Calling DIBS

Episode 101: "BI Successes, Challenges, & Opportunities"

with Piyush Tantia, former Chief Innovation Officer at ideas42

After 15 years at ideas42, Piyush Tantia reflects back on big successes, including completing over 600 projects around the world and scaling impactful interventions like behaviourally-informed cash transfers. Piyush also shares challenges, such as finding funding for social science research and development. Lastly, we discuss opportunities ahead, including building BI into policy and practice at all levels to create truly behaviourally-informed organizations.

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. Piyush was the founding executive director of ideas42 and spearheaded the transition of ideas42 from a Harvard research initiative into a standalone nonprofit with global reach. We talked to him back in episode 16, which was surprisingly four years ago. And at that point, we chatted about how ideas42 scales projects for impact. Now we're in 2025, and Piyush has recently retired from ideas42 after a decade and a half. So, I thought it'd be a great time to reconnect and do some reflecting on the space. So welcome back, Piyush.

PIYUSH TANTIA, GUEST: Thank you for having me.

APPELT: So last time you were with us, we heard a little bit about your initial journey to BI. Do you want to give us a little bit of an update on your journey over the last five years?

TANTIA: Gosh, it includes COVID, right? And one of the things that it created for me, something I'd wanted to study for a long time, which is the psychology of high-net-worth donors. So, I had been thinking about everyday donors with funding from the Gates Foundation, when COVID started, they started to get so much interest and inbound questions coming in from donors saying, "well, how do we help?" "What do we do?" "Where do we put our money?".

They decided to fund some special projects on the topic of how high net worth donors give, what gets in the way, what unsticks them. So, I got to do a lot of work on that and partnered with these very interesting organizations that are communities of donors. They educate them, they help them, they support them through that. I interviewed donors all the way up to the billionaire level, spoke to many of their advisors. and learned so much about that world. It was very interesting. So personally, that was really cool.

And then ideas42 had a lot of change as well. So, Josh, the longtime CEO after I had stepped down, he decided to leave as well. So, we recruited a new leadership team that's in place. And then I decided to finally let ideas42 do its thing and take some time off, which I haven't done in a long time and then do more independent work.

APPELT: Fascinating. I can only imagine your foray into high-net-worth individuals. I'm belatedly, very belatedly watching Succession so I can have visions of the dramatic side.

TANTIA: I mean, you hear family dynamic stories where some family issue shows up in the Family Foundation boardroom and gets in the way of grants getting approved and so on.

APPELT: Makes some of the other partnerships we have that sometimes seem fraught seem easy-peasy. Well, I think most folks are probably familiar with ideas42, but maybe it'd be good to just briefly recap who ideas42 is and what the organization does.

TANTIA: Sure. It started within Harvard with a group of academics wanting to really apply behavioral science research rather than produce more of it. So, we started doing that. There was a twist on the typical field research projects that the primary goal was not to answer a research question or test a theory, but was to apply existing findings and have impact on some social problem. So, we did that, initially within Harvard and then spun out and started doing that independently as a nonprofit and over the years, several hundred projects across many countries.

APPELT: Such an impressive range of projects. I'm curious if you look back over the last five years, basically pandemic onward, were there any highlights that particularly stand out?

TANTIA: Since the pandemic, I would say that there was a body of work we had started before the pandemic on cash transfers. I think that work is quite exciting, because small changes to when somebody receives a cash transfer from government. It's generally in African countries, like asking them to set a goal for what they want to do with some of that money.

Those are often goals like paying school fees or investing in a small business, that sort of thing. And then giving them a little burlap sack when they could keep some of the cash aside; this all comes from the Dilip Soman partitioning research, goal setting and other things. That worked remarkably well. In the first study, there were even long-term effects on things like parenting behavior and nutrition choices for the family. And then we were able to successfully take that to multiple countries.

It taught us a lot about what it takes to scale, but it also has quite a lot of impact. And that project was a highlight. And then personally, what I was closest to was all the charitable giving donor psychology work. And there's not as much research on that as in other areas. So, it was fun to do some most new basic research. Like we partnered with Rajiv Vaidyanathan on some of that during his sabbatical. And we were looking at what happens. Like on a donor platform, if somebody's chosen to donate to a charity, what if you show them a second charity that's in a similar area, do they actually donate? And we were starting to find that they do. And these kinds of interesting things to try in the giving space.

