

Behavioural Hacks

Playbook


from Visa's Recommerce Insights Behavioural Insights Lab

VISA

MINDWORKS

ELLEN MACARTHUR
FOUNDATION

Visa's Recommerce Behavioural Insights Lab is committed to identifying and testing simple behavioural hacks that 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 92% of people say they want to shop circular but only 16% 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

92%

of people say they want to

16%

actually do it

¹<https://www.kantar.com/uk/inspiration/sustainability/converting-intention-into-action-why-change-starts-from-within-with-sustainability>

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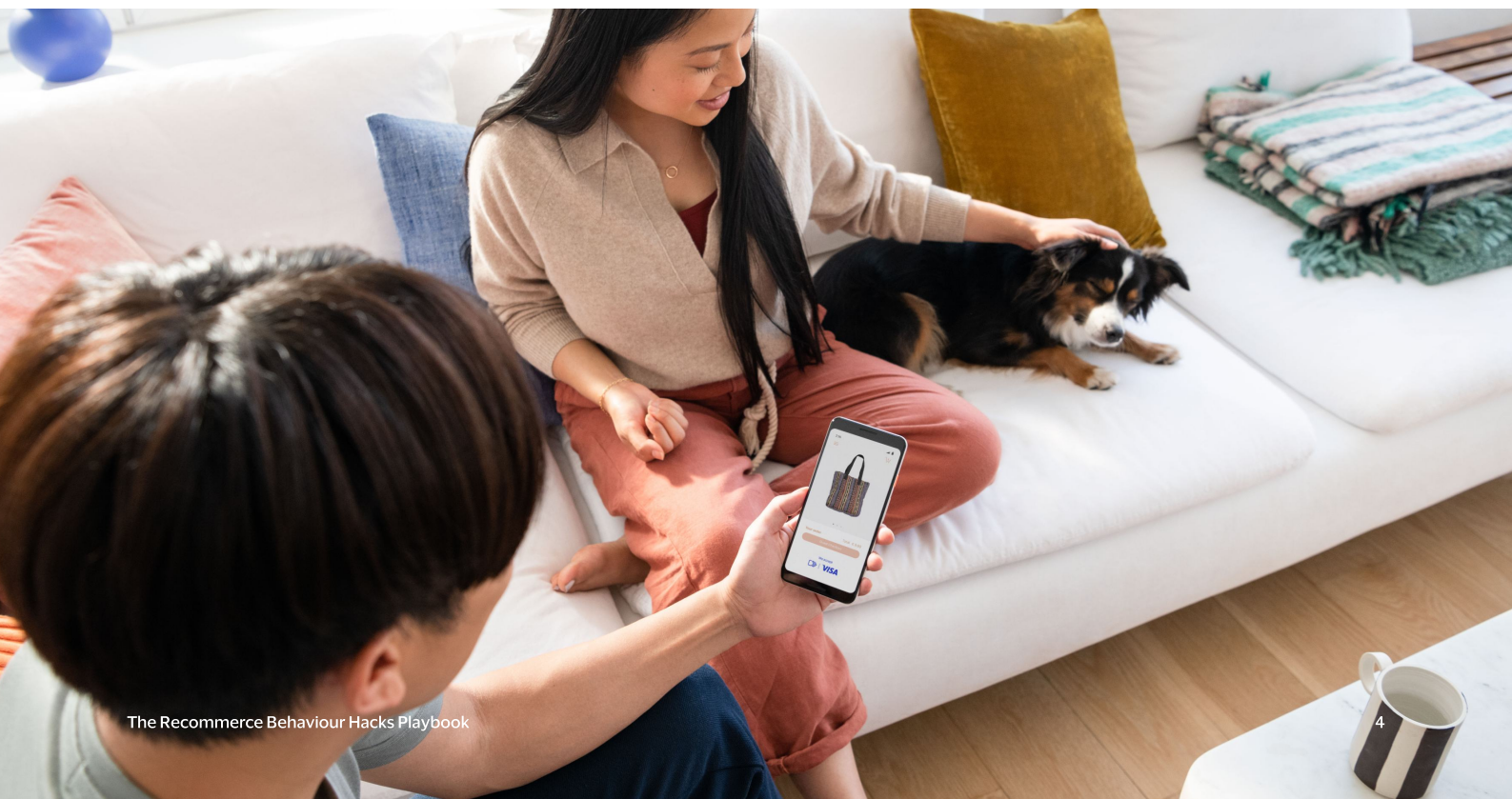
COS hack

Community messaging to uplift resale.

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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 **3-step process**.

