



## Episode 44: "A Personal History of Behavioural Insights"

*with Dale Griffin, Professor of Marketing and Behavioural Science at UBC Sauder School of Business*

*Dale Griffin, a co-founder of UBC Decision Insights for Business and Society (UBC-DIBS), joins us for the final episode of season 2 to talk about the theoretical foundations of Behavioural Insights and to share stories about working with both Daniel Kahneman and Amos Tversky. Dale also discusses his research on planning fallacy and how to overcome it. Lastly, we close with a discussion of the current state of the field, including recent highlights and cautions for the future.*

### *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 Dale Griffin.

Dale is the Advisory Council Professor of Marketing and Behavioural Science at UBC Sauder School of Business. He is also one of the co-founders of UBC DIBS, is on the Advisory Board for the UBC's Dhillon Centre for Business Ethics and has taught at a number of leading universities in Canada, Great Britain, and the US. He's also an immensely impactful and productive researcher, and I find that every conversation with Dale is an opportunity to learn, so I always look forward to even short conversations to pick Dale's brain. So welcome to the podcast, Dale. Thanks for joining us.

DALE GRIFFIN, GUEST: Thank you, Kirstin.

APPELT: Why don't we start by just having you tell us a little bit about yourself?

GRIFFIN: Well, I have been doing this, this behavioural research for a long time. I think I started my psych degree at UBC 41 years ago, so I still think of myself as a midlife researcher, but that's a long time to be a midlife researcher.

And when I started my psych degree at UBC, UBC was the proud home of Daniel Kahneman, of course, one of the one of the primary founders of BI and behavioural economics and all that goes with it. So, he really turned my head about these things and set me on the path such that for those 41 years I've been researching and judgement and decision and behaviour, at UBC, and at Stanford, and at Waterloo, another central Canadian star institution, and in England a bit, and for a long time, my specialty really was judgments of risk, so you could sort of think that very broadly.

But that is more than anything else unites different things I've done from relationship research, how people get together, are happy or unhappy in relationships, can also be thought about as a risk judgment. So that's a little bit about me.

APPELT: Awesome. Well, 41 years, it's a nice prime number, it's a solid base on which to continue building. Well, I think that's a great intro and is a good segue to my first major question, which is around the fact that

within our Advanced Professional Certificate, you teach our theory course that walks or maybe we should say, sprints through the history of the behavioural decision sciences.

And now we're in an even shorter format than a multi week course, on a podcast. So, can you give us maybe a high level perspective of where behavioural insights comes from?

GRIFFIN: Yes, and this will sound familiar to those people who have spent a few hours with me in class. One of the key moments in behavioural insights comes from a very famous and influential statistician, R.A. or Sir R.A. Fisher, Ronald Fisher, who essentially invented behavioural statistics. So yes, people were measuring and doing normal distributions and even doing regressions before him. But he's the one who turned the world of psychology, medicine, agriculture even, into the idea that you should be doing controlled experiments to learn about cause and effect.

So that's absolutely fundamental, and it also illustrates how closely theory in psychology and behavioural insights is related to our research methods. We would not think the way we do about human behaviour if we didn't have research methods that were fundamentally experimental and fundamentally relied on controlled experiments.

So, everything rolls together, whether you're studying statistics with Dave or behavioural sciences with me, the mindset, thinking about causes, thinking about confounds, thinking about awareness, they're all fundamental. And I all trace that back more than anything to that huge influence of R.A. Fisher working in England on an agricultural station where he was putting seeds on the ground and watching what grew. And he built that.

And then the other towering figure, in my view of behavioural insights, of course, is Kurt Lewin - the social psychologist who introduced so many aspects of what became to be behavioural insights, introduced the idea that you should look inside the actor's mind to understand their perspective. Also was fundamental in applying those experimental methods to social outcomes. And so that's a huge influence.

So, between social psychology and statistics in America, and experimental design, we have the foundations of the house and then the top floors were built by many people, but the primary architects were the big two, Daniel Kahneman and Amos Tversky working together. And Richard Thaler taking their theoretical insights and showing us how to apply it to economics, to public policy, to government. So, there's a high level. The house, the roof of the house, inside that top floor, as I'm sure we'll talk about Danny, Amos, and Richard Thaler.

