? I know we've all had interesting journeys, and I think yours is one of the more interesting ones.

TANTIA: Yeah, it really was being in the right place at the right time. I was a partner at a strategy consulting firm. I had always been interested in psychology and a PhD but never went. So eventually, I started looking around. Then the first thing I did was just I randomly reached out to a bunch of faculty, who were doing interesting work.

Sendhil Mullainathan at Harvard was one of them. He famously does not respond to a lot of emails and messages he gets, but he did respond to mine. He happened to be coming to New York where I was living. We

met hit it off. Long story short, I ended up joining ideas42 part time to just do a few projects. And then a year later, I just quit my consulting job and went in full swing. We spun out the company from Harvard and set it up as a separate non-profit.

APPELT: And I think that's a really interesting way that ideas42 pivoted. Can you tell us a little bit about that journey and how it started at Harvard? How and why you decided to spin it out?

TANTIA: Yeah, it's a great question. And it was a tough decision, actually. When we were still at Harvard, we were largely doing academic style research projects, just in the field. They all have had a double goal, you know, generate new insights, but also have impact. And then I organized a strategy retreat early on to bring everyone together who was involved and said, "Okay, what do we really want to do with ideas42? What was your goal in getting involved?" And everyone said social impact. We know how to do the research, research belongs at a university. So that was step one is to realize that social impact was first, and academic publication was the icing on the cake, rather than the other way round.

And then we tried doing that type of work while being in the university, but the university was setup for academic research. They wanted a principal investigator on every project. They didn't understand why we wanted to sign an MOU at some big bank to work on collections. It was all very confusing. We then decided to spin out and with encouragement from a couple of major funders to do so also.

APPELT: Yeah, that definitely resonates with me, still being inside the university setting, some of those same challenges. Well, in the past, I guess it's been well over a decade now, ideas42 years has really developed this amazing portfolio of projects across the globe. We were wondering if we could hear about one or two of your favourites.

TANTIA: Sure, yeah. Well, I picked two that are on their way to scaling which is exciting because so many of the behavioural interventions we do end up being a nice, cute experiment and then you know, not much happens. One portfolio work is around cash transfers. These are very, very common policy solution across many, many developing countries around the world. I mean, billions of people receive cash transfers from their governments and they're largely unconditional these days. But the government's hope is that people will use the money for things like education for their kids, of better nutrition for their family, or investing in a productive asset, those sorts of things.

But that doesn't always happen. And part of the reason is the context. These cash transfers are being given out in physical cash, in the middle of a market, because that's the convenient place where people come. And you can imagine how tempting a market is to spend that money that you've just got and all sorts of things, fried foods and toys, clothes and so on.

We did some interventions where we just help people set goals for what they would want to do with the money. And they always list all of the things that, you know, the government told us about education, nutrition, etcetera, and then we give them a little pouch in which they can put away some of the money, so that partitioning. That comes from Dilip Soman's work from Toronto.

And this was working very well in Madagascar, so we've now taken it to several African countries, Kenya, Tanzania, and we're seeing good impacts in Madagascar. We saw, for example, a 16 percent increase in more diverse, nutritious meals being prepared in the home. In Tanzania, we saw seven percent increase in productive investments. People report saving, so very positive. And we're hoping to scale this across more countries as well.

APPELT: That's fantastic. I do you have a follow-up question there, I'm just curious because one of the things we've talked about a lot in the program is the distinction between real behaviour and self reported behaviour. What behaviours have you actually been able to get? Not just self report, but actual measures of the behaviours.

TANTIA: We can see the savings, at least in the goal setting, because that's part of the intervention. We can see that people are setting goals. There we can see how much they're setting the goal for. They get a little sticker with images of the currency bills because these are very low literacy situations so you can't do numbers, and then they circle how many bills they want to save. We can see that's happening. We can see that they're putting cash into the burlap sacks that we're giving them.

The rest is survey data collection, because none of these places, still these populations don't have formal savings accounts. We are now hoping to work with some of these governments to help digitize all of this. And COVID should accelerate that because, you know, it's harder to go in person and do things. Once we have digital savings, then we would have to track at least the savings data. But what people do with the money will always be self reported in these places.

APPELT: Yeah, that's a fantastic project and so exciting that it's scaling. Like you said, that's not always the case.