1

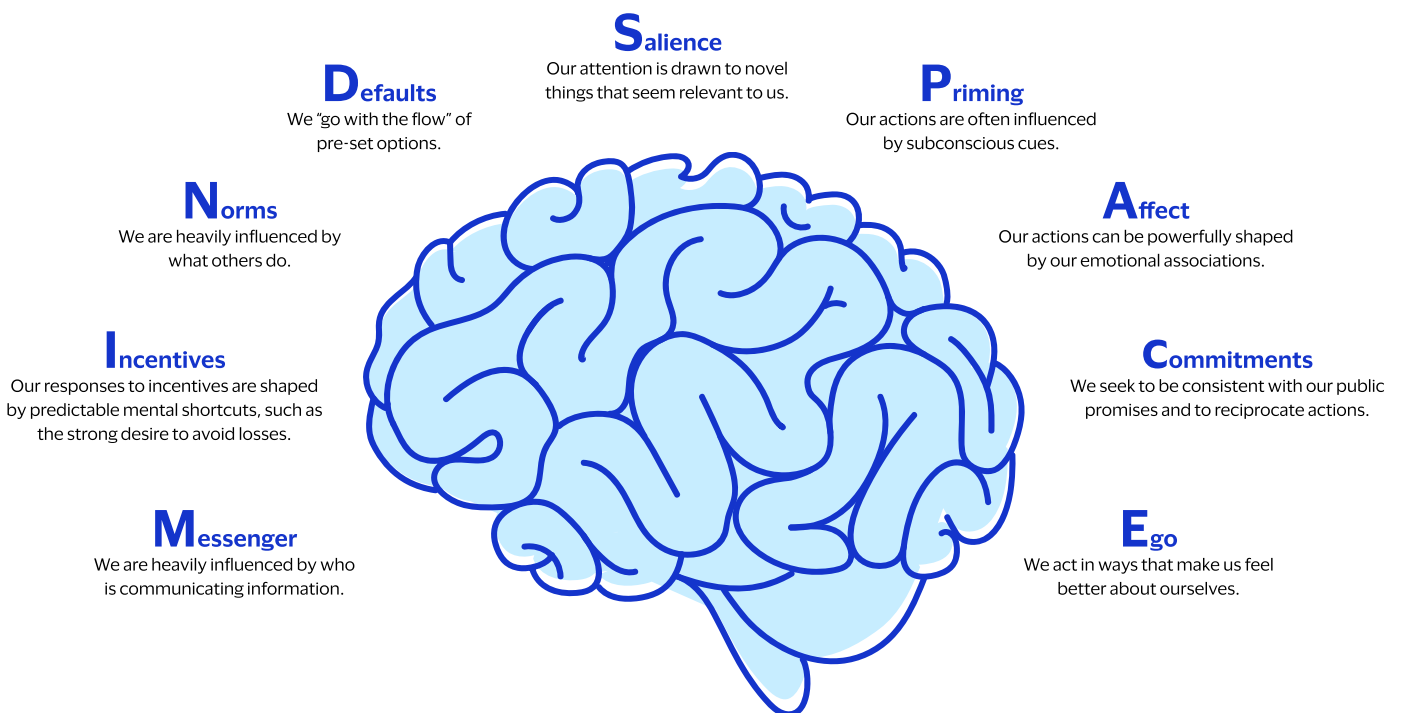
Identify the **target behaviour** we want to influence - for example, the purchase of a refillable bottle.

2

Identify the **current mindstate** of the target group - for example, someone with a value mindstate wants to make savings.

3

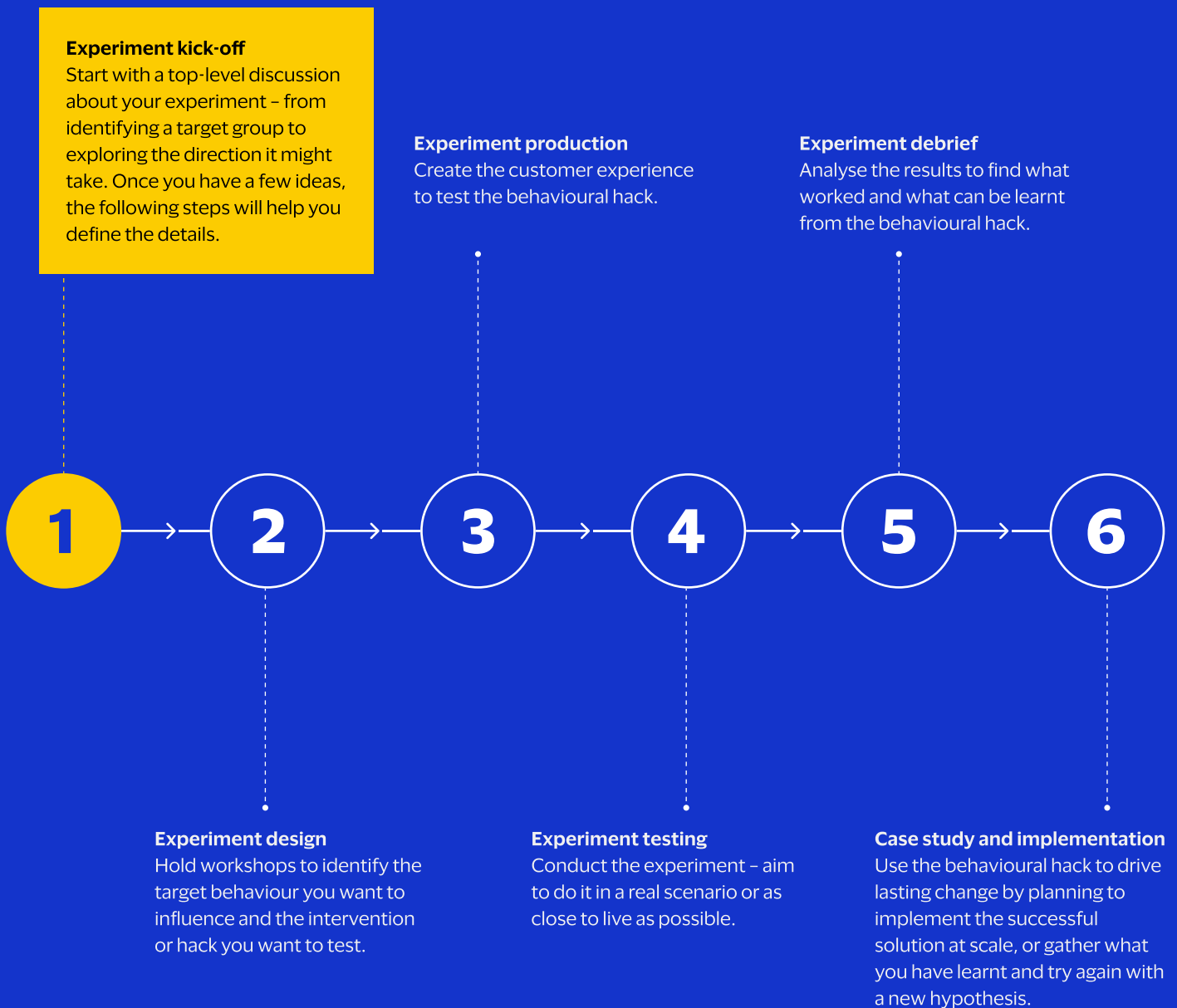
Use the **MINDSPACE framework²** to identify one or more of the 9 forces that could drive the target group's behaviour. For example, the value mindstate might respond to an incentive, such as 'buy one refillable bottle, get the second half price'.



