


Behavioural Hacks

Play book

from Visa's Recommerce Insights Behavioural Insights Lab



Visa's Recommerce Behavioural Insights Lab is committed to identifying and testing simple behavioural hacks that could increase customer demand for resale, repair, rental, refill, return and redistribution.



What is this playbook about?

We're committed to helping businesses overcome one of the biggest hurdles in getting consumers to shop circular: the intent-action gap, where 84% of people say they want to shop circular but only 27% actually do it¹.

Having run experiments with some of the world's biggest brands, we're sharing our learnings in a series of playbooks. From growing your Recommerce efforts to adopting a circular business model that revolves around resale, repair, rental, refill, reuse and redistribution, we're here to share strategies that can turn intention into action.

So, how do we increase the number of people shopping circular?

By *understanding* how to create behavioural interventions or 'hacks' that get people to follow their intent with action.

The Recommerce Behavioural Insights Lab is a collaboration between Visa, MindWorks and the Ellen MacArthur Foundation (EMF). Visa brings expertise in commerce, MindWorks specialises in behaviour and the EMF focuses on circularity. Together, we're on a mission to make Recommerce more accessible, rewarding and equitable for everyone.

We've partnered with some of the world's biggest brands and leading circular businesses and, through our experiments, we've discovered how they can help people embrace more circular habits. This playbook is an open-source guide to everything we've learned, distilled into easy-to-implement, data-backed hacks for your business – we share the mistakes we made along the way, too. Our goal? To help businesses like yours turn the tide and make our economy more circular.

We hope you find it helpful. We'd love to hear from you, whether it's to tell us about a hack you've used or an idea for a new experiment. Message us [here](#).

Shopping circular¹

84%

of people say they want to

27%

actually do it

1. Karine Trinquetel, Kantar, How to avoid your brand being inadvertently tarred with the 'Greenwashing brush', 31 March 2024

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Reframing rental with a clear, clickable comparison.



Behavioural science 101

What is behaviour hacking?

It's about using behavioural science to create interventions within products, services and experiences that will influence people's behaviours.

What do we do in Visa's Recommerce Behavioural Insights Lab?

We're here to help people identify and adopt sustainable habits and implement real-world solutions that support more circular behaviours.

How do we create behaviour hacks to test in our experiments?

Our approach to defining behaviour hacks is based on a **4-step process** process that we call the 4B Framework.

1

Behaviour

What is the specific behaviour we want to influence?

2

Blueprint

What is each and every step that a person is currently taking in pursuit of the target behaviour?

3

Barriers

Which friction points are currently preventing people from completing the behaviour?

4

Benefits

How might we amplify existing benefits or create new ones to increase motivation?

Together, the **4Bs** help us identify optimal behaviours and ideate on interventions that encourage those behaviours. An intervention is any aspect of the design environment that alters people's behaviours in a predictable way.

Behaviour

When is the specific behaviour we want to influence as part of our design?

Blueprint

What is each and every step that a person is currently taking in pursuit of the target behaviour?