TANTIA: It's not always easy.

APPELT: And you said you had a second project as well?

TANTIA: And a second one, this one is exciting because we work very closely with some of our academic advisors. And this was recently published in *Science*. It's quite unusual for a practitioner, as my colleague Alissa Fishbane is a coauthor on this paper, it's very unusual for a non-academic to be in *Science*.

This was working on these little summons forms that New York City issues if you're caught for some small infraction, like not picking up your dog poop or having an open container outside. The no-show rate is very, very high. Almost half of people don't show up to court. And the problem is this thing looks like a parking ticket. So, people ignore it. If you then try to read it carefully, it's also very confusing. It's not clear it's a court summons. The where you need to go is sometimes handwritten and hard to read. We just redesigned that, the simple form.

And then the second intervention we did was we got people's cell phone number when they received this thing and then we sent people helpful texts to plan ahead for this court date because this court date is three months out. People need a reminder. They need a reminder to wake up earlier. Get a day off of work. We sent messages around all of this.

Just from the form redesign we see about 13 percent reduction in the no show rate. And then you add on the text messages, another about 20 percent. So amazing results from basically a free change. The texting is very, very cheap. We just waited until the old forms, the city ran out, and just replaced them with the new ones.

APPELT: Smart timing. Yeah, I think the students will be really interested to hear that. We have one of the students, they do capstone projects and one of them is doing people not showing up to dispute resolution hearings between tenants and landlords, and they're looking at doing reminders. I think that'll be very encouraging.

TANTIA: Yeah. And this one is, of course, scaled in the city here in New York, but we're trying to do all sorts of work in generally the criminal justice system to improve all of these communications that go out. They all tend to be confusing. And even the employees of the justice system don't like them, right? They're confusing for everyone.

APPELT: Absolutely. Yeah. It's always interesting when you look at a form and then you kind of try to explore how it was created, it was just someone made it back in the day, and there's been maybe no review of that for 20 years or more. One of the things we've already talked about is that you were able to scale. But in general, I think you've really figured out at ideas42 some of the secret sauce for what makes projects more successful. Do you have tips for the students on how to maximize a project's chance for success?

TANTIA: Yeah. This is something that took us some learning the hard way. The key here we find is we are always working with partners, government agency, NGO, whatever. We will try to align with their strategic priorities. We will not do a project if it's something that we want to do, but it's a side priority for them because those tend to get cancelled eventually. And that's what would happen to us in the early days. People would just move on.

The second thing that we spend a lot of time on is we spend much more time on designing exactly how to deliver a behavioural intervention as opposed to what the behavioural intervention is. That is often reasonably quick to sort out. But then, okay, if you want to send a social norms intervention, well do you send in a letter or do you send it by text, what peer group do you use? Where does that data come from exactly? Who's collecting it? How many times do you send it out? What time of day, et cetera, et cetera. All of these details. They matter a lot because you have to get people's attention at the right time.

You know, you have to deliver the intervention in a way that they will act quickly. You need to then fit it into all of the operational constraints of the partner that you're working with, and the legal constraints. All of that, getting it right matters a lot. And if you think about it, many of these nudge projects that we all do are actually fixing those issues in something someone else implemented years ago.

APPELT: Yeah, absolutely. I'm curious, you said that you spend a lot of time on figuring out what's the right way to deliver it and what information to use. Does that come from qualitative user research? Does it come from stakeholder engagement? How do you make those kinds of decisions?

TANTIA: Both of those. We work closely with our partners to figure out what will work for them. And once the test is successful, is this something that they will be able to just roll out? We user test, especially if it's a complex design. If it's not just a simple communication, then we will user test with a small percentage of the population so that we can check, "Is everything clear? Is there anything clunky in it?" And so on. If there are frontline staff involved who need to change something that they're doing, then that's a whole another behavioural design project that we'll do. So how do we change their behaviour? Yeah, all of those.

APPELT: And we were just talking a little bit, because the students have just presented their proposals, and they're going to be shifting into their own qualitative research in January, February. And so, I'm curious, when you do the user testing, do you tend to use surveys or interviews or focus groups or a combination of methods?