APPELT: That's such a, like you said, it's a fairly understudied and an interesting one because there's certain things you can randomize and certain things you can't. So, it makes it a very interesting space to work in. And the cash transfer stuff, that is I have more familiar with the work in North America, but hearing about some of the work you're able to do in Africa and the widespread ripple effects is really, really neat. I'm curious when you zoom out and look at your full 15 or so years at ideas42. What do you think were some of the biggest overall accomplishments in that time?

TANTIA: I think the breadth, as we were talking about, some 600 projects across 55 countries and 300 partners, I think we learned a lot about, well, OK, what works, but actually more than that, what it takes to get organizations to try something new. What does it take to scale? And that was very unintuitive. It was all these little unexpected changes that have nothing to do with a behavioral insight. It's just some local cultural issue or some detail of people's mental models or something that you don't pick up until you try something in the field.

That cash transfer study in Madagascar was the first one we had made these posters to create social proof showing that, here are people thinking about different savings goals. And in the first user test people told us that they looked like rich people, not people like them. And we asked “why?”. They said, well, they have all their teeth. So, we had to then go and black out some of the teeth on these drawings. We would have never got this out of the literature. We just had to test it. There was a lot of interesting, useful findings about what it takes to do that work.

APPELT: And I think it's been really interesting in our small corner of this work, we have only done a small proportion, but just each individual project is such a huge win, because like you said, there are these surprises along the way. And I think, as a field, we knew something about behavioral science, but we didn't know that much about doing behavioral science in the real world. And that I think has been a huge accomplishment, figuring out how to manage these partnerships and work with people rather than parachute in and like you said, these like learnings that are so specific to a given region or a given partnership, but are so crucial to the success of the project. Well, that is an amazing set of accomplishments to have projects numbering in the hundreds. I mean, well over 500. That's amazing. Any big surprises along the way?

TANTIA: A few, I think. One is about the scaling that we've talked about. We thought it would be very plug and play. Once you discovered a solution, you could just plug it everywhere. It didn't work out. Again, related to that, I also started to notice that the funding that was out there did not really cover the type of R&D that would be needed to figure out what solutions will work and how to scale them.

Now, these R&D programs should look like creating a new vaccine or a drug or new piece of physical technology. And there's tons of R&D funding in the physical science space for exactly these types of solutions, but very, very little in the social science space. Billions were spent on developing a COVID vaccine, but barely a few million were spent on figuring out how to get people to take them. And we and everyone, so many academics and organizations tried to raise money for that. We knew that problem would happen. So that is surprising that the donor community, the government, is just hard to get that funding. And the third one is totally different. In all these years, I still find that the adoption of behavioral science in private sector is very low and very narrow.

APPELT: It's an interesting set of reflections. And obviously, hearing about the idea around difficulty funding the space, we can see why you went off and looked more into the psychology of donors.

TANTIA: There was a very selfish reason for starting to dig into that and wanting to dig into that over the years.

APPELT: But it is this interesting meta question, because there's this problem that you need to have research funding on human behavior, but you have to understand the behavior of the donors in order to get the funding. So, it is a very nested issue. Thinking back over the last 15 or so year, is there anything you do or approach differently if you had to do it over again?

TANTIA: One is related to the funding issue, which is, if I had to do it again, I would not have set up a nonprofit. The type of funding that we were able to get was so restricted that it made life much, harder than it needed to be. We could have just grown slower but at least had more flexible funding that would allow us to chase better solutions and not always be in scarcity.

The other is, in hindsight, I would have tried to not leave a university setting altogether. When we started, it wasn't so clear. It was really, OK, the Harvard brand would open doors, but academics weren't that interested in doing field research now, and even going back five, seven years, think academics are much more interested in doing that and it's acceptable and you kind of almost have to have a field study to get published. So, we moved too far away from that. And I think we lost some value in not being connected as much to academia as we were originally.

