



# Behavioral Insights for Policy Design

**Prof. Guilherme Lichand**

supported by

**unicef**   
Schweiz Suisse Svizzera

  
**FOUNDATION**

# **LEARNING GOALS:**

**At the end of the seminar, students should be familiar with methodologies to:**

- 1. Identify promising behavioral mechanisms behind a complex social problem;**
- 2. Test the most relevant mechanisms with the audience of policies targeted at that problem; and**
- 3. Identify opportunities to augment policy tools with such behavioral insights.**

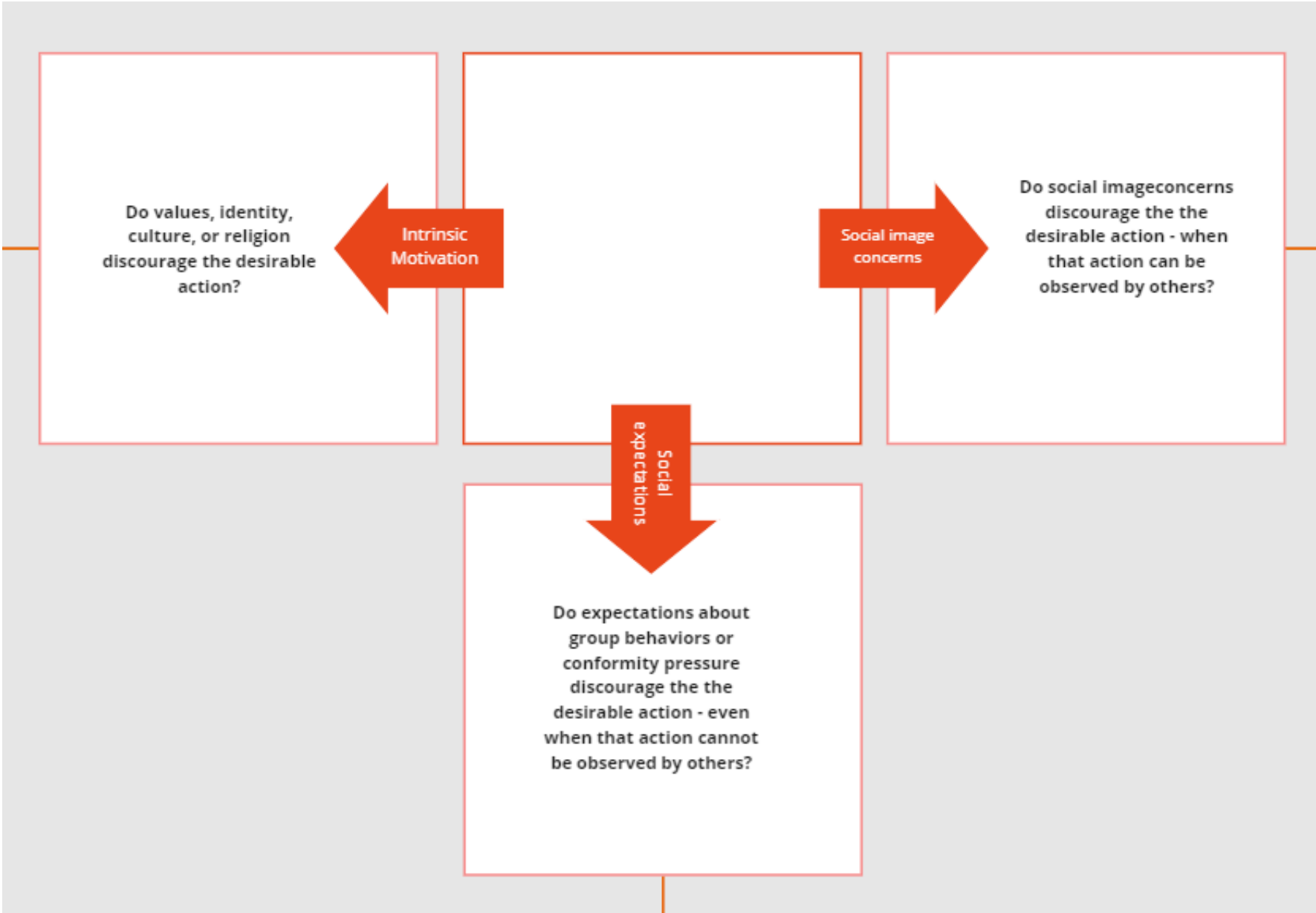
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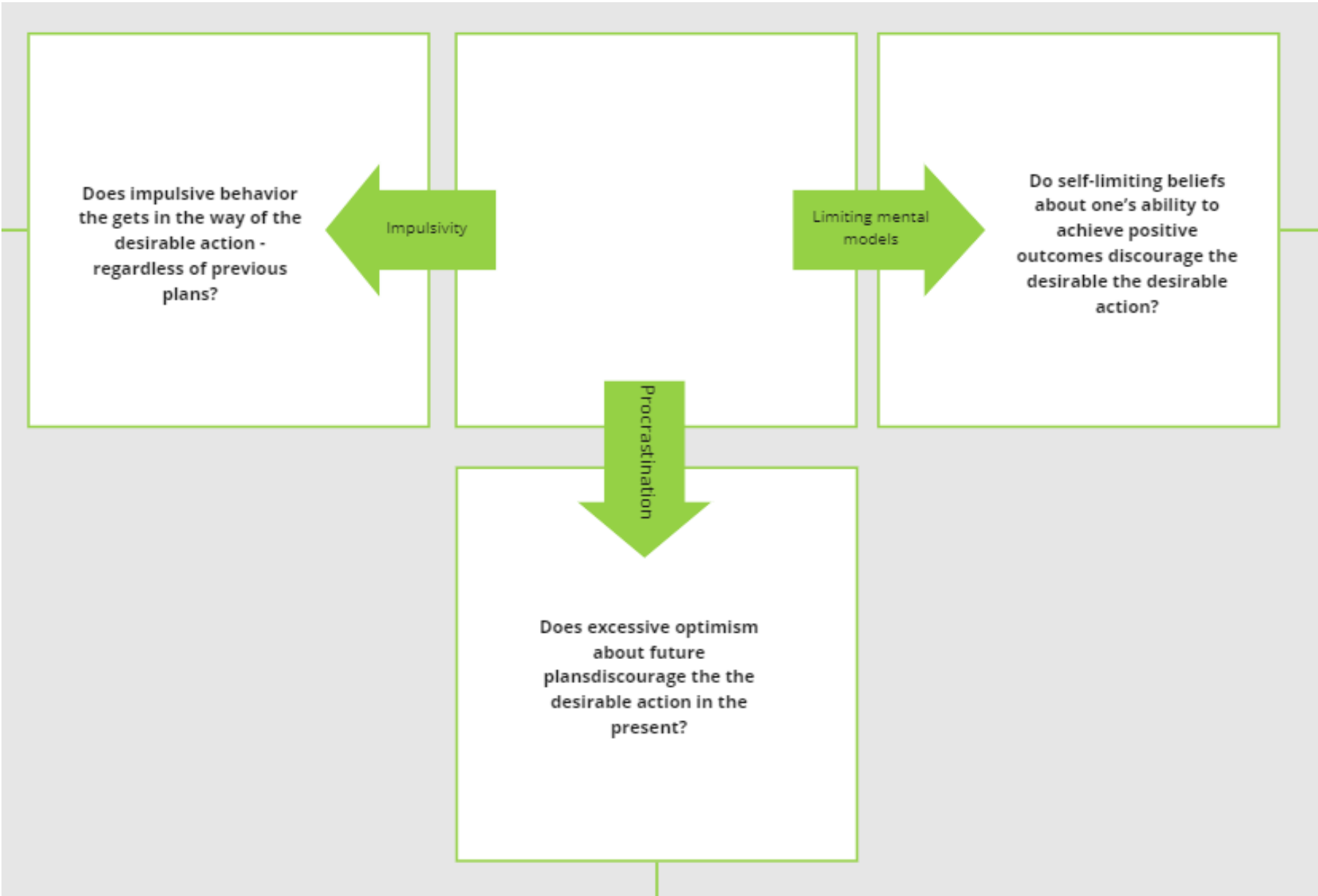
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# **MSI FRAMEWORK**

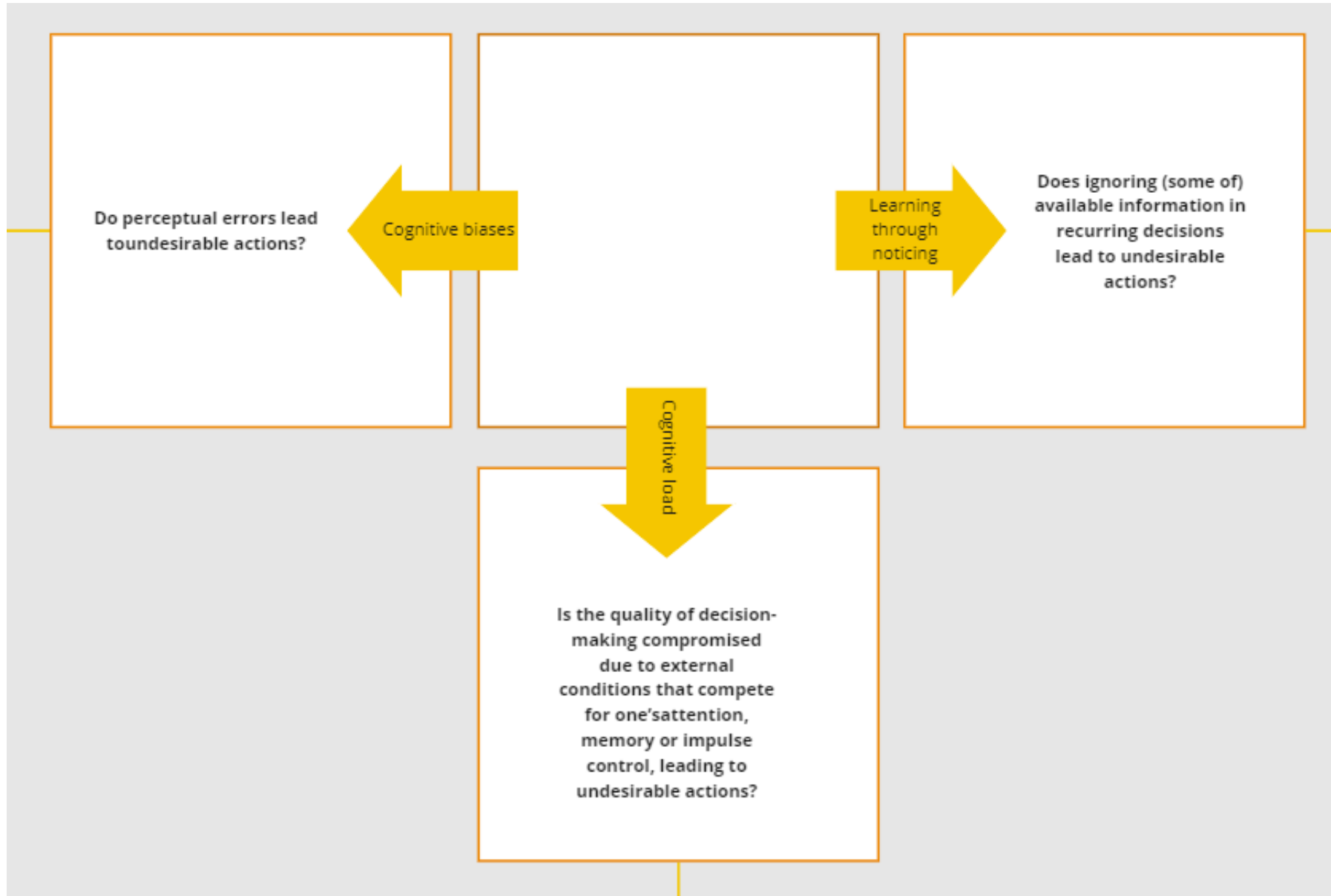
# MOTIVATION



# SELF-CONTROL



# INATTENTION



**IN  
PRACTICE**



# GROUP WORK

- 4 groups
- Each group should pick a wicked social problem:
  - Creates externalities and inequality
  - Affects a population you have access to
  - Resistant to business-as-usual pricing, regulatory, and/or information policies

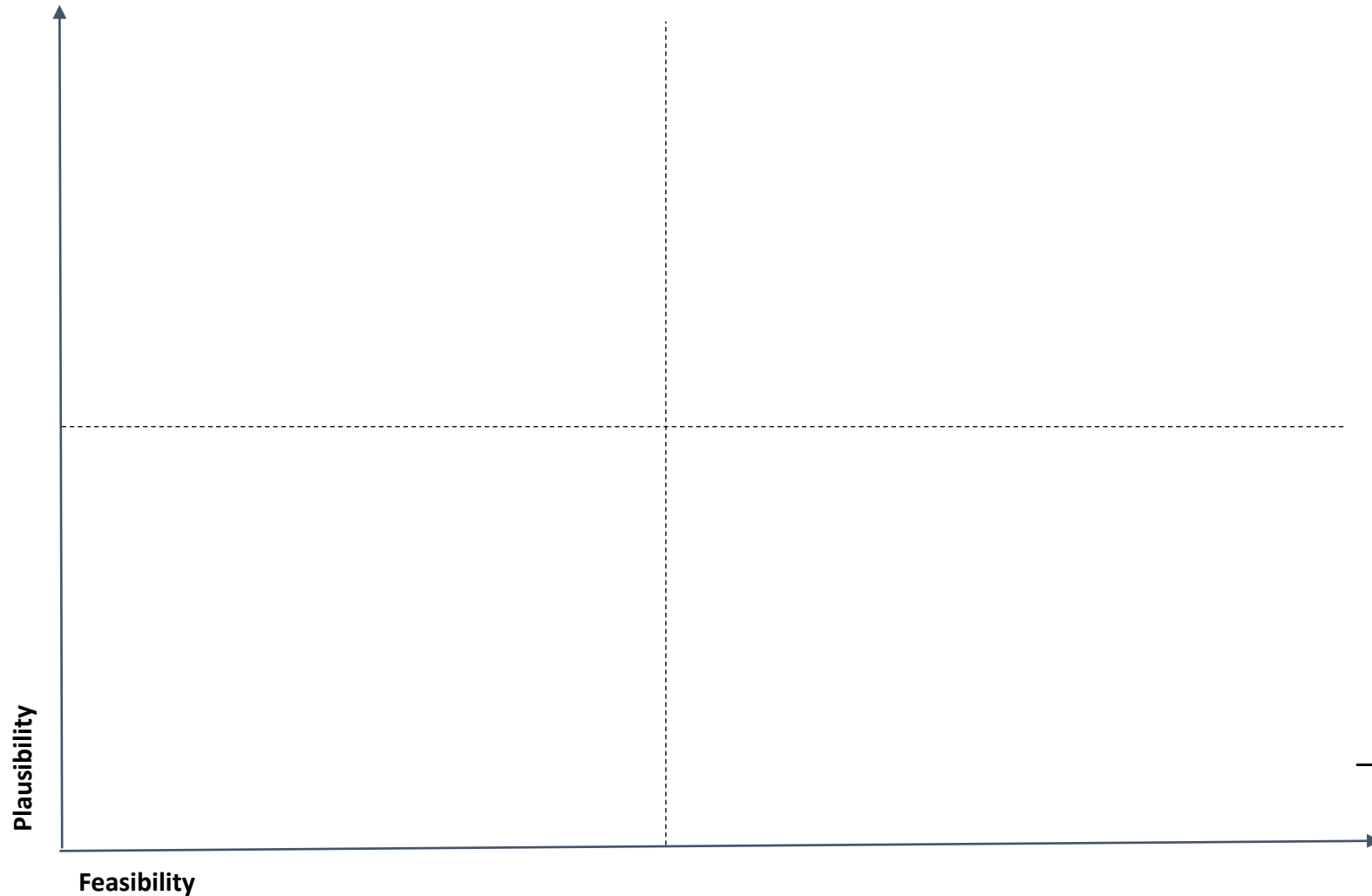
# STRUCTURAL DIAGNOSTICS

- With the 'ideal citizen' in mind
  - What structural mechanisms affect the problem?
  - What typical policies address those mechanism?

# BEHAVIORAL DIAGNOSTICS

- With the 'real citizen' in mind
  - Which behavioral mechanisms affect the problem?

# BEHAVIORAL MECHANISMS



<b>Intrinsic motivation</b> Do values, identity, culture or religion discourage the desirable action?	<b>Social expectations</b> Do expectations about group behaviors or conformity pressure discourage the the desirable action - even when that action cannot be observed by others?	<b>Social image concerns</b> Do social image concerns discourage the the desirable action - when that action can be observed by others?
<b>Impulsivity</b> Does impulsive behavior the gets in the way of the desirable action - regardless of previous plans?	<b>Procrastination</b> Does excessive optimism about future plans discourage the the desirable action in the present?	<b>Self-limiting beliefs</b> Do self-limiting beliefs about one's ability to achieve positive outcomes discourage the desirable the desirable action?
<b>Cognitive biases</b> Do perceptual errors lead to undesirable actions?	<b>Cognitive load</b> Is the quality of decision-making compromised due to external conditions that compete for one's executive functions, leading to undesirable actions?	<b>Learning-through-noticing</b> Does ignoring (some of) available information in recurring decisions lead to undesirable actions?

→ <https://miro.com/app/board/uXjVPjLT3tg=/>

# BEHAVIORAL DIAGNOSTICS

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  - Which behavioral mechanisms affect the problem?

# BEHAVIORAL DIAGNOSTICS

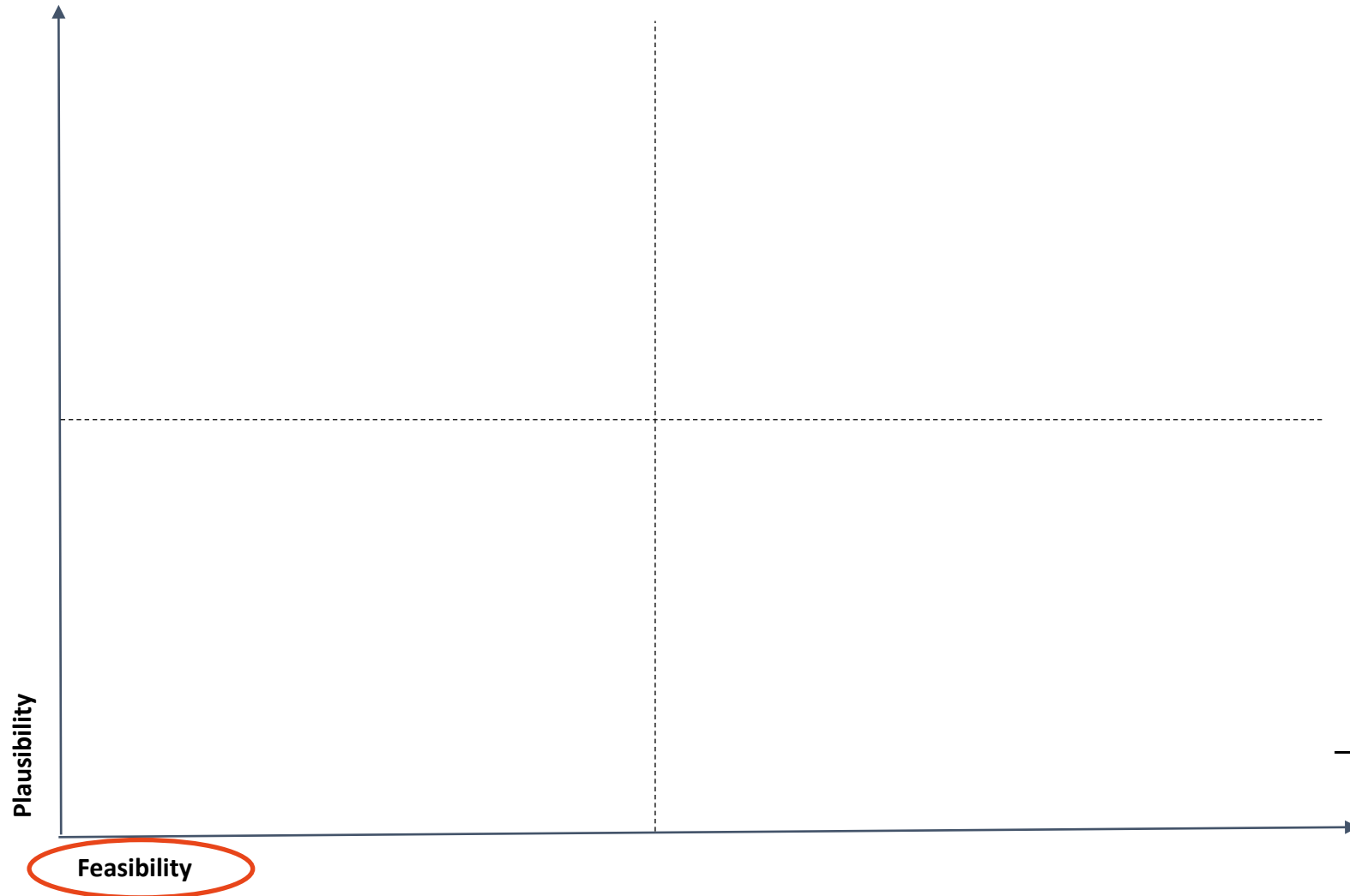
- With the 'real citizen' in mind
  - Which behavioral mechanisms affect the problem?
  - Which augmented policies address those mechanisms?