Barriers

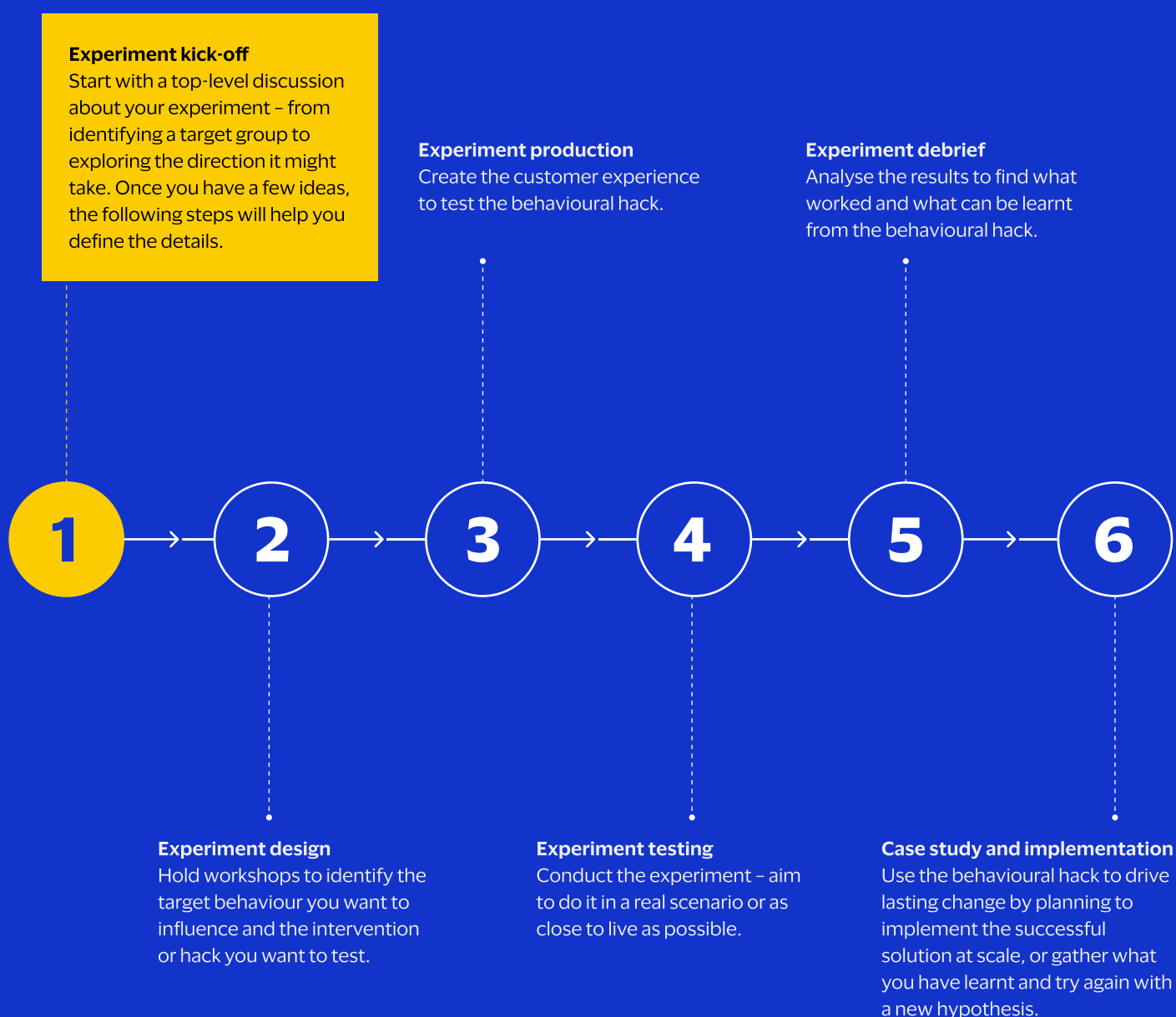
Which friction points are currently preventing people from successfully completing the target behaviour?

Benefits

How might we amplify existing benefits, or create new benefits to increase motivation?

Recommerce behavioural experiments 101

Recommerce behavioural experiments are carried out as short sprints with 6 key stages:



8 principles to run a good Recommence behaviour experiment

1. Describe the target behaviour in detail

Powerful Recommence behavioural experiments are grounded in a vivid description of the target behaviour. The more detailed the target behaviour, the more robust the intervention design.

2. Be deeply rooted in customer psychology

To ensure the intervention resonates with customers, refer to their mindstates. Understanding how customers think and feel adds a layer of insight to an intervention, making them more targeted and relevant.

3. Leverage scientific principles

Understanding the mental shortcuts and errors humans make allows you to harness their power, either combatting or leveraging them in the intervention design. This will help ensure the intervention is maximised for adoption.

