

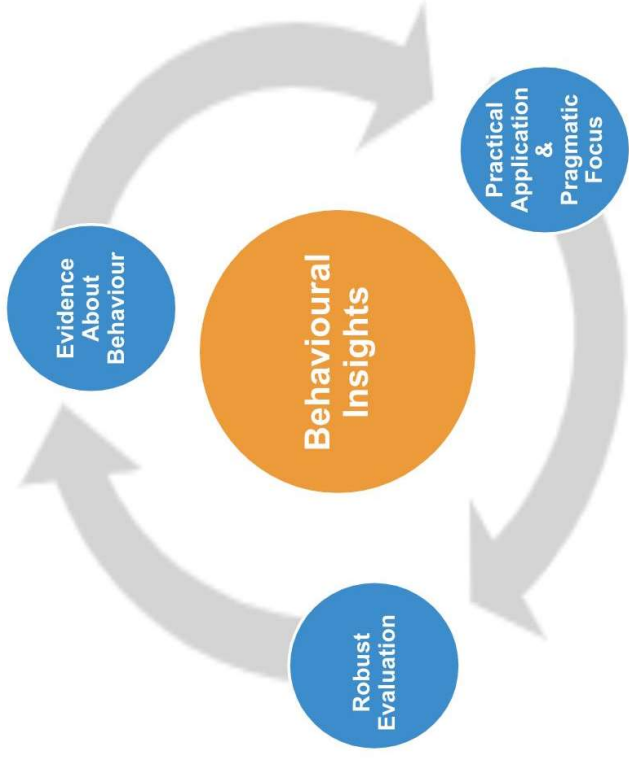


Behavioural economics and online platforms

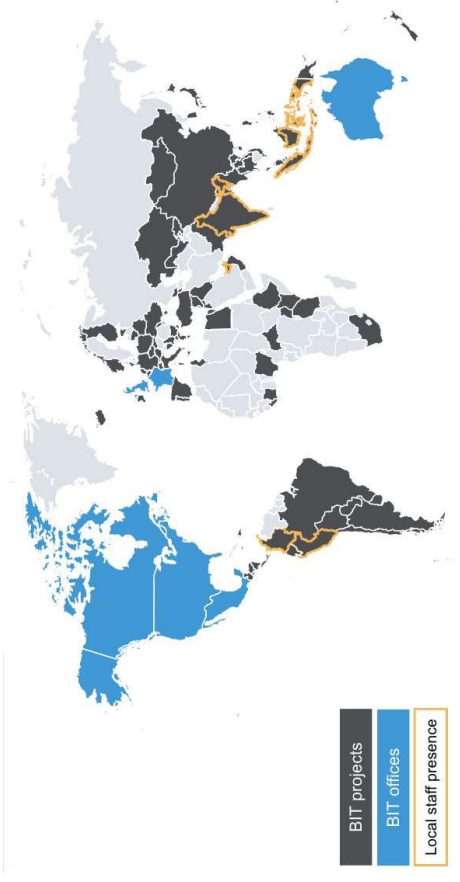
Lis Costa, Chief of Innovation and Partnerships, BIT

NABE, 28 October 2024

The Behavioural Insights Team is a world-leading institution in incorporating behavioural theory into public policy.



OUR GLOBAL FOOTPRINT



How BIT collaborates with Tech

1. **Collaborations with Tech companies funded by the public sector: field experiments to inform national-level policy and regulation**
 - a. Indeed - flexible working
 - b. UK Labour Market Inactivity Fund
 - c. Online Gaming & Gambling
2. **Online experiments/simulations funded by public sector to act as demonstrations**
 - a. AI enabled fraud: Ontario Securities Commission
 - b. Online Choice Architecture on food delivery platforms
3. **Working directly with Tech companies: experiments/pilots to inform product design, company initiatives, and to influence national-level policy and regulation**
 - a. Meta Community Forums
 - b. Uber One Less Car
 - c. Google Nest evaluation

**Collaborations with Tech companies funded by
the public sector: field experiments to inform
national-level policy and regulation**

Indeed: experimenting with choice architecture to boost flexible working

POST A JOB

Additional Job Details

All the fields below are optional, but including this information may strengthen your job post.