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- 1. Identify promising behavioral mechanisms behind a complex social problem;**
- 2. Test the most relevant mechanisms with the audience of policies targeted at that problem; and**
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# BEHAVIORAL MECHANISMS



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# BEHAVIORAL DIAGNOSTICS

- With the 'real citizen' in mind
  - Which behavioral mechanisms affect the problem?
  - Which augmented policies address those mechanisms?
    - Sheds light on feasibility, to help selected which mechanisms should be tested

**NUDGES**

# **DEFINITION:**

**Nudge is an intervention that modifies the choice architecture, inducing the desirable choice while still preserving freedom of choice.**

**⇒ Libertarian Paternalism**

**INATTENTION**

# PROBLEM: INEFFICIENT TAXES

*American Economic Review* 2009, 99:4, 1145–1177  
<http://www.aeaweb.org/articles.php?doi=10.1257/aer.99.4.1145>

## Salience and Taxation: Theory and Evidence

By RAJ CHETTY, ADAM LOONEY, AND KORY KROFT\*



# MECHANISM: INATTENTION

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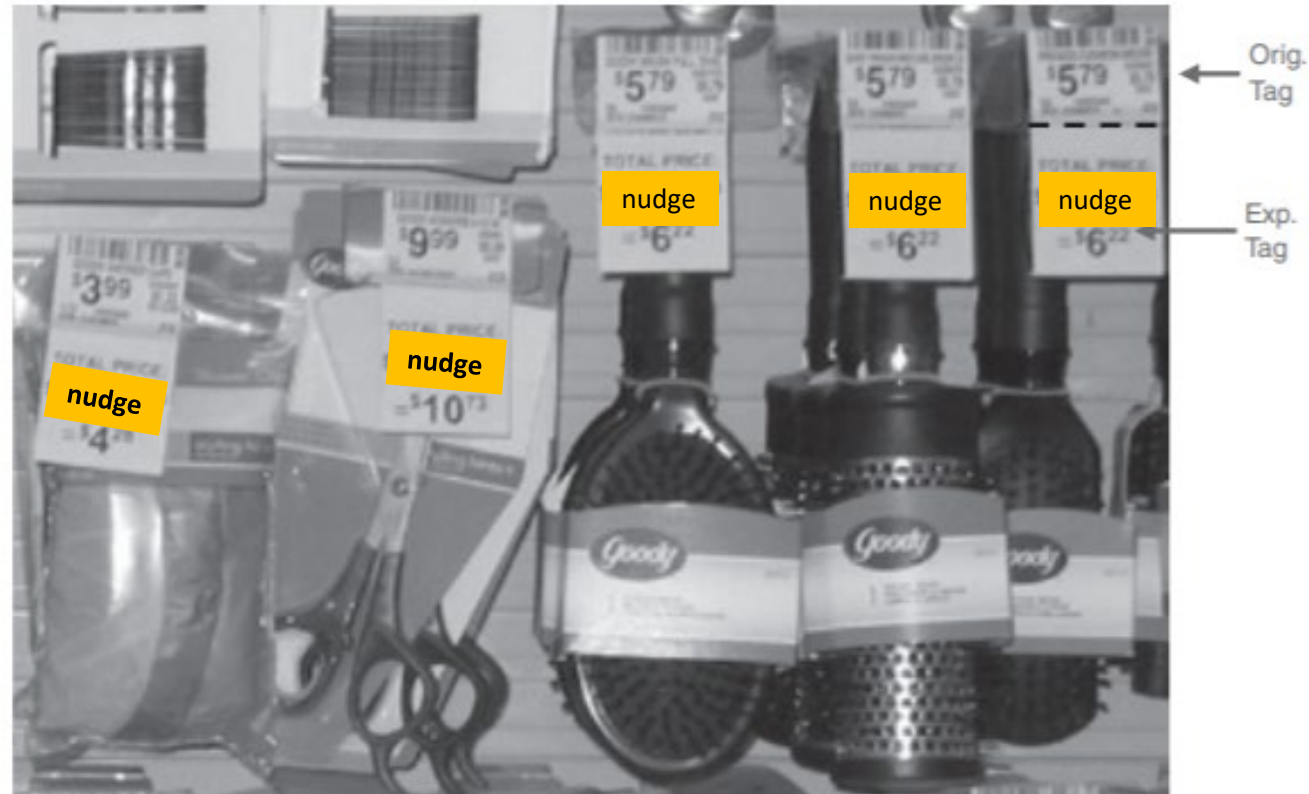


# NUDGE: ATTENTION REALLOCATION

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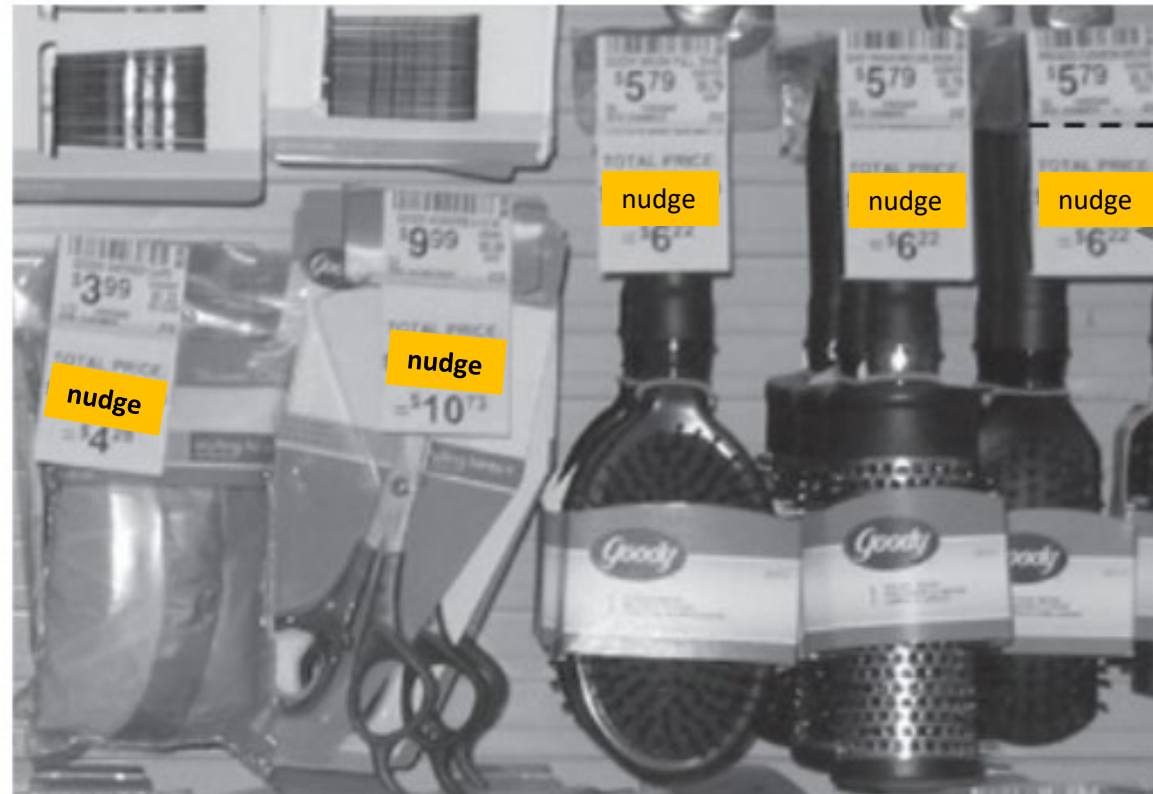


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Typical customer accurately reports their State tax rate!  
> Not about inaccurate beliefs

**8% lower sales!**

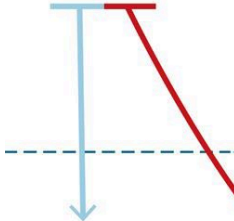


# PROBLEM: HIGH INCARCERATION RATES

## SUMMONS PROCESS



Police officer issues court summons



On court date, defendant shows up for hearing



Defendant doesn't show up and court issues arrest warrant

Science

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News ▾

Careers ▾

Journals ▾

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RESEARCH ARTICLE



## Behavioral nudges reduce failure to appear for court

Alissa Fishbane<sup>1</sup>, Aurelie Ouss<sup>2,\*</sup>, Anuj K. Shah<sup>3</sup>

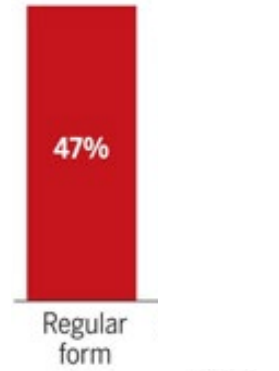
+ See all authors and affiliations

Science 06 Nov 2020:

Vol. 370, Issue 6517, eabb6591

DOI: 10.1126/science.abb6591

Failure-to-appear rates

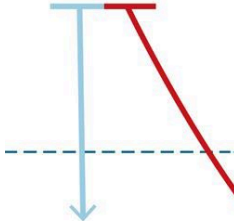


# MECHANISM: INATTENTION

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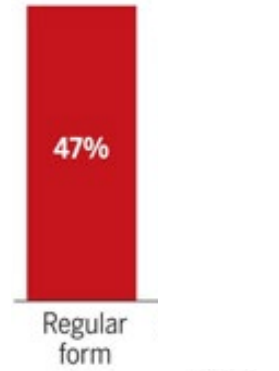
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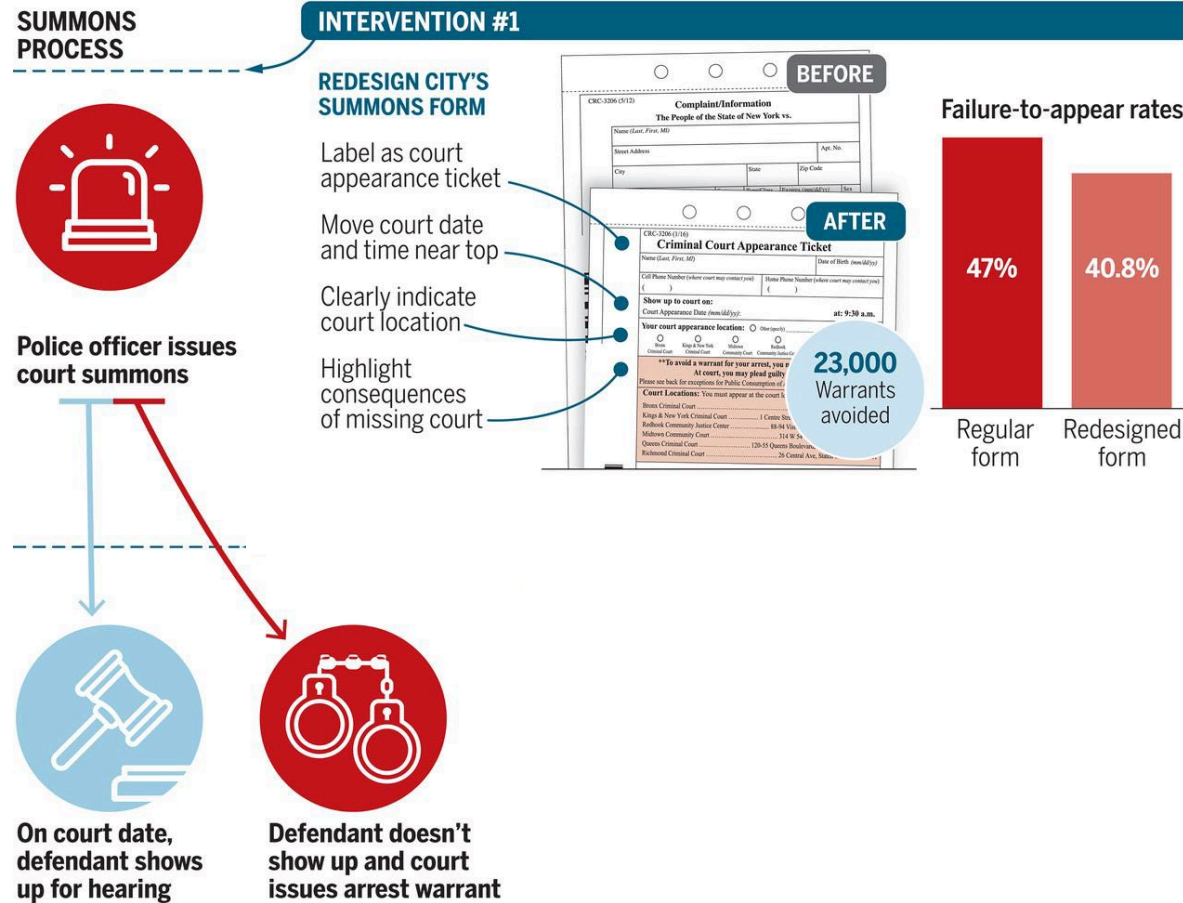
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# NUDGE: ATTENTION REALLOCATION



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## SUMMONS PROCESS



Police officer issues court summons



On court date, defendant shows up for hearing

### INTERVENTION #1

#### REDESIGN CITY'S SUMMONS FORM

Label as court appearance ticket

Move court date and time near top

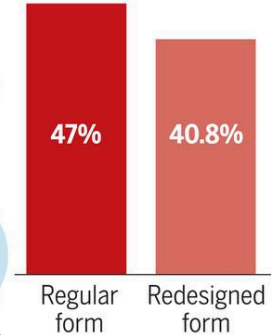
Clearly indicate court location

Highlight consequences of missing court

BEFORE

AFTER

#### Failure-to-appear rates



23,000 Warrants avoided

### INTERVENTION #2

#### SEND TEXT REMINDERS IN ADVANCE OF DEFENDANT'S COURT DATE

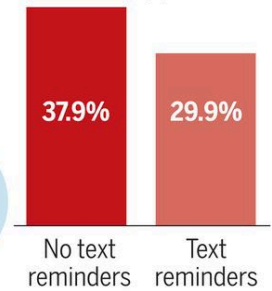


Defendant doesn't show up and court issues arrest warrant



7,800 Warrants avoided

#### Failure-to-appear rates



# PROBLEM: HIGH TRUANCY RATES

## Are the Effects of Informational Interventions Driven by Salience?

University of Zurich, Department of Economics, Working Paper No. 350, Revised version

104 Pages • Posted: 15 Jul 2020 • Last revised: 12 Feb 2021



### Brazilian schools microchip T-shirts to cut truancy

© 23 March 2012 | Latin America & Caribbean

Schools in Brazil have started to place computer chips in school uniforms to keep track of pupils and reduce truancy.

Some 20,000 pupils in the north-eastern city of Vitoria da Conquista will have microchips embedded in their school T-shirts.

The parents will get a text message when their children arrive at school, or if they are late for classes.

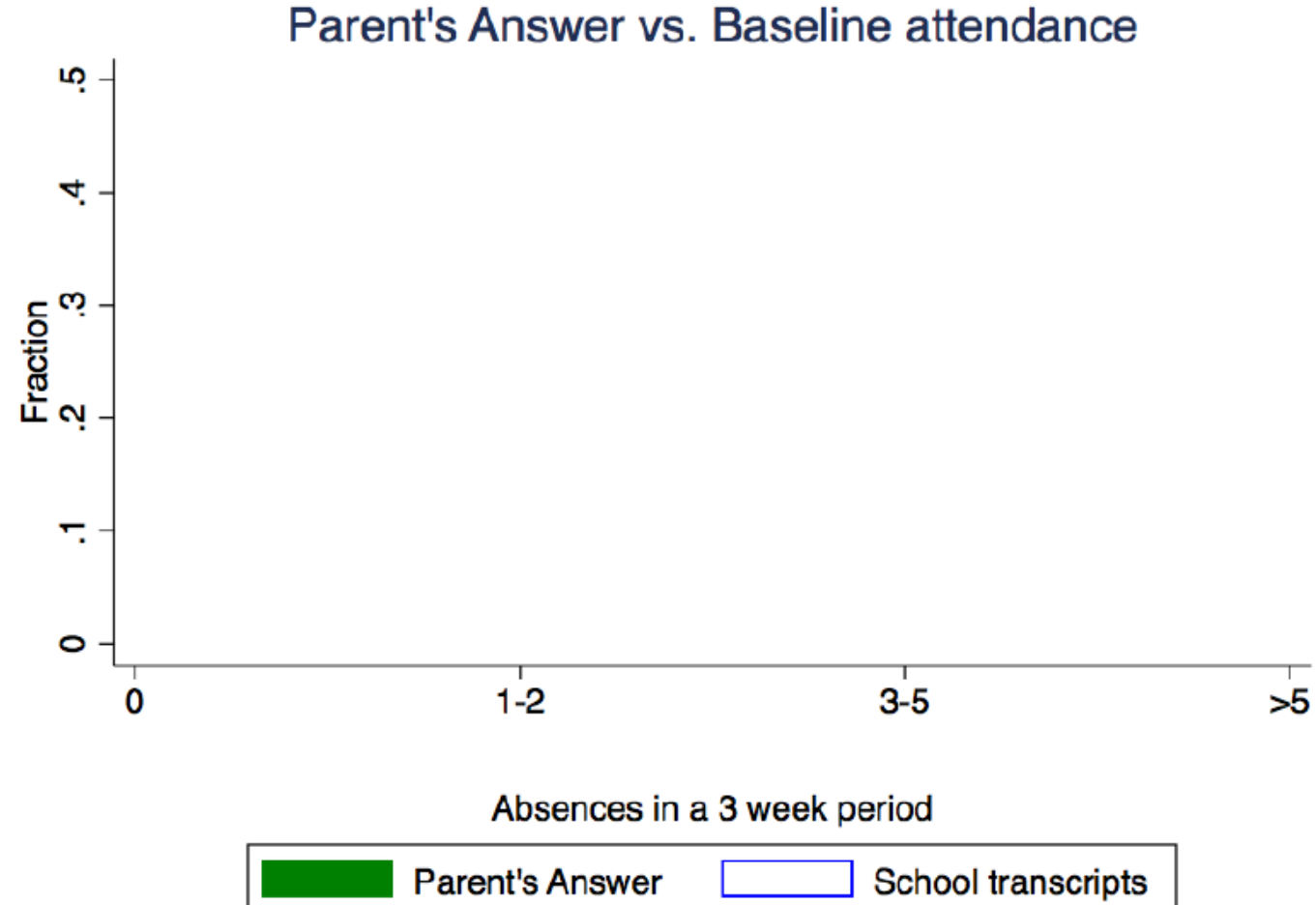
The authorities say the measure will help teacher-parent relations.

#### SMS alerts

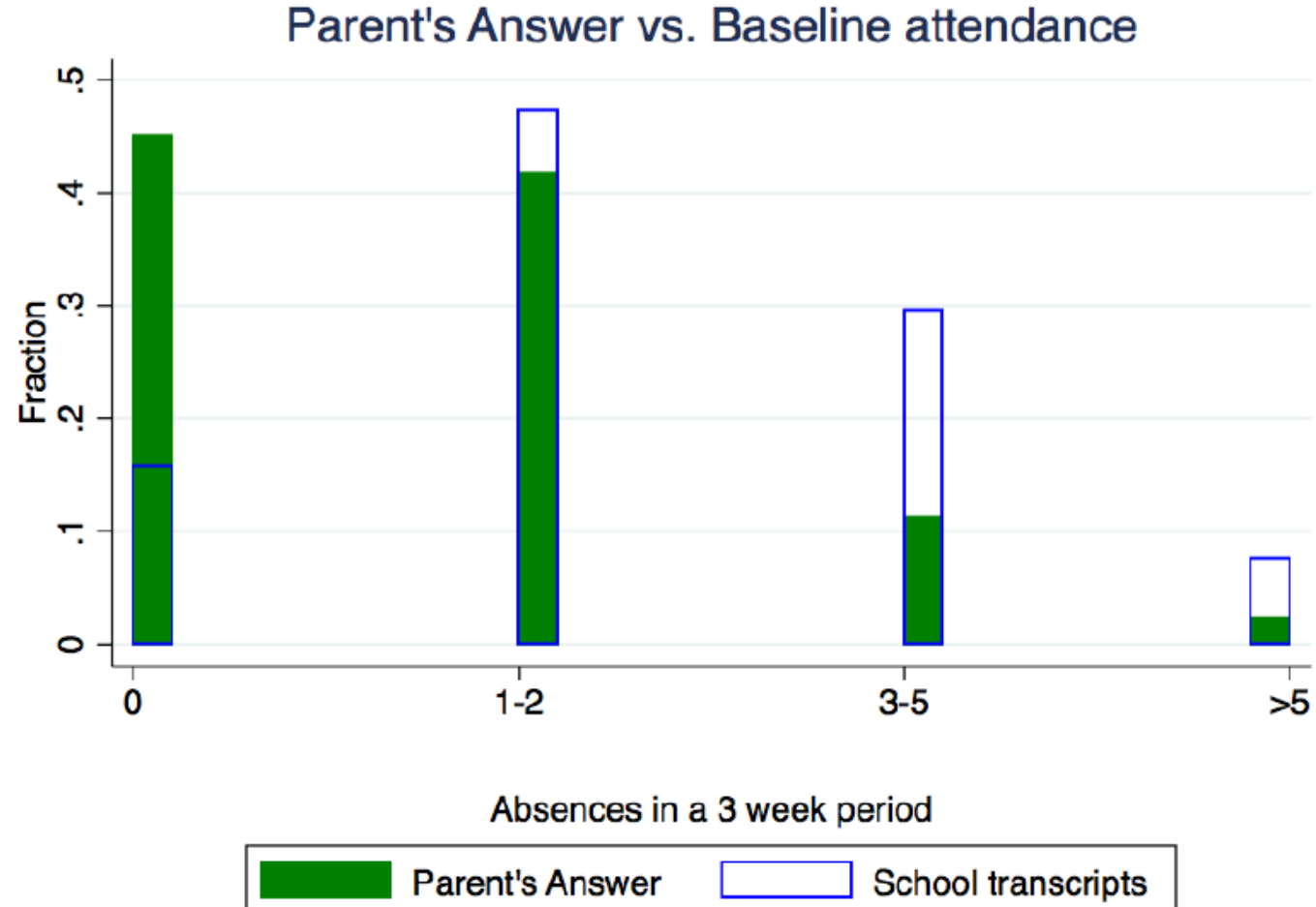
The authorities in Vitoria da Conquista, Bahia state, call the microchipped T-shirts "intelligent uniforms".