TANTIA: We generally use individual interviews. We find that focus groups, unless we want the dynamic of the focus group for a particular reason, it may seem like you're looking at more data, but actually, one or two

people end up doing most of the talking. And we know from all the behavioural science we study that has a lot of influence on everyone. We will do individual interviews.

We do prepare the guides carefully, though, based on hypothesizing what might be going on behaviourally and specifically what in the context is affecting behaviour potentially because then we'll ask questions about those contextual features. We're asking people a lot more "how" questions than "why" questions we don't ask so much about, "Well, why did you do that?" because people usually don't know actually, right? We'll ask them "What information did you use? Who did you get advice from? Did you try doing this thing? What happened? What got in the way?" Those sorts of things.

APPELT: Yeah, I think that's going to be something that students are going to learn a lot by doing, because I think that's for me at least, the survey interview design creation is a lot of learning by doing rather than just learning by reading about it.

Well, and then backing up a bit in the bigger picture and just looking at your role. Because you have a background in strategy consulting, and now you're in the business of applied Behavioural Science consulting, and we've talked about how BI projects involve a team like there's usually a gear group and then the client group and then the population of interest. And I think you've already talked about this a bit, but can you elaborate a bit on how you work with those different groups and the challenges and rewards of working with these groups with different perspectives, goals and needs?

TANTIA: Yeah. Usually, we will align with everyone upfront and then that makes the rest of the process easier. Our funding largely comes from philanthropy, from foundations. The first group we need to align with is them and their strategy. And then we go out and recruit partners whom we work with to do the work. So ideally, we find partners who have strategies that align with what the funders want to happen and the impact that we all want to have right? And that then becomes the joint goal.

And once we have that combination, then it's just a matter of figuring out the details and working through all the operational constraints. But it does really, really help to have more flexible funding where we haven't committed to some particular intervention in some particular context, because that may not be the right design once you get on the ground. So, the funders who understand how all of this innovation and change works will give us the flexibility to go and work with partners as long as the impact outcome is what everyone's aligned on, then how that happens can be more flexible. So, yeah, we have a team in place that is talking to everyone involved.

APPELT: And one of the things that we've noticed in some of the work that we've done, either through UBC or through the BC government, is that sometimes you almost shoot yourself in the foot when you get to the actual getting into the experiment phase, because you pitch this BI solution and you provide evidence for why you think the BI solution is worth testing. But then that's so compelling that they're like, "Well, obviously that's better than our old form. Why would we test? That's going to take too many resources". Have you navigated that? And if so, do you have tips for navigating that?

TANTIA: Yeah, that does happen a lot. We will usually tell people, "Look, yes, there is evidence, but it's from a lab somewhere from a totally different type of organization or country. And this thing might backfire. You really want to know if it works or not. And similarly, just like we don't know if your current solution really works or not. We don't know if this one works or not". And that's the expectation we set upfront that "This is innovation work. That means we're going to test and iterate".

Now, we are also trying to move away from being completely hung up on experiments, because early on, coming out of academia, I think the success metric was “How many experiments did you run?”, right? That actually does not correlate to impact or solving a problem at the end of the day. There are situations where we know upfront, “Okay, a proper randomized control trial is going to be impossible. We can maybe do something quasi experimental or we can do nothing”. And we just have to try to do our best to redesign. So upfront, we kind of know where there's testing possible, if there is, we set those expectations with the partner. But we're also open to making changes that, you know, we're pretty sure will be an improvement, even if we can't test.

APPELT: Yeah, that sounds very similar to what we've done as well. So those are, I think, some of the challenging parts. I'd love to hear about what your favourite parts of working in this field are.

TANTIA: I mean, I just I love those "Aha" moments, and especially when I can make that "Aha" moment happen for someone else. A partner, executive, somebody has been struggling with a problem. And then we find that behavioural insight that leads us to a totally different, possibly unintuitive perspective that I find the most exciting. It keeps me going and keeps me chasing more problems and more projects.

APPELT: Yeah, I always enjoy that as well, which obviously explains why we both do what we do pretty well. And then also thinking about you've been in the at the forefront of applied behavioural science for a while. And I'm curious how, and you're based in the northeast of the of the US, which is, you know, I think one of the areas where BI is really at the lead edge. I'm curious what you've seen and what changes you've seen over the last years in the field.