APPELT: Yeah, I really like how you characterized it here, and I've heard you mentioned this before, and I think it's very fitting of thinking of behavioural insights. We often kind of call it like one enterprise, but in some ways it is these two toolkits of the theories of behaviour and decision, as well as the theories of measurement and rigorous research design. And it's that intersection that's so powerful. If you have one or the other, it only gets you so far. It's that intersection that really drives the pursuit forward.

And so, yeah, let's build on that - so you already mentioned that you had a chance to work with Daniel Kahneman when he was here at UBC and that that started your head in that direction. Is that where your interest in BI started? Did it predate that? How did it grow? What led you to the career, the 41 years?

GRIFFIN: Now I'm regretting starting with that. Well, BI as such didn't exist 41 years ago. We had, of course, the experimental design part, social psychology, we looked at those important things that came from Lewin in terms of the barriers to desired behaviour.

And so we had a lot of the language and in fact, Daniel Kahneman, mostly known for his strict, cognitive view of decision making, he was very much a Lewinian. So he was steeped in that model of doing practical research from Lewin's tradition that took his fundamentals, the idea that people were heavily influenced by what they saw in front of them and that they were largely motivated to take the easy way out. Not in a derogatory way, but that is the way that organisms are built. So that was in the air. All those things were in the air.

And about that time there was a very influential book by Donald Norman called *The Psychology of Everyday Things*. And that kind of took these basic ideas of psychology and barriers, the evolutionary way that people are built, cognitively, and applied it to design.

So, all the tools were there, all the tools were there in, dare I say it, the 1980s, and the world was changing, especially because the judgment decision making models of Danny Kahneman and Amos Tversky were being applied in all kinds of ways in negotiations, in international politics, a lot of theory built on that. So broader and broader perspectives were coming out. It wasn't just in the psychology library, it was being applied in a lot of disciplines, but it didn't have that identity.

So, one of the things I guess that I've been most struck by in this long career is how a set of theories turned into almost an intellectual movement. And that's what BI is. BI is a model that rethinks how public services work, how communication works, how design works and most importantly, how, our buzzword, decision architecture works.

So, giving you an answer to what wasn't there, so in the 1980s, there wasn't a BI. There was a swirl of ideas. There was a connection of people, so Richard Thaler was closely connected to Danny and Amos and applying the theories in terms of more practical economic ways. But other people like Eric Johnson were also, so it was a pretty tight knit network of people on this borderline between psychology, economics, and marketing, and business. So they were there, but the movement wasn't there. I guess the movement wasn't there until Nudge, really.

APPELT: So that actually raises a question that I always struggle a little bit with, which is the nomenclature we use. So, in academic circles, behavioural economics has a specific meaning, behavioral science has a specific meaning and behavioral insights I find kind of crosses.

But then in the practitioner world, when we're talking about folks who aren't steeped in a tiny niche of academia, you often get the question of is it okay to conflate these terms or even in the practitioners sense, do they mean different things? So what's your take on behavioural science, behavioural economics, behavioural insights when out in the real world?

GRIFFIN: I have a, as is often true of me, I have a strong opinion based, not necessarily on anything except what I think works. And my opinion is it's helpful separating them, primarily because behavioural insights is an applied discipline that has almost checklists and very applied ways to approach things. And where you can check you could say "Okay, did you do your primary scoping research? Did you do your qualitative research to see how people...", and this isn't any kind of discipline, these are practical approaches.

And that's how I think we should keep behavioural insights, it's a practical approach that's built on theories, and some of those theories are behavioural economics theories, which means we take psychology and we infuse that psychology into economic areas and economic models. That's just one where we draw from. Or behavioural sciences is broader set, dealing with human behaviour. Each of which has a variety of models that might be about herding behaviour, how people together act differently, that we draw up. So, I think it's useful,

not necessary, but useful to keep them separate and think of behavioural insights as the way that we apply a whole set of theories across.

APPELT: That makes a lot of sense to me as well, and I think that's often how I categorize it as the more applied versus, like you said, the underlying basis, going back to your house analogy, I'm not sure how you can combine that in there, something about the driveway.