4. Ensure the experiment can be accurately measured

Design a testing methodology and a measurement framework upfront to ensure you can seamlessly gather and report results.



5. Benchmark results against a control or BAU

Comparison is key and if you don't have a control (or a business-as-usual use case) to compare intervention performance against, you can't be certain it's been successful.

6. Consider the potential externalities of the intervention

Externalities are unintended side effects or consequences, which can be positive or negative, and might affect customers or other third parties who did not choose to be involved in the intervention.

7. Ask ethical questions

Demonstrate a commitment to social good and sustainability by asking ethical questions at every stage of the experiment. For example, during design and implementation, explore how you can safeguard the wellbeing of everyone involved and ensure data collection methods are transparent and respect privacy. The Danish Design Center has developed a useful [tool](#) to help businesses make responsible decisions from an ethical design standpoint.

8. Keep things simple

The most effective interventions are clear, concise and straightforward. They could be as simple as removing an item from the shelf, changing the colour of a button or tweaking a line of copy.



BEHAVIOURAL HACKS

Explore the latest learnings
from our lab



HACK

Reframing rental with a clear,
clickable comparison

The initiative

Encourage potential Grover customers to rent their first tech product.

The target behaviour

We defined what we wanted to happen...

We want Sophia to rent tech from Grover.

... and made this target behaviour real with a specific scenario:

Sophia, a busy professional, recently learned about Grover from a colleague during a work lunch. While she's heard about renting tech before, she's never considered it seriously until now—particularly due to her growing interest in sustainability and the desire for flexibility in her life. During her commute, she comes across an ad for Grover on her phone and decides to visit their website.

She's impressed by the range of laptops and tablets available. She thinks about how renting could allow her to use the latest tech without the commitment of ownership, aligning with her values of minimising waste and maximising resource efficiency. However, since renting tech is a new concept to her, she feels hesitant about making the leap.

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What could change behaviour?

The hypotheses

We identified several psychological barriers holding customers like Sophia back from engaging with tech rental.

These included:

- **Familiarity bias:** a lack of experience with use-orientated business models
- **Status quo bias:** an existing commitment to purchasing tech
- **Negative mental models:** perceptions that renting might mean second-best
- **Ambiguity aversion:** unclear terms, value propositions or benefits
- **Present bias:** a lack of immediate, tangible benefits
- **Logistical friction:** tedious discovery and selection processes

We also uncovered motivators—or mindstates—that could be amplified to encourage behaviour change:

Self-signalling: affirming identity through conscious tech choices

Social norms: normalising tech rental as a smart, modern behaviour

Salience: making value, sustainability and flexibility clear at a glance

Endowment effect: helping customers feel ownership before commitment

Given these insights, we hypothesised that education and motivation would be the most effective intervention strategies. Our goal was to increase Sophia's knowledge of rental and her willingness to act by showcasing the value and relevance of Grover's offer.



The intervention

Using Sophia’s journey as our guiding lens, we focused our intervention on the consideration stage—the critical point where she’s showing intent, actively exploring products and deciding whether to convert.