What flexible working options would you consider for this role? [?](#)

Flexitime

Annualised hours

Work from home

Staggered hours

Job share

Phased retirement

Compressed hours

Part-time

Not offered

[Back](#)

Continue

Store manager

Pizza Palace – London

Apply

Salary: £28,000-£32,000 per year

Job type: Full-time

Experience

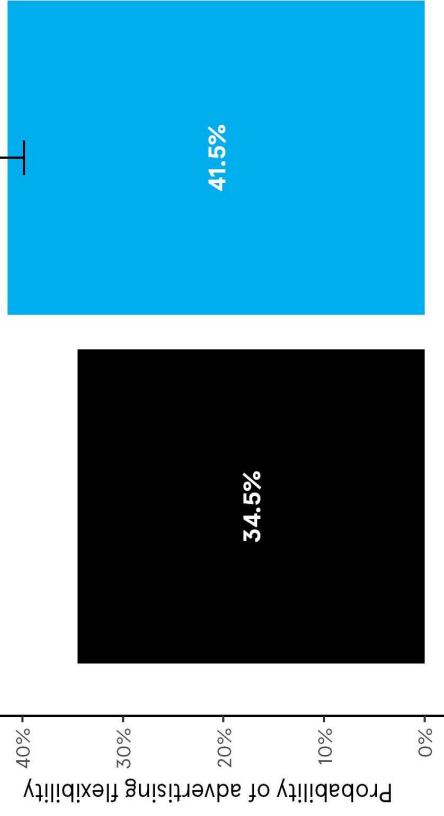
- Management 1 year (preferred)

Flexible working options available

- Compressed hours
- Job share

Switching to a prompted choice has a big impact

Increased jobs offering flexible working...

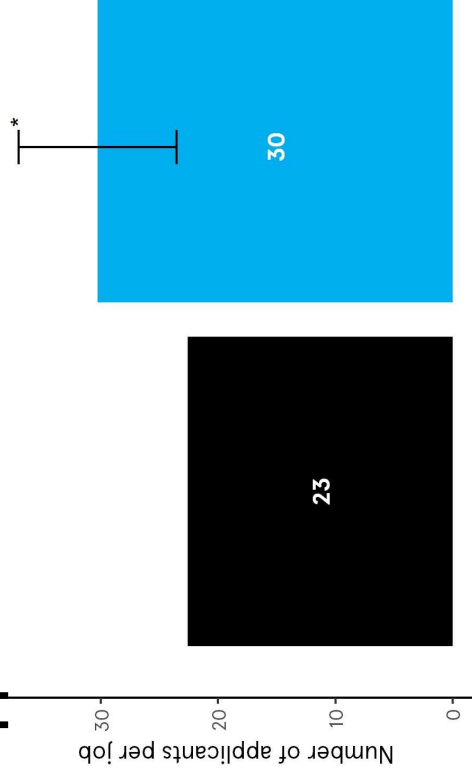


Control

Treatment

** p<0.01, * p<0.05, + p<0.1
N = 220282

... and these jobs attracted more applicants



No flexible working

Flexible working

** p<0.01, * p<0.05, + p<0.1
N = 220282

174,000 more jobs offering flexibility per year

**Online experiments/simulations funded by
public sector to act as demonstrations**

Ordering from takeaway platforms is rarely the healthy choice

- A [2021 survey](#) in the UK on takeaway habits found that 67% of adults had used JustEat, the most popular delivery platform, in the previous year
- The UK Food Standards Agency (FSA) estimates that out-of-home meals are [21% more calorie dense than those cooked at home](#)
- [Exposure to takeaways is associated with higher obesity prevalence](#)
- There is a [higher density of takeaways in areas of greater deprivation](#) in the UK

100

 Order

American pepperoni

Classic crust pizza with pepperoni, cheese, topped with hot peppers

GF

Portion size:

- ☐ Small £11.03
- ☐ Medium £13.13
- ☐ Large £14.18

Quantity: + -

Add to basket

American pepperoni - From £11.03

Classic crust pizza with pepperoni, cheese, topped with hot peppers

GF

Portion size:

☒ Small
☐ Medium + £2.10
☐ Large + £3.15

Quantity: — 1 +

Price: £11.03

Add to basket

American pepperoni - From £11.03

Classic crust pizza with pepperoni, cheese, topped with hot peppers

GF

Portion size:

- ☒ Regular
- ☐ Large + £2.10
- ☐ Extra large + £3.15

Quantity: — 1 +

Price: £11.03

Add to basket



American pepperoni - From £8.40

Classic crust pizza with pepperoni, cheese, topped with hot peppers

GF

Portion size:

☒ Small
 ☐ Regular + £2.63
 ☐ Large + £4.73
 ☐ Extra large + £5.78

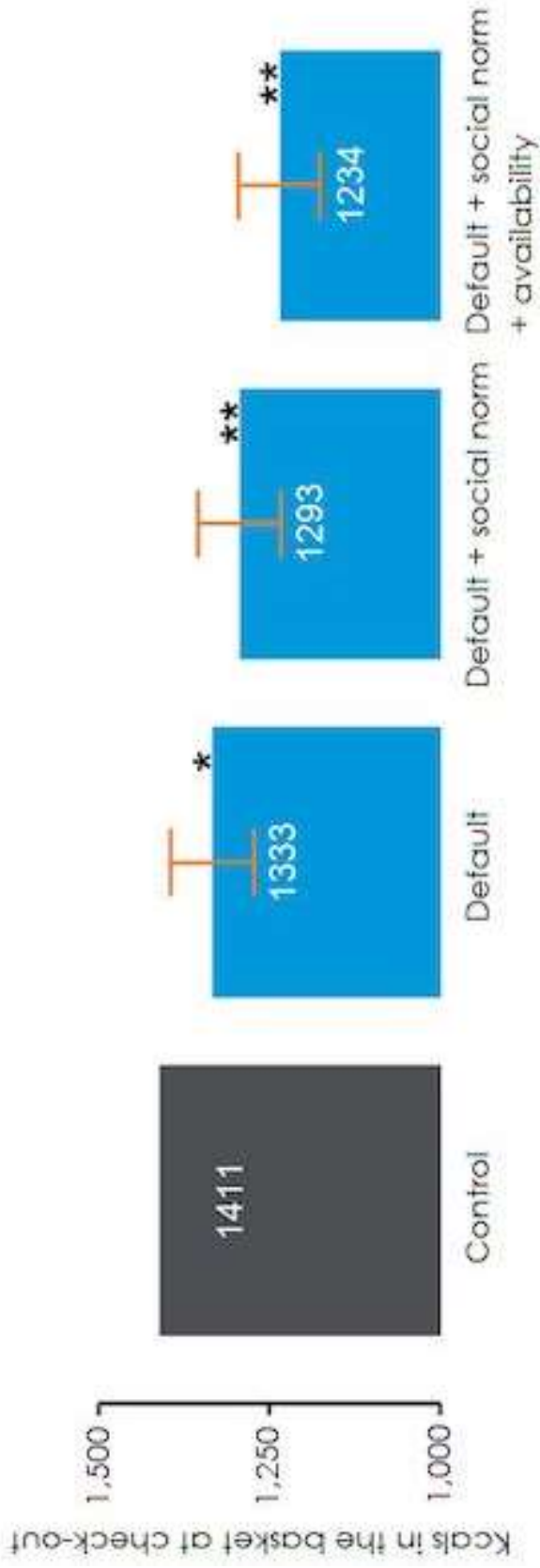
Quantity:

- 1 +

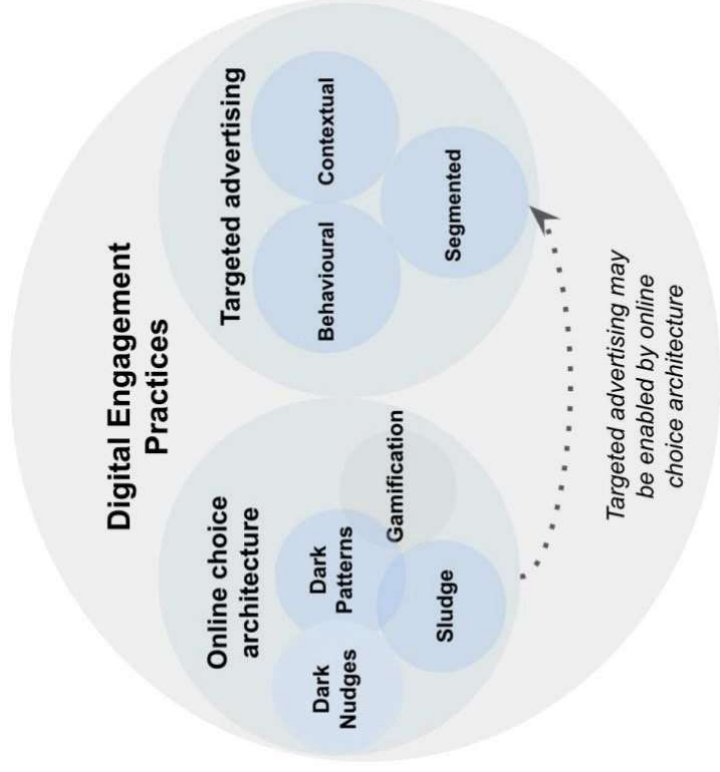
Price: £8.40

Add to basket

The most effective intervention resulted in 177 fewer kcal/order



There is a new wave of digital, mobile-friendly investing platforms



Generative AI is being used to 'turbocharge' existing scams

- Half of Canadians (49%) reported being targeted by some form of a fraud scheme in 2023. This represents a 40% increase in digital fraud attempts from 2022
- The Canadian Anti-Fraud Centre (CAFC) has reported a 40% increase in victim losses as a result of fraud and cybercrime, increasing from \$380 million in 2021 to \$530 million in 2022.
- Generative AI increases volume, sophistication and reach
- Deepfakes can result in significant financial loss
 - A CEO of a UK-based energy firm believed they were on the phone to their parent company's CEO, resulting in a \$250,000 fraudulent transfer
 - An Ontario man was persuaded to invest \$11,000 after seeing a video of what appeared to be the Canadian Prime Minister and Elon Musk endorsing a platform

Testing how AI impacts susceptibility to fraud in retail investing



momentum_invest Follow



momentum_invest Presenting the Momentum Innovation ETF – a game changer in investing! 🚀 This dynamic, actively managed ETF ensures extraordinary returns by leveraging cutting-edge technical analysis on emerging small cap equities across global markets. Invest now to secure your spot. Only 500 slots available! #InvestSmart

- **Fraudulent ETF opportunity + enhanced by ChatGPT** - used to fix grammar and formatting errors, make the post more attractive, sophisticated, and persuasive.



QuantumEdge Follow



QuantumEdge Searching for a competitive edge in the market? At QuantumEdge Investments, our state-of-the-art quantum computing AI trading algorithm holds the key. Offering a 90% return while prioritizing safety & real time insights. Try our beta version today - limited spots available! Invest with QuantumEdge to harness AI's financial power.

- **Fraudulent AI-enabled algorithm (promising the potential of AI)** - including unrealistic returns, scarcity tactics, lack of transparency, generalized statements