So ideally some sort of hybrid model of some kind of for-profit social enterprise that was somehow affiliated with the university, some such structure might've been the most effective.

APPELT: It's interesting to think, but I think you're spot on in that usually you think of academia is very slow moving, but the adoption and like, eagerness to work outside the lab, that has changed so much from when I was in my grad program to now. I kind of had a similar trajectory of thinking, oh, I need to leave academia to do this work and then realizing, oh, now it's more accepted and I can have a foot in both worlds, but that that didn't used to be the case. The decision makes sense in the setting you made it in, but you can see how if you were to make it now, where the field is now, it could do things differently, which might be a good segue to reflecting on the space more generally.

You're two months into this new phase of getting to work independently and less constrained, and ideally with less administrivia, so more time for deep thought. So, I'm curious to pick your brain for some deep thoughts. And so maybe we can start with something we already picked on a little bit, which is how have you seen the field of applied behavioral science change for better, for worse, or unclear?

TANTIA: One change is the thing academia has changed a lot.

APPELT: Mm-hmm.

TANTIA: Greater interest in the field. Another thing that I thought would change has not changed. So, I thought when we started doing this work, we were doing more systems change type work, bigger policy

designs, nobody wanted to do the little change to the letter. But then those projects would always fail because they were so hard to do. And we didn't know how to do them well.

So, then we all shifted to doing these quick and dirty projects where we could get an experiment off the ground. And we thought, okay, we'll do that for some years and then we'll come back to the big stuff. And we never came back to the big stuff. We just kept going. And the currency in the space amongst everyone, I think even academics and all the consulting firms became, well, how many trials have you run? How many experiments have you done? That's a meaningless metric.

Sure, it's a useful indicator for you trying new things and so on, but that's not what we were asking. Is it something new? Is it something important? Like, oh, no, no, how many did you do? So, it made us, I think, chase the easy things where we could have gone after some bigger things once we had some credibility and we had some relationships with organizations and funders, or maybe some people would have let us take some risks.

APPELT: It's a really interesting problem. And I feel like, again, we're stuck with this issue of human psychology, the meta question of it, of how do you manage all of that and the relationships? And once you've proved yourself in these small trials, how do you make that switch to something where it's a different set of tools in some ways to do these projects. So, it's a really challenging one. And I'm still hopeful that we get there as a field, but it is taking a lot longer than we thought it would be, just a few months, a few years.

TANTIA: I think we have to. And I think we've done it to ourselves. Because if we had demonstrated some successes of the other type, like here was a deep insight about some system. Here's a solution for those, a policy or a new product or a new customer need or whatever. Then we would have had those stories to build on, but we don't have enough of those. Or I don't know if we have really a perfect one even. And we at the same time created a lot of competition. And there's like lots of people doing the nudge shopping as the Dilip Soman likes to call it, that version of behavioral consulting. So that just crowds out all the other stuff we just haven't evolved beyond it. So, it's an opportunity. I think that's something we can do now.

APPELT: Absolutely. Hopefully we get there. So, this question may be redundant given what we just talked about, but are there other things you feel like the field did right?

TANTIA: I think there's a lot we did do right, because actually across everyone doing this, there are thousands of actual changes in the field that improved something. That's actually really hard to do. We didn't think it would be this hard, we all know and anybody who's doing this in the field knows this is incredibly hard. Any entrepreneur, any business person, they all know this. And we managed to do a ton. Everybody could have failed in four or five years. So that I think is phenomenal success. It is something that's more known. Of course, it's not as popular as ChatGPT or Gen. AI, but it's still pretty known. So, I think we did those things well.

APPELT: It is quite impressive when you look at the number of units. And like you said, each little tweak might be small, but they're all making life better in some way, shape, or form. And that is cumulatively a lot of small tweaks make a big impact.

TANTIA: Something we could have done better reflecting on how this work happens, we did a lot of it from the outside as a consulting firm or as an embedded consulting firm within a large organization. It was kind of

hands off. And I think what these bigger changes and system level changes will ultimately need is lots of people in different roles and organizations in a big ecosystem understanding behavioral science and knowing enough that they can use it. It needs to be more of an integrated embedded skill. And we haven't really done a great job, I think, of doing that. You have a program and LSE and Penn has master's program but other than that, everybody has one class.