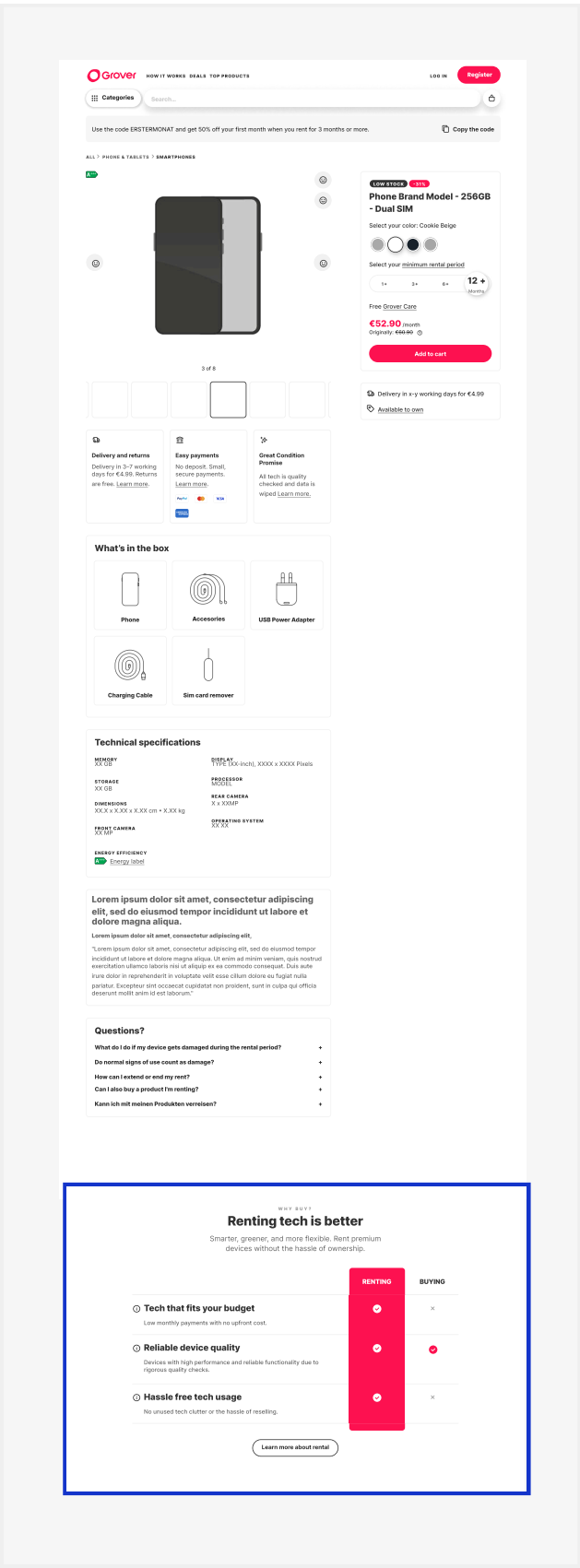
To support decision-making in that moment, we designed a side-by-side visual comparison module that clearly contrasts tech rental with ownership across key benefits like value, sustainability, and flexibility. This allowed us to surface the unique advantages of rental and directly challenge common misconceptions—right at the point of conversion.

An example of how self-signalling impacts perception and decisions

People don’t just choose based on utility—they choose based on what their decisions say about who they are. Self-signalling is the idea that our actions reflect and reinforce our identity, values, and self-image.

Take the choice to buy an electric bike. On the surface, it’s a practical decision—cheaper than a car, faster than walking. But when framed around benefits like eco-friendliness, innovation, and independence, it becomes something more. It positions the buyer as someone who’s environmentally conscious, health-aware, and forward-thinking.

By highlighting those identity-aligned values, the marketing subtly shifts the decision from a transaction to a personal statement. That kind of identity reinforcement can strongly influence behaviour—not by altering the action itself, but by reshaping how people feel about themselves for taking it.



The experiment

We tested three comparison table variations, each structured around different combinations of benefit framing. These included:

- **Variation 1:** Value, Quality, Hassle-free
- **Variation 2:** Sustainability, Value, Quality, Hassle-free
- **Variation 3:** Sustainability, Value, Quality, Hassle-free, Flexibility

We conducted a randomised control trial (RCT) across all Product Detail Pages (PDPs), testing 3 variations of the comparison module—alongside a control condition (no module)—to measure behavioural impact.