²<https://thedecisionlab.com/reference-guide/neuroscience/mindspace-framework>

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

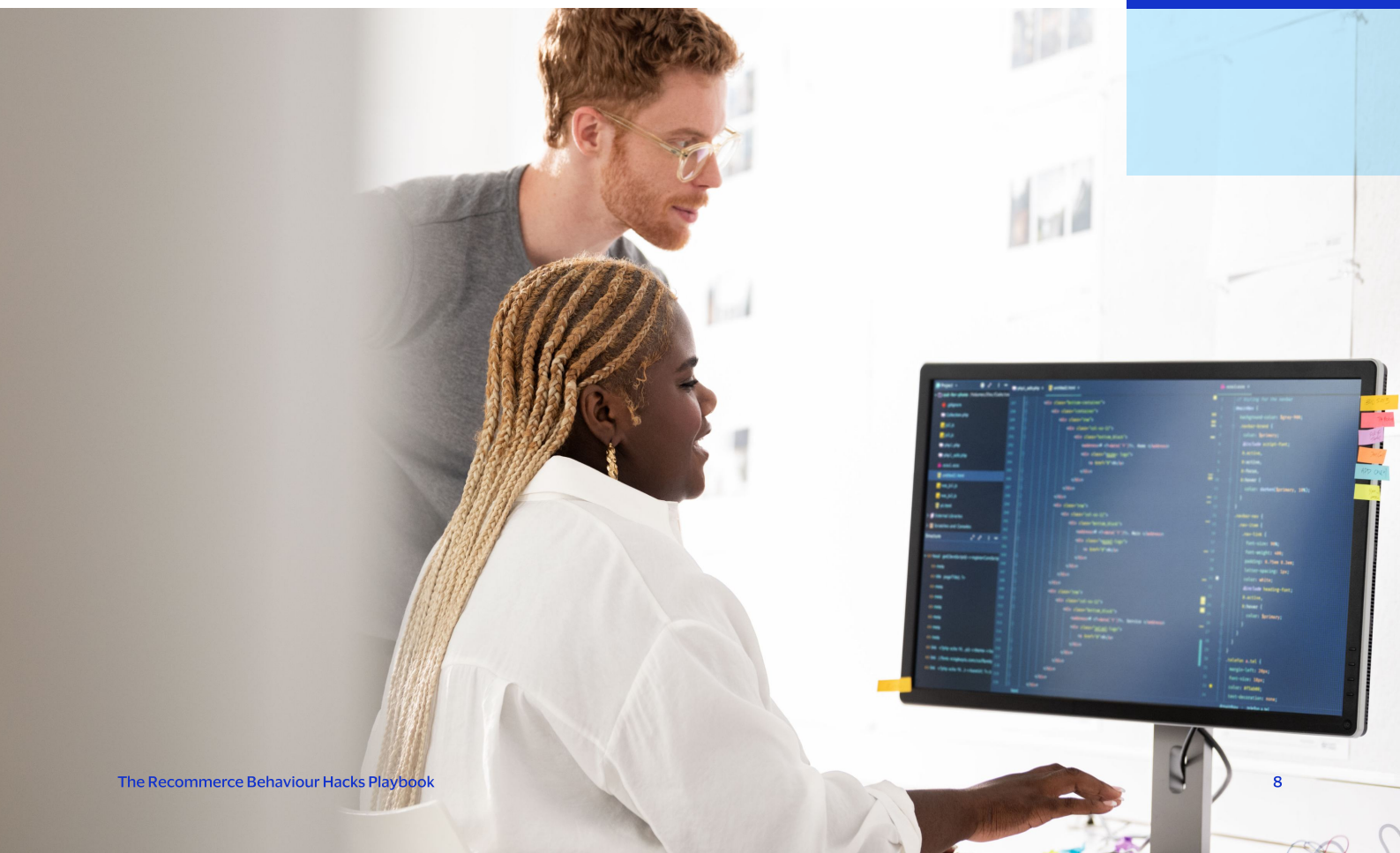
Externalities are unintended side effects or consequences, which can be positive or negative, and might affect customers or other third parties who did not choose to be involved in the intervention.

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.



BEHAVIOURAL HACKS

Explore the latest learnings
from our lab

COS HACK

Community messaging
to uplift resale

The initiative

Encourage Gen Z consumers to visit and consider purchasing from the COS Resell Site.

The target behaviour

We defined what we wanted to happen...

We want Gen Z customers to click through to the COS Resell site and learn more about the COS Resell initiative.

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

On May 10, 2024, sustainability-conscious Jess (a 23-year-old) clicks through to the COS Resell site and decides to purchase a COS secondhand coat from the Autumn Winter collection, instead of buying a brand-new item.



What could change behaviour?

The hypotheses

We predicted Gen Z is motivated by 3 mindstates – value, status and community – and that including a behavioural intervention in ad messaging around these mindstates would enhance click-through rates to the COS Resell site.

