

Behavioural Hacks

Play book

An experiment in partnership with Decathlon

VISA

MINDWORKS



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.



Case studies, comparisons, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The Information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.

All brand names and logos are the property of their respective owners, are used for identification purposes only, and DO NOT imply product endorsement or affiliation with Visa.

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

What's inside?

page **05**

Behavioural science 101

Understand how we use behavioural science to create interventions that will influence people's behaviours.

page **06**

Recommerce Behavioural experiments 101

From kick-off to implementation, discover our 6-step process to carrying out Recommerce behavioural experiments.

page **09**

Decathlon hacks

Driving clothing repair adoption.



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?

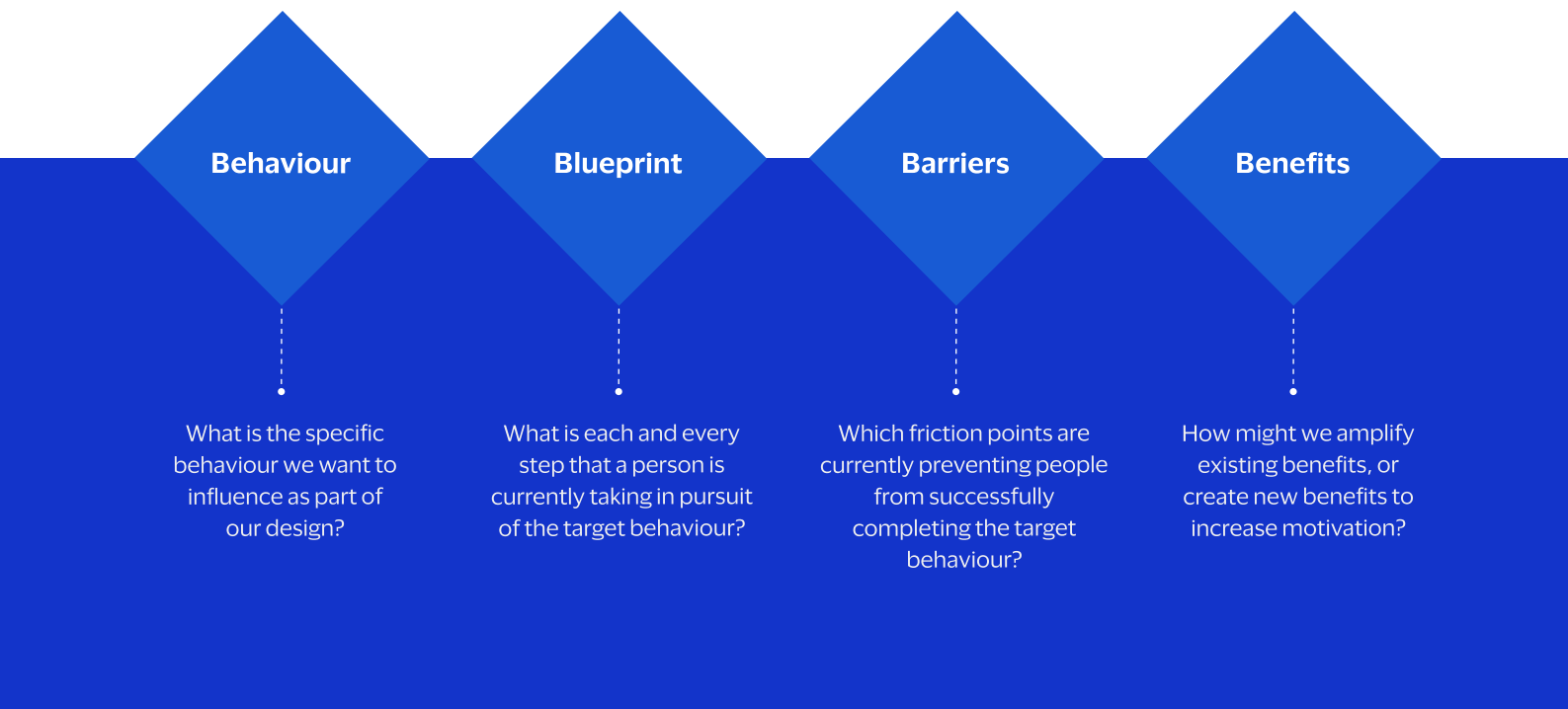
We're here to help people identify and adopt sustainable habits and implement real-world solutions that support more circular behaviours.