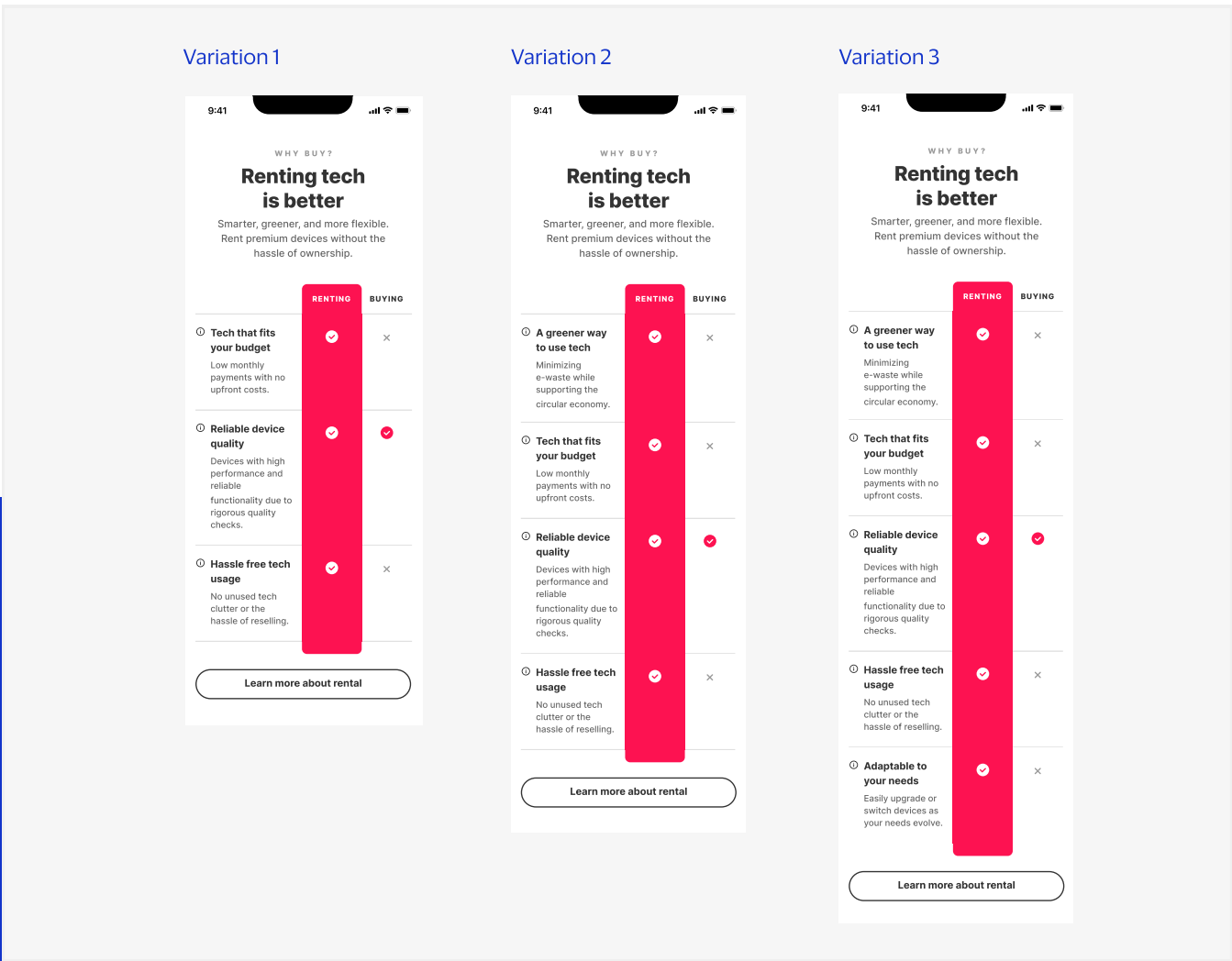
Each variation, plus a control group with no comparison module, was shown on 25% of PDPs, with exposure randomised based on user session ID. This ensured that each user saw only one version of the experience during their session, allowing us to accurately isolate the impact of each intervention.