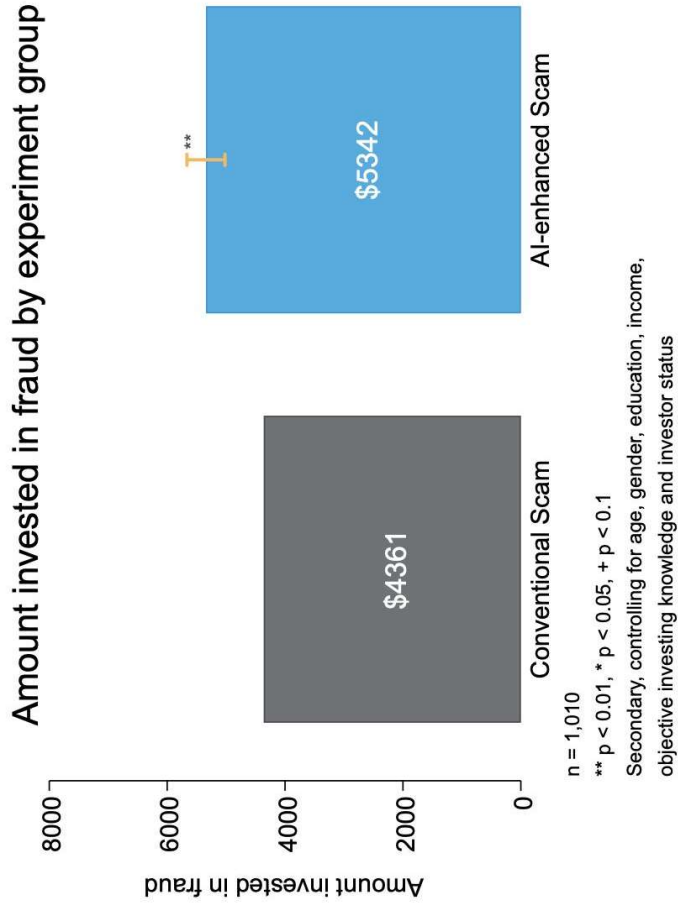
BitSpectra Follow



BitSpectra 🚀 Introducing BitSpectra - the future of crypto investing. Backed by the most respected finance industry experts, we have uncovered the secrets to maximizing your returns and navigating the ever-changing market. Whether you're an experienced investor or beginner, don't miss out on this revolutionary opportunity! Invest in BitSpectra now. #trading #crypto

- **Fraudulent AI-generated video promoting crypto opportunity** - polished, professional video with a testimonial from "respected industry expert," unrealistic returns, lack of transparency, generalized statements