# MECHANISM: LEARNING THROUGH NOTICING



# MECHANISM: LEARNING THROUGH NOTICING



# NUDGE: ATTENTION REALLOCATION

Joice Toyota



Guilherme Lichand



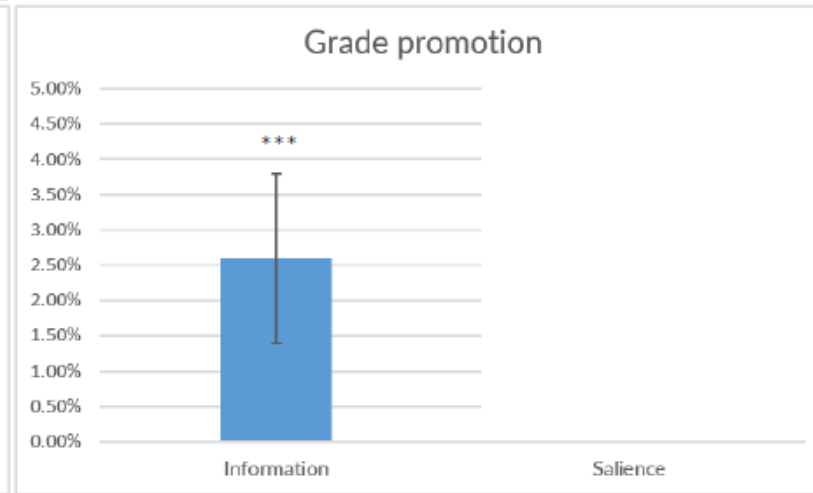
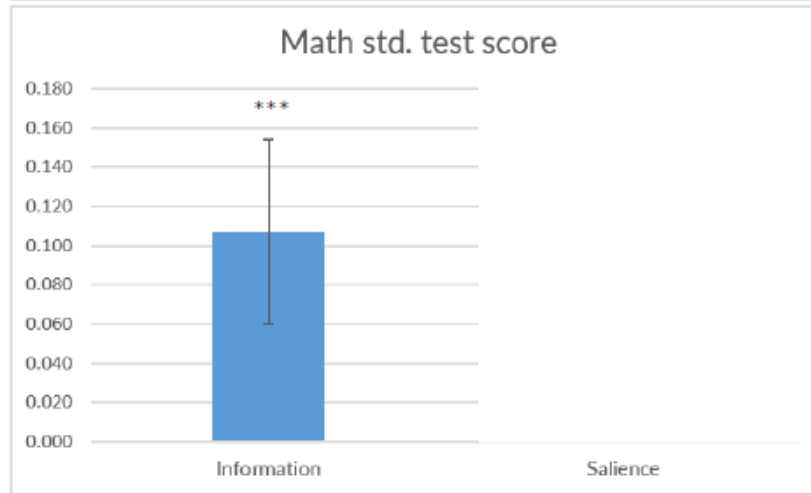
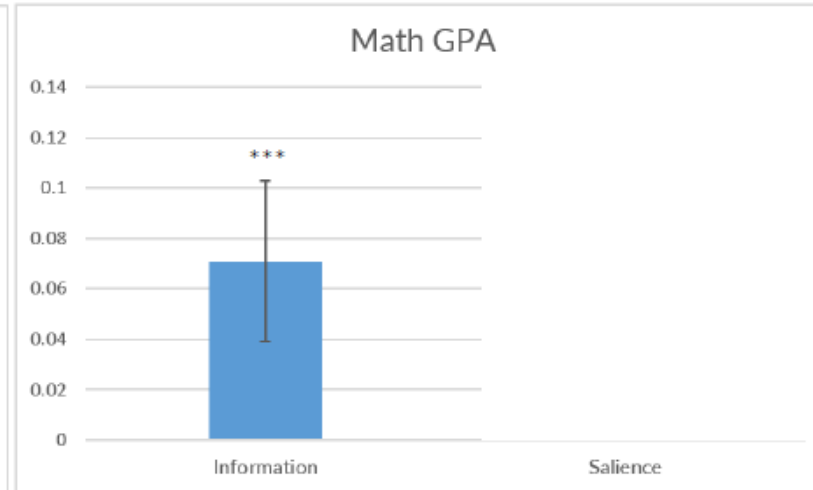
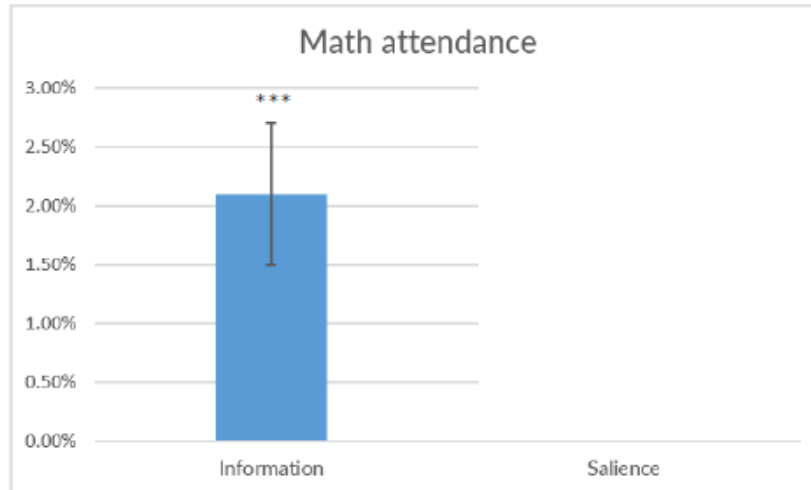
Filomena Siqueira



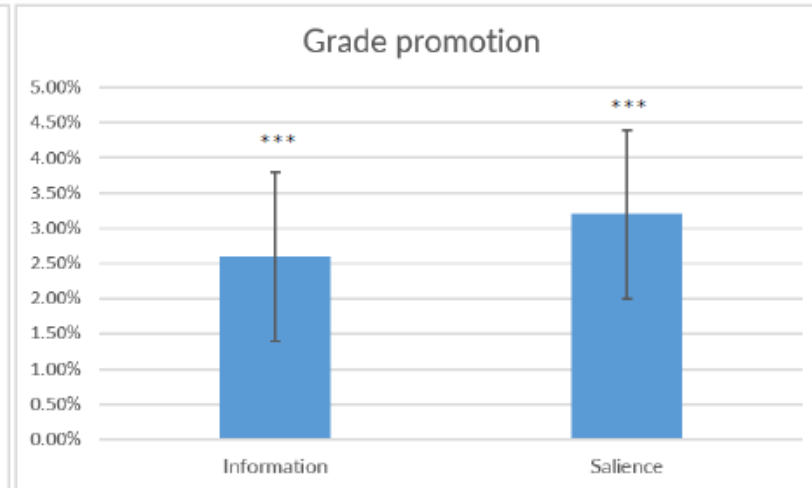
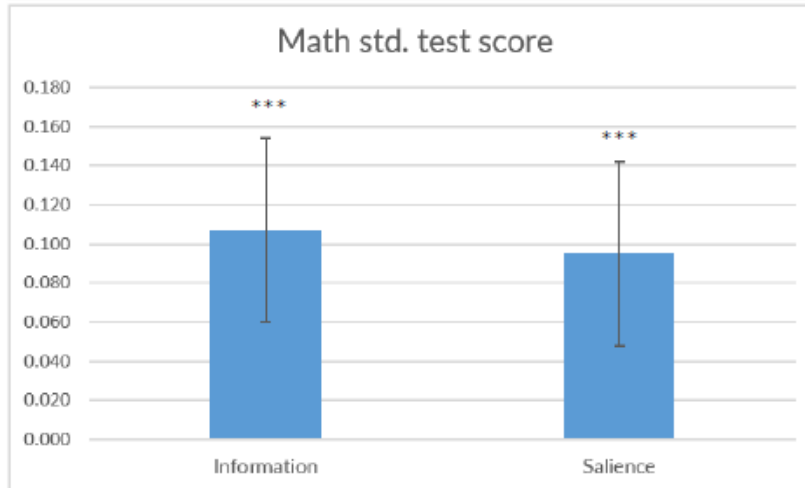
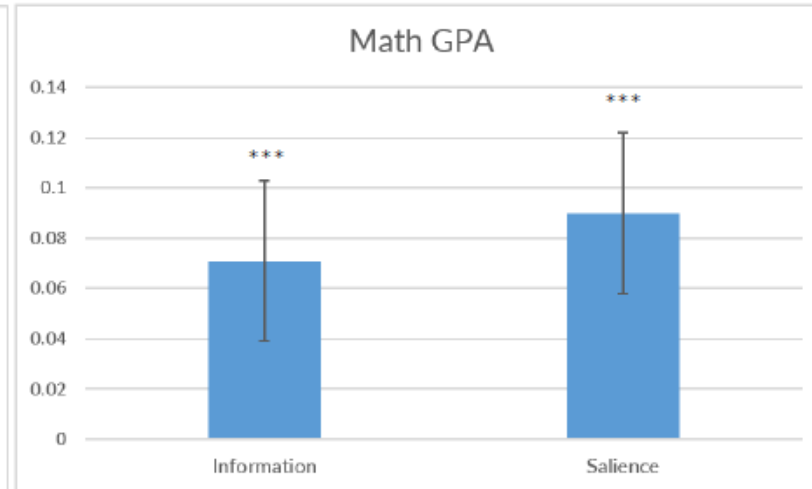
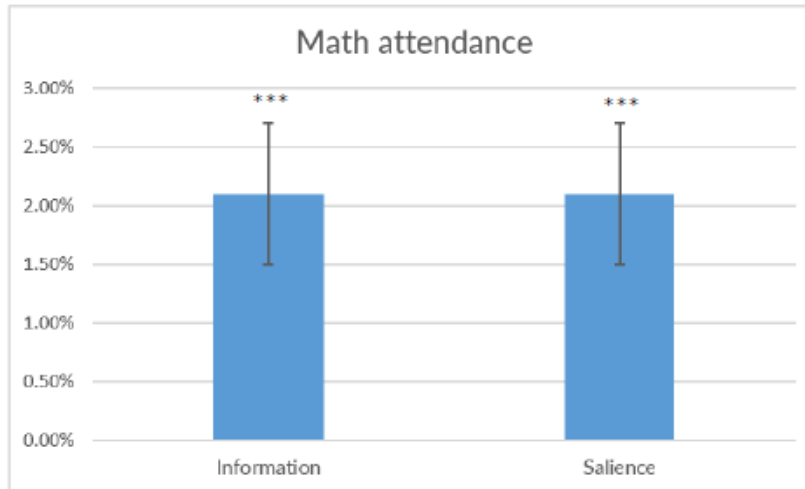
Control	Salience	Information
	Attending classes every day is important for <b>Filomena's</b> grades	<b>Joice</b> was absent less than 3 times in the previous 3 weeks



# NUDGE: ATTENTION REALLOCATION

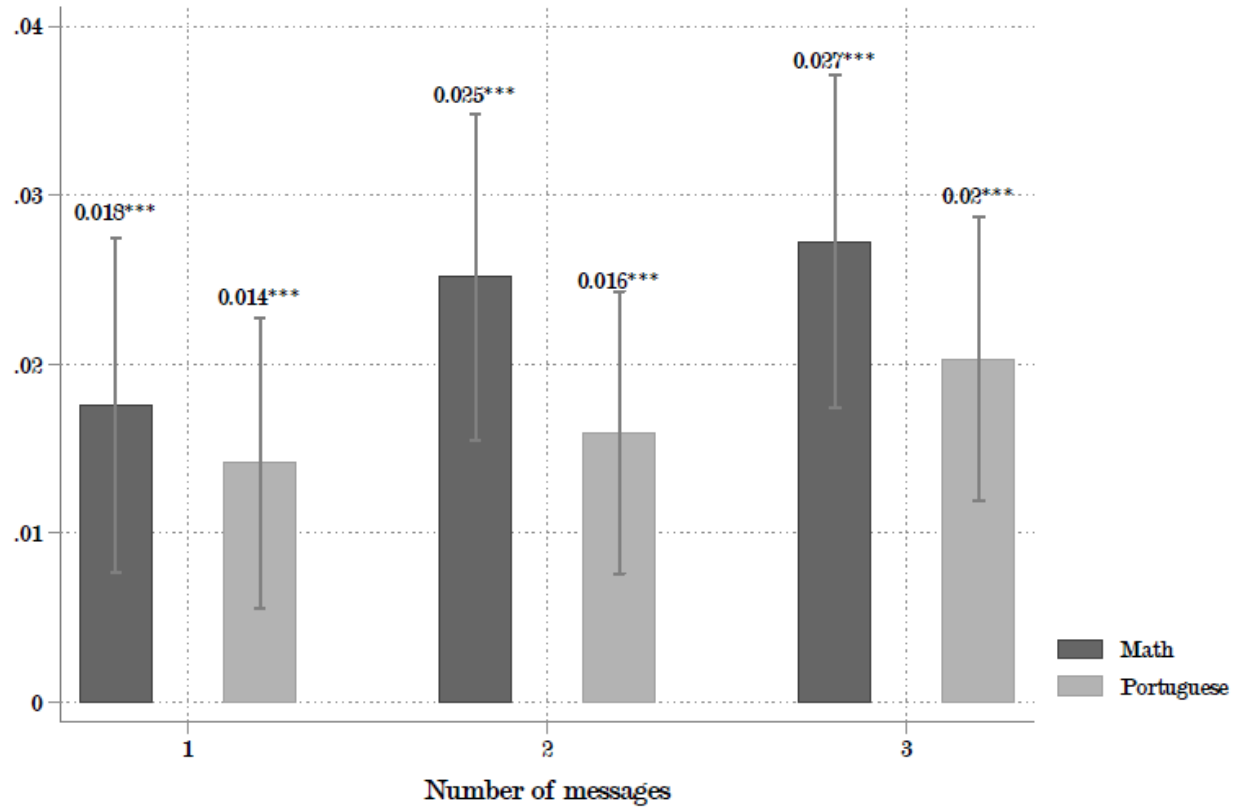


# NUDGE: ATTENTION REALLOCATION



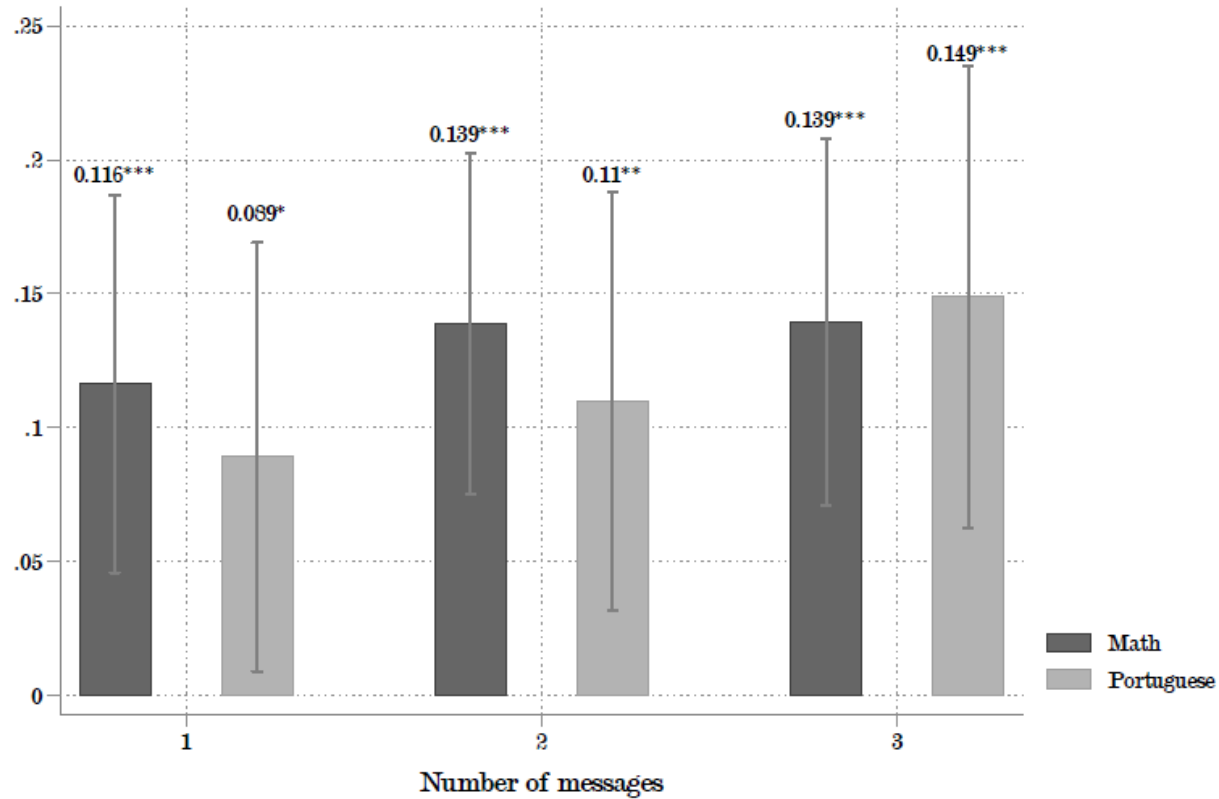
# INFORMATION VS. ATTENTION

Panel A: Effect on attendance



# INFORMATION VS. ATTENTION

Panel B: Effect on GPA

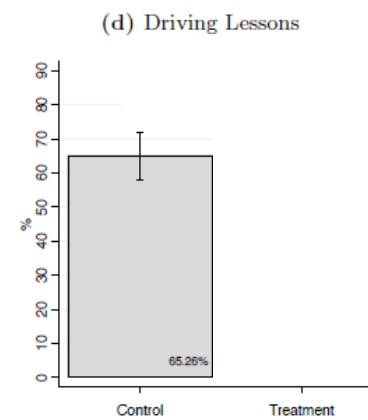
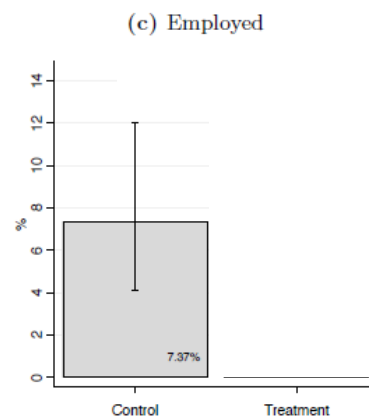
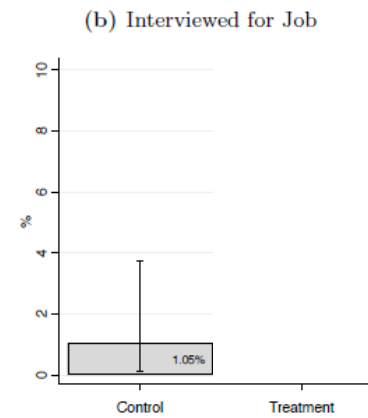
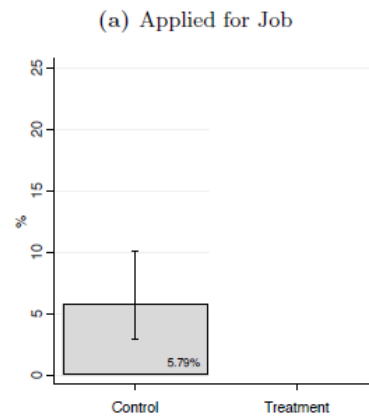


**MOTIVATION**

# PROBLEM: LOW FEMALE LFP RATES

## Misperceived Social Norms: Female Labor Force Participation in Saudi Arabia\*

Leonardo Bursztyn<sup>†</sup> Alessandra L. González<sup>‡</sup> David Yanagizawa-Drott<sup>§</sup>

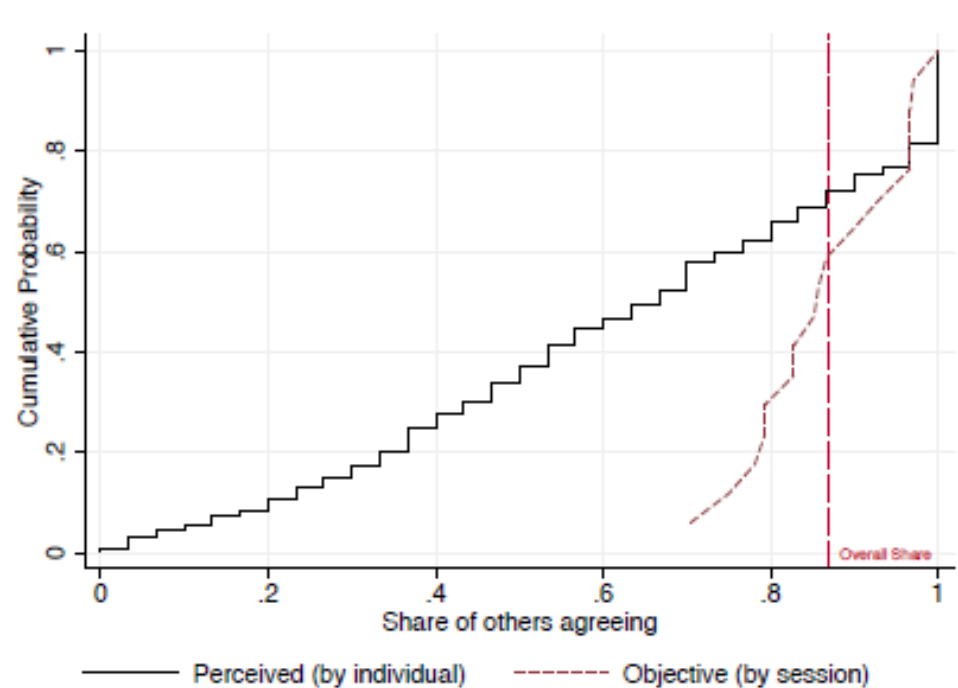


# MECHANISM: SOCIAL EXPECTATIONS

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**Figure 2:** Misperceptions about Others' Beliefs (Working Outside the Home)  
(*Main Experiment*)