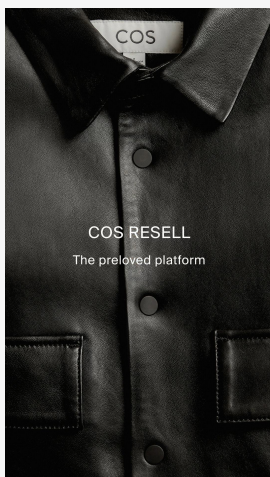
The intervention

We ran 4 TikTok adverts for the COS Resell site – a control and 3 ads featuring message variations inspired by value, status and community mindstates. In addition, we identified framing – the idea that our responses are shaped by how something is presented or ‘framed’ rather than on the facts alone – as the behavioural force most relevant to the target audience.

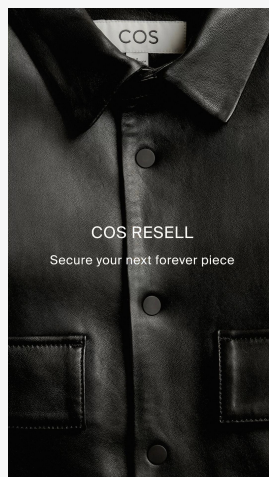
An example of how framing impacts people’s perceptions and decisions

When someone is told their plan has a 90% success rate, it’s likely they’ll feel optimistic. But the same person might feel pessimistic if they’re told their idea has a 10% failure rate, despite the statistical information being the same. It all depends on the way the information is communicated – in this instance – whether it’s been ‘framed’ positively or negatively.

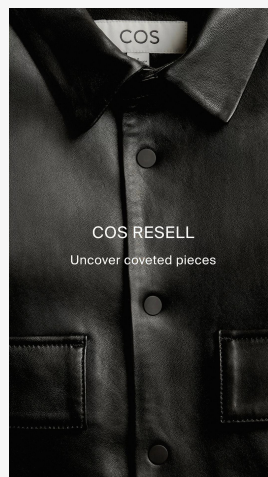
Control



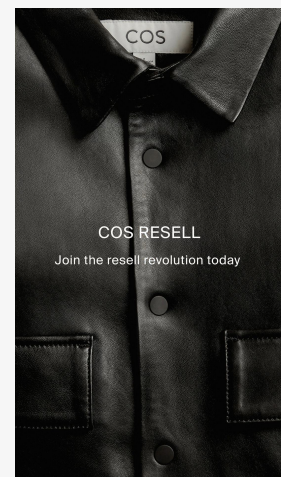
Mindstate: **Value**



Mindstate: **Status**



Mindstate: **Community**



The experiment

We tested 4 messaging variations using the same video-based asset. The visuals stayed the same and each message variation featured a call-to-action (CTA) directing users to the COS Resell platform. Based on the availability of the COS Resell offering, the TikTok ads targeted 18-24-year-olds in Great Britain (GB) and Germany (DE).

Results and learnings

'Value' receives the highest number of impressions, clicks to site and views

- The 'value' variation had the highest number of impressions, clicks to site and views across both GB and DE, signalling it was the highest-performing variation.
- However, this result was partly due to the TikTok algorithm (see page 12) that identified 'value' as the highest-performing variation and therefore pushed this ad over others.

'Community' wins at click-through rate

- The 'community' variation had the highest average click-through rate, suggesting it resonated more deeply with people who saw it.
- There was a 21.3% uplift in click-through rate from the control to the 'community' variation.

GB a stronger candidate for resale than DE

- The average click-through rate for GB was 1.69% while the average click-through rate for DE was 1.34%, suggesting GB is a stronger candidate for the COS Resell initiative than DE.

'Community' wins at CTR

21.3%

uplift in CTR from the control to the 'community' variation

1.69%

average CTR for GB

1.34%

average CTR for DE

Overall, our hypothesis was confirmed: including a behavioural intervention in ad messaging increased impressions, video views, clicks to site and click-through rates for COS Resell.

The behavioural intervention was centred around mindstates – value, status and community – with community-focused messaging performing better than the other variations and the control.

With regards to the behavioural force of framing, the experiment revealed that Gen Z's relationship with resale extends far beyond environmental benefits. They see it as an affordable way to express themselves, build self-confidence, connect with others and cultivate meaningful daily experiences. Anecdotally, many Gen Z individuals have turned secondhand clothing into small businesses, gaining a sense of status and autonomy among family and friends.

more resources to them, thereby maximising campaign effectiveness. It evaluates ad performance using metrics such as click-through, conversion and engagement rates and overall ad relevance. Having gathered sufficient data, the algorithm typically begins optimising – often within the first few hundred to a thousand impressions. As a result, not all ad variations receive equal budget allocation. In the deep dive section, we explain how we organised the data and made comparisons against the control to ensure accurate analysis.

Understanding the TikTok algorithm and what this means for our experiment

The TikTok algorithm optimises budget allocation by identifying better-performing ad variations and directing



Implement the COS hack into your own business

Think about how you can apply our learnings to your experiment. When we tested messaging variations on social media, we found that community-focused messaging performed better.

Craft messages highlighting how your brand, products or services bring people together and consider phrases that evoke unity and shared purpose, such as 'join our community' and 'together we can make a difference'. Similarly, use inclusive language, focusing on 'we' and 'us', to create a welcoming tone and reinforce a sense of belonging and shared purpose.

To help you generate your own messages, here's a [Chat GPT prompt](#) inspired by the experiment's best-performing behavioural intervention. Simply customise the prompt for your use case, brand and business situation by updating the topic, product or service, number of options you want to generate, and the channel where you want to conduct your experiment. Always check for accuracy and ask follow-up questions based on your specific needs.