APPELT: Going back to human psychology again, then we think about how hard it is to get to programs added to curricula and things like that. I think, like you said, there's this whole layer of, you need the behavioral scientists who have the deep training and you have the practitioners, but then we also need more of the other layers of folks, the executives, et cetera, with more exposure to this stuff. I 100 % agree. So that sounds like a priority for the field to work on. Looking ahead, what other priorities do you see for BI for the next five to 10 years? And it can be applications, methodology, new theory, anything.

TANTIA: I think it is methodology and more examples of things that are not just an optimization of some existing product feature, communication, UX element somewhere. I think that will mean that we need to start seeing these insights differently from a toolkit of nudges or five psychology studies that are very popular and we always use the same ones. I think it's so powerful as a lens for seeing all these hidden influences on behavior everywhere. And that then surfaces features of systems, products, it surfaces, customer needs that we can't see or even they themselves can't see and tell us it's a very different way of using it.

We always knew existed. We tried doing this early on. And I think the senior people in the field with a lot of experience do this and they can see these things. But we then talk ourselves out of pursuing those insights because we say, oh, that's going to be too hard. or there's some external constraint like funding or have to get the project done, there's something, right? And then we don't chase them. I think that'll be really important to do.

Now, I don't know how that works in academia because those are things that you cannot experimentally measure. And that's a huge philosophical challenge. Are we okay taking these insights and guessing? With no measurement beyond maybe some qualitative, maybe some longitudinal observational studies at best.

APPELT: It's really interesting to think about how having the rigor of experimentation has really been crucial for the field. But then if we're blindly attached to it, then it also is hugely limiting. And so, in some ways, it's accepting going beyond what our traditional sandboxes and changing our sandbox, but maybe in some ways leading from our traditional behavioral scientists aren't the ones to lead that part of the charge.

TANTIA: The way I've squared that circle for myself is I realized that if we don't do it, how are these decisions and designs happening today? There's no evidence. Policies have to get made and products have to get created. These things are happening. they won't just stop happening because it's impossible to run an experiment. Though we might as well try to make them a little better.

APPELT: That is very much the case as we look around, whether it's at products or policy or any other aspect of life. So, do you see, I mean, I think this is very much what we've just been talking about, but do you see the model for doing BI evolving? I mean I guess we've talked about the methodological side, but do you think there's different ways to structure the work and the partnerships that might be more successful?

TANTIA: I think much deeper partnerships. So, beyond a nudge unit even, really spending time with a single organization over a long period of time, embedding the culture of experimentation and evidence in that organization, teaching the skill sets, transferring the skill sets and knowledge, and then seeing that organization transform. ideas42 does a lot of work with Calbright, which is closest to that model. And it's an online, fully online government funded college in California that's designed for adult learners so they can have more flexibility.

That model of just embedding from the early stages of Calbright when it was being built and just fixing everything behaviorally has had so much impact, because the entire user experience of Calbright is now just better than it would have been without those insights. And the entire team is very bought in. And kudos to their leadership team for even bringing us in to do this. And so that type of model, ultimately, I think will be better than the swoop in, do an experiment, leave type of model.

APPELT: That makes a lot of sense and reminds me of some of Dilip's recent work on categorizing the ways behaviorally informed organizations actually structure BI and which ones are more and less successful. And I feel like because of the time commitment and difficulty, we don't see a lot of what you're talking about, but that does seem to be the way to truly have that transformative impact that's not just the small tweaks.

One place where we're seeing a lot of conversation obviously is AI. You already mentioned GenAI. One thing I think really is really interesting in this space is that it's a two directional arrow where I think there's ways BI can improve AI and ways AI can be used in BI. So maybe we can chat about each side of that coin separately. Let's start first with what are some ways you think that BI can be used to improve AI?

TANTIA: There's a ton. And this is also, by the way, an example of using BI in different ways than just optimizing or nudging. The obvious one, it goes back to before even Gen. AI when machine learning just was better at making certain decisions under uncertainty. How do you get people to use that decision? If you're an insurance underwriter, you're a judge or someone who considers themselves an expert at making that decision, now do you feel like, well, you're being replaced and you don't want to use that model output? So how do you solve that problem?