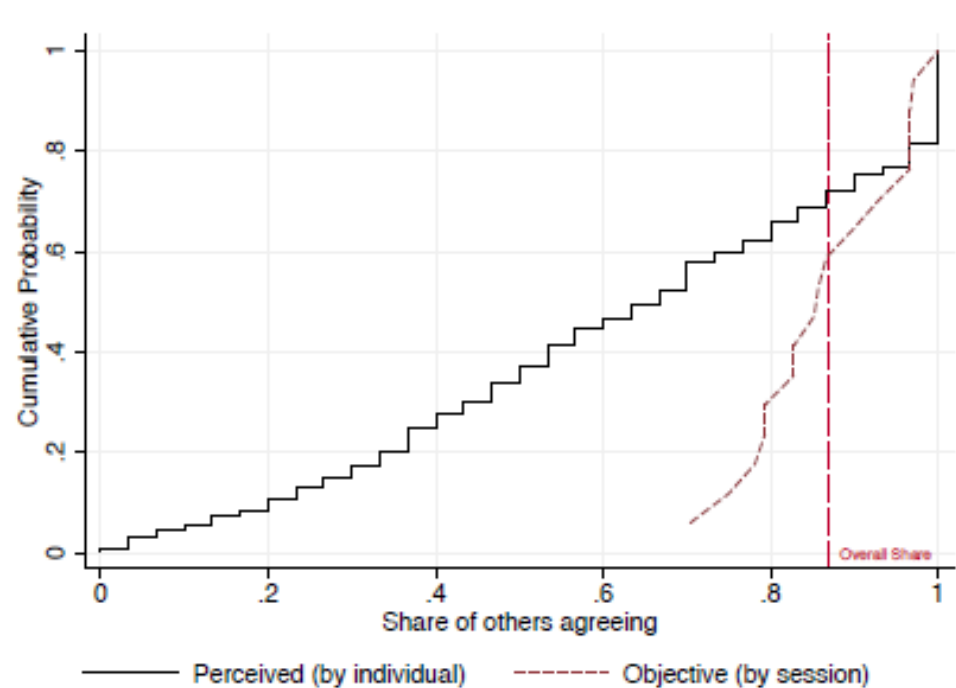


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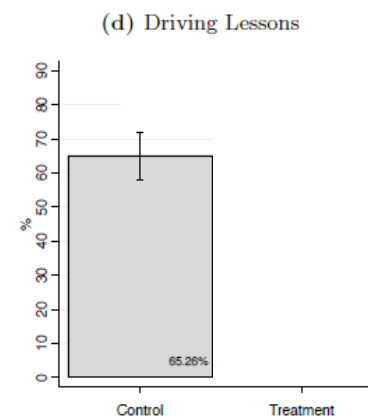
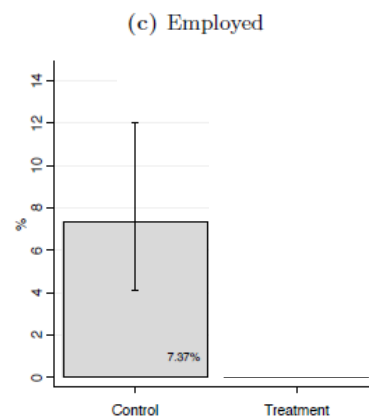
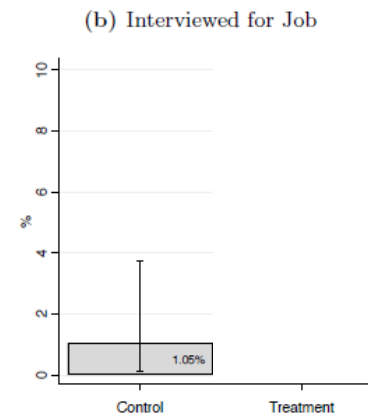
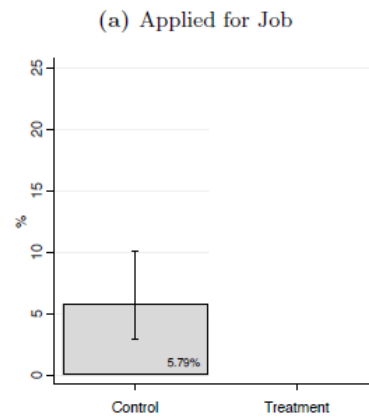
Pluralistic  
ignorance:  
innacurate higher-  
order beliefs  
(about what others  
expect me to do)



# NUDGE: MODIFYING SOCIAL EXPECTATIONS

## Misperceived Social Norms: Female Labor Force Participation in Saudi Arabia\*

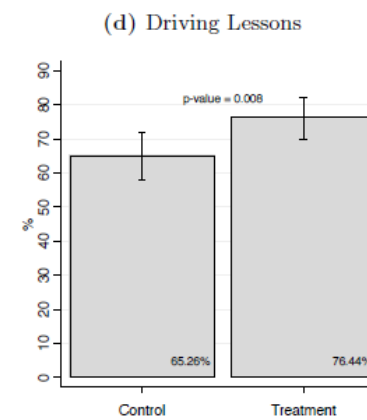
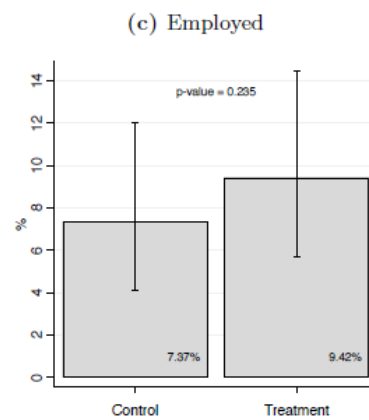
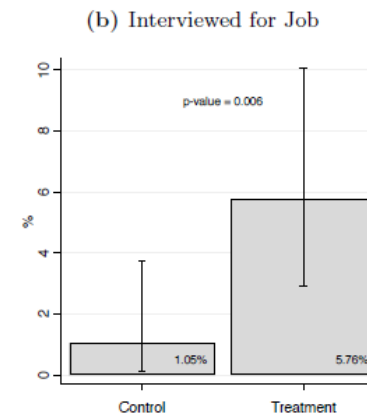
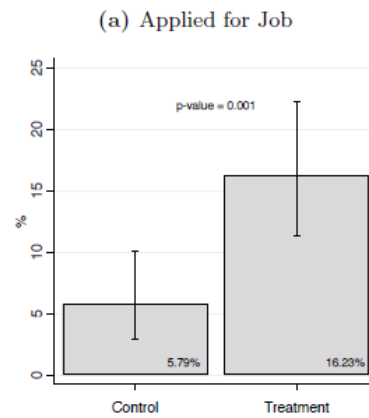
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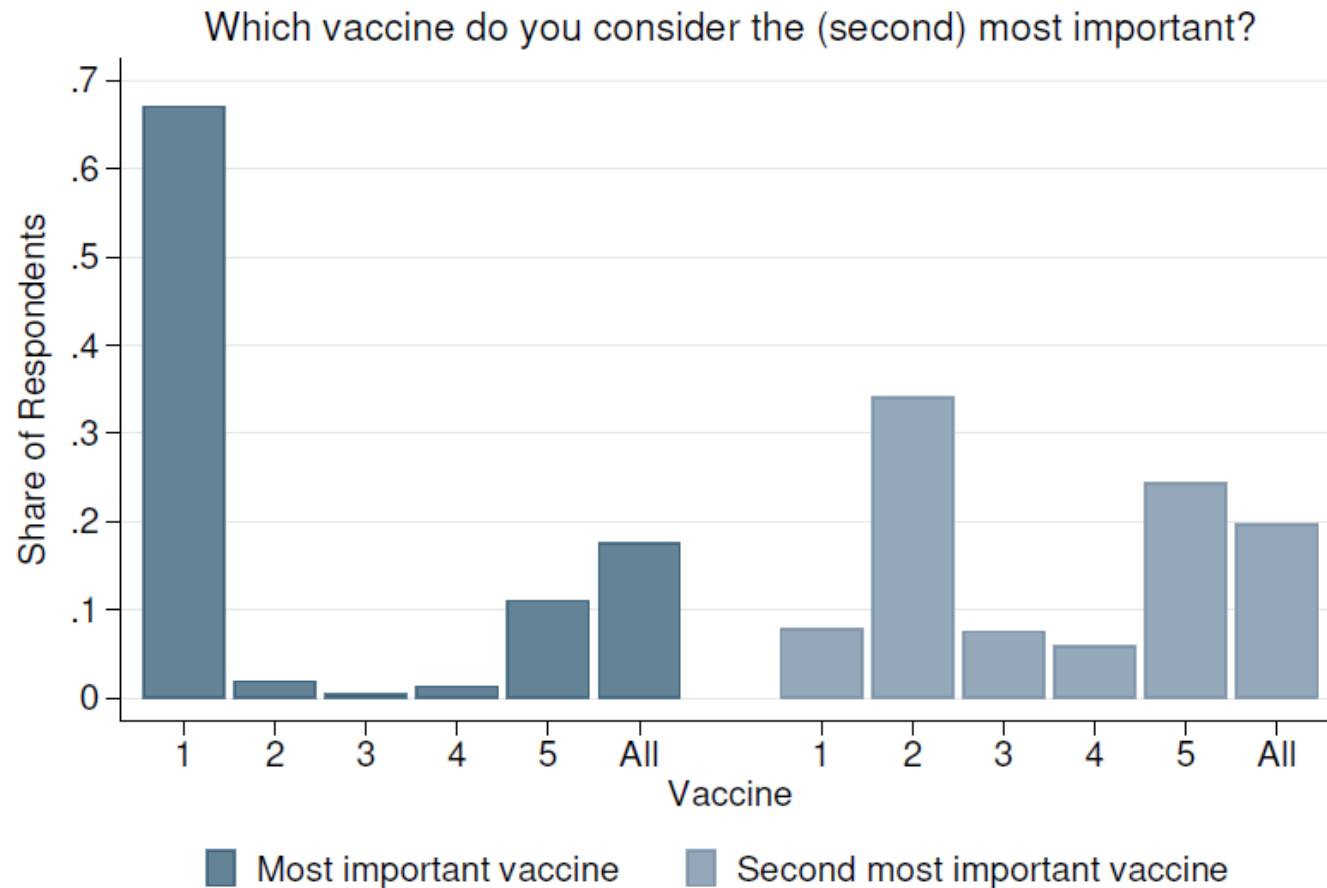
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# PROBLEM: LOW VACCINE TAKE-UP RATES

Social Signaling and Childhood Immunization:  
A Field Experiment in Sierra Leone

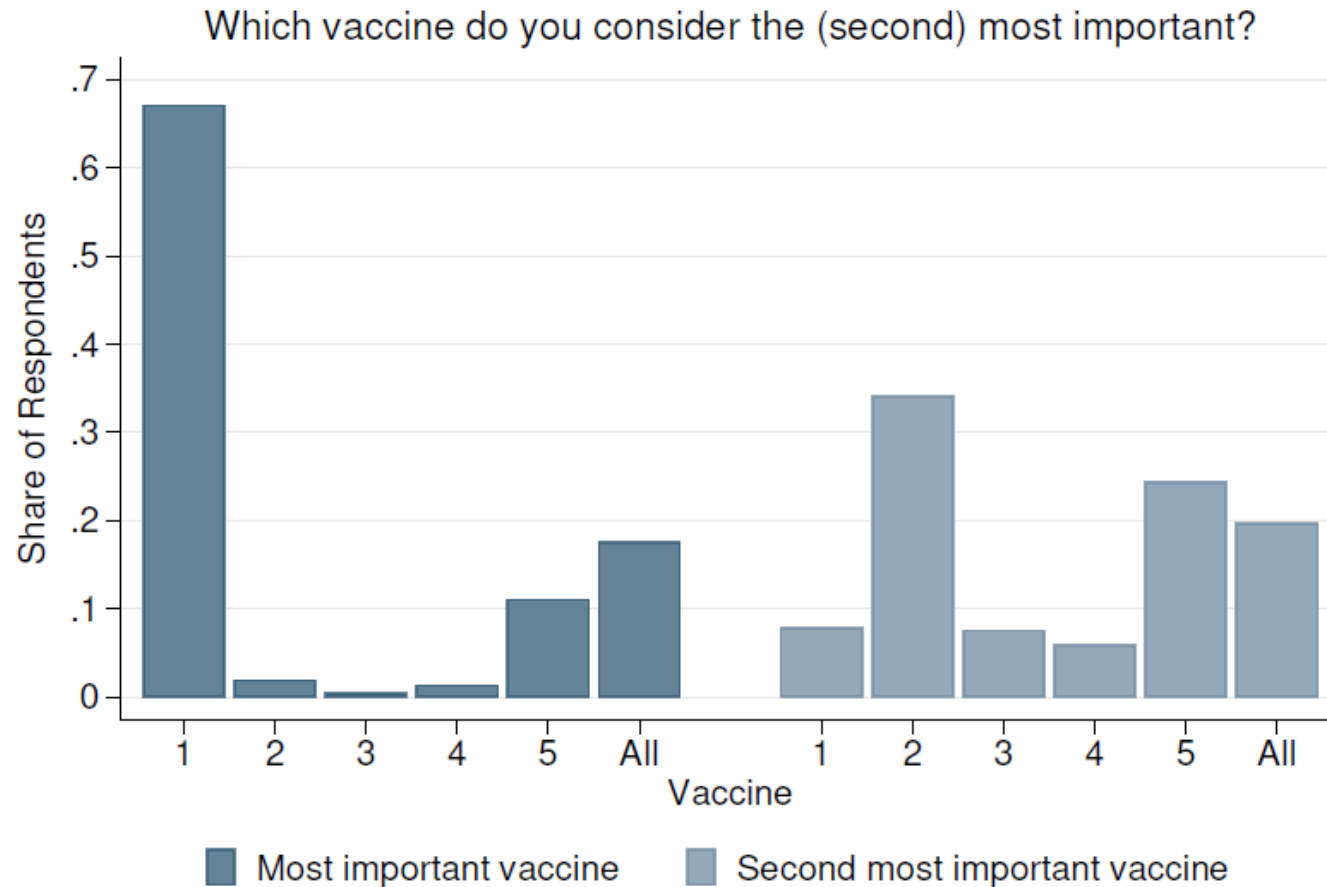
Anne Karing\*  
University of California, Berkeley



# MECHANISM: SOCIAL IMAGE CONCERNS

Social Signaling and Childhood Immunization:  
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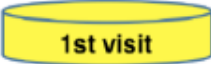
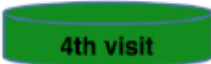
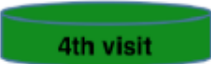


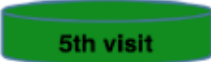
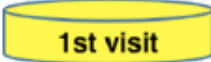

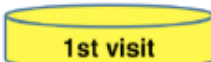



Anne Karing\*  
University of California, Berkeley



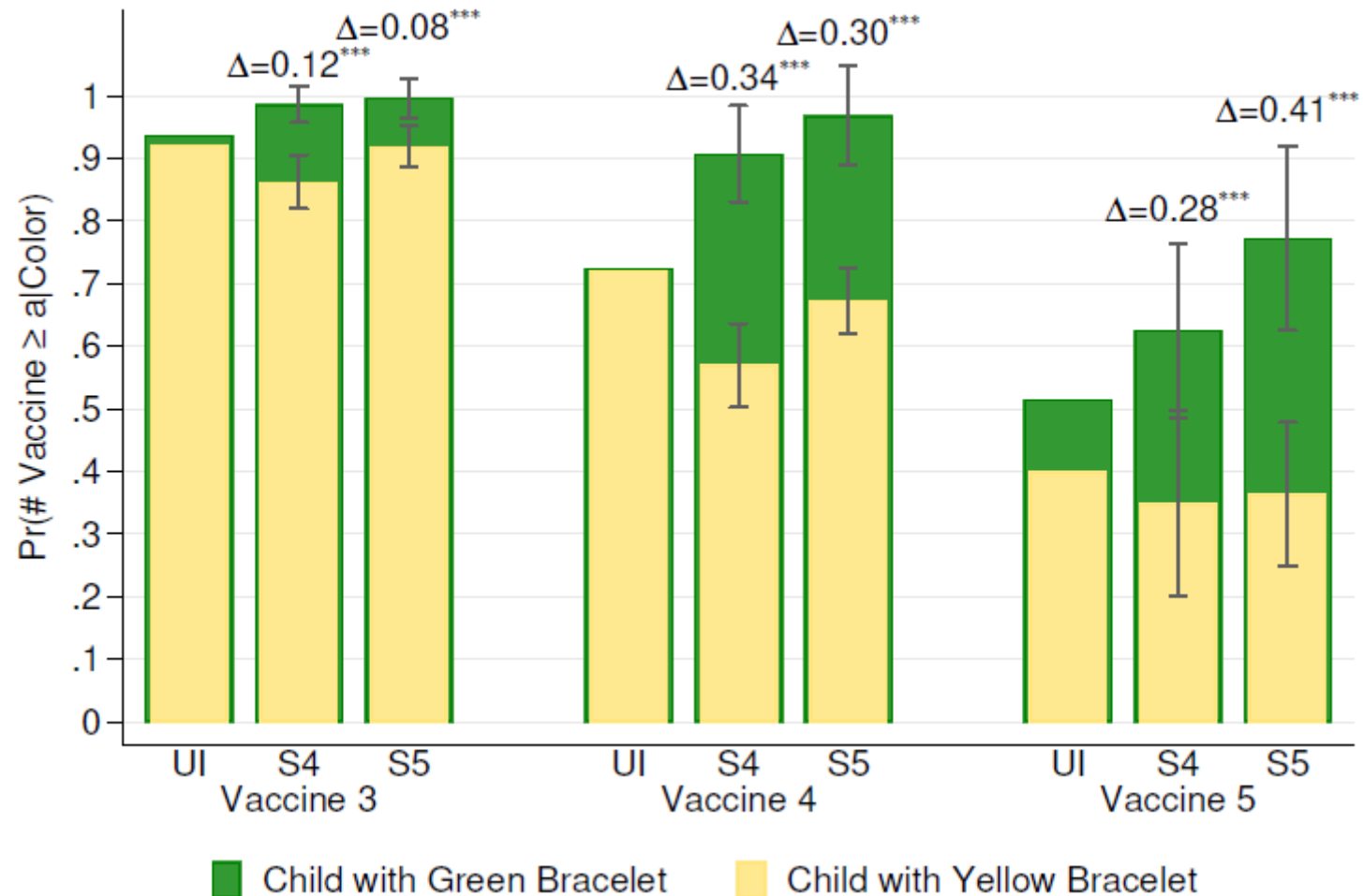
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Social Signaling and Childhood Immunization:  
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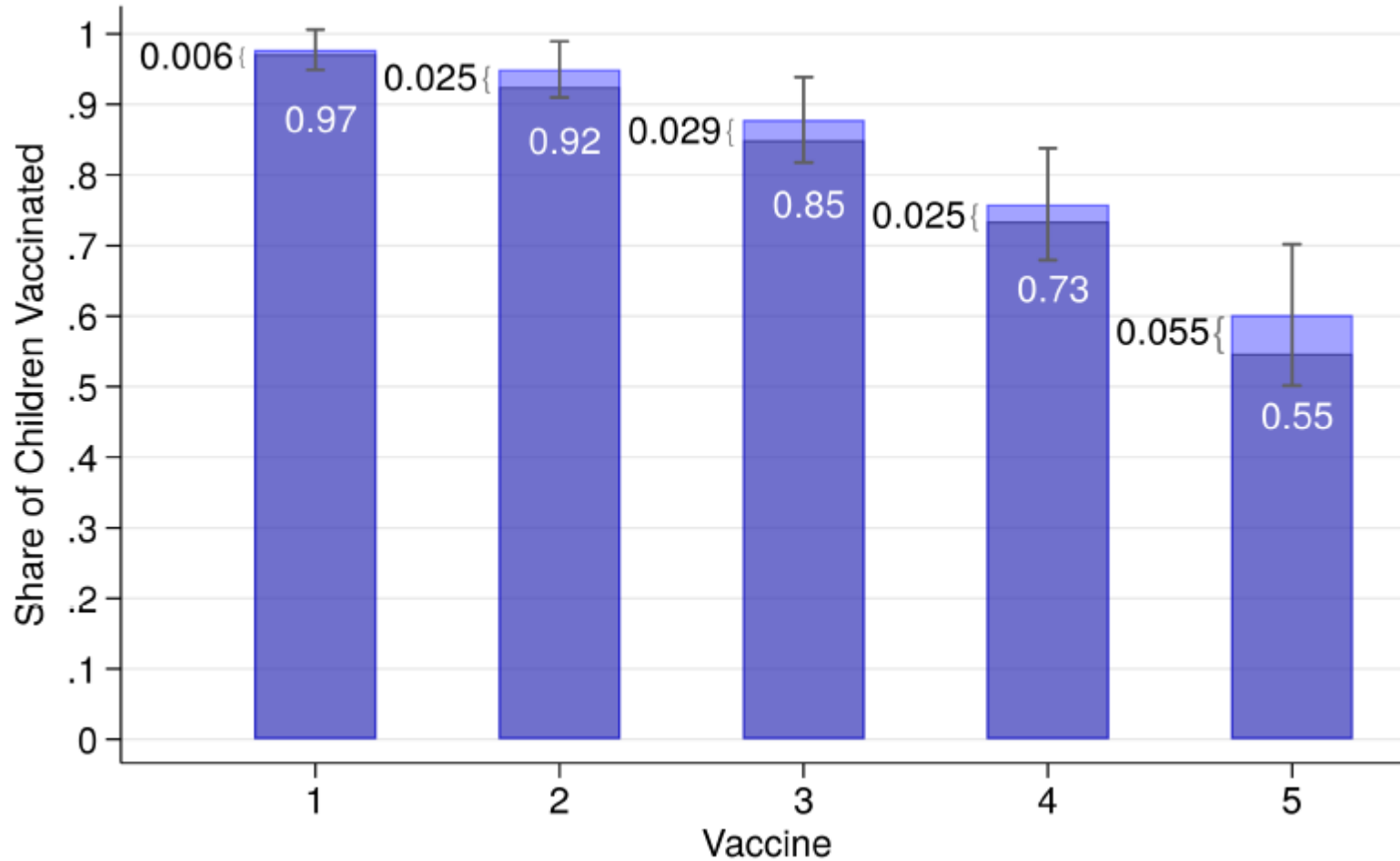
Anne Karing\*  
University of California, Berkeley

	Vaccine 1 Hand Out	... 2	... 3	Vaccine 4 Exchange	Vaccine 5 Exchange
<b>Control</b>					
<b>Signal at 4</b>	Yellow 	.....	.....	Green 	
<b>Signal at 5</b>		.....	.....		
<b>Uninformative Bracelet</b>	 	.....	.....	 	 