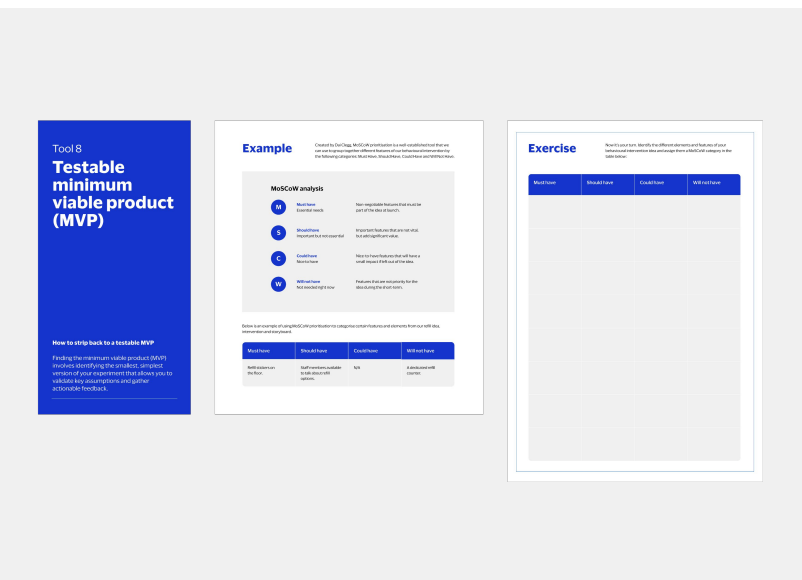


Try this out

Community-focused messaging could encourage resale:

'join our community' or 'together we can make a difference'

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



Tool 8
Testable minimum viable product (MVP)

How to strip back to a testable MVP

Finding the minimum viable product (MVP) involves identifying the smallest, simplest version of your idea or product that you can validate key assumptions and gather as much feedback.

Example

Created by ChatGPT, MeSCoW is an acronym to help establish that you can strip back your idea to a minimum viable product (MVP) and test it. The following prompts will help you think about how to strip back your idea.

MeSCoW analysis

- M** Motivation: How important is this idea to you? How much time and money are you willing to invest?
- S** Solution: How does your idea solve a problem? What are the key features and benefits?
- C** Customers: Who are your target customers? How do you plan to reach them?
- W** What: What are the key assumptions and risks of your idea? How do you plan to validate them?

Exercise

Now it's your turn. Write a 100-word description of your idea and use the prompts to strip back your idea to a testable MVP.

Motivation	Solution	Customers	What

Utilise our frameworks and techniques individually or in combination to enhance your creative experiment design process. For example, the [behavioural design cards](#) are an inspiring way to accelerate the ideation process and you can capture all the key details of your proposed experiment – such as business objective, target behaviour, customer motivations and barriers, testing methods, considerations and required stakeholders – in our [experiment canvas](#).

COS HACK

Deep Dive

How we designed our experiment

We imagined a future where resale clothing is widely available from retailers. In this scenario, customers understand the benefits of choosing secondhand or preloved items, recognising it as a sustainable and smart choice.

Writing our 3 message variations

Using our 3 mindstates and 3 framing strategies, we wrote 3 messages that were posted to TikTok as ads. We also created a 'control' ad, with messaging that simply highlighted the resale site and did not include a behavioural intervention layer: THE PRELOVED PLATFORM. Across all 4 ads, only the wording changed, while the visuals remained the same.

Value ad copy:

“Secure your next forever piece”

Mindstate 1: Value

People with this mindstate consider the costs and benefits of an experience and aim to make a decision they can explain as smart or financially savvy. In this instance, Jess feels she's investing in her future.

Framing strategy 1: Value attribution

Tapping into the value mindstate, this strategy explores how people perceive and attribute value. It examines which characteristics of a business's brand, products and services influence purchasing decisions.

Status ad copy:

“Uncover coveted pieces”

Mindstate 2: Status

People with this mindstate seek approval from their community or peer group. They crave social currency – such as unique experiences, exclusive access and compelling stories – that they can share with their social circle for recognition and validation. In this instance, Jess feels like she has exclusive access to something unique.

Framing strategy 2: Endowment effect

Tapping into the status mindstate, this strategy explores how people value items more simply because they own them. Understanding this can help businesses better understand consumer sentiment and craft effective campaign messaging.

Community ad copy:

“Join the resell revolution today”

Mindstate 3 – Community

People with this mindstate look to connect with a group of like-minded individuals. They seek products and experiences that signal these shared connections and use them to reinforce their sense of belonging. In this instance, Jess feels a sense of collective action.

Framing strategy 3: Limited access and scarcity

Tapping into the community mindstate, this strategy examines how perceived uniqueness or limited availability increases desire and creates the perception that a person is part of a select few. Leveraging this can help businesses understand how a sense of exclusivity can influence consumer purchasing decisions.

How we ran our experiment

1. Collaborated closely with COS to craft messaging variations tailored to resonate with TikTok's audience and to appeal to potential Resell users, utilising engaging video formats. These variations were carefully designed to align with COS's brand identity and the platform's consumption patterns.
2. Based on the availability of the COS Resell offering, we selected GB and DE as the markets where we would run the experiment and determined appropriate sample sizes for each variation to ensure we collected representative data.
3. Implemented the test by launching the different messaging variations on the TikTok platform within the specified geographic regions. This involved precise timing and coordination to ensure consistent delivery and exposure to the target audience.
4. Actively monitored the performance of each variation in real-time as data came in throughout the test. In addition, conducted comprehensive analysis and evaluation after the test ended to gain insights into the effectiveness of the messaging strategies and their impact on user engagement and behaviour.

Campaign type:

Live multivariate ad experiment

Campaign period:

May 2-15, 2024

Geographies:



Great Britain



Germany

Target audience:

18-24

Gender:



Women



Men

Objective:

Identify the elements of COS Resell messaging that most effectively drive interest and click-through rates.

Distribution channel:

TikTok

How we measured the results

To evaluate the effectiveness of our TikTok ads, we focused on their 'closing power' – determining which message was most successful in driving click-through rates to the COS Resell site.