Testing at the PDP level allowed us to observe behaviour at a high-intent, high-impact moment in the journey—when users are actively considering whether to proceed with a rental.

Results

51%

uplift in Add-to-Cart rates among users who directly interacted with the widget



Metrics we tracked

Primary success metrics:

- Conversion rate (PDP viewed → product added to cart)
- Conversion rate (PDP viewed → widget clicked)

Secondary success metrics:

- Conversion rate (PDP viewed → widget clicked)
- Clicks on individual benefit lines within the widget

Additional insights of interest:

- Behaviour split between logged-in vs. guest users
- Market-specific responsiveness (Austria, Germany, Spain, Netherlands)

Overall, we partially confirmed our hypothesis, because while results suggest that widget exposure does not lift final conversion rates (Order Submitted), it significantly boosts Add-to-Cart rates.

Users who engaged with the widget were far more likely to add a product to their cart, suggesting that active interaction—not just exposure—is necessary to drive meaningful behavioural impact. The results also reveal that the widget helps move users further down the funnel by increasing consideration and intent.

Important data caveat:

Widget exposure v. interaction

When analysing widget impact, it's important to distinguish between users who saw the widget and those who clicked it. While we have funnel conversion data for users who clicked the widget and those who didn't, we don't have scroll tracking to confirm whether non-clickers saw the widget. This means the widget could have influenced decision-making even without a click, and as a result, we can't reliably isolate the effect of widget interaction vs. exposure.

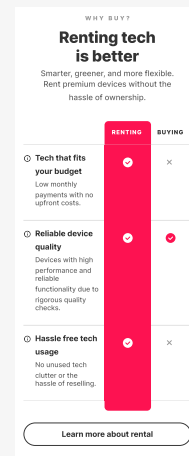


Key takeaways

Simpler messaging outperformed more comprehensive versions

The three-benefit widget variant (Value, Quality, Hassle-free) outperformed four and five benefit versions across most product categories and markets

Simplicity at the decision point proved more effective than exhaustive information



Camcorders converted most efficiently

- Camcorders showed the most balanced performance across the funnel—with nearly identical conversion rates from widget interaction to checkout
- This suggests that some high-involvement categories benefit more consistently from rental framing

Spain emerged as the most receptive market

- Spanish users showed the highest widget interaction, Add-to-Cart, and Order Submitted rates compared to Germany, Austria, and the Netherlands
- This signals strong cultural receptiveness to flexible, sustainable tech models in Spain

Logged-in users converted nearly twice as often as guests

- Logged-in users showed higher engagement and higher conversion rates at every funnel stage
- Their Add-to-Cart and Order Submitted rates were nearly double those of guests, underscoring the importance of trust, familiarity, and perceived value

Quality is the top-clicked benefit across variations

- Quality dominates interest, receiving nearly double the clicks of the next most clicked benefit
- Value and Hassle-free also resonate well—suggesting strong demand for affordability and ease
- Sustainability still performs respectably, indicating it has niche appeal but is not the top decision driver

Phones and tablets led in funnel engagement

- Smartphones and tablets had the highest widget engagement and Add-to-Cart rates across all products
- However, follow-through to Order Submitted varied—highlighting the need for stronger mid-funnel or checkout reinforcement

Recommended next steps

Low-effort changes:

- Move the widget higher on the PDP (eg. above FAQs) to improve visibility earlier in the user journey
- Enhance visual salience—introduce subtle background colours or borders to make the widget pop without feeling intrusive

Medium effort changes:

- Launch the widget on the homepage or embed it within the product carousel to influence consideration even earlier
- Explore soft animation or pop-ups when the page loads to draw initial attention
- Test sticky widget placement—keeping the comparison visible while scrolling

High effort changes:

- Contextualise benefits dynamically by product type (eg. ruggedness for GoPros)
- Exit-intent or near-checkout nudges to reinforce value when abandonment risk is high

Implement the Grover hack into your own business

Our Grover experiment showed that when it comes to gaining customers' attention, the right words—and the right number of words—really do matter. Our comparison module intervention demonstrated that people tend to go with what's quick, clear, and easy, and we found that messages focusing on practical benefits, like value, quality, and hassle-free service, had the biggest impact on Add-To-Cart rates.