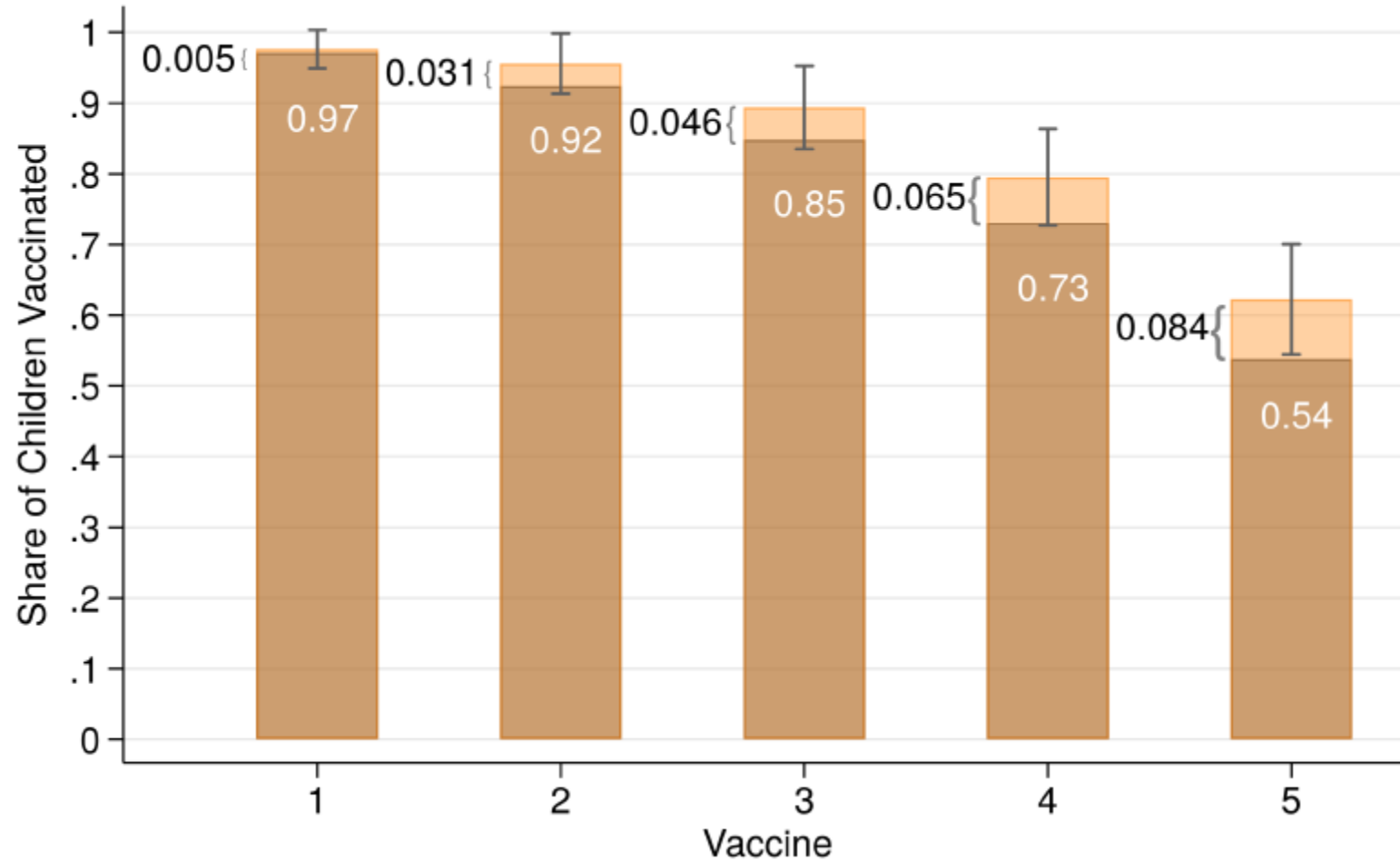
# INTERPRETING SOCIAL SIGNALS



# NUDGE: ATTENTION REALLOCATION

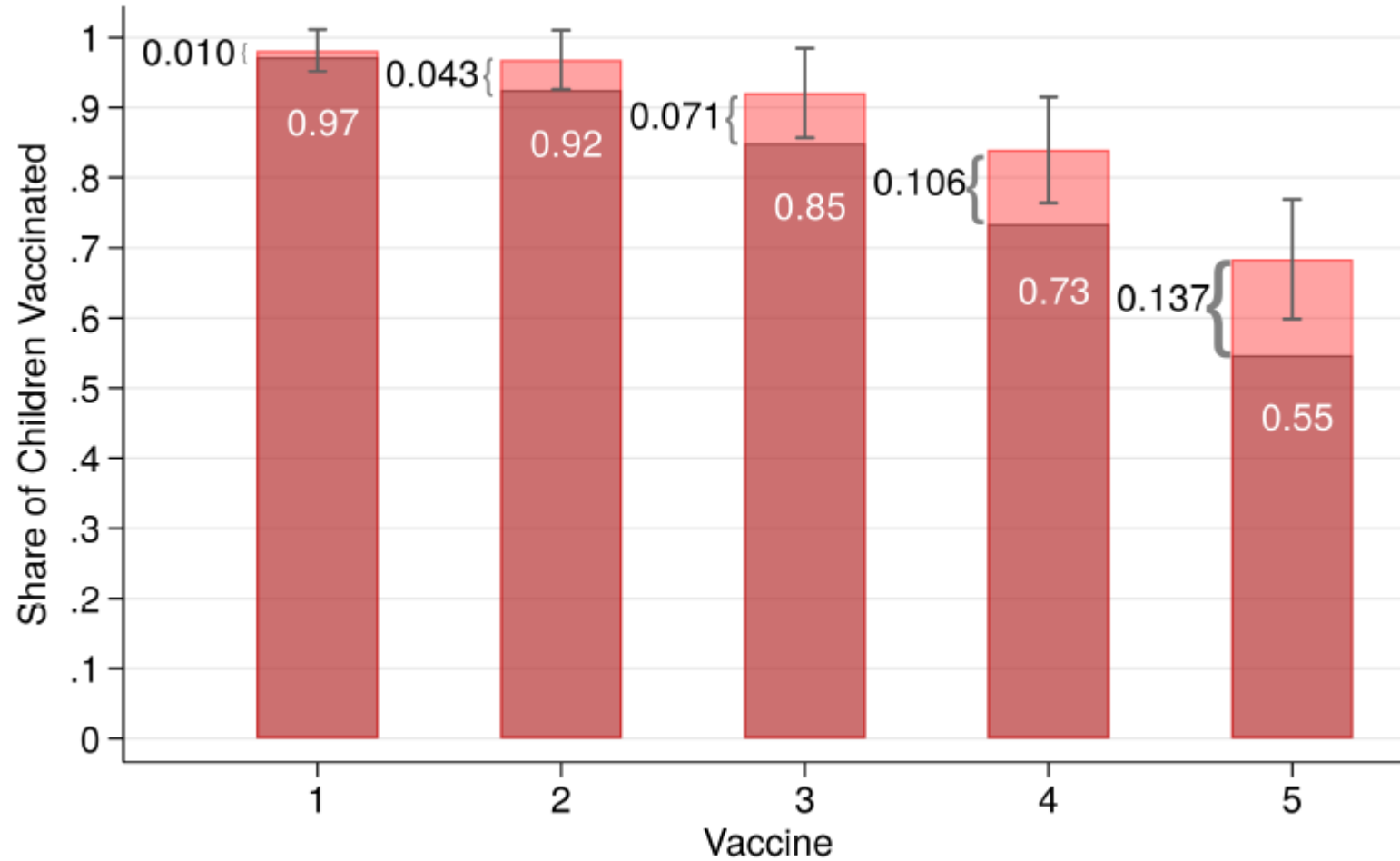


# NUDGE: INCREASING VISIBILITY





# NUDGE: INCREASING VISIBILITY



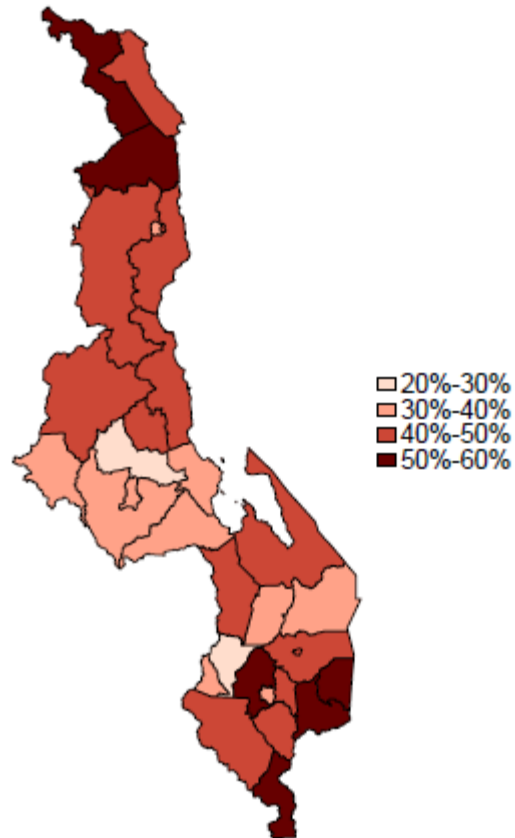
# PROBLEM: VIOLENCE AGAINST CHILDREN

Harming to Signal: Child Marriage vs.  
Public Donations in Malawi\*

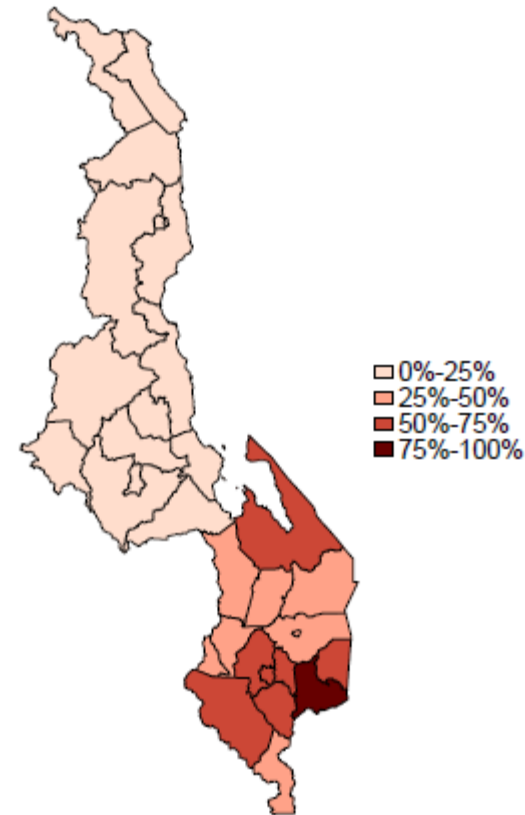
Simon Haenni†

Guilherme Lichand‡

## Girl's Marriage



## Sexual Initiation Rituals



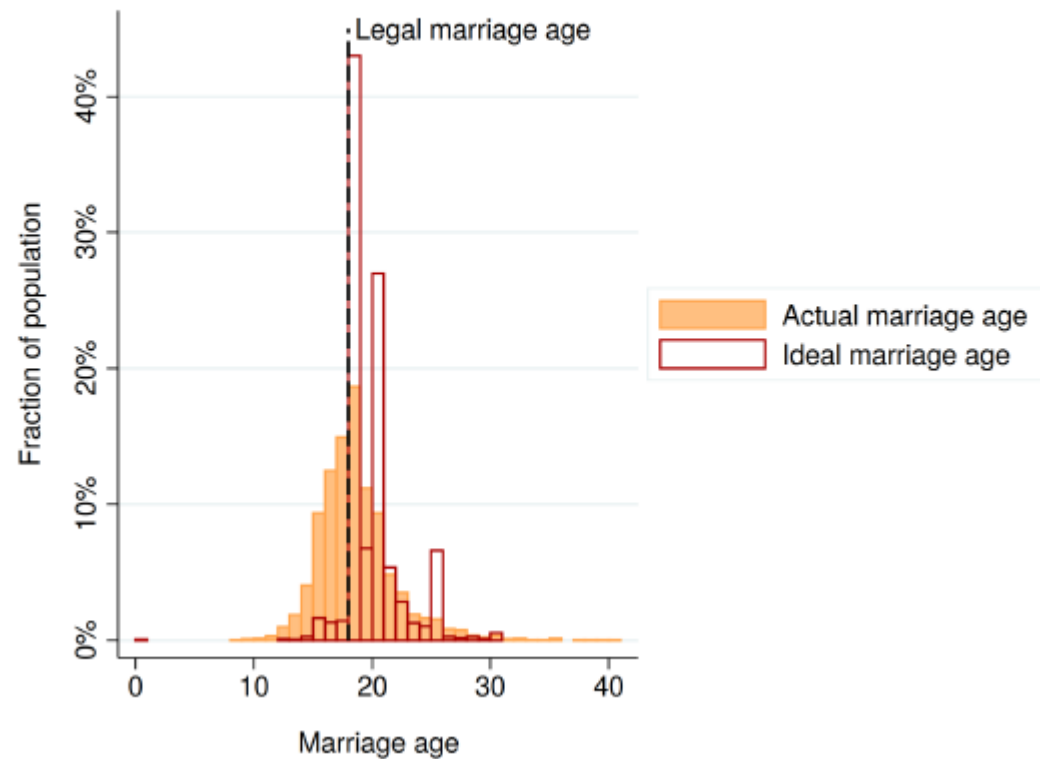
# MECHANISM: SOCIAL IMAGE CONCERNS

Harming to Signal: Child Marriage vs.  
Public Donations in Malawi\*

Simon Haenni<sup>†</sup>

Guilherme Lichand<sup>‡</sup>

Figure 1: Distribution of actual and ideal marriage age for females in Malawi



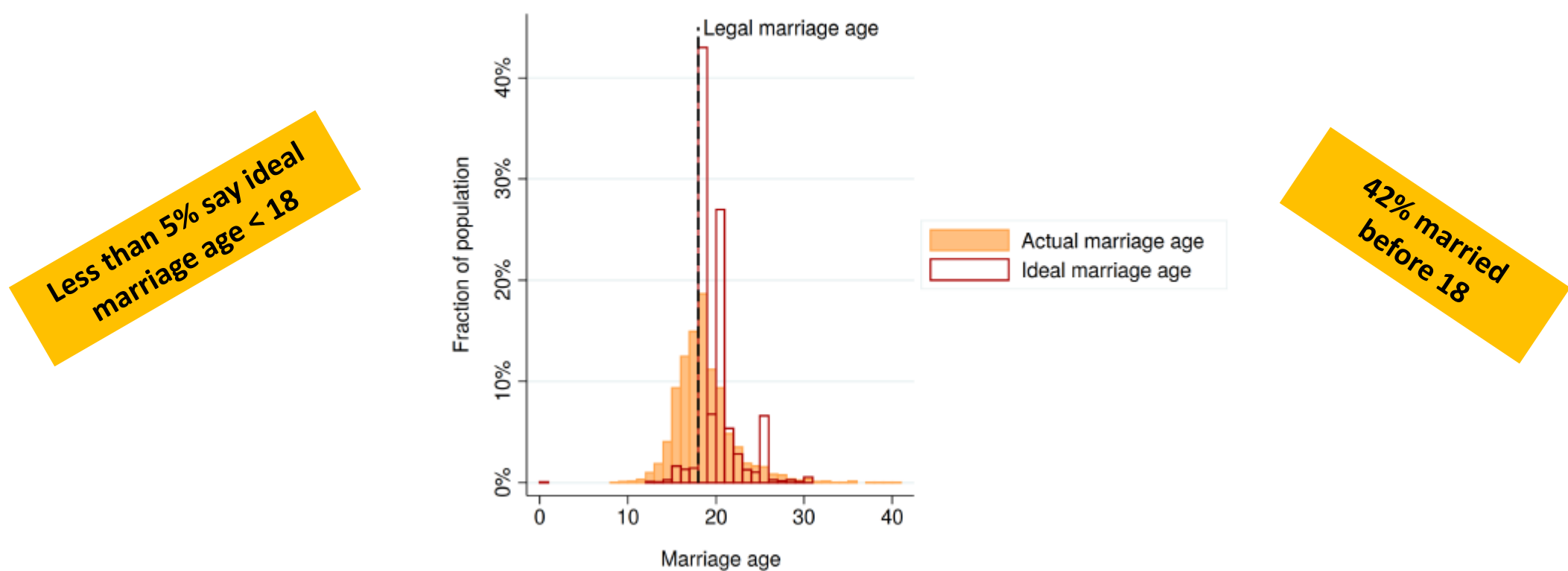
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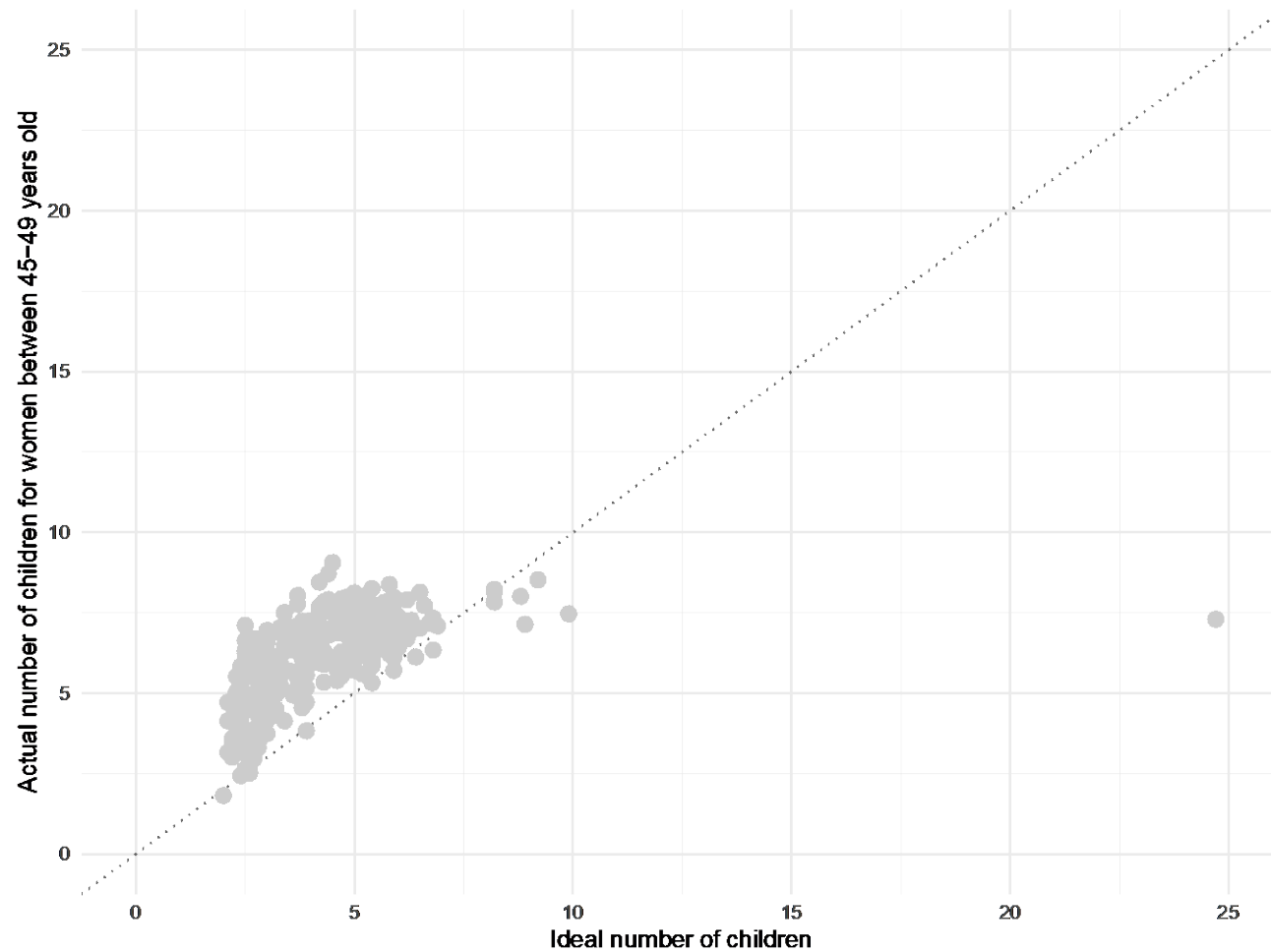
Simon Haenni<sup>†</sup>