And on the flip side, sometimes that person, you should use their expertise and judgment to override the model. Like where is there an outlier case that the model may not be great at, or it might be overfitting something? They also have that judgment. So, figuring out that balance of how people actually use AI to support decisions, I don't think we figured that out. We did a few projects on that. That's a big area of helping.

The other is broader, is that, you right now the AI is being built by engineers and then people run around figuring out the use cases. But actually, if you start one step before that and say, well, what is, what can AI be good at and what can people be better than AI at and how do we build systems that take the best of both worlds and these hybrid systems as some folks are calling these. How do we do that design? I think that is exciting to me. And we can make much better sort of AI solutions and tools if we start with the problem we're trying to solve.

APPELT: That makes a ton of sense. And I think, yeah, it largely comes down to that issue you're saying of it's not one or the other. It's not AI or human. We need to have both. And I feel like right now, it's just like a whole. 100 % jump into AI without necessarily teaching and figuring out the whole, when is AI working and the

skills to recognize that and the skills to decide which inputs to use. So, I think that is definitely a very generative area. On the flip side of the coin, what are some of the best uses for artificial intelligence in BI?

TANTIA: That remains to be seen, but I suspect we can probably use it to speed up some of the kind of basic BI, you will, at this point, we have so much evidence from the field on things that have worked in different settings. And AI can probably digest that data and make sense of it faster than humans can. And then maybe if there is enough data, then AI could be your guide, as opposed to having to go find an expert always. This could probably democratize BI out of our little ivory towers that make it easier for more people to use it, I mean, potentially.

The other thing that we at ideas42 had started to explore, but then I personally didn't get very deep into it, which is using some of the machine learning tactics for targeting behavioral interventions. Everything we did by and large was one size fits all, because there's no way to target or it's too hard to implement. There wasn't enough data. But in settings where there is data and the technology to target, I suspect we can do better with AI. And AI can possibly adapt. So, we always worry about, when does that intervention fizzle out? When do people habituate? Can AI adapt it enough to make it last a little longer?

APPELT: I think the individualization or tailoring or targeting one is really interesting because it's something I've tried to work on off and on. And back in, you when I was first working on it in around 2010, we got so bogged down on how much we needed to know about anyone to be able to recommend for them. And it was just really not possible. But as AI gets better and better, it seems like that could be the way to move from the one size fits all to the

TANTIA: You could imagine bringing Gen. AI and natural language processing into that, where even if you don't have data on someone, the AI could replicate what a human often does, which is it asks a bunch of questions to understand people's situations and preferences and then adapts. You could add on that type of feature to every intervention where it doesn't have to be the same thing.

APPELT: Then figuring out which are the questions that need to be asked, which AI could potentially even help with that by looking at how intervention has been rolled out and where it does and doesn't work. It seems very exciting. So, picking up on potentially your new luxury of time, if you could pick one project or idea to work on exclusively, what would you pick?

TANTIA: This is a very hard question for me because I tend to get curious and interested about almost everything under the sun. I think I will look forward to most is seeing what is coming down the pipe and what my friends and colleagues are working on. I will start working on lots of different things and see where I can be helpful. And I also think BI is actually helpful in a lot of places. Right. So, it's hard to choose.

But if you put a gun to my head, I would probably continue the work on donor psychology because I think there's more to do there. And I don't feel like I finished that before I left on the team and I guess 42 is still working on it. But certainly, there's enough to do for lots of people. So, I think there's more to do and it could have a lot of impact on the space. Because the interesting thing about giving is nonprofits aren't happy about fundraising, but donors aren't happy about how they get solicited and what it takes for them to choose nonprofits either. No one is happy. So, it's just crying out for some solution. And then more selfishly, maybe

we solve the problem of the R&D funding that we were talking about before. And then that accelerates applied behavioral science, I think 10x.

APPELT: It's a definitely a bottleneck, right? And if you can solve that one, then it had the potential downstream consequences are huge.