TANTIA: The most stark one is how many people are now doing it, or at least saying that they're doing it, right. That number is staggering. And what's come with it is I think, is the sense that there is a small set of simple interventions and that is the extent of behavioural science and applied behavioural science. And I've even heard people say just use the word “nudge” for any reminder. And sometimes use the word nudge for a text message reminder. We could just add “nudges”, and then the next sentence, like we can just add “text message reminders”. So, that worries me, right? I feel like we may have oversold how cheap and easy these behavioural interventions are.

Perhaps that's what everyone got from this, whereas actually there's so much more we can do than then communications nudges. We can do a lot of changes that are at the systems level. We can make policy changes. We can design projects, products from scratch. And we are getting to do more of that. But still not as much as we could do. So that is what I'm looking forward to do for future changes in the field.

APPELT: Yeah, I totally agree. I think there's an interesting thing about nudges and behavioural science, which is that it makes intuitive sense when you explain it to people. People hear it and they're like, “Oh, that, you know, that's so obvious”. And then often they just feel like, “Oh, well, then I can do it, too”, without realizing that there is all this training required.

And you do have to have understanding of the potential for backfire and the reasons why experimentation works, and so that's why we're really excited. And I know you do a lot of education at ideas42 but we're really excited to be developing these rigorous training programs so we can have more of us who are on the side of having that rigorous training out there.

You said one of the things you're looking forward to seeing as we move forward as a field is doing more changes on the policy and the program and product creation side. Are there other things you think are coming or that you're excited about?

TANTIA: I continue to be excited about exploring the intersection of what we do in applied behavioural science with design and systems design work, because I think that is what we'll need to figure out if we wanted to apply this at an earlier stage, not just to go fix last mile problems.

I'm working, I talk to a lot of designers all the time, I'm working with some folks at the Institute of Design at IIT in Chicago, actually, just to try this out on one of our projects to see what happens, because my hypothesis is that with the behavioural science knowledge, there's a different pattern recognition even in these nebulous, complex problems that I might have than they have. And if we put everything together, maybe we come up with different answers and different directions. I'm excited to be doing that work.

APPELT: Yeah. I think as the field grows, it gets more established and these abilities to interact with other disciplines, whether it's design or we're doing some work with physical scientists. And I think those possibilities are really, really exciting. And then I'm also curious, so obviously we have students who are becoming BI practitioners. And what do you see as job opportunities for people who are newer to the field?

TANTIA: There'll be jobs at ideas42 hopefully, you know, once we're through some of this COVID mess. There'll be jobs at Behavioural Insights Team and other players like us. But because there are so many folks doing this within corporations and various places around the world and governments, I think there'll be more and more job opportunities. They may not always be labeled behavioural scientists or applied behavioural scientists, they may be labelled Designer or UX Design or something like that on the tech side. It might be a Policy Advisor or evaluation type jobs on the government side.

But many of those folks are doing this type of work. So probably the best advice I can give students is that don't just search for behavioural science and then be deterred if you don't find that term exactly. You know, look for anything related to design, innovation, policy design, those types of jobs. Then there is opportunity to apply behavioural science there.

APPELT: Absolutely. I think it is kind of funny because obviously we're trying to make decisions easy and attractive, social, timely, etc., but then some of the things we do as a field, you know, we have different ways we refer to ourselves. The job titles often don't have any of the keywords in them so you need to turn that lens inwards. Well, I think that's about the time we have. Do you have any final messages or advice for BI practitioners in training?

TANTIA: No, I think just what I talked about, be broad and go apply this, you know, wherever you land, because I think one thing I've learned doing this all these years is it's surprising all the places you realize that you could apply behavioural science. Some years back, a foundation came to us and said, "Oh, do you want to work on cybersecurity?". And we scratched our heads and like, "What's behavioural there?". And but we started exploring and it turned out that 70 percent of breaches or something like that were human mistakes. So, yeah. Behavioural science is everywhere. And you go out there and, you know, evangelize it. Plug it in.

APPELT: Absolutely. I think that's a great concluding message. Well, thank you so much for joining us today. I've enjoyed hearing more about your journey. I've heard bits and pieces before, but nice to see how it all came together. I hope our listeners learned as much as I did. Thank you for joining us.

TANTIA: And thank you again for inviting me.

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