Guilherme Lichand<sup>‡</sup>

Figure 1: Distribution of actual and ideal marriage age for females in Malawi



# MECHANISM: SOCIAL IMAGE CONCERNS



# NUDGE: INCREASING VISIBILITY OF ALTERNATIVE SIGNALS

Harming to Signal: Child Marriage vs.  
Public Donations in Malawi\*

Simon Haenni†

Guilherme Lichand‡



# NUDGE: INCREASING VISIBILITY OF ALTERNATIVE SIGNALS

Harming to Signal: Child Marriage vs.  
Public Donations in Malawi\*

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Guilherme Lichand‡



# PLACEBO



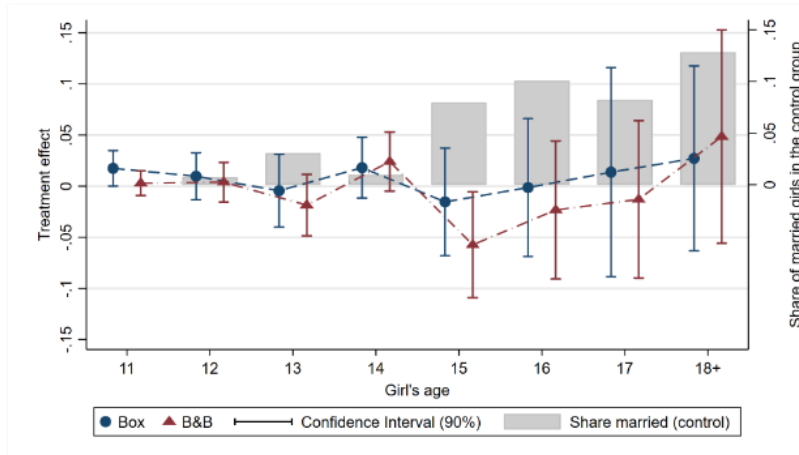
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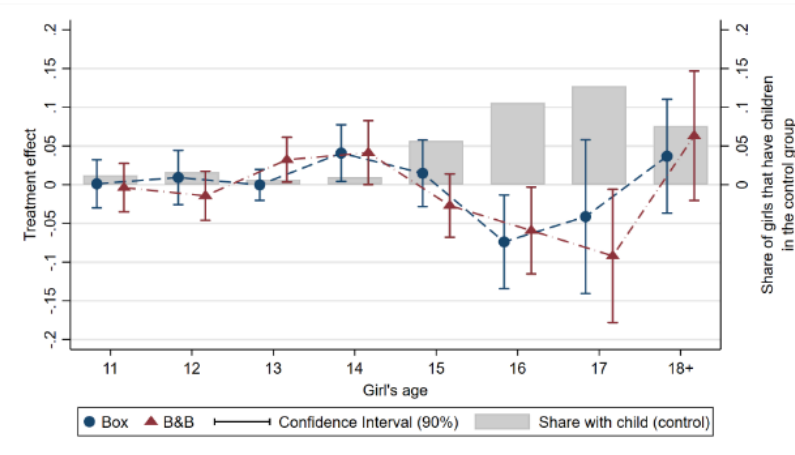
Guilherme Lichand<sup>‡</sup>



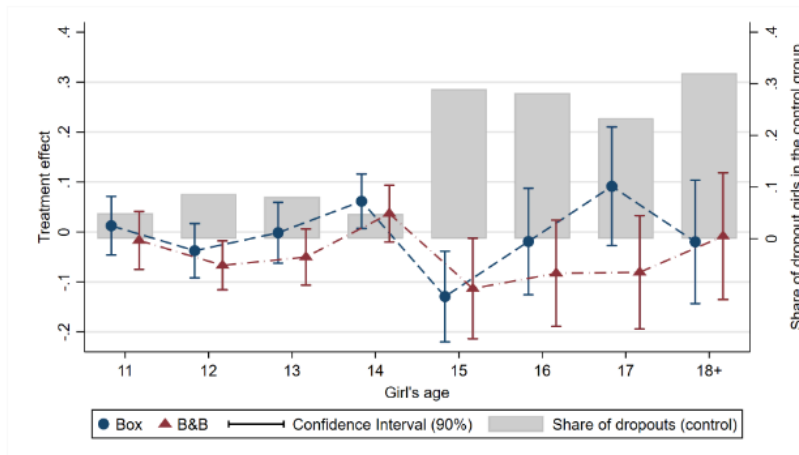
# NUDGE: INCREASING VISIBILITY OF ALTERNATIVE SIGNALS



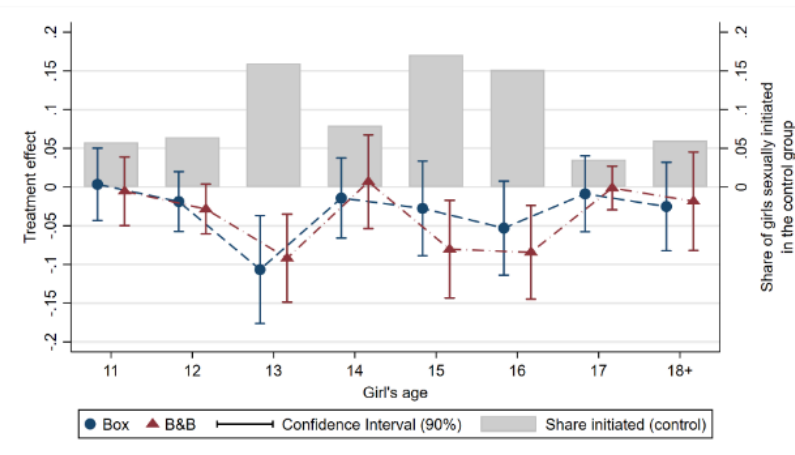
(a) Child marriage



(b) Child bearing



(c) School dropout

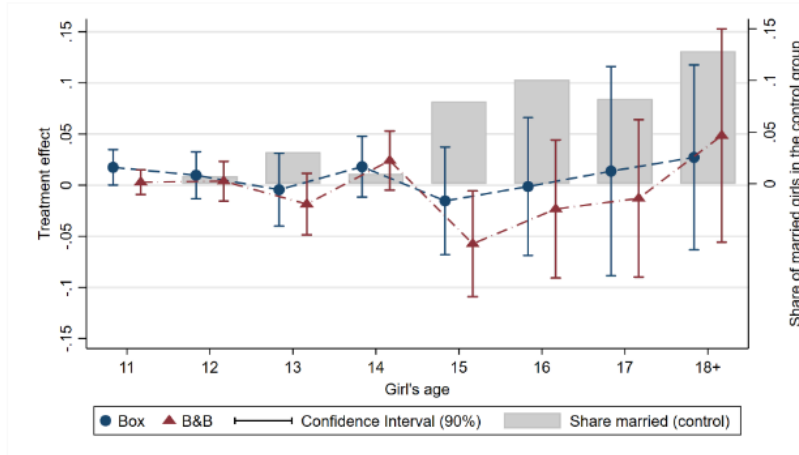


(d) Sexual initiation

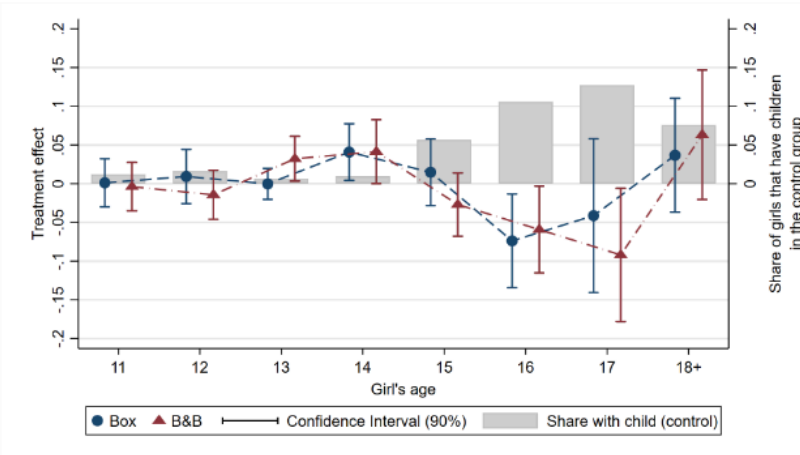
# NUDGE: INCREASING VISIBILITY OF ALTERNATIVE SIGNALS

30% less child marriage

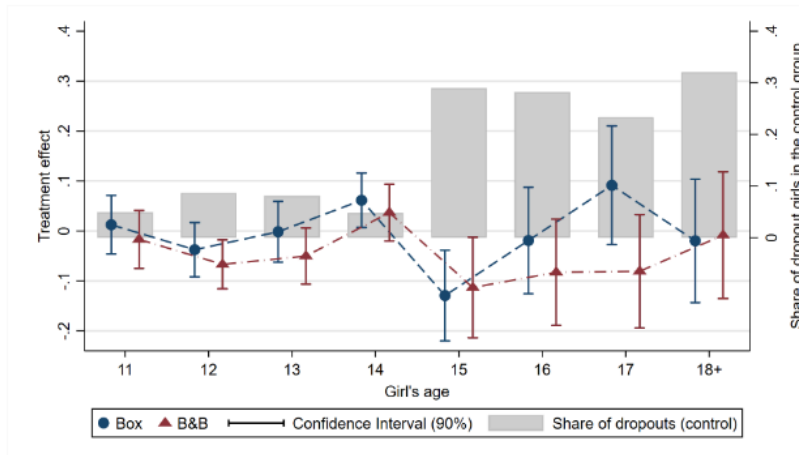
29% less teenage pregnancies



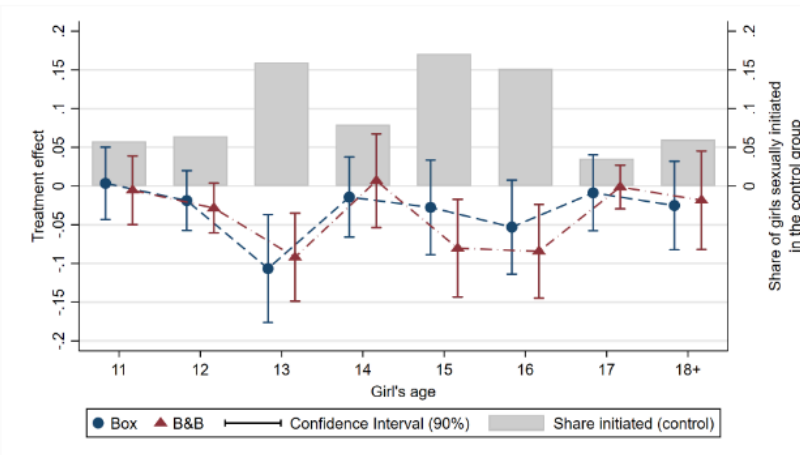
(a) Child marriage



(b) Child bearing



(c) School dropout



(d) Sexual initiation

**SELF-CONTROL**

# PROBLEM: HIGH VIOLENT CRIME RATES

## Preventing Youth Violence and Dropout: A Randomized Field Experiment

Sara Heller, Harold A. Pollack, Roseanna Ander & Jens  
Ludwig



# PROBLEM: HIGH VIOLENT CRIME RATES

## Preventing Youth Violence and Dropout: A Randomized Field Experiment

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	Control Group Mean	Treatment Group Mean
	N = 1267	N = 1473
<b>Demographics</b>		
Age	15.70	15.51
Black	0.72	0.69
Hispanic	0.28	0.31
<b>Schooling</b>		
Grade	9.42	9.29
Old for Grade	0.55	0.51
GPA	1.68	1.73
Total Days Present	129.86	133.60
IEP	0.21	0.20
<b>Arrests</b>		
Ever Arrested	0.37	0.35
<i>Number of Arrests for:</i>		
Violent Crime	0.35	0.35
Property Crime	0.21	0.19
Drug Crime	0.17	0.18
Other Crime	0.45	0.47

36% of students with  
incarceration history at baseline

# MECHANISM: IMPULSIVITY

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Ludwig



# NUDGE: COGNITIVE BEHAVIORAL THERAPY (CBT)

## Preventing Youth Violence and Dropout: A Randomized Field Experiment

Sara Heller, Harold A. Pollack, Roseanna Ander & Jens Ludwig

Table II. Program Participation

	All Treatment	In-School Only	In- & After-School	After-School Only	Control
Ever Attended	0.49	0.54	0.65	0.21	0.05
Total Sessions Attended	6.64	6.94	9.69	1.94	0.55
Total Sessions   Ever Attended	13.47	12.80	14.97	9.26	11.34
25th Percentile of Attenders	4	5	5	2	3
75th Percentile of Attenders	20	15	22	11	18

# NUDGE: COGNITIVE BEHAVIORAL THERAPY (CBT)

## Preventing Youth Violence and Dropout: A Randomized Field Experiment

Sara Heller, Harold A. Pollack, Roseanna Ander & Jens Ludwig

Table III. Effect of Treatment on Arrests

Arrest Type	CM	ITT	LATE	Lower-Bound LATE	CCM
Year 1					
Violent	0.167	-0.0336** (0.0165)	-0.0806** (0.0394)	-0.0521** (0.0254)	0.184
Property	0.077	0.0050 (0.0128)	0.0120 (0.0303)	0.0078 (0.0196)	0.066
Drug	0.151	0.0026 (0.0178)	0.0062 (0.0424)	0.0040 (0.0274)	0.094
Other	0.305	-0.0480* (0.0267)	-0.1151* (0.0636)	-0.0744* (0.0411)	0.320
Year 2					
Violent	0.110	-0.0005 (0.0143)	-0.0013 (0.0340)	-0.0008 (0.0220)	0.09
Property	0.057	-0.0032 (0.0103)	-0.0076 (0.0245)	-0.0049 (0.0159)	0.05
Drug	0.164	-0.0181 (0.0192)	-0.0435 (0.0457)	-0.0281 (0.0295)	0.17
Other	0.264	-0.0417 (0.0258)	-0.0999 (0.0614)	-0.0646 (0.0397)	0.29

44% less violent crimes

30% less illegal weapons, vandalism, and property crimes



# NUDGE: COGNITIVE BEHAVIORAL THERAPY (CBT)

## Preventing Youth Violence and Dropout: A Randomized Field Experiment

Sara Heller, Harold A. Pollack, Roseanna Ander & Jens Ludwig

Table IV. Effect of Treatment on School Engagement and Performance

	CM	ITT	LATE	Lower-Bound LATE	CCM
Year 1					
<b>Index</b>	0	0.0585*** (0.0216)	0.1403*** (0.0511)	0.0906*** (0.0330)	0.218
<i>Index Elements</i>					
Days Present	0	0.0450 (0.0280)	0.1055 (0.0648)	0.0688 (0.0423)	0.410
GPA	0	0.0595* (0.0305)	0.1312** (0.0665)	0.0885** (0.0448)	0.166
Still in School	0	0.0502 (0.0345)	0.1205 (0.0818)	0.0778 (0.0529)	0.147
Year 2					
<b>Index</b>	0	0.0786*** (0.0217)	0.1887*** (0.0517)	0.1219*** (0.0334)	0.039
<i>Index Elements</i>					
Days Present	0	0.0470 (0.0350)	0.1012 (0.0743)	0.0697 (0.0512)	0.189
GPA	0	0.1012*** (0.0388)	0.1999*** (0.0760)	0.1456*** (0.0552)	-0.225
Still in School	0	0.0416 (0.0348)	0.0997 (0.0826)	0.0644 (0.0535)	0.136

Persistent effects!  
Program does more than  
preventing incarceration

Better educational  
outcomes

# PROBLEM: POOR LEARNING OUTCOMES

Ever Failed, Try Again, Succeed Better: Results from  
a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

# MECHANISM: FIXED MINDSET

**Ever Failed, Try Again, Succeed Better: Results from  
a Randomized Educational Intervention on Grit**

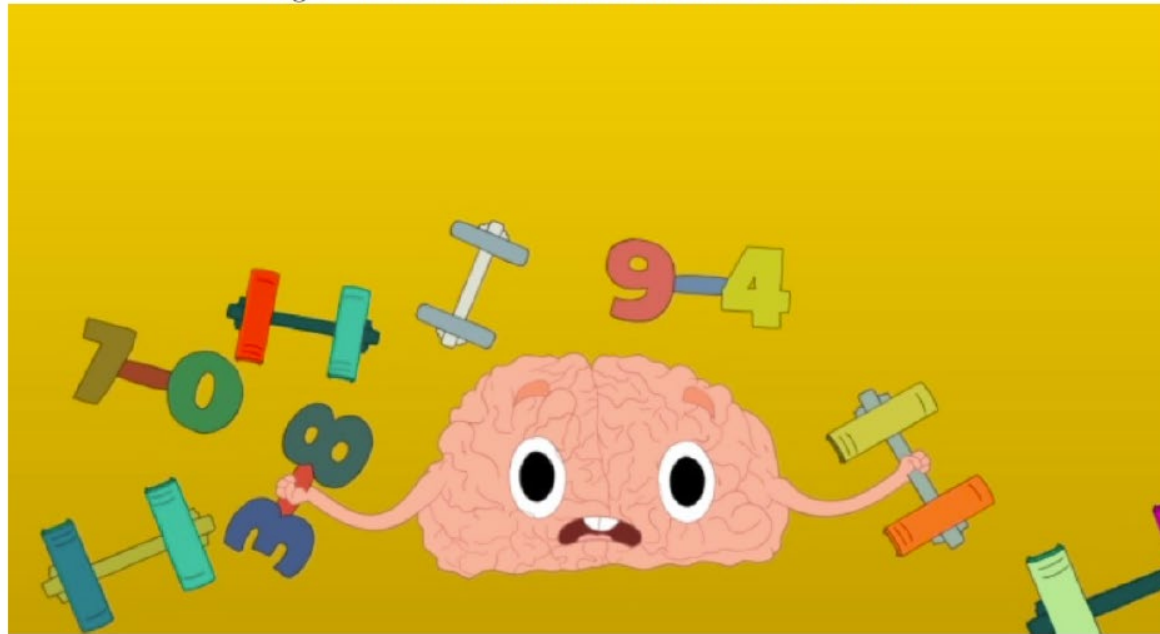
Sule Alan, Teodora Boneva, Seda Ertac

# NUDGE: PROMOTING A GROWTH MINDSET

## Ever Failed, Try Again, Succeed Better: Results from a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

Figure 1: Screenshot of Educational Video Material



# NUDGE: PROMOTING A GROWTH MINDSET

Ever Failed, Try Again, Succeed Better: Results from a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

Figure 2: Example of Easy Task

“Find pairs that sum up to 100”

80	7
70	95
5	20
10	30
93	90

# NUDGE: PROMOTING A GROWTH MINDSET

Ever Failed, Try Again, Succeed Better: Results from a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

Figure 3: Example of Difficult Task

17	86	23	12
71	42	27	38
51	62	83	30
77	59	46	67
81	58	29	54

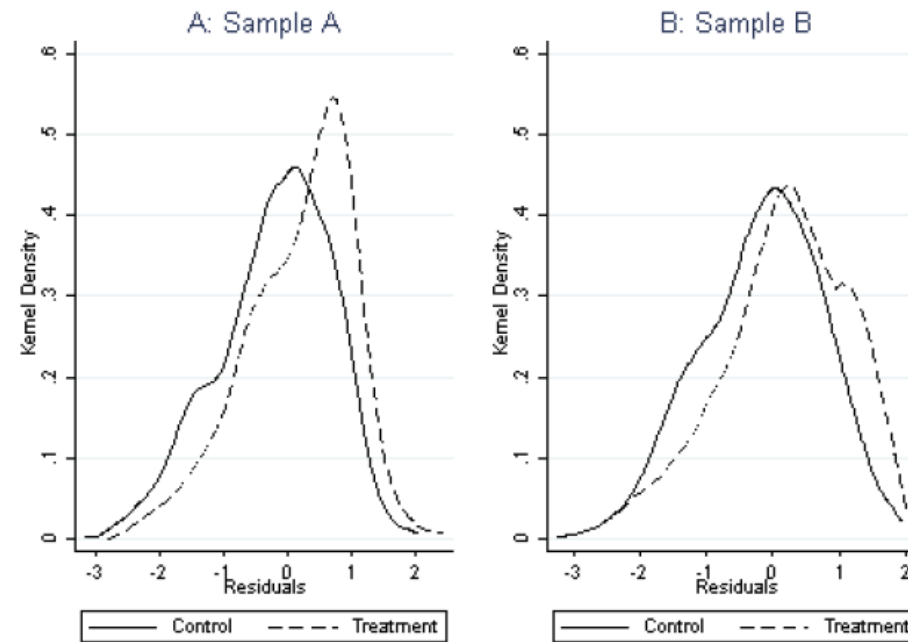
“Find pairs that sum up to 100”