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

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



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.



Recommerce behavioural experiments 101

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



8 principles to run a good Recommerce behaviour experiment

1. Describe the target behaviour in detail

Powerful Recommerce 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

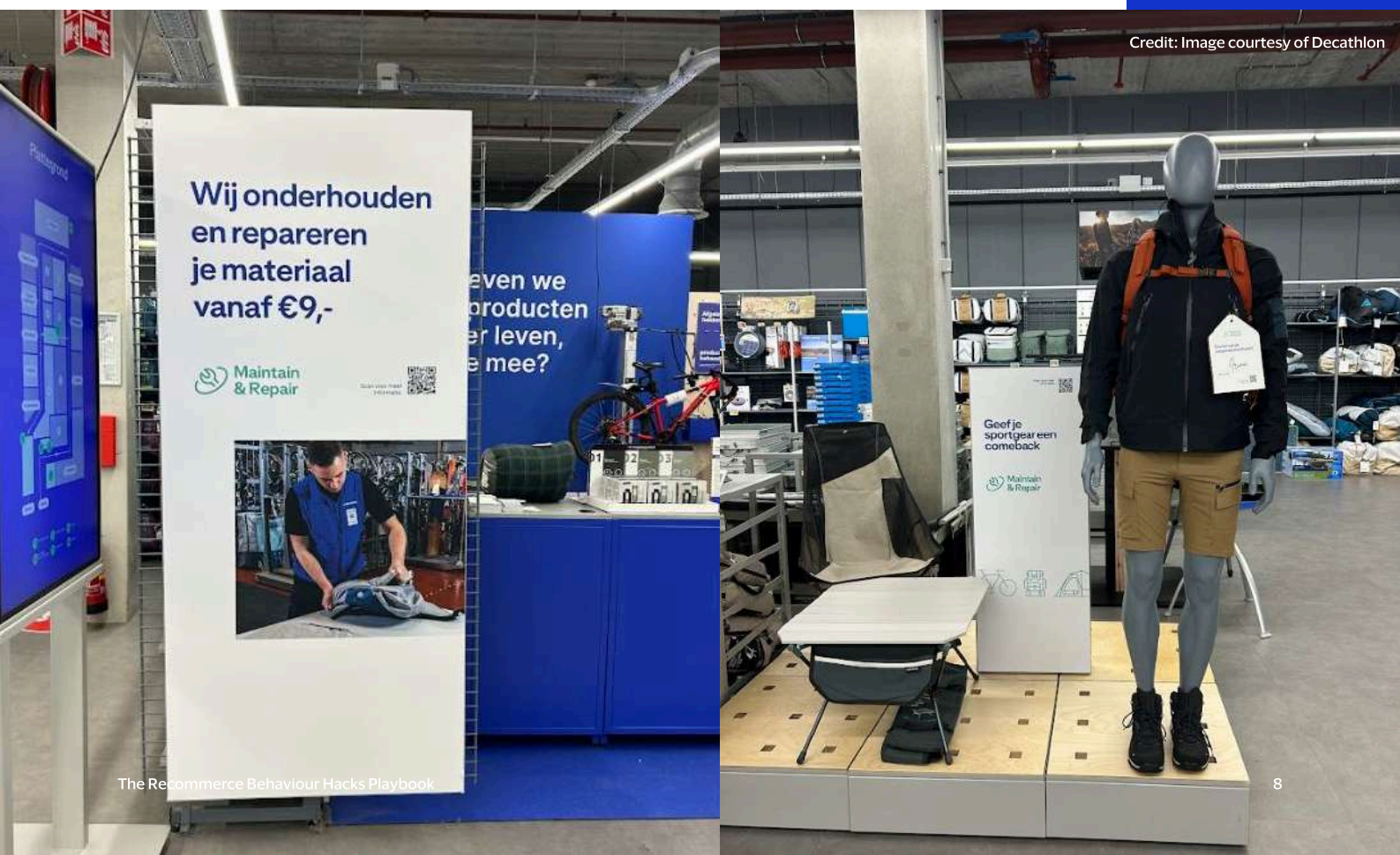
Externalities are unintended side effects or consequences, which can be positive or negative, and might affect customers or other third parties who did not choose to be involved in the intervention.