Enhancing scams with generative AI tools significantly increased investment



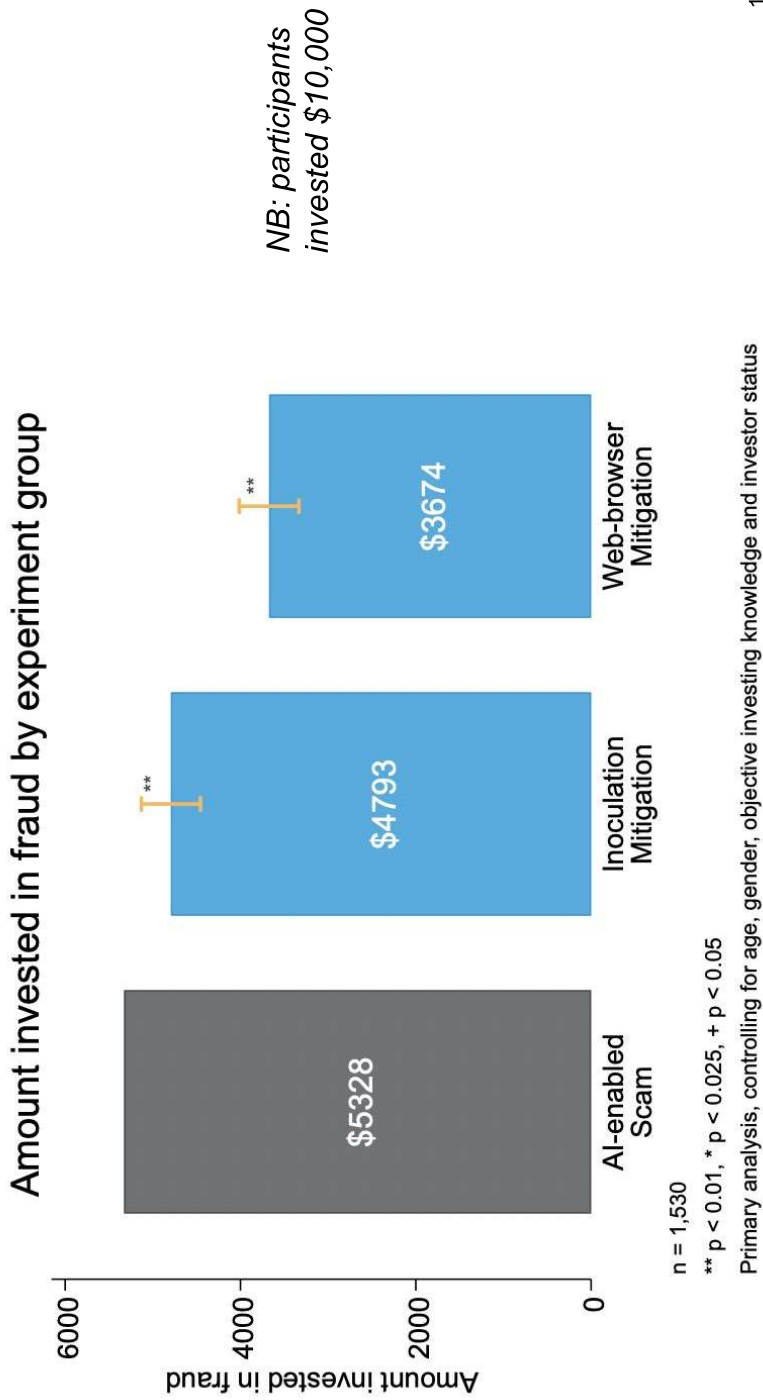
100%

investedred 📌 In the world of investments, caution is key. The more red flags there are, the more likely the investment is a fraud or scam. Consider the scam post above - many people fell for it and lost substantial amounts of money. Before investing, verify the legitimacy of the post and be extremely cautious before transferring any funds.

 **CyberLink** If you're seeking more resilient, open, and trustworthy ways to explore the world of cryptocurrency, CyberLink is for you. We have built a booming digital economy, bold new ways for creators to earn online, and so much more. It's open to everyone, wherever you are in the world – all you need is the internet. Invest in CyberLink.com today!

💖 **momentum_invest** Presenting the Momentum Innovation ETF – a game changer in investing! 🌟 This dynamic, actively managed ETF ensures extraordinary returns by leveraging cutting-edge technical analysis on emerging small cap equities across global markets. Invest now to secure your spot. Only 500 slots available! #investSmart

Both inoculation and web-browser mitigations effectively reduced the amount invested in AI-enhanced scams.



**Working directly with Tech companies:
experiments to inform product design,
company initiatives & national-level policy
and regulation**

Deliberative mechanisms can generate solutions and buy-in for contentious issues and policy dilemmas

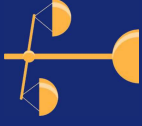


CORE COMPONENTS

- Representative group of citizen-users
- Policy briefing & debate
- Recommendations
- Follow up

Sources: [The Crisis of Democracy](#), 2019; [The Emancipatory Effect of Deliberation](#), 2011; [Enclave Deliberation](#), 2015; [Deliberation in Contexts of Conflict](#), 2014.

ADVANTAGES OF DELIBERATIVE MECHANISMS



Increase perceived legitimacy of actions



Foster thoughtful and considered opinions



Help overcome group polarization



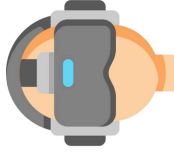
Promote understanding & learning among participants

We partnered with Meta to pilot deliberative mechanisms in platform governance



Problematic Content
about Climate Change

- Product: Facebook
- Countries: 5
- Total n = ~265
- Date: Winter '21–
Spring '22



Bullying & Harassment in
Virtual Reality

- Product: E.g. Horizon
Worlds
- Countries: 32
- Total n = ~6,500
- Date: Winter '22



AI chatbot interaction
with users

- Product: Meta's
platforms that use
Llama
- Countries: 4
- Total n = ~1,500
- Date: Winter '23



THE
BEHAVIORAL
INSIGHTS
TEAM

Thank you



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Chief of Innovation and Partnerships

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