These straightforward, easy-to-scan comparison modules made the rental option feel like the obvious choice, with no overthinking required. That's a key insight: simplicity wins at the decision point. The three-benefit widget outperformed more comprehensive versions across engagement and Add-to-Cart rates, suggesting sharper, fewer messages resonate better.

However, small emotional cues—like sustainability or flexibility—can still play a role. This is where self-signalling comes in: the idea that we use decisions to express identity. By including benefits like sustainability, flexibility, and value in our messaging, we reframed renting as more than convenient—it became a reflection of being future-focused, smart, and values-driven.

Craft messages highlighting how your brand, products, and services can benefit customers and speak to their needs. Inspired by our best-performing behavioural intervention, this [LLM AI Tools](#) will help you quickly generate keyword ideas for your experiment. Just swap in your topic, product, or service, and tailor it to the channel you're testing on.

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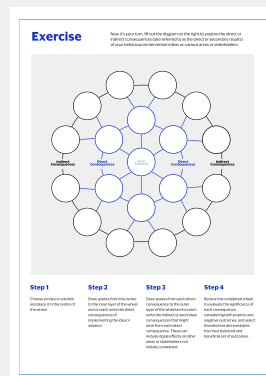
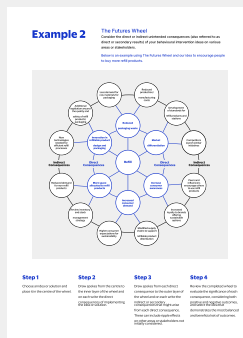
Try this out

Based on our results, the widget meaningfully increased Add-to-Cart behaviour but had limited impact on final conversions—likely because messaging wasn't sustained across the full purchase journey.

To build on this success:

- Try deploying the most successful widget in a clearly defined test window (eg. 2-4 weeks), ideally on key PDPs or category pages where decision-making happens
- Support it with consistent messaging through the funnel (eg. in cart, checkout, and post-add-to-cart nudges) to maintain momentum and improve conversion
- Customise your module using this [LLM AI Tools](#), which is designed to help you generate a widget tailored to your audience, goal, and tone of voice

Our [Behavioural Hack Toolkit](#) is designed to help you create and track impactful experiments over several weeks.



O Grover

HACK

Deep Dive

How we designed our experiment

To encourage more users to rent tech from Grover, we introduced a behavioural comparison module on product detail pages (PDPs). This module directly contrasted the benefits of renting versus owning tech—highlighting factors like value, sustainability, and flexibility. The aim was to support in-the-moment decision-making, challenge outdated perceptions of ownership, and reframe rental as a smarter, more modern, and identity-affirming choice.

Crafting our message variations

Our hypothesis was simple: if we show customers how renting compares to owning at the point of decision, they'll be more likely to choose rental. But we knew how we framed that comparison would make all the difference.

Drawing from our behavioural research, we identified key mindstates that influence decision-making, like social norms, self-signalling, and salience, alongside common psychological barriers that hold users back from renting. With this in mind, we developed three messaging variations. Each version included the same visual layout, but different word combinations designed to resonate with specific motivations:

Version 1:

Value, Quality, Hassle-Free

This trio focused on simplicity and social proof, appealing to users who prioritise ease and want to feel they're making a sensible, commonly accepted choice.

Version 2:

Value, Quality, Hassle-Free, Sustainability

Here, we added sustainability to the mix, appealing to self-signalling, encouraging users to align with values they want to be associated with.

Version 3:

Value, Quality, Hassle-Free, Sustainability, Flexibility

This full set brought in flexibility, targeting a salience mindset—the desire to respond to what feels most relevant and personally beneficial in the moment.