# NUDGE: PROMOTING A GROWTH MINDSET

## Ever Failed, Try Again, Succeed Better: Results from a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

Figure 3: Effect of Treatment on Self-Reported Malleability Beliefs



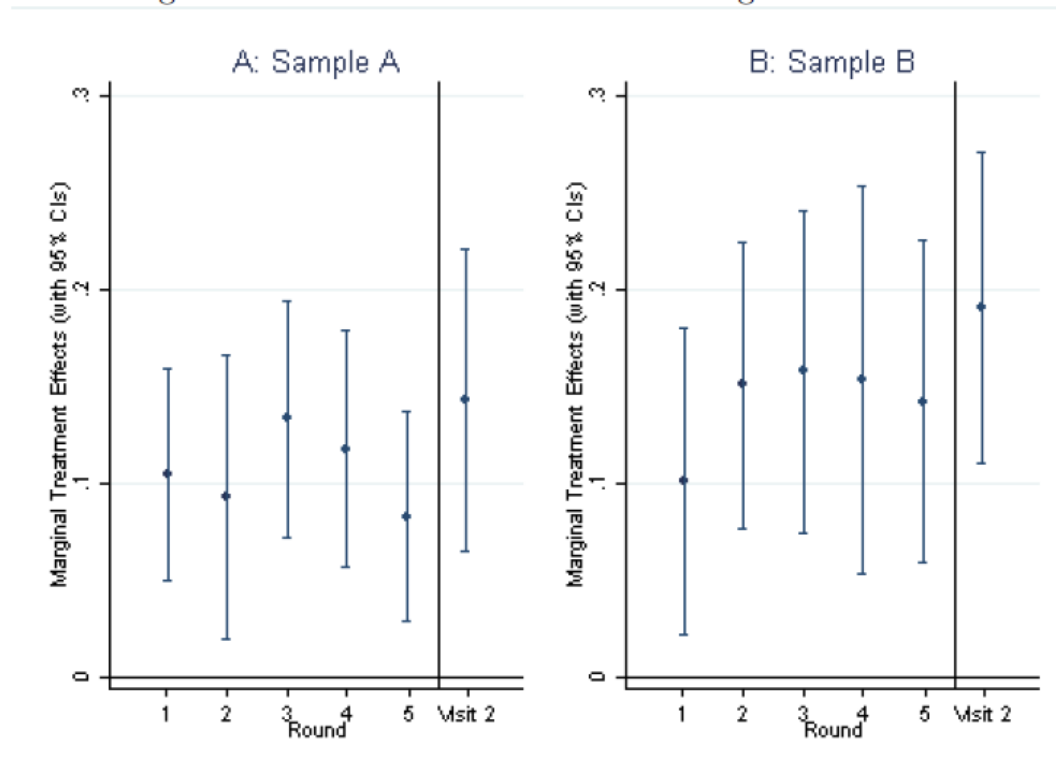
Intervention  
changes beliefs about  
malleability of intelligence

# NUDGE: MUDANDO MODELOS MENTAIS

## Ever Failed, Try Again, Succeed Better: Results from a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

Figure 1: Effect of Treatment on Choosing Difficult Task



Higher probability of picking the hard task

Effect increases over time



# NUDGE: MUDANDO MODELOS MENTAIS

## Ever Failed, Try Again, Succeed Better: Results from a Randomized Educational Intervention on Grit

Sule Alan, Teodora Boneva, Seda Ertac

Table 9: Treatment Effect on Standardized Test Scores (Sample B)

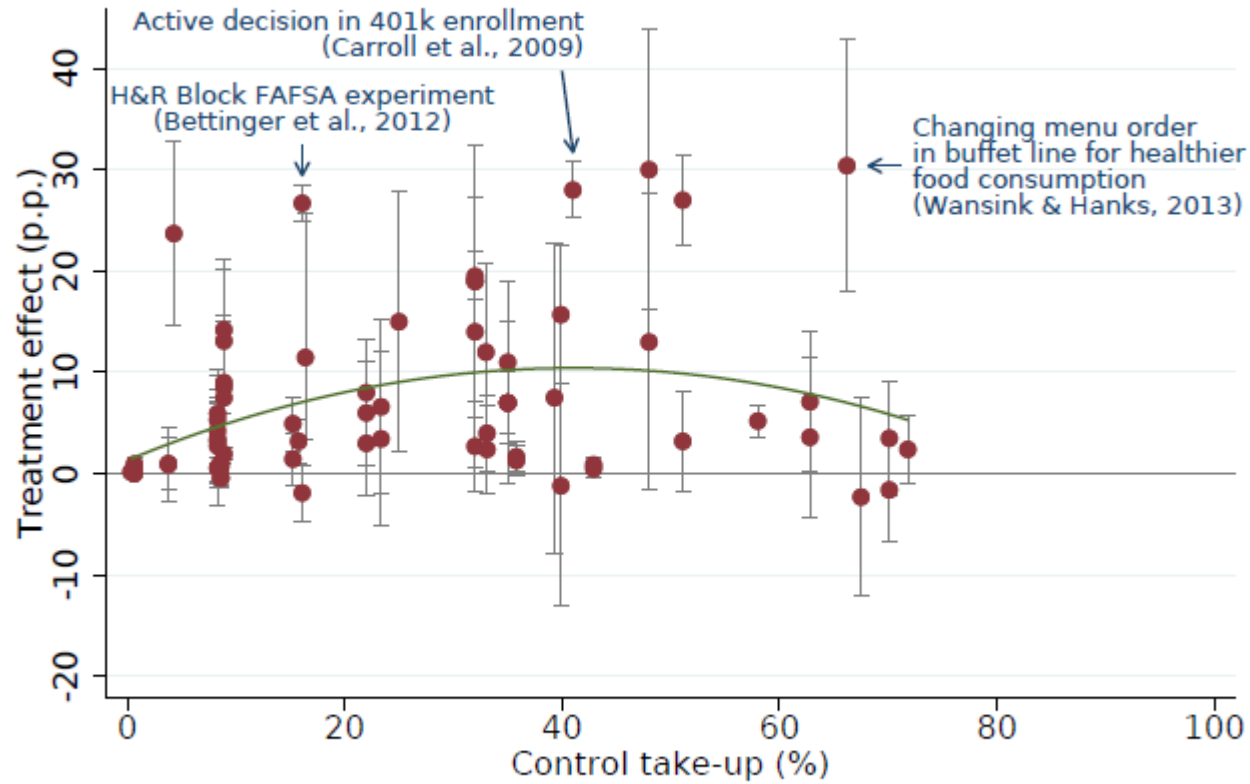
	Math Test Score	Turkish Test Score
Treatment	0.276*** (0.09)	0.134** (0.05)
Gender (Male=1)	0.037 (0.05)	-0.124** (0.04)
Raven Score	0.368*** (0.04)	0.230*** (0.04)
Risk Tolerance	-0.039* (0.02)	-0.014 (0.01)
Turkish score (pre)	0.207*** (0.04)	0.249*** (0.02)
Math score (pre)	0.193*** (0.04)	0.263*** (0.03)
Class size	-0.009* (0.00)	-0.006 (0.00)
Control Mean	-0.04	0.01
N	1203	1206

Higher grades!  
In math, equivalente to  
6 months ahead in school

# **LIMITATIONS**

# TYPICAL EFFECT OF NUDGES

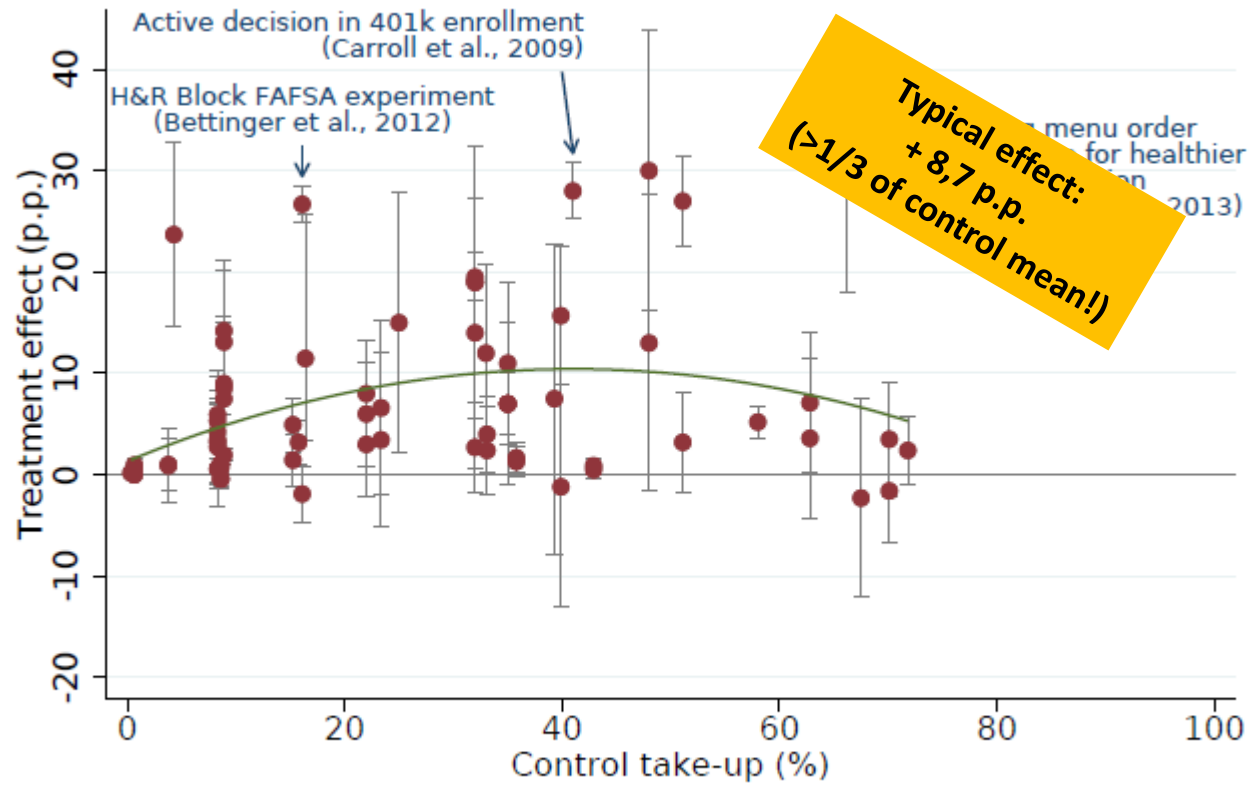
(a) Academic journals sample



Sample: 71 nudges (26 trials)  
3 nudges with treatment effects >40 p.p. excluded  
95% confidence intervals and quadratic fit shown

# TYPICAL EFFECT OF NUDGES

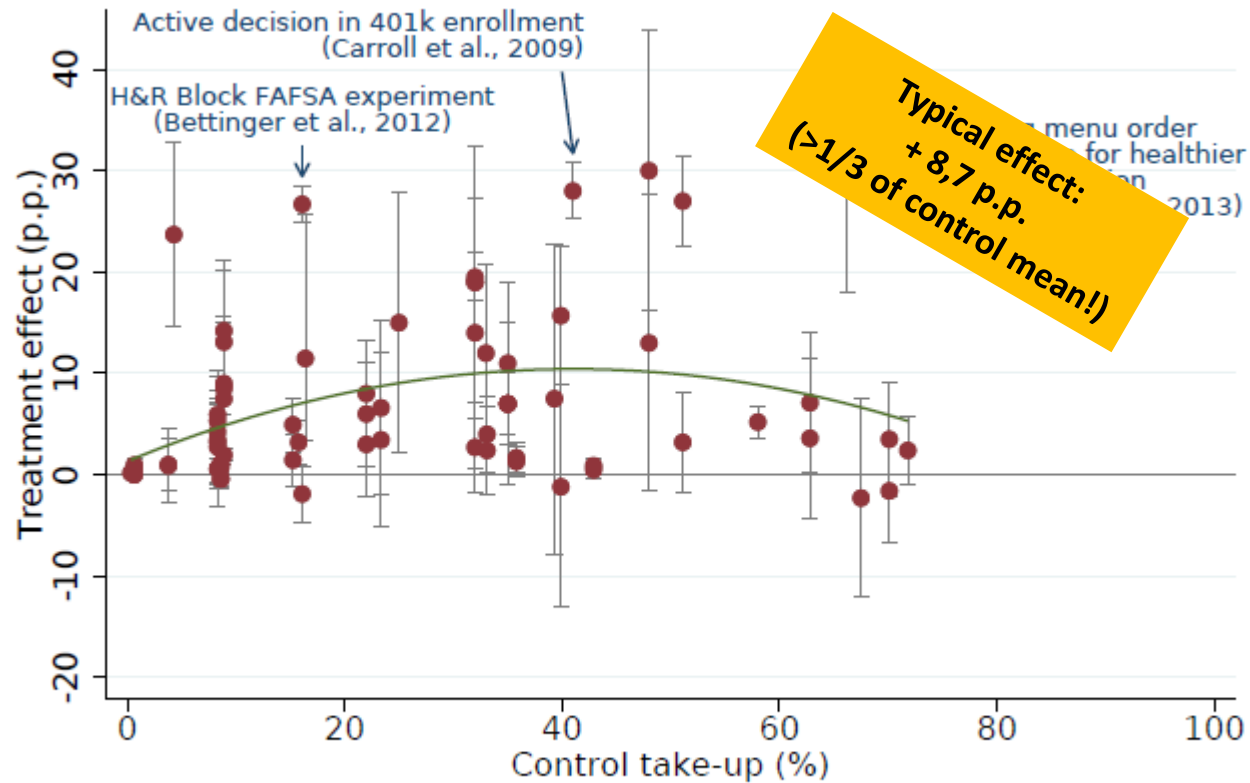
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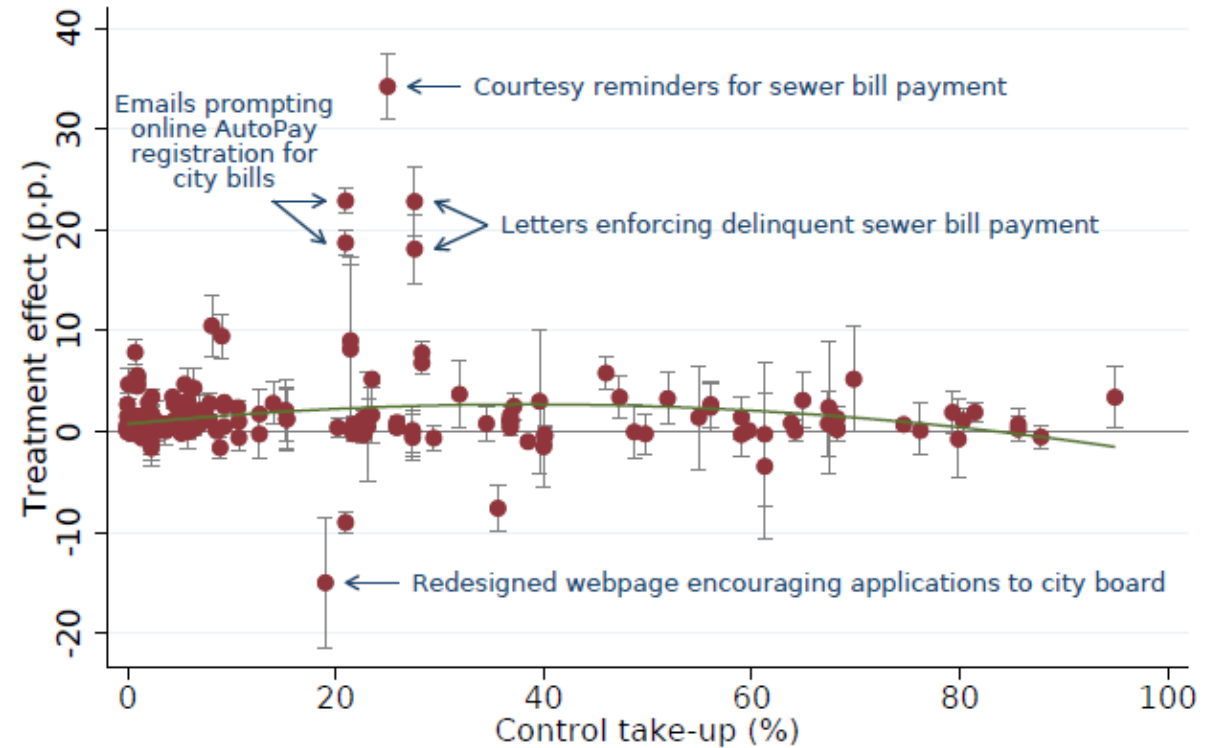
# TYPICAL EFFECT OF NUDGES

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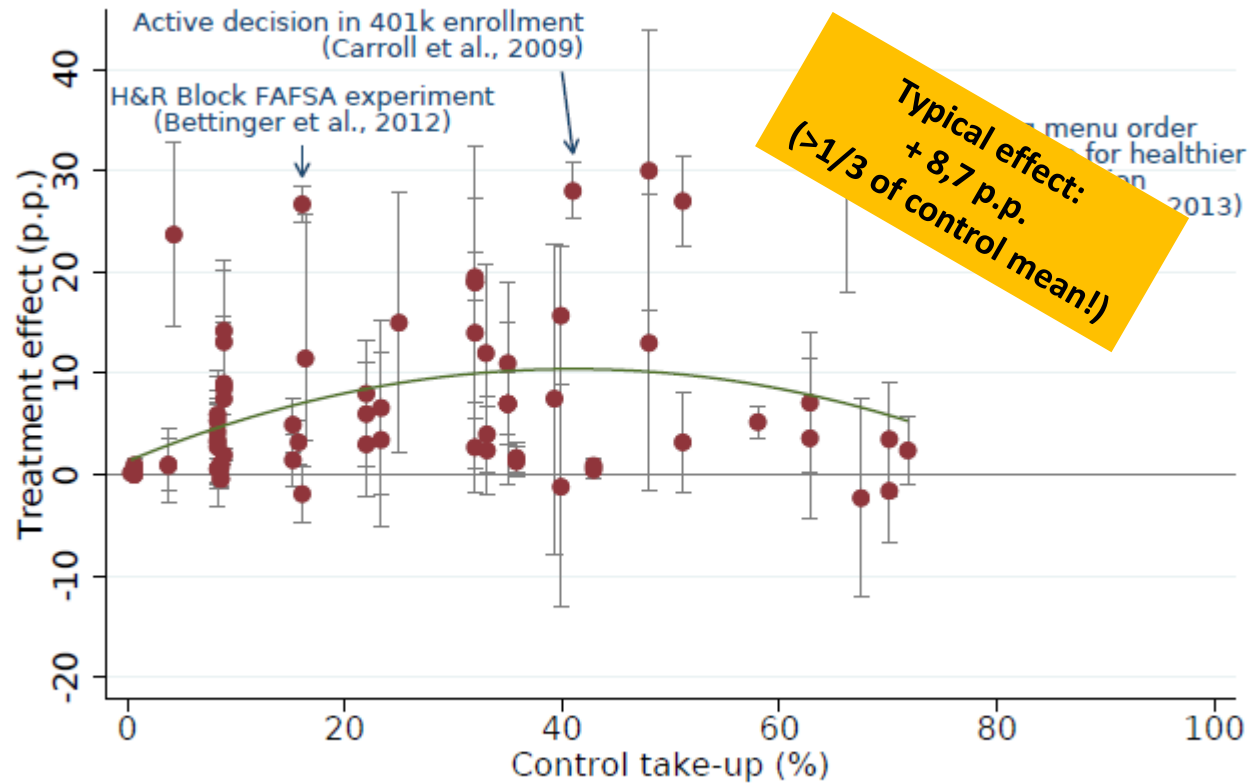
(b) Nudge units sample



Sample: 239 nudges (124 trials)  
 4 nudges (2 trials) with missing control take-up data are not shown.  
 95% confidence intervals and quadratic fit shown