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.



Decathlon **HACKS**

Driving clothing repair adoption

The initiative

Increase visibility and adoption of Decathlon's in-store self-service clothing repair services.

The target behaviour

We defined what we wanted to happen...

Accelerate the adoption of Decathlon's clothing repair service by changing customer mindsets from a 'replace-with-new' default to a circular behaviour.

...and made this target behaviour – opting to repair clothes – real with a specific scenario for an imagined customer.

Busy professional Anna, who loves Decathlon gear for her annual nature trips, opts to repair her worn ski jacket and hiking trousers through Decathlon's clothing repair service, instead of replacing them with new items.

Credit: Image courtesy of Decathlon



In this instance, the circular behaviour is to repair clothes to keep them in use for as long as possible, rather than replacing them. It's rooted in circular economy principles, something our partners at the Ellen MacArthur Foundation (EMF) champion:

"The circular economy is a system where materials never become waste and nature is regenerated. In a circular economy, products and materials are kept in circulation through processes like maintenance, reuse, refurbishment, remanufacture, recycling and composting."

82% of repairs (4 out of 5) displace a new purchase¹

By repairing a garment instead of buying a new one, customers help reduce waste, save the energy and raw materials required for manufacturing, and extend the useful life of the product.

¹WRAP Global, 2025

What could change behaviour?

The hypotheses

Many customers say they want to make more sustainable fashion choices; however, the uptake of clothing repair remains low. According to a survey of European consumers, while 83% of respondents expressed interest in extending the lifespan of their clothing through repair or maintenance, only 28% reported actually using clothing repair services¹. This highlights a clear intent-action gap, meaning that, while interest exists, it does not consistently translate into behaviour.

We wanted to understand if this gap is driven by a set of psychological barriers that can interrupt a customer during the consideration and decision-making stage. Our pre-workshop research, supported by market and competitor analysis, identified five key behavioural biases at play:

Psychological barrier	Explanation	Real world example
Ambiguity aversion	Where uncertainty exists around whether an item can be repaired, how long it will take and what it will cost	Not starting a gym membership because you don't know how busy it'll be or what to expect
Availability bias	Where repair options are not top-of-mind during the shopping journey	Buying from Amazon out of habit instead of checking other retailers
Hedonic adaptation	Where the short-term excitement of buying a new item outweighs the perceived long-term value of repairing an existing item	Buying new clothes for a mood boost even though you already have similar items
Present bias	Where the immediate gratification of purchasing a new item is prioritised over the long-term benefits of repairing an existing item	Staying up late to watch another episode instead of going to bed early and getting enough rest
Effort justification	Where the perceived effort of arranging a repair feels disproportionate to the actual benefit	Not returning an online purchase because printing the label and going to the post office feels annoying

Together, these biases form a feedback loop that positions repairing an existing item as less accessible, less desirable and requiring more effort than purchasing a new or replacement item – even when repair is the more affordable or sustainable choice.

This led us to ask:

How can we increase the accessibility and desirability of repair for Decathlon customers, while minimising the effort involved in discovering repair options and costs?

¹Consumer's interest in using clothing repair services in Finland, Karell, E., & Niinimäki, K (2025).

The intervention

Using Anna's journey as our guiding lens, we focused our intervention on the consideration stage – that's the moment when she's already in-store, actively evaluating products and deciding whether to repair or replace. In other words, whether she will convert.

At this point in the journey, repair typically disappears from view. It is neither visible nor easy to evaluate, while new products are immediately accessible, priced and promoted. Our intervention aimed to rebalance this moment.