This full set brought in flexibility, targeting a salience mindset—the desire to respond to what feels most relevant and personally beneficial in the moment.

How we ran our experiment

We collaborated closely with Grover to design and run a randomised controlled trial (RCT) on all product detail pages (PDPs), in which we tested three variations of the comparison module against a control group with no comparison module. Each variation was crafted to speak to key behavioural drivers like sustainability, value, and flexibility, while aligning with Grover's brand and positioning.

RCTs are widely considered the gold standard in behavioural experimentation. By randomly assigning users to different conditions, they help eliminate bias, control for external variables, and ensure that any differences in behaviour are a direct result of the intervention itself. This provides a high level of confidence in the causal relationship between design changes and user outcomes.

Based on insights from Sophia's customer journey, we decided to focus our intervention at the consideration stage, targeting the product detail pages (PDPs)—a high-intent point where customers are weighing up whether to rent. While the original plan was to test on the homepage (where drop-off rates were high), we pivoted to PDPs to better influence in-the-moment decision-making.

To calculate how long we needed to run the experiment, we used baseline data from Grover's PDPs collected between 1 November 2024 and 31 January 2025. During this period, **13.4% of users who viewed a PDP went on to add a product to their cart**. To detect a **5% relative change** in this conversion rate (outside the range of 12.73%-14.07%), we determined that each variation would need a sample size of 40,834 users. With approximately **196,298 PDP views per week**, and each of our four test groups (three variations plus a control) **exposed to 25% of users, each group received around 49,075 views weekly**. This meant we could reach the required sample size for each group in just under one week, making it feasible to complete the full experiment within our initially allocated four-week testing window.

Campaign type:

Live multivariate on-site RCT
(Product Page module)

Campaign period:

1 November 2024 to
31 January 2025

Geographies:



Netherlands



Austria



Germany



Spain

Target audience:

Tech-interested
professionals (new users)

Device / session logic:

Each user saw only one
variation per device session

Test location:

Product detail pages
(PDPs) only

Outcome:

- 327k events across PDPs, breakdown over previous 30 days to date* (web only across all geographies)
- PDP → order submit: ~3% conversion rate
- 327k events → 10k events
- PDP → product added to cart: ~14% conversion rate
- 327k events → 47k events

*as of 9 May 2025

How we measured the results

To assess the effectiveness of our comparison module, we focused on behavioural conversion metrics tied to Grover's commercial goals. Specifically, we evaluated whether the messaging influenced the customer's decision to add a product to their cart from a PDP—our proxy for intent to rent.

1. Organised the data

We tracked all four test variants (three behavioural framings + control), recording user interaction metrics including views, clicks, and conversion rates across variants. Data was segmented by new vs. returning users to uncover deeper patterns.

2. Compared against control

We benchmarked each variation's performance against the control group (no module) to determine uplift. Early results suggested promising directional trends, with higher Add-to-Cart rates among users exposed to behavioural messaging, particularly the self-signalling condition.

3. Analysed patterns

We looked for patterns across user groups and devices—for example, whether value-based messaging resonated more with new users

4. Identified insights

We found users who clicked the widget were more likely to add a product to their cart compared to those who didn't interact. In addition, we found the three-benefit widget outperformed more comprehensive versions across engagement and Add-to-Cart rates—suggesting sharper, fewer messages resonate better. These insights will help Grover shape how they frame and communicate rental benefits in future on-site experiences.

5. Visualised the data

Results were summarised through uplift percentages and visual dashboards, enabling us to clearly communicate performance patterns and recommend next steps.



LEARN MORE

Visa's Recommerce Behavioural Insights Lab is open source, sharing practical learnings and solutions from all our experiments so these can be adopted and applied by anyone, anywhere.

Discover more about the Visa Recommerce Insights Lab [here](#).

