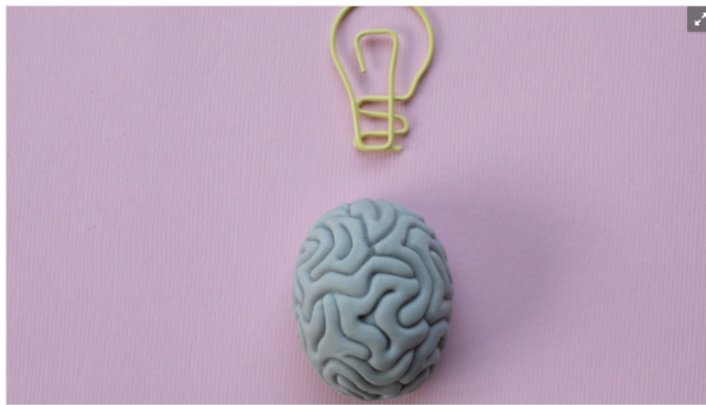




## &lt; BUSINESS RESEARCH THAT REDEFINES

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## “Behavioral Science in the Wild” shows organizations how to apply research findings in the business world

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"Businesses and organizations looking to develop better processes and products may learn a lot from the science that studies why people act and make the decisions they do," said Nina Mazar, a professor at Boston University Questrom School of Business.

By James Ritchie  
Apr 13, 2023

Nina Mazar believes the field of behavioral science has much to offer organizations as they seek to increase profits, engage employees and operate more efficiently.

Mazar, a professor of marketing at The Boston University Questrom School of Business, has spent her career studying how expectations, emotions, peers and environmental cues affect people's viewpoints and decisions. Her past research topics have included the dishonesty of honest people, tax compliance and behavioral nudges to reduce credit card delinquency.

"When you read behavioral science, for many people it's very intuitive," Mazar said. "We can think of cases where, 'Hey, this is exactly how I behave.'" For other people, the differences between a reader's individual situation and a behavioral study's demographics, location or cultural position can cause the findings to feel impenetrable or irrelevant. In other words, business leaders are not always able to translate research from the field — even research related to areas such as product development, pricing and work — into their professional lives.

"We (as scientists) need to be clearer about when things work, what to realistically expect, and the key aspects that need to be in place for things to work," she said.

Mazar, a [Thinkers50 Radar Class of 2023 member](#), seeks to help leaders apply learnings from the field in her new book, *Behavioral Science in the Wild*. The book was co-authored by Dilip Soman, Canada research chair in behavioral science and economics at the University of Toronto's Rotman School of Management. It was voted best book of the year in the [2022 Habit Weekly Awards](#).

*Behavioral Science in the Wild* contains three sections:

- Types of behavioral interventions, such as social norms, and when they're likely to work.
- Applications to substantive business matters, such as financial decision-making, diversity and inclusion, and health and well-being.
- Checklists and toolkits to help implement behavioral science in your own organization.

Mazar explained how these research findings and tools come in handy when it comes to management thinking.

### Setting rewards for employees

Getting the balance of monetary and nonmonetary rewards right for employees can be



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getting the balance of monetary and non-monetary rewards right for employees can be tricky.



Professor Nina Mazar is co-author of "Behavioral Science in the Wild," voted best book of the year in the 2022 Habit Weekly Awards.

"If you're paying out performance-contingent bonuses or rewards, sometimes people can choke on the pressure, and it won't work out," Mazar said. "And sometimes if you start to pay money for something where there previously was none, you can crowd out the intrinsic motivation."

In one relevant study, Mazar was part of a field experiment in Canada to increase the number of organ donors. Agents at Service Ontario, an organization which handles matters such as driver's licenses and birth certificates, asked patrons if they wanted to sign up to become an organ donor. The challenge was determining how to motivate the agents to ask the question, as doing so wasn't connected to rewards or their performance evaluations.

"Knowing that humans are social animals, we periodically sent out emails with data such as how many people signed up, the average signup rate of all agents and the top 20 performers," she said. "The number of people added to the donor registration list rose dramatically. Having that information and seeing where you were (ranked) had a huge effect."

#### Adjusting default behavior

#### Adjusting default behavior

Given the importance of retirement planning, you might think the majority of employees would make careful decisions about saving. But in many cases, they procrastinate or avoid thinking about the topic and don't save enough. Behavioral science research has shown a simple way to encourage plan participation is to set a default contribution, meaning employees automatically contribute a certain amount unless they choose otherwise.

"People's actions are not always a signal of what their preferences are. They tend to accept whatever the default is," Mazar said. In this case, the default contribution helped to get people to save.

#### Keeping in step with peers

Sometimes a little social pressure goes a long way. Governments the world over find it challenging to rally everyone to pay taxes on time. Research in the U.K. and Guatemala found highlighting the relatively high percentage of compliant tax filers was effective, Mazar said. People became uncomfortable when they realized that, by virtue of not paying their taxes, they were outliers.

However, this is a case where findings must be applied carefully, depending on context. Telling people they're part of the 10% who haven't paid their taxes may work well in one setting and not another, depending on the circumstances and whether residents feel that number is high or low. (Some nonpayers may feel relieved to know they aren't alone.)

"The real world, or 'the wild,' as we call it in the book, is so much more complex than stylized and carefully controlled experiments," Mazar said. But businesses and organizations looking to develop better processes and products may learn a lot from the science that studies why people act and make the decisions they do.



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