How Behavioral Research and Design Is Changing The Role of Insights
Reinventing the Insights Function to meet emerging needs

Capital One needs from the Insights Function...

More powerful insights that have the potential to reshape our business

We will deliver that by being...

A marketing research function that serves as a competitive advantage for the company

And adopting a new behavior that...

Actively seeks new methods, particularly in understanding and influencing consumer behavior
95% Of All Decisions Are Made Subconsciously

- Say/Do Gap: People don’t speak their minds… because they don’t know their minds!

5% Conscious
  - Majority of Research
  - Evaluative and Rational in Nature

95% Non-Conscious
  - Where Decisions are Made
Three Keys To Great Behaviorally Based Research and Design
#1. Think of Behavioral Research as “Additive” and start integrating it into Qual and Quant surveys.

#2. When using Behavioral Research for the purpose of developing Communications Materials, choose a firm that has expertise in both Behavior Research AND Design Consulting.

#1. Think of Behavioral Research as “Additive” and start integrating it into Qual and Quant surveys

Start small by changing the way you ask questions…

Conscious

What do you **think** of this idea?

Non-Conscious

What does this idea make you **think** of?
Credit card security is a prominent, intensely emotional issue.

Current State

“The vultures are constantly looking for prey. The overall mood is that people should be afraid. Watch Your Back.”

Ideal State

“I’m behind not just a brick house, but a castle, with barbed wire, a moat, and there are sharks.

“There is an added layer with this barbed wire. You will always need more security and you can never be done with that.

“The other 2 little pigs are easier targets for the Big Bad Hacker. He’s not going to try to break into the castle. They’ve planned for him.”
Measurement of emotional response is front and center

Demographic and recruitment questions – record current mood

“What was it about this idea for an ad that made you feel this way?”

Followed by:

- Types of Happiness (which 12 types are evoked)
- Key Associations – top 3 things that come to mind after viewing stimulus (open ended)
- Key Message Takeaway (open ended)
- Standard ratings:
  - how entertaining
  - memorable
  - different
  - impactful
  - relevant
  - persuasive
  - Soundtrack, etc.
- Brand Linkage – 5 pt scale
- Specific attributes via ICT – up to 20
- Motivation – 5 pt scale
- Text Highlighter – break down the text of the stimulus by words and phrases and people can click on what they like / dislike

Integrate Into Quant Research… Measurement of emotional response is front and center

“Which of these faces best expresses how you feel about this idea for an ad?”

-To what degree did this idea for an ad make you feel [selected emotion]?”
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### Behavioral Research

- Leveraging research tools and methodologies rooted in Cognitive and Behavioral Psychology to find human truths and identify behavioral interventions that can be applied to marketing communications
  - Understanding the motivations, mental models and decision drivers

### Behavioral Design

Ability to translate research into creative using behavioral design principles
Translating Behavioral Insights Into Design

• **Imagery**

![Norton by Symantec logo]

• **Priming**

![Apply Online in 3 Easy Steps]

1.25 miles on every purchase, every day

No annual fee

No foreign transaction fees

• **Heuristics – Information Chunking**

- 1.25 miles on every purchase, every day
- No annual fee
- No foreign transaction fees

• **Framing**
  
  – From a Prevention Focus to a Promotion Focus
#3. Socialize Socialize Socialize Socialize

- Start with Education 101 on Behavioral Research and Behavioral Design

- Broadly share the results to build credibility and enthusiasm for this approach

- Develop a Socialization Plan for sharing
  - Corporate Brand Advertising team
  - PR team
  - Segments teams (Upmarket, Mainstreet, Hispanic, Small Business)
  - Brand Strategy teams
  - Consumer Insights Group
  - Partnerships Group
  - Digital team
  - Senior Leaders
“I will admit that I was skeptical about using a Behavioral Insights Company in terms of the value they could bring, or in terms of the types of projects that would be most appropriate to use them for. I have since learned that many of these new approaches can be successful - particularly as we look to break out of our marketing 'shell' and try new things. This methodology has not only led us to some new in-market test tactics but the behavioral principles have been powerful conversation starters as we have brought this agenda to new, more reluctant business partners, allowing us to push for smarter risk taking in some of these populations.”