To support Anna's decision-making, we designed an **interactive in-store self-service clothing repair assessment tool** that's pre-loaded as a module onto in-store tablets. This allows her to assess whether her item could be repaired, understand the cost upfront and learn how and where to drop it off – all while removing the friction of having to wait for a member of staff to answer her questions.

To increase awareness and visibility, the tablets were placed within newly designated 'circular hubs' and supported by clear, store-wide signage. In restructuring the retail environment, we brought repair into the customer's natural shopping flow, positioning it alongside purchasing rather than as a hidden, back-of-house service. To summarise, our invention:

- **Made repair visible** at the point of consideration (environmental restructuring)
- **Reduced friction** through self-service access (enablement)
- **Clarified options and pricing** (education)
- Framed **repair as a compelling alternative** to replacement (persuasion)

We chose to isolate ambiguity aversion, because awareness of Decathlon's clothing repair service is low, and uncertainty peaks at the consideration stage. Intervening early in the customer journey and making repair options and costs visible and easy to evaluate supported our aim of reducing decision-making friction and increasing the likelihood of customers choosing repair over replacement.

How ambiguity aversion shapes behaviour

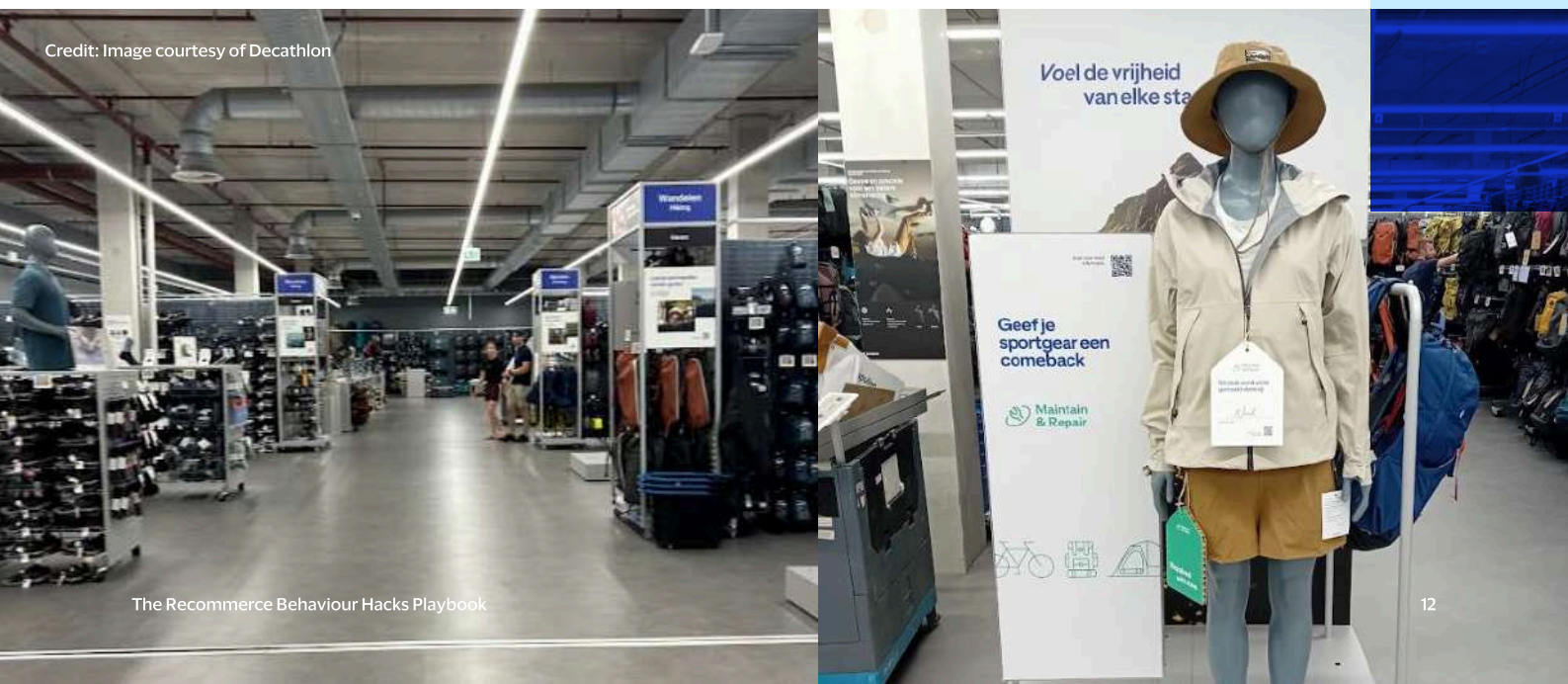
People often default to the status quo, not because they reject sustainable choices, but because the path to a new behaviour is sometimes obscured by uncertainty. Ambiguity aversion describes our tendency to prefer known risks over unknown ones.