Having exported the results from TikTok into a spreadsheet for detailed analysis, we took the following steps, which you can replicate when implementing the hack in your business:

1. Organised the data

We categorised the data by ad copy (control, value, status and community), tracking metrics such as impressions, video views, clicks to site and click-through rate for each messaging variation.

2. Compared against control

We compared the performance of each ad variation against the control ad to identify any uplift. Before exploring individual ad performance, it's important to acknowledge that TikTok allocated more budget to the ad variations featuring behavioural-led messaging and the least amount to the control ad, highlighting the overall effectiveness of our intervention.

Then, to accurately compare the effectiveness of each ad and allow for the differences in TikTok budget allocation, we identified the percentage uplift between the click-through rates of the control ad and the ad variations.

3. Analysed patterns

We looked for patterns in the data to understand which messages resonated most with the audience. For example, we analysed whether the value-focused ad led to more clicks than the status- or community-focused ads.

4. Identified insights

From these patterns, we drew insights into our target audience's preferences and behaviours. For instance, if the value-focused ad saw the highest uplift, it suggested that financial savvy and long-term investment were key motivators for our audience.

5. Visualised the data

We created charts and graphs to visualise the data, making it easier to spot trends and compare the effectiveness of each ad.



amazon

HACK

Increase demand
for reusable packaging

The initiative

Motivate customers to select reusable packaging at checkout and return packaging after receiving the product so it can be cleaned and reused.

The target behaviour

We defined what we wanted to happen...

We want Amazon customers to adopt and participate in future circular packaging programmes.

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

On Tuesday at 6:30pm, we want Joseph (a 39-year-old father of two) to open his reusable package, take out his items and immediately place the returnable package on his doorstep.



What could change behaviour?

The hypotheses

We believed the factors that would motivate our target behaviour would be:

Control

People with this mindset seek context, cues and guidance navigating an unfamiliar or hard-to-manage experience. They look for familiar elements, analogies and other tools that put them in the driving seat and make them more confident as users.

Value

People with this mindset consider the benefits of an experience and aim to make a decision they can explain as smart or financially savvy.

Identity

People with this mindset feel as though their decisions reflect their values. They make measured choices and their sense of self and conviction in their choices reinforce each other.

Convenience

People with this mindset are tuned into the effort, labour or time spent in an environment and seek solutions that simplify their experience. They make decisions not on price but on the perceived effort of interaction.

Fairness

People with this mindset aim to compare their relative experiences with someone else's. They are critically assessing if they are required to give, work or endure more than they should across the experience.

Using the MINDSPACE framework and what we know about the target behaviour, we decided to add an ego-driving impact message at checkout to test what makes customers more likely to choose and return reusable packaging.

Hypothesis 1:

Personal impact (B,C,D)

Presenting circular package solutions with an insight into an individual's personal contribution to sustainability improves rates of adoption and adherence to the programme.

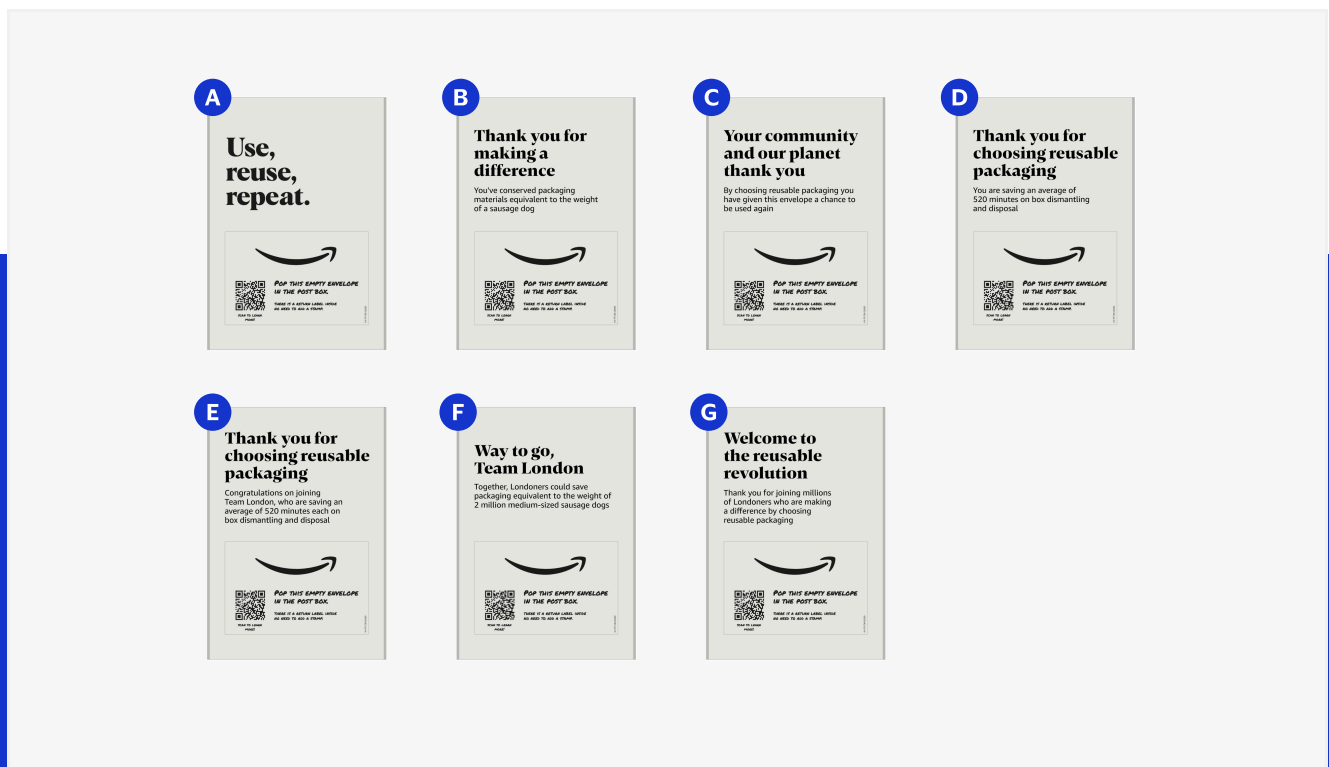
Hypothesis 2:

Collective impact (E,F,G)

Presenting circular package solutions with an insight into the participating group's contribution to sustainability improves rates of adoption and adherence to the programme.