TANTIA: I wish MacArthur would use the 100 million for a R&D program to figure out a comprehensive solution to a big problem rather than to scale something.

APPELT: I have a few wrap up questions for you. So, we always ask our guests if they have a message for BI practitioners in training or just folks who are new to the field. So as someone who's been in the field for quite a while, what advice do you have for folks who are newer to the field?

TANTIA: The main one I would say, this is getting a little, it'll get a little technical, but since this is for BI practitioners in training, it took me a while to learn this. Sendhil Mullainathan, who I built ideas42 with, used to say this to me a lot. early days, but I don't think I got it. Several years later. So, you have to read the research differently in order to apply it. You have to look for what was the manipulation in the experiment? What was the piece of context, the situation that was changed? And that is the thing that translates to design, not the mechanism, which is what the paper will generally highlight.

So, if you want to apply it, think about all those insights. Oh, what exactly was changed? And then what else about the situation mattered? I think it was Angela Duckworth who told me a story about the famous marshmallow test where it only works if the kids have total sensory deprivation. The windows are covered up, there's nothing to play with because if there's anything to distract them, they could easily wait. Those types of details are invaluable.

APPELT: I think it's such a different mindset for reading articles. And I think it really is something you build over time, is that catching the minor differences that maybe are actually the major differences, even if they weren't intended to be the major differences.

TANTIA: Those are the insights that I've found. Over time, I've think built up pattern recognition for me, where I could be having an initial conversation with someone and just start to see where the behavioral science applies. I'm sure amongst the listeners have been doing this for a while, they've experienced this also. And that's where we can start applying it to strategy, systems change and big policy design. It's exciting.

APPELT: I think on the flip side of that too, is it helps you realize when you're designing if you actually were trying to make something equivalent, but then you didn't realize that you made another tweak. And I find that a lot of times when you're doing the applied research and maybe you're having to loop in legal or marketing or comms and they have input, let's say, on the design. And then you have to build up that expertise of like, which changes can we make? Like, where is the compromise that will still allow us to make the BI change, but preserve brand integrity or whatever it is. And where is it going to go so far in that direction that we're no longer actually testing anything or we're testing 87 things.

TANTIA: Maybe if we had trained those comms and marketing professionals on more BI in the first place, the input would be very useful. So, that's another thing I think about a lot these days is, how do we teach this stuff better.

APPELT: Making the projects that we do with them teaching opportunities to where, hopefully after this project, they understand a little better, like why we were pushing on the things we pushed on because of what the reasoning was. Any last deep or shallow thoughts you want to share anything I should have asked in didn't?

TANTIA: I'll go get into the teaching part a little more of and there's another kind of multi-year slow burn project that maybe will get some traction finally is teaching this. And so, I've been cooking up these ideas with a few colleagues in the field on experiential learning programs, both an exec ed model where people could, know, executives could stay in their jobs, come in for just a few days of classroom training, but learn largely from doing some project that works, that then uses behavioral insights in some way. And that's the model for Six Sigma training, for example, where you get your green belt by making savings of certain amount that are higher threshold gets your black belt and so on. The whole time you're being coached and trained by someone who's more expert at it, you're doing a project that work, I that model is really useful.

And you could apply that experiential learning model to full-time students, as well as in grad schools, whether it be business school or public policy where you could have policy clinics, just like law clinics, or business clinics like law clinics where people are doing real projects alongside professionals. So, then it's not the typical capstone where an organization is giving you a toy project because they know you may not really finish it as a student. If they have professionals working on it, it's going to be a real project.

APPELT: The clinic model is something we've been toying with trying to introduce as well. I think that's a really interesting idea. Well, thank you so much for joining us today to chat about the road to here, the road from here. And thank you also for all you've done for the field over the last 15 years. You've had a huge impact and we all owe you a great debt of gratitude for your contributions. So, thank you so much.

TANTIA: Thank you for saying that. I couldn't have done it without so many wonderful people in the field. You and I have worked on so many things, volunteer over the years. It's been a real pleasure and more to come. Thank you for having me.

APPELT: Thanks. We'll have to have you back in a few years to see where all that deep thought has led you. And thank you also to our listeners for joining us for another episode of Calling DIBS.

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