In the context of clothing repair, a customer like Anna encounters several unanswered questions:

Is this tear repairable? How much will it cost? Will it be worth it compared to buying new?

When these questions are left unresolved and the customer feels uncertain, they retreat to the safer, more familiar option: purchasing a new or replacement item. By introducing a localised, instant pricing screen, the intervention reframes repair from a vague, uncertain service into a clear and transparent transaction. In doing so, it reduces psychological friction and positions repair as a viable first choice.

Credit: Image courtesy of Decathlon



The experiment

Working in collaboration with the United Repair Centre (URC), we designed this experiment to normalise repairing, refurbishing and reusing garments, and turning circular behaviours into everyday routines rather than exceptions.

The experiment followed a **live sequential (time-series) test** conducted in stores equipped with circular hubs: Utrecht (first location tested), Breda and Apeldoorn in the Netherlands. No control store was required, as each store effectively acted as its own baseline over time.

This approach allowed us to isolate the impact of each intervention within the same retail environment. Visual communication and signage were introduced first, followed later by the self-service repair assessment. This sequencing allowed us to distinguish the effect of awareness-building alone and the additional impact of providing an interactive tool.

Limitations

- Due to limited development capacity, the intervention was only tested in-store. Extending the tool to the website would increase reach and enable stronger attribution.
- Ideally, the prototype would have been tested across multiple store formats, but only stores with repair hubs were eligible.

Metrics we tracked

To evaluate effectiveness, we focused on behavioural conversion metrics:

- **Commercial growth** Repair volume and turnover (TO)
- **Digital engagement** QR code scans on in-store marketing signage
- **Tool interaction** Clicks and interactions on in-store assessment screens
- **Staff impact** Changes in internal repairs and warranty-linked services

Result overview

The intervention contributed to:

Significant national growth

+19%

YTD national increase in sewing category repairs

Heightened staff engagement

+127.7%

rise in internal repairs, thanks to increased service visibility, positioning staff as key service advocates

Identification of optimal placement

Front-of-asile

signage (TG signing) generated the highest interaction rates

Key learnings

Project management

Commercial alignment is critical

The EMF identifies seven key benefit areas for assessing the impact of circular business models. Within the customer-focused benefit area, initiatives can drive customer acquisition, engagement and loyalty. In this instance, early alignment with commercial teams could have helped position repair services not only as a sustainable choice but as a driver of customer value with the potential to attract sustainability-minded shoppers, increase repeat store visits and create new touchpoints.

Engagement challenges

Visibility can cut both ways

Several customers tried to buy the repaired items being showcased as part of the in-store marketing aspect of the experiment, which created confusion and in-store friction. This highlighted the need for clearer cues about what is for demonstration purposes versus what is for purchase.

Day-to-day operational demands

Store teams were supportive, but it was difficult for them to consistently champion the test. Any future rollout would need to better account for frontline capacity.

Feedback was hard to capture

With relatively low volumes during the test period (only 69 tool interactions recorded), gathering quantitative data and qualitative customer feedback proved challenging, limiting our ability to deeply understand motivations and objections in the moment.

Tool insights

Clear signals of demand

Zipper and seam repairs attracted the most interest, suggesting customers gravitate toward familiar, easily understood repair use cases.