GRIFFIN: I think it's the utilities, the theories are the utilities, electricity comes in, power.

APPELT: That's perfect. So going back to your early years in the 41 years, so you mentioned you had the opportunity to work with Daniel Kahneman during his time at UBC, and most folks are aware of his larger contributions to the field. Any particularly salient things you want to raise, any memorable moments, any neat projects you have the opportunity to assist on.

GRIFFIN: Well, both Danny, Danny Kahneman and Amos, Amos Tversky, are extraordinary minds. So often what you want to talk about someone is how they take what is an ordinary way of things, and create the extraordinary. And I don't think Danny and Amos were like that. They were extraordinary. So they're just like, they're not like, I can model myself around them. So that was the first thing.

I mean, I didn't realize how extraordinary Danny was because he's very easygoing and charming and took me in as an undergraduate, basically intern. First thing he asked me to do was organize his bookshelf, which makes no sense. I had no idea what intellectual order bookshelf should be. On the other hand, it was absolutely cliché of being in a candy factory. So, he would have draft manuscripts, scripts and letters from famous philosophers. So, of course, just to be there and try to put that in some order, was a fantastic experience. Just being around it was fantastic.

But he was gripped by the topic of well-being or happiness, which in the 20 years afterwards or so, was one of his major topics. And it's not something that that we talk about as much in the behavioural insights perspective, but it makes sense to think that if you've been thinking about decision-making, which in economic terms is about utility, you make decisions to improve your happiness. You make decisions to improve your experience, that the very essence of what that happiness is, and the essence of what experiences, good and bad, are, might become a natural topic. And that's what was interesting for me because I joined him either the first year or after the year he decided this was the next big topic. So, it was wide open.

So one of the main things he wanted me to do was simply explore the literature on happiness and well-being and bring back interesting papers. So again what a lucky way to begin to study such things and to be paid for it. Well. what a life. But that was fascinating and the only real research I did with him was on yogurt and ice cream. You're probably vaguely aware that he did some, so this work we did wasn't published, but he did very similar work later after he moved to Berkeley with some of his students there. And he was interested in how well people could predict or anticipate what repetition would do.

So imagine we get married. We see the same person every day for, we hope, 10, 20, 30, 40 years, is that a good thing? Is that a bad thing? We, you know, we decide, should we have the same dinner every night or not? And so, it's pretty fundamental actually knowing whether repetition experience will be something that leads to improvement from a feeling of familiarity or will it lead to habituation. Anyway, so that's what he did. He brought people in and I worked with him on this, fed them strange yogurt flavours for many days in a row and asked them, how would they feel. "You tried it once now, how would you feel after you tried it five times?"

So, at that time, he was just playing around, playing around with some of the big themes in psychology like habituation. If you do something, you will become less and less sensitive to it. But on the other hand, there's also a big theme that familiarity makes you feel comfortable and fluent with things. So, he didn't really go into it saying "I know what yogurt". In fact, he played unfamiliar kinds of music to people every day for a variety of things.

But the notable part was really just his sense of playfulness and adventure that he would give people yogurt. "Let's see what's happening. Let's plot that over time". And while that was sort of playful style investigation that led him to another really important way of thinking that he talked about, experienced versus predicted utility, that the idea is that very often when we think about life, we're trying to predict how we will experience that, when we take a bank loan to get a house, that's essentially about predicting how we're going to experience for things.

And he went back in the history of utility theory in the history of economics, going back 300 years, and talked about the way in which experienced utility, how I feel right now from actually eating the yogurt, or being married, or owning a house differs from those decisions based on predicted utility and made, I think, a very fundamental contribution by showing that had been largely neglected in very serious economic thought. So playful, yet, you know, really finding what was fundamental, finding questions that would resonate with 300-year-old literature. That was what he was like.

APPELT: That's really interesting. It's also fun to see that the thread of giving research participants unexpected foods is alive and well at UBC, with Dave having recently done projects with Bertie Botts Every Flavored Jelly Beans. So he's giving people grass jelly beans and vomit flavoured jelly beans so that their rich history continues.

GRIFFIN: Yes, and as you'll know, one of the things that Danny branched out into was understanding the differences between negative events and positive events. Which I'm sure that a lot of those jellybeans are negative events.