Intervention

To test which message best drove our target behaviour, we created a quantitative survey (which uses objective questions to gain detailed insights from participants). Three versions were shared – a control (A) and two behavioural interventions, which were personal versus collective impact messaging.



The experiment

Over 4 weeks, 775 Amazon employees in the UK, Germany, Spain, Luxembourg, Italy, France, Germany and Belgium took part in the experiment in the form of a survey that presented a hypothetical reusable packaging experience, mimicking the existing shopping experience at Amazon while adding behavioural interventions.

In the survey, our participants were asked some demographic questions and given descriptions of a hypothetical circular packaging experience. Participants were asked a series of multiple-choice questions so we could measure their reactions. They also ranked each message in order of effectiveness.

Results and learnings

In this hypothetical scenario, by adding a single, simple impact message:

Personal impact:

'Your community and our planet thank you. By choosing reusable packaging you have given this envelope a chance to be used again.'

Collective impact:

'Way to go, Team London. Together, Londoners could save packaging equivalent to the weight of 2 million medium-sized sausage dogs.'

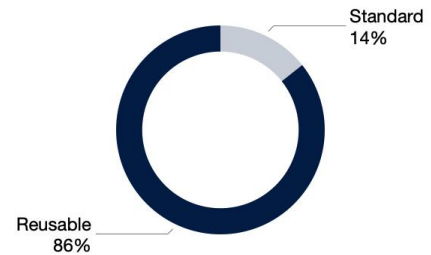
we increased the predicted demand for reusable packaging by 4%. This uplift could significantly enhance sustainability by reducing the environmental footprint associated with single-use materials, lowering waste and conserving resources across Amazon's global supply chain.

We also found that collective impact messaging performed the best, narrowly beating personal impact messaging, and that simple, concise and catchy words 'use, reuse, repeat' resonated most strongly.

Learnings for next time

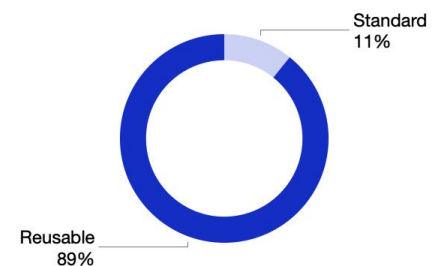
If you were to run a similar experiment (with time and budget permitting), we would suggest running this with real customers along with internal employees. We would also create bespoke messages for each geographic region, mentioning a specific location like London or Paris, to see if this increased messaging impact with participants.

Overall results



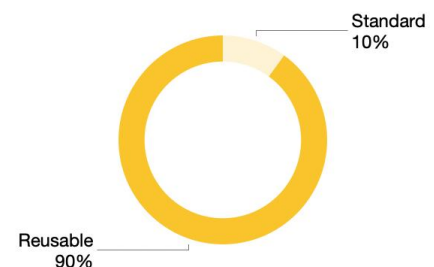
1. Control group

- 85.5% of respondents selected reusable packaging.
- 14.5% of respondents selected standard packaging.



2. Personal impact group

- 89.2% of respondents selected reusable packaging.
- 10.8% of respondents selected standard packaging.



3. Collective impact group

- 90% of respondents selected reusable packaging.
- 10% of respondents selected standard packaging.

amazon

HACK

Deep Dive

How we designed our experiment

When designing our experiment with Amazon, we defined a future scenario where reusable packaging is already a reality for retailers. In this scenario, customers know and understand how reusable packaging works and also what is required from them to return it to the retailer.

The experiment was anchored around two hypotheses.

Hypothesis 1:

Personal impact

Presenting circular packaging solutions with insight into an individual's personal sustainability contribution will improve interest in circular packaging adoption.

Key mindstate - Identity

To comply with Amazon's returnable package guidance, Joseph leaves his returnable package on his doorstep, which helps him feel a stronger sense of identity and conviction.

Factors that may impact behaviour

We wanted to explore whether Joseph might be influenced by the 'spotlight effect', which is when we think others are paying more attention to our appearance or actions than they actually are. Using the MINDSPACE framework³, we also considered that his behaviour might be driven by 'ego' - in other words, a sense of self-worth and confidence - meaning he might act in a certain way to boost his self-esteem. This insight helped us craft personal messages designed to enhance the customer's sense of accomplishment.

Hypothesis 2:

Collective impact

Presenting circular packaging solutions with insight into the participating group's sustainability impact will improve interest in circular packaging adoption.

Key mindstate - Community

To comply with Amazon's returnable package guidance, Joseph leaves his returnable package on his doorstep, which helps him feel a stronger sense of connection and belonging to a group of like-minded people.

Factors that may impact behaviour

We wanted to understand if Joseph could be influenced by 'success momentum', where the experience of succeeding encourages continued behaviour in the future. Using the MINDSPACE framework, we also thought behaviour may be affected by Norms, where we're strongly influenced by what others do.