Drop-off after first interaction

While customers engaged with the initial screen, only a few continued deeper into the tool, indicating that the journey may have felt too narrow or insufficiently rewarding.

Price alone isn't enough

A screen focused solely on pricing for clothing repair was not compelling enough to motivate further action.

Looking ahead

Customers appeared to begin their repair journey online, arriving in-store with a limited appetite for detailed price exploration. This suggests that future iterations should shift from single-service pricing and instead bundle multiple high-demand services into a single assessment. This would have the effect of increasing perceived value and giving customers a stronger reason to engage in-store.

Implement the Decathlon hack into your own business

Our experiment suggests that driving adoption of circular services is less about changing what customers believe and more about reshaping the moments in which decisions are made. To bridge the intent-action gap, focus on making the sustainable choice visible and easy to access at the point where alternatives are being actively considered.

1

Intercept early in the journey

Catch customers during product discovery, not just at checkout or post-purchase. In the case of our experiment, front-of-aisle signage (TG signing) proved most effective because it surfaced repair as an option before customers had mentally committed to buying a new item. Early interception ensures circular services are evaluated alongside linear alternatives, rather than as an afterthought.

2

Solve for ambiguity, not motivation

Customers rarely reject circular services outright – instead they abandon them when costs, eligibility or outcomes are unclear. Introduce self-service assessment tools that provide instant answers to common questions, such as price and warranty. By replacing uncertainty with clarity, you reduce cognitive friction and make comparison possible.

3

Reframe value to counter hedonic adaptation

Newness carries emotional weight, but that doesn't mean repaired items must feel inferior. Use language that reframes repair as renewal rather than compromise. Messaging like 'Give your gear a comeback' positions repaired products as purposeful, storied and valued, which can help offset the short-lived thrill of buying new.

To support this, craft messages that clearly articulate how your brand, products or services benefit customers and respond to their underlying needs. You can use generative tools, such as a simple Large Language Model (LLM) AI prompt, to rapidly generate and test keywords or copy variations. Swapping in your own product or service means you can quickly tailor messaging to the specific behaviour you're trying to influence.

4

Test sequentially to learn what actually works

Rather than launching everything at once, roll out interventions in stages. Start with awareness-building messaging and then layer in functional tools. This approach allows you to isolate which part of the customer journey is driving behavioural change and optimise accordingly.

To support this process, our **Behavioural Hack Toolkit** is designed to help teams design, run and track experiments over multiple weeks. Its frameworks and techniques can be used individually or in combination to strengthen creative experimentation. For example:

- **Behavioural design cards** help teams rapidly ideate interventions grounded in behavioural science
- The **experiment canvas** captures critical details such as business objectives, target behaviours, customer motivations and barriers, testing methods, key considerations and required stakeholders

Together, these tools help translate behavioural insight into structured, testable action – making it easier to move from good intentions to measurable impact.

Decathlon **HACK**

Deep Dive

How we designed our experiment

We began by identifying a behaviour with the greatest potential for near-term impact and clothing repair emerged as a clear area of focus: repair services already existed across multiple product lines and newly designed stores included dedicated repair workshops. But despite this, awareness and consideration of repair remained low, making it an ideal behaviour to test and scale.

To test ambiguity aversion, we designed a deliberate digital-to-physical bridge. Our hypothesis was simple: if customers could access immediate, localised information about repair options and pricing, the psychological barrier to choosing repair would be significantly reduced.

Rather than relying on a single touchpoint, we embedded repair messaging throughout the in-store journey. This meant ensuring it was visible early, reinforced often and actionable at the moment of decision.

Crafting our messaging variations

All messaging was designed to be short, approachable and slightly playful, paired with the repair logo and store-specific QR codes to enable tracking. Each placement served a distinct behavioural role:

Showcase

Store entrance

Focused on themes of 'new adventures' to introduce circularity at the very start of the journey and frame repair as a positive and forward-looking choice.

Product labels

Mannequins

Personalised with:

'Repaired with love by [tailor's name]' to humanise the repair service, build trust and counter any negative assumptions about quality.