APPELT: Yeah, yeah, it's a very interesting field of how positive and negative differ. But before we go down that line of thought too far, so you also worked with the other half of the most famous duo. And unfortunately, Amos isn't quite as well known with a lot of newcomers to the field because of his untimely passing. So, can you share a little bit about that experience, his contributions, memorable moments with him in Stanford?

GRIFFIN: Yes. So, to put that into timeline, Amos died of cancer in 1996, and Danny wrote his famous book Thinking Fast and Slow in, I think, 2001. So, a lot of that popularization came well after Amos's death, but most of their most fundamental contributions Kahneman Tversky did together.

So, for my experience, just to remind everyone that Kahneman Tversky were professors together in Jerusalem, which is where they developed their partnership, and the reason it was such a powerful partnership was because Amos Tversky was a Mathematical Psychologist. So he had a very deep understanding of the economic models, the things that when we say utility, we have some vague idea of people feeling good or happy or full, or satisfied with economics, says couple of hundred years of mathematical models of exactly whether utility is constantly increasing or whether it hits a bar at some point or is it a declining marginal utility. And there are deeper and deeper layers of the mathematics in for what Psychologists is a fairly broad, general topic.

So, one of the reasons that that the combination was so powerful was because Amos had this deep understanding of mathematical approaches to measurement that run deeply into economic theory. And then he had a very rich psychological repertoire. Because, before we get to Amos, one of the interesting things about Danny is that he'd had a kind of twisting, non-linear journey.

Well, first of all, as you read from his books, he was very influenced by his experiences as a Psychologist in the Israeli army, very much shaped by that. And that's where the Lewinian approach really struck him as being so useful. And then when he went to Berkeley, where he did his PhD, he actually studied personality measurement, but went on through his post-doc to study attention in the eyeball.

And so when we think of the huge role of attention in behavioural insights and the constant use in theory of behavioural decision making, constant use of perceptual metaphors like visual illusions, like constructing visual scenes, a lot of that reason is because Danny, in his path, went from thinking about personality and measurement to thinking about how the eye brings different visual stimuli together into a constructed reality. And especially his focus was on what attention does, so what attention does in the brain. And for a psychologist, the ultimate bottom line of what attention does is there's only a little bit.

So, attention is limited. And so, we go back to that over and over again in behavioural insights. Attention is limited. You have to bring things to people's attention. You have to use salience. I would say it's the number one, the number one insight in behavioural insights is the role of attention.

So that is largely, I think it looms so large because of that way that Danny's path went through a number of different hills and valleys. And he didn't really study judgment decision-making until he worked with Amos and was essentially confronted with the question "What's a psychological theory of decision making?". What we have are economic theories of decision making, and so he brought all that what he knew about personality, attention and eyes and brains and all the rest in to the study of buying a house. So sorry. So, back with Danny and how he did it.

But it was Amos's more formal approach, the more mathematical approach that enabled their insights from psychology to have the influence on economics. So, whereas I had started with Danny, sorting out his books, which was all over the wall piles of different things, going into Amos's office, there'd be about three books on the shelf, absolutely clean, everything in its place, after every meeting notes would be put back into files. So, on the surface, very, very precise, very clean. And that was his mind, his mind was very precise, very clean.

And what I remember is more the situation. I can, of course, go on and on about what we did, but what was so striking was not only his clean white walls, but the fact that he would come in late so he would sleep in, come in at noon or something, and then he'd essentially have people lined up outside the office all the day, doing meetings and by and large, the more favoured you were, the later in the day you would meet with him.

So, he would have meetings and go home for dinner and come back at 9 o'clock and have some more meetings, often meetings going to midnight or 1:00 in the morning. And these are very demanding, very high-level intellectual meetings. So, he was just there hour after hour. And what was most remarkable about working with him was just, talk about attention, was that steady beam of attention.

He was so focused on the problem. Such that he would, a very evocative picture of him, is him sitting on a corner of a desk, looking at his whiteboard and just looking at the whiteboard and looking at the whiteboard, and maybe writing one symbol on the whiteboard and thinking about it for a while, it's not that he was daydreaming. It was like very, very deep thoughts going on there. So there's an evocation of the style of it.