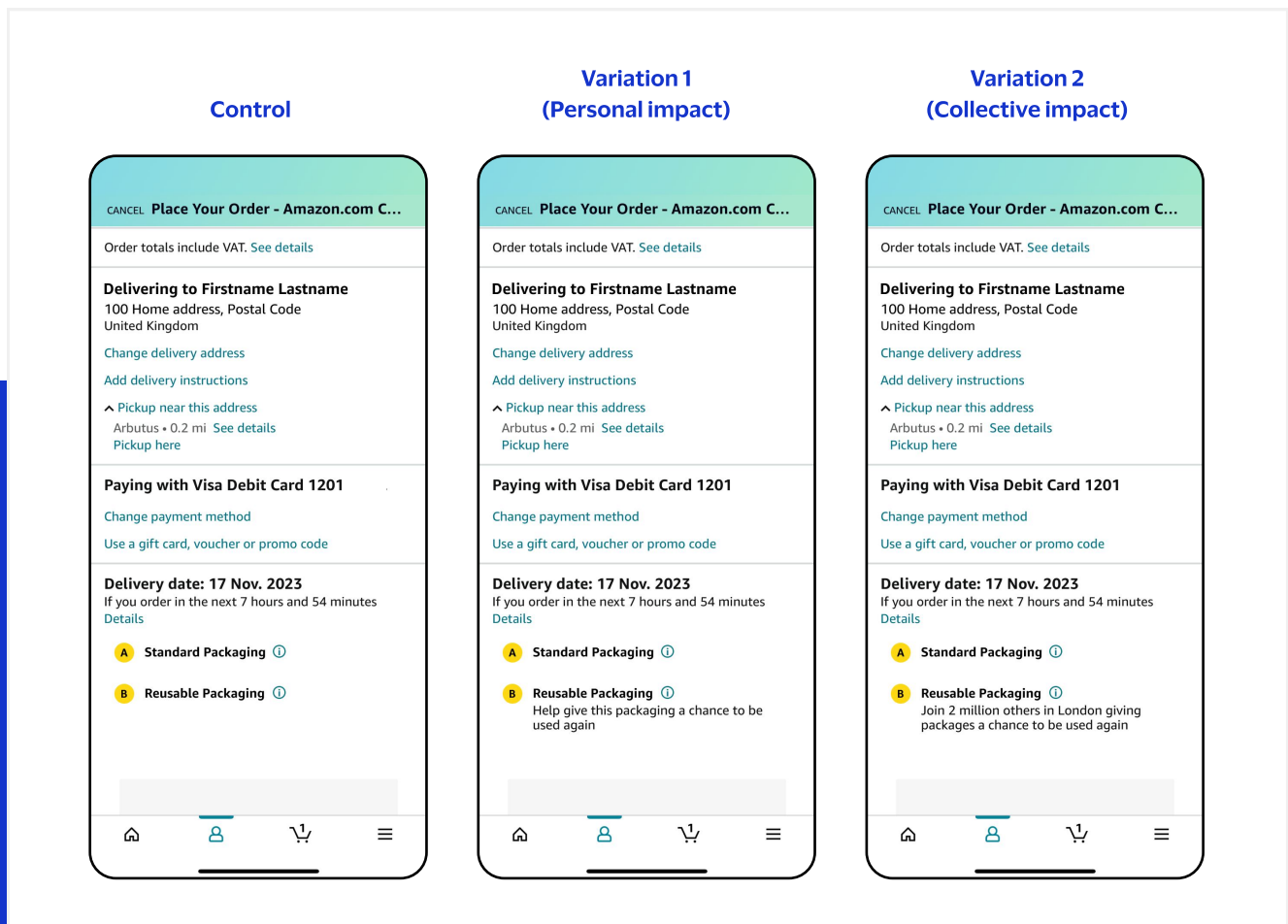
This information helped us create impactful collective messaging focussed on the feeling of joining a collective community, which can amplify a person's action.

³<https://thedeclaration.com/reference-guide/neuroscience/mindspace-framework>

Writing messages for the packaging

Using our two hypotheses, we wrote variations of messaging that were shown to the Amazon customer when going through checkout with their simulated order, to accompany their choice of packaging solution.

One focused on the personal impact associated with reusable packaging and the other focused on collective impact. We also created a 'control', which contained a packaging message without a behavioural intervention layer. Check them out below. (Please note: These are simulations of the existing Amazon checkout experience.)



How we ran our experiment

We created a quantitative survey to test which message worked best to motivate our target behaviour.

The survey in 5 easy parts

1. We told Amazon employees about our research goals and asked them to take part in the study via email and the internal employee portal.
2. The invite link sent participants to a survey page with a few demographic questions so we could learn key information about geography and housing type.
3. Participants were randomly assigned ONE of the message variations (control, variation 1 or variation 2), shown visuals to illustrate the imagined experience and asked questions about their specific variation.
4. Multiple-choice questions captured participants' reactions and perception of the overall experience and, by comparing results, we could understand if the behavioural intervention was likely to increase adoption rates.
5. The survey showcased messaging variations in response to selecting reusable packaging and participants were asked to rank them in order of effectiveness. The control group was shown 7 message variations (control, 3 personal impact variations and 3 collective impact variations) while each of the test iteration groups was shown 4 message variations.

Sample size:

775

Employees

Platform:

Internal Amazon survey platform

Geographies:



Great Britain



Germany



Spain



Luxembourg



Italy



France



Belgium

Stimuli:

Study included questions and written descriptions of the experience proposition, paired with supporting visuals to illustrate details

Distribution channels:⁴



Corporate email

chime

slack

*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

Excited to see the results, we exported the answers from our quantitative survey to a spreadsheet (this is one of the best ways to review a quantitative survey). Each column represented a different survey question and the rows represented participant responses.

By asking multiple-choice questions, it was easy to identify the most common response and benchmark the control performance against the performance of the variations, identifying a 4% uplift.

To find meaningful trends (for example, if returnable packaging adoption was influenced by housing type) we simply filtered the data to compare responses between sub-groups.



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](#).