Aisle signage

TG

Used punchy, confidence-building copy, such as: **'Gear that already knows the game'** to normalise repair alongside new products, rather than positioning it as a separate or secondary option.

In-store journey design

To increase uptake of Decathlon's clothing repair service, we introduced an in-store, self-service repair assessment tool that clearly displayed available repair options and pricing. The intention was to reduce ambiguity and support consideration at the point of decision. This tool played a key part in our ideal customer journey, which we mapped from first exposure to action:

1. Notice in-store signage
2. Visit the circular hub
3. Complete an instant repair assessment
4. Check in the item for repair with a store employee

To support this flow, our interactive prototype was pre-loaded onto tablets located in the circular hubs.

This allowed customers to self-assess their items without waiting for staff, reducing friction and reinforcing repair as an easy, comparable alternative to buying a new or replacement item.

How we ran our experiment

The experiment leveraged Decathlon's existing partnership with URC and circular hubs in Utrecht, Breda and Apeldoorn, in the Netherlands, and followed a sequential rollout:

Phase 1

Business as usual

Baseline period with no repair signage or repair assessment tool in place.

Phase 2

Repair signage only*

Store-wide communication was introduced to build awareness of the clothing repair service and present repair as a visible option in-store.

Phase 3

Repair signage + repair assessment tool**

The interactive repair assessment tool was added alongside existing signage, enabling customers to instantly explore options and pricing.

This structure allowed us to benchmark Phase 2 against Phase 3, isolating the impact of awareness-building alone from the added value of a self-service tool. In other words, it enabled us to test whether increased visibility was sufficient or whether instant, actionable information was required to meaningfully shift customer behaviour.

* 1 July 2025

** 21 July 2025

Campaign type:

Live sequential test

Campaign period:

1 July-15 August, 2025

Geographies:



The Netherlands

Locations:

Utrecht

Breda

Apeldoorn

Objective:

To increase uptake of Decathlon's clothing repair services by introducing an in-store self-service clothing repair assessment tool, which enables customers to easily view available repair services and associated costs, helping reduce ambiguity and encourage repairs.

*All brand names, logos and/or trademarks are the property of their respective owners, are used for identification purposes only, and do not necessarily imply product endorsement or affiliation with Visa.

How we measured the results

Commercial growth

Repair volume and turnover (TO)

The most significant commercial impact was observed in Utrecht, which emerged as a clear outlier. The store recorded a substantial increase in repair claims, generating €6,529.30 in direct value, which represents a 130% increase over baseline. Internal repair volumes also rose sharply, increasing by 127.7% and indicating that improved service visibility benefited both customers and staff adoption.

Digital engagement

QR code scans on in-store marketing signage

Engagement data showed that customers were most receptive to repair messaging when it appeared next to relevant products, rather than in dedicated service zones. TG showcase signage in the Outdoor/Hiking aisles drove the highest interaction, with 39 QR code scans, and outperformed the circular hub itself. This reinforces the importance of intercepting customers at the moment of product consideration.

Significant national growth

+19%

YTD national increase in sewing category repairs

Tool interaction

Clicks and interactions on in-store assessment screens

The repair assessment tool screens recorded approximately 69 interactions over the test period. Customers showed the strongest interest in zipper and seam repairs, consistent with familiar, easy-to-understand use cases. However, engagement dropped significantly after the first selection. This suggests that pricing information alone was not compelling enough and that future iterations should combine pricing with broader service benefits, such as quality assurances, turnaround expectations or environmental impact, to maintain attention and drive action.

Operational efficiency

End-to-end lead times

Operational analysis revealed a clear split in performance:

- Store processing: Efficient, averaging 1.8 days
- Regional workshop processing: Significantly longer, averaging 20.35 days

This resulted in a total average lead time of 27.3 days, aligning with the communicated three-to-four-week estimate. While expectations were technically met, lead time remained the primary driver of customer dissatisfaction, highlighting an operational constraint that limits the full behavioural impact of increased awareness and consideration.

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](#).