The other thing that is so evocative and you'll hear when you read about him from Danny and from Richard Thaler was that he loved to joke. So he would in the middle of this very deep, attentive thinking and maybe some math put on the board you'd say, you know "Let me tell you about this". And he would just tell a joke. Or in my cases, it was often just a favorite phrase that he would have.

He loved a quote from the prime of Miss Jean Brody classic book from 50s 60s a quote was, "For people who like that sort of thing, that's the sort of thing they like." You've probably heard that quote, but it's not remarkable that he liked that quote, what's remarkable is he would repeat it over and over again in meetings. Just something would strike him as being perhaps an absurd approach. And he would say, "For people who like that sort of thing, that's the sort of thing they like," and he would just get full value of it every time he just says "Wow, what a great quote". And he would just laugh and laugh.

Other quotes, one of his I think it's his own quote, even though you would say when things hit upon evolutionary psychologists and their models of what people were thinking when they walked on the savannah, right? You've probably heard this, but it's just so much part of him. He would say, "listen to evolutionary psychologists long enough and they'll have you stop believing in evolution." And that was the idea that sometimes the stories of people interacting and what they were thinking about in the savannah were untestable and again the idea is not that wonderfully clever. It was pretty clever, but just that he would, whenever the topic came up, he would just get enjoyment from rich, satirical quotes.

So it'd be this funny mixture of very serious thought and breaking out into laughter, little things so very charming in that way, but also you felt like you had to think. You had to think when you were in that office. And things we did well, we did little work on happiness and wellbeing, actually a little bit more, a little bit more mathematical, structural. The most important work we did was on a theory of confidence and judgment.

But, when you were there, it was quite different, you didn't feel like you were there to do your own work. You didn't feel like you were there to become famous. You feel like you were there to be a soldier in the army of decision theory and you were there to make Amos's brilliance shine, which we were very happy to do. We were very happy to be a minor player, to do the work, to meet him at midnight or whatever else.

I mean, another funny thing about him just not really telling you much about him was that he wasn't much of a typist on the computer, so he would have the student working with him come to his computer, so not my laptop or anything else but sitting on his office computer, and then we'd talk about and I would type. And one of the again, the memorable things that we have a new project, we hadn't even collected data, we hadn't really thought too much about it, but he'd want to start by putting a title to the page. So, there'd be a title to the paper before the project was even defined and just really interesting. I don't know why, it's just something he'd like to do. So, he said, okay, you're going to write a paper, what is the title going to be? So, we'd spend a good half hour or an hour talking about titles.

And when I talk about Amos and his very precise, focussed thought every word, not just in the title, every word in the paper would be the subject of debate and thought. "Should it be there? Maybe it should be once". And it wasn't just the big words, it was the small words as well. So yes, we get some progress done, but often we start the next meeting with, well, let's read that page over and then we would see if the words were right.

So, it's not really telling you about behavioural insights, but it's talking about the level of detail with which he approached the theory that the words and I mean, what comes out of it is - so the first paper he and Danny wrote back in what was it, 1969 was entitled Judgment Under Uncertainty, Heuristics and Biases. Right? That was the first thing they wrote, and that's the title of the book that came out 13 years later. It's the words

everyone used to describe, they say it's heuristics and biases research. The care and feeling of the words had a big impact. And think of those words, framing. So many things like that.

APPELT: Such a fascinating glimpse, it's so tantalizing. Well, moving on a little bit, so you've worked with extremely impactful scholars, but you've also had your own substantive impact in the field. And probably the work that is most well-known and very relatable for folks is the planning fallacy work. Can you explain a little bit about that and where that came from?

GRIFFIN: Yes, and it's a little bit too pragmatic to say the planning fallacy was defined by Kahneman-Tversky. So it's not falling far from the tree here, but it's very much where all the joint work of Kahneman-Tversky is joint. And I think they made an agreement they would not divide anything up. It's very clear that the planning fallacy is Danny Kahneman's, because it's built around his story and his key story was about when he was working on an interdisciplinary textbook with a number of other professors in Jerusalem, and they sat around to make estimates of how long the textbook could take. And the point is not that those estimates were very optimistic. That's not the point.

The point is that they said two things. They said, "I think this textbook will take two years". And then when they're asked, "Have you written other textbooks", they would say, "Yes, that took five years, but this is going to be much more efficient. I can see where - agreed. I can see this". And so, the planning fallacy is the combination of believing this task right now is eminently doable, and realizing similar tasks always ran into trouble, and more particularly, this task will be done within a reasonable time frame while admitting that similar tasks always overran their predicted time. So that's the planning fallacy. The combination of this, it's going to be done, in the past well, everything went wrong. So Kahneman-Tversky defined it based on that textbook example. And they basically just waved their hands and said, "This happens everywhere, don't you recognize it?" essentially.

And so, when I was in my first job, teaching Social Psychology at the University of Waterloo, another colleague, Michael Roth and a student, looked at that story and said "That's a great story. Let's build some empirics around it". And so we wanted to look into "Does this really hold in every day, every activities? Do people recognize it and why does it happen?". And once again, Kahneman-Tversky had a story for why it happened.

They had this story that essentially that when people faced a new task, they only looked at the details of this new task. So you're going to get your kitchen renovated and you think "Okay, that's going to take this long for the sink, this long for the for the fridge repair" and whatever else. And they don't think about a broader set of activities. So if we'd look back, "Why did our basement take so long?", well, it turned out that the contractor got sick, which is true. That's happened to me. It turned out that the materials were back order. That's happened to me. I mean, you had all of these things that you learn from looking at past activities that are completely out of your mind, completely ignored when you think of this current project.

So they had this idea that one project at a time excludes all the information that you might get from looking at past projects. And so that's what for years and years we've been following up "Who does this? How often do they do this? Can you can you prevent people from showing this planning fallacy if you remind them of the past?".

And as you know, well I hope you know, these same things keep coming up, and in some new research that Dave and I are doing with recent graduates and that we're looking at people's ability to predict their expenses and their ability to predict their income over the coming years. And it looks like basically the same



characteristic challenges arise in people predicting how much they're going to make, and for the same reason that is they don't learn from past problems.

So that has been a good part of my say 30 years since I got my PhD, has been working on this fascinating phenomenon of the planning fallacy, and I could go on for a long time.

APPELT: Well, seeing as it's a, like you said, a very real problem, we all have experience with, are there tips? I think I can guess what they might be, but I'll let you, tips for let's say students embarking on BI projects, which could very well be subject to the planning fallacy.

GRIFFIN: Absolutely. I guess there are three kinds. One is if you think about it as being someone else's task, you will generally be more realistic. So, looking at other people's task makes it easier to recognize missed problems. Places that there's going to be some kind of human connection that could fail. People aren't going to give you the permissions, or aren't going to give you the data, but when you look at someone else you say, "Oh, I can see what might arise in your projects", it's much easier to see it in others than in yourself. So, trying to look at your project from what we call the outside view as if someone else were doing it.

Of course asking, "Is there anything in the past that I can look at? Have I done something like this? Has someone else in the group done something like this? Does Kirstin know somebody who's done something like this?". Getting outside of yourself and getting data about past projects is number two and obviously very good. And the third, the rule of thumb is kind of add 50 percent to everything.

APPELT: Comes down to math in the end. It's funny too, because I mean, I'm sure you experienced this all the time, even knowing what we do about this, we still fall subject to it ourselves. It's always the next one will have fewer obstacles, but there they go again.

Well, we've talked a lot about the history of behavioural insights, but I thought maybe it also be interesting to touch a little bit on the more recent history, in the present, so behavioural insights, I think we all agree, has really changed quite a lot in the last five to 10 years, maybe even 15 at this point, with the rapid spread. So what have you seen? What has struck you most about the last five, 10, 15 years in the field?

GRIFFIN: Well, the thing that strikes one right between the eyes is pretty obvious, which is the dramatic multiplication in the BI nudge unit, behavioural science offices, particularly in government, but also in consulting firms. So, it's one thing to say that we have intellectual revolution. You know, we have an impact, but to see hundreds of offices around the world, increasing interaction with the developmental economics people that the office is doing.

Basically, behavioural science works from an economic perspective. Both of those have just, a word that I hate whenever it's in the news, exponentially increasing. It's been a flood of impact in the government and policy sectors, which is amazing. I have some caveats, I worry. Precisely because why we do what we do, I worry because there are not enough people who really have background to fill all these offices. So just bringing in statisticians, just bringing an experimental psychologists, just bringing people from cognitive science and artificial intelligence won't do it. I think that exactly these, as I've been talking about limited attention, about identifying barriers, about doing the experimental approach, you need to have that threefold knowledge and experience. You can't just throw behavioural science.

I guess getting back to your point, behavioural insights is not just behavioural science. So, knowing the theories and knowing the disciplines is not enough. So, I worry on that one that because behavioural insights is a collection of very applied, problem-solving techniques that there is a danger of moving away from theory. So

going back to one of the great clichés in social psychology, Kurt Lewin's statement that there's nothing so practical as a good theory. I think we need to cling to that.

And so of course, that's what we try to do exactly with our BI classes is to make a connection between the checklists, the ways in which we approach problems, with the fundamental knowledge that lets us recognize when this is appropriate, when it's not appropriate, why things might fail in certain circumstances. So, I'm concerned about those two things. That we need the trained people and we need the connection with theory.

So, you asked me what I've noticed and noticed that surge, that's fantastic. I have those two concerns, and what I really hope is that the application of BI to behavioural problems is accompanied by the application of BI to policy solutions. So, we hear regularly critiques about BI being a surface, or light touch approach. And usually we regard that as one of our strengths. We go in, we're quick, we're relatively inexpensive, and we change behaviour. But critics say we don't really address deeper issues, don't address inequality, don't address poverty. And I think we have a lot of messages for those deeper problems.

And so I'm sure you're pretty sold as well that we have to, I think, keep our connection with, or even expand our connection with deeper policy issues to say what would BI say about poverty reduction, what would BI say about income tax changes, what would BI say about diversity and hiring and problems? And we know there are people doing it, but I think we want to keep that connection.

APPELT: Yeah, that's really nice. I love how you actually kind of took care of my next couple of questions there. So, what are you excited about and what are you hoping we get to in the next few years? So, I think that was a tremendous answer.

GRIFFIN: Well, can I give another one anyway?

APPELT: Yes, please do.

GRIFFIN: Another thing I'm excited about and I'm worried about is our role in artificial intelligence because a lot of Google like things, things that make us in touch with information, make us in touch with our social network, and all the ways in which our lives are enriched are related to BI. They're about attention, they're about reducing barriers.

So, I'm extremely excited about the potential to shed light on the positive and particularly the negative aspects of technology and information and AI. And so I'm excited about that. And I'm also worried, I guess, by the tradition that a lot of the people in related fields go into tech jobs now, which is great, exciting for them and gives them a good, usually good career path.

But we need a way, we, the field, well, I don't know who, let's define that in a minute, we need a way to make sure that the impact of BI is positive within these firms, as well as positive at the policy level. So, ethics, but bigger than that, we almost need the kind of a philosophy.

APPELT: Yeah, those are the kinds of questions that keep us up at night, I think. How can we meaningfully work on these issues? Well, I know we are going a bit long, so I'll throw my last question at you, which is do you have a final message for our BI practitioners in training to send them on their way?

GRIFFIN: My final message is that I'm really impressed and proud of the people who are spending in our program, they're spending a year of their life or they are maybe spending extra time reading outside of their job to develop the skills and approaches and become part of the team, the network. I just think that's so

admirable that they're doing it mostly to have, I mean, it's good, I hope for everyone, good for jobs, good for careers, but primarily it's about expanding the scope of your impact, and your ability to improve wherever you are. So I'm really impressed.

APPELT: Absolutely. I think that is a message all of us faculty would like to share, so thanks for formulating it so well. Well, like I said, we're running out of time, so I'll stop us there, but I'll say thank you very much. It's always a special treat to talk to you about BI and hear what's on your mind.

So thank you for taking the time and sharing your wisdom with us today, and thanks to our listeners for joining us for another episode of Calling DIBS.

GRIFFIN: I'm proud of them too.

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