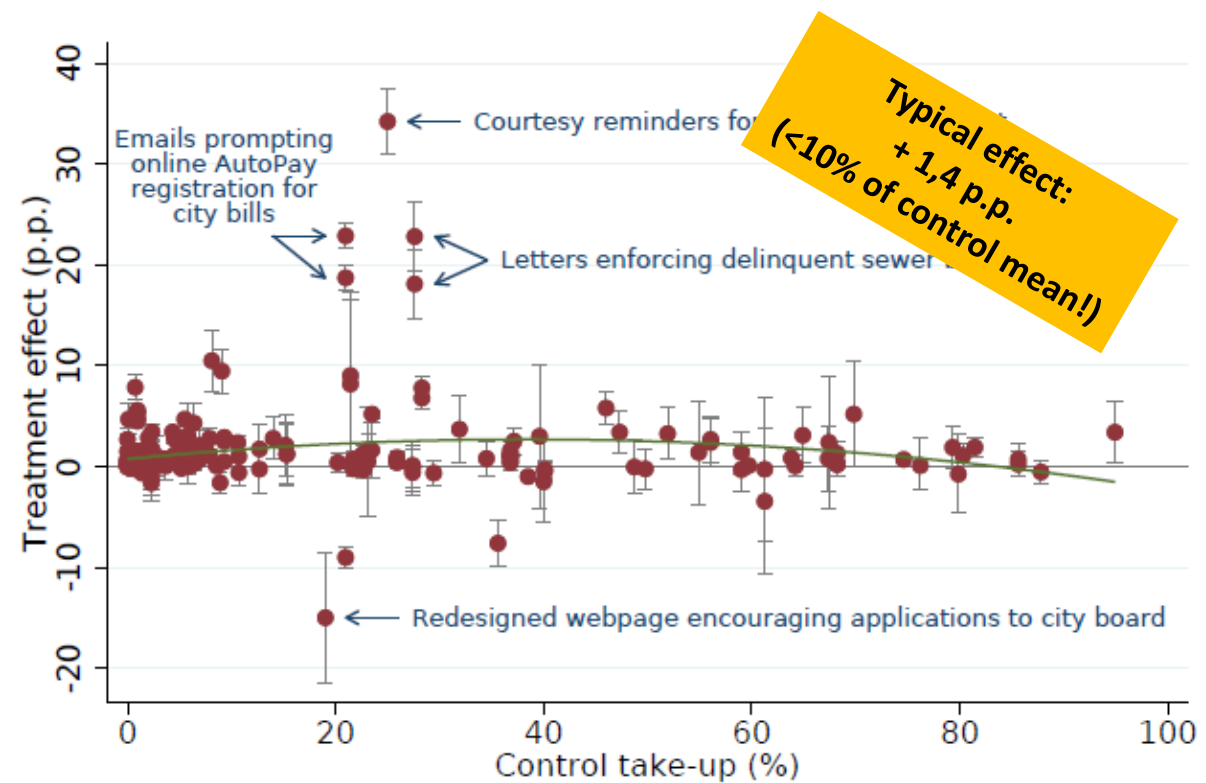
# TYPICAL EFFECT OF NUDGES

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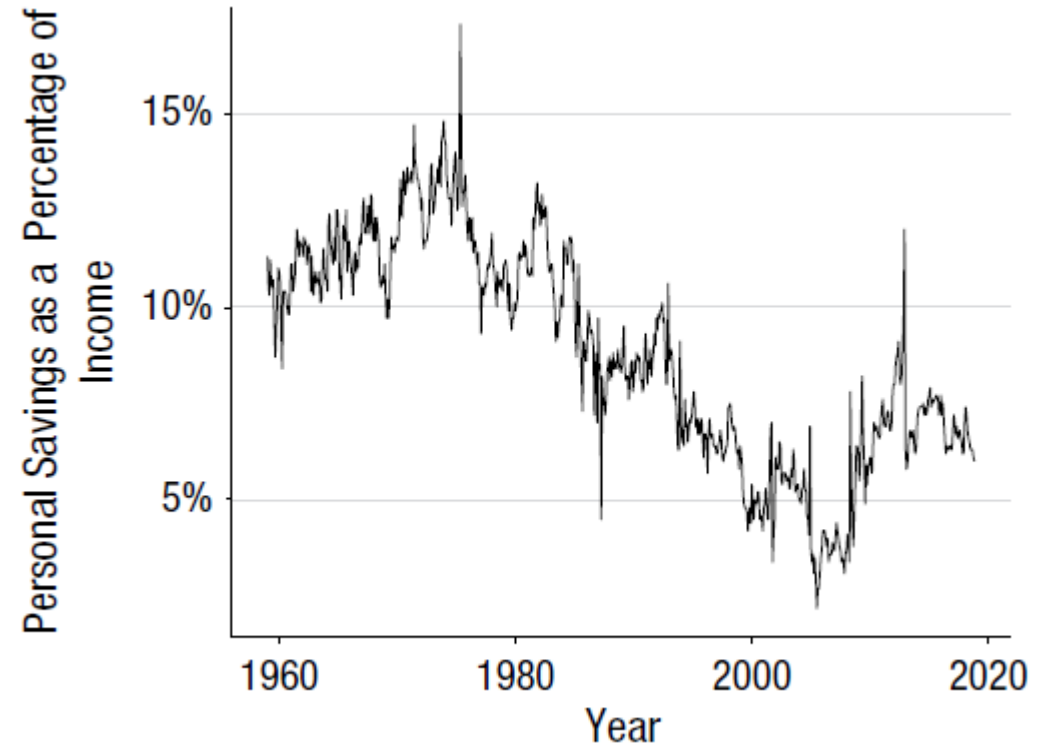
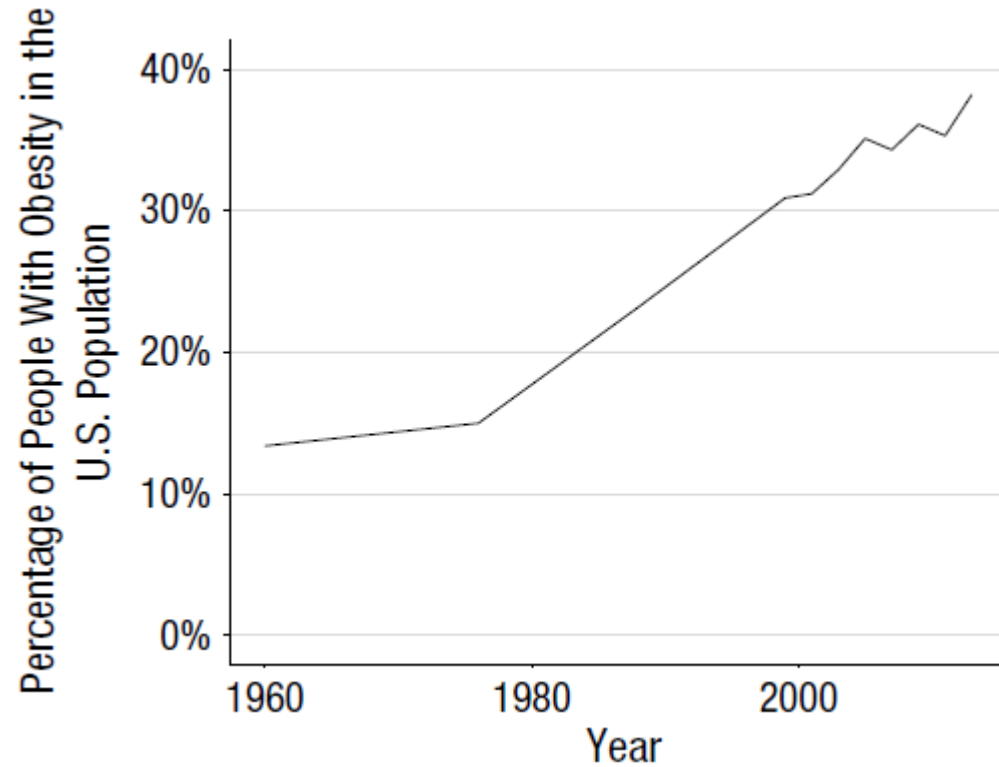


Sample: 239 nudges (124 trials)  
 4 nudges (2 trials) with missing control take-up data are not shown.  
 95% confidence intervals and quadratic fit shown

# WHEN YOU ONLY HAVE A HAMMER....

## Self-Control and Its Discontents: A Commentary on Duckworth, Milkman, and Laibson

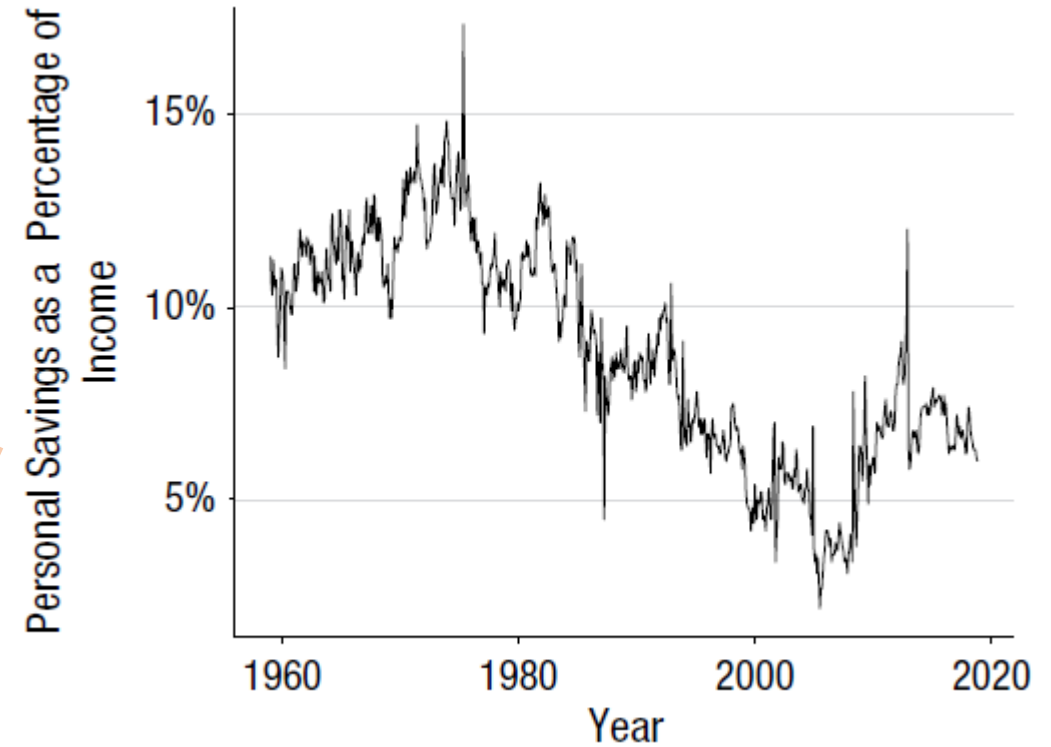
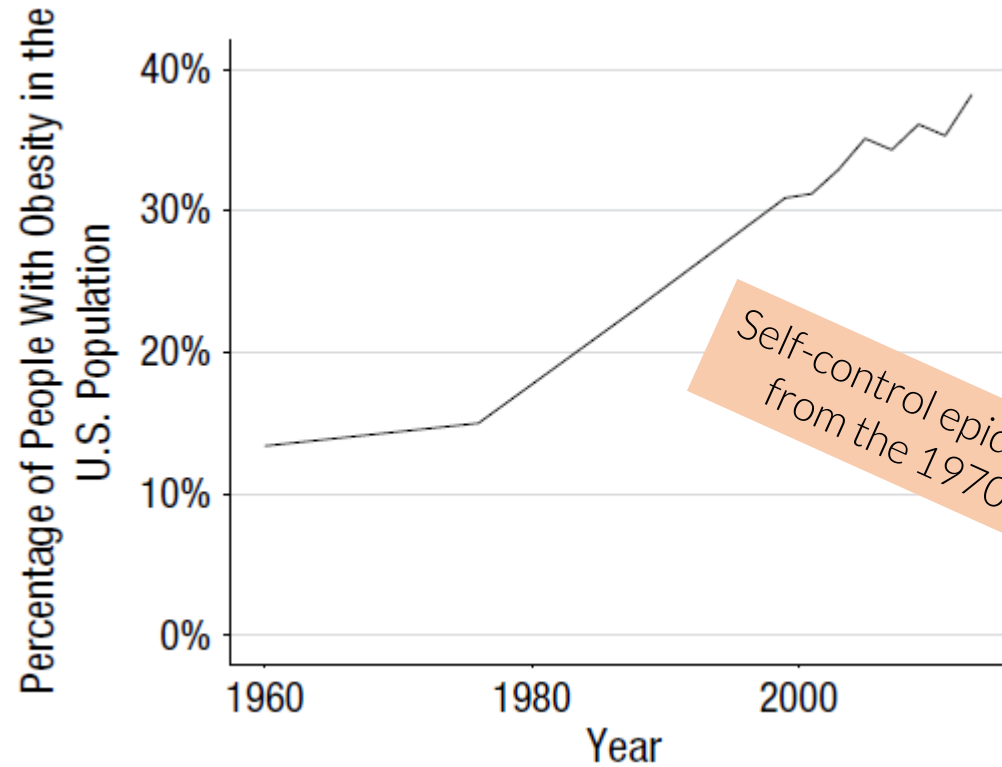
George Loewenstein  
Department of Social and Decision Sciences, Carnegie Mellon University



# .. EVERYTHING LOOKS LIKE A NAIL

## Self-Control and Its Discontents: A Commentary on Duckworth, Milkman, and Laibson

George Loewenstein  
Department of Social and Decision Sciences, Carnegie Mellon University

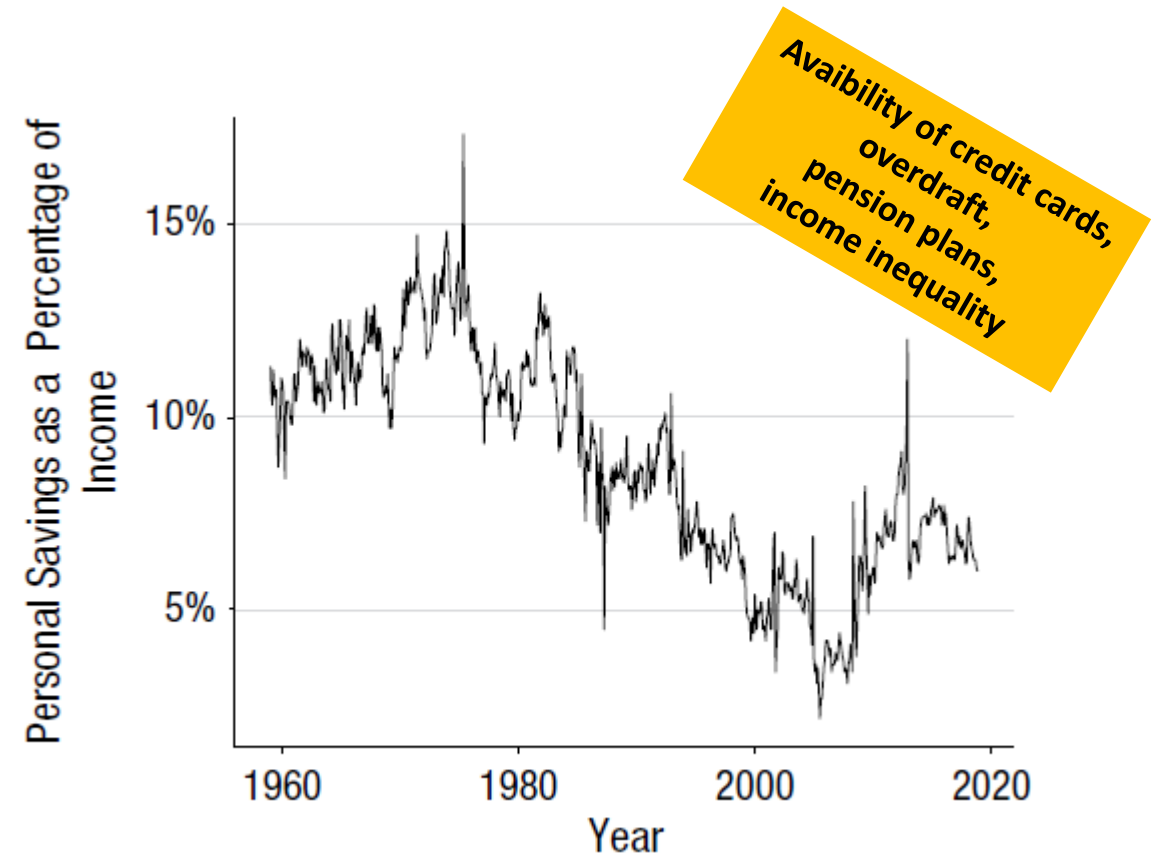
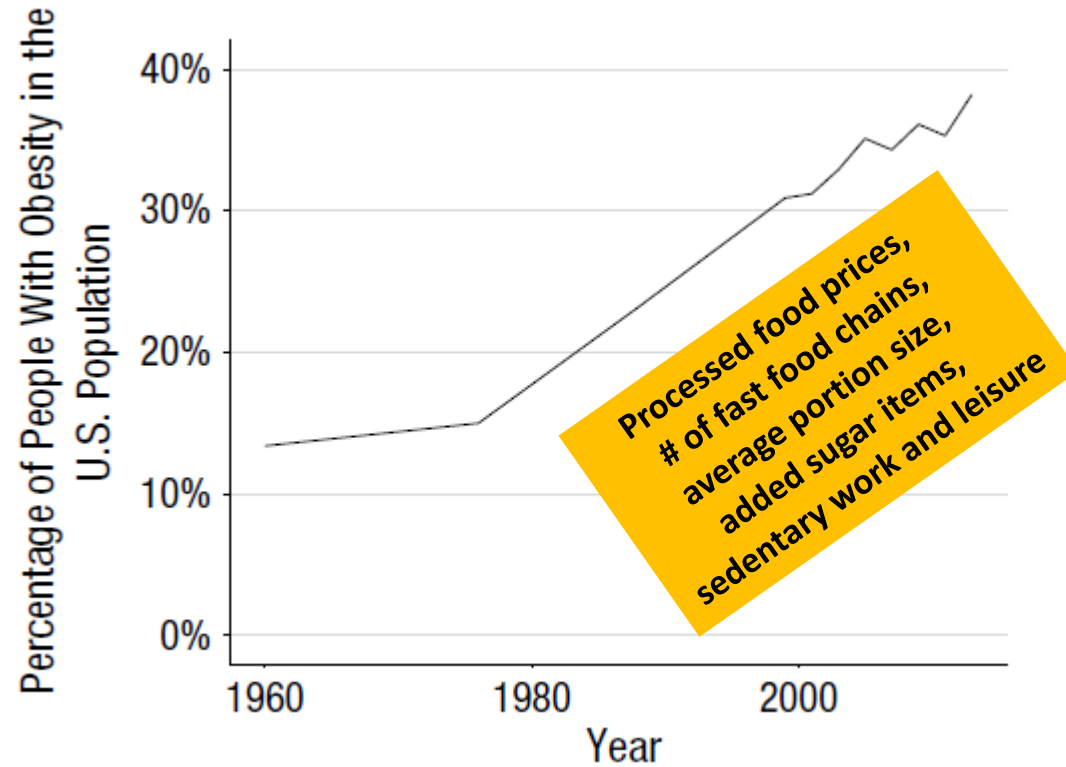




# TRADITIONAL POLICY TOOLS MATTER!

## Self-Control and Its Discontents: A Commentary on Duckworth, Milkman, and Laibson

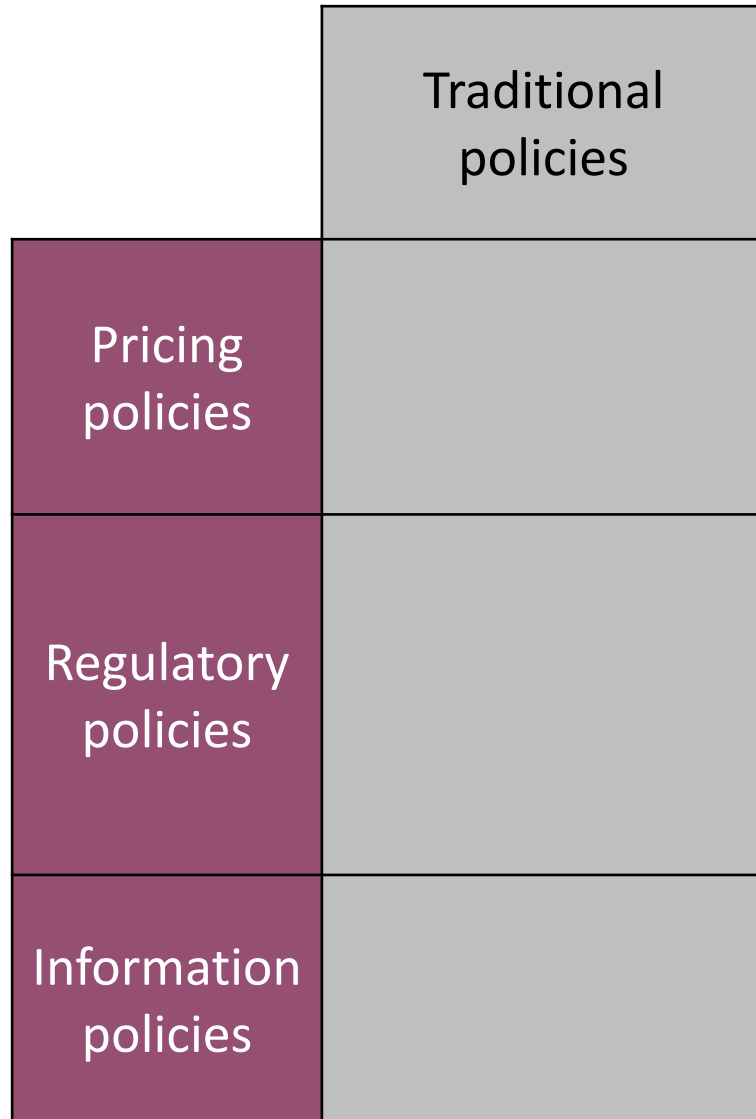
George Loewenstein  
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**PRIX**  
**FRAMEWORK**

# PRI<sub>x</sub> FRAMEWORK

Augmenting policy tools with behavioral insights



# PRI<sub>x</sub> FRAMEWORK

Augmenting policy tools with behavioral insights

	Traditional policies	Augmented policies		
		Motivation	Self-control	Inattention
Pricing policies				
Regulatory policies				
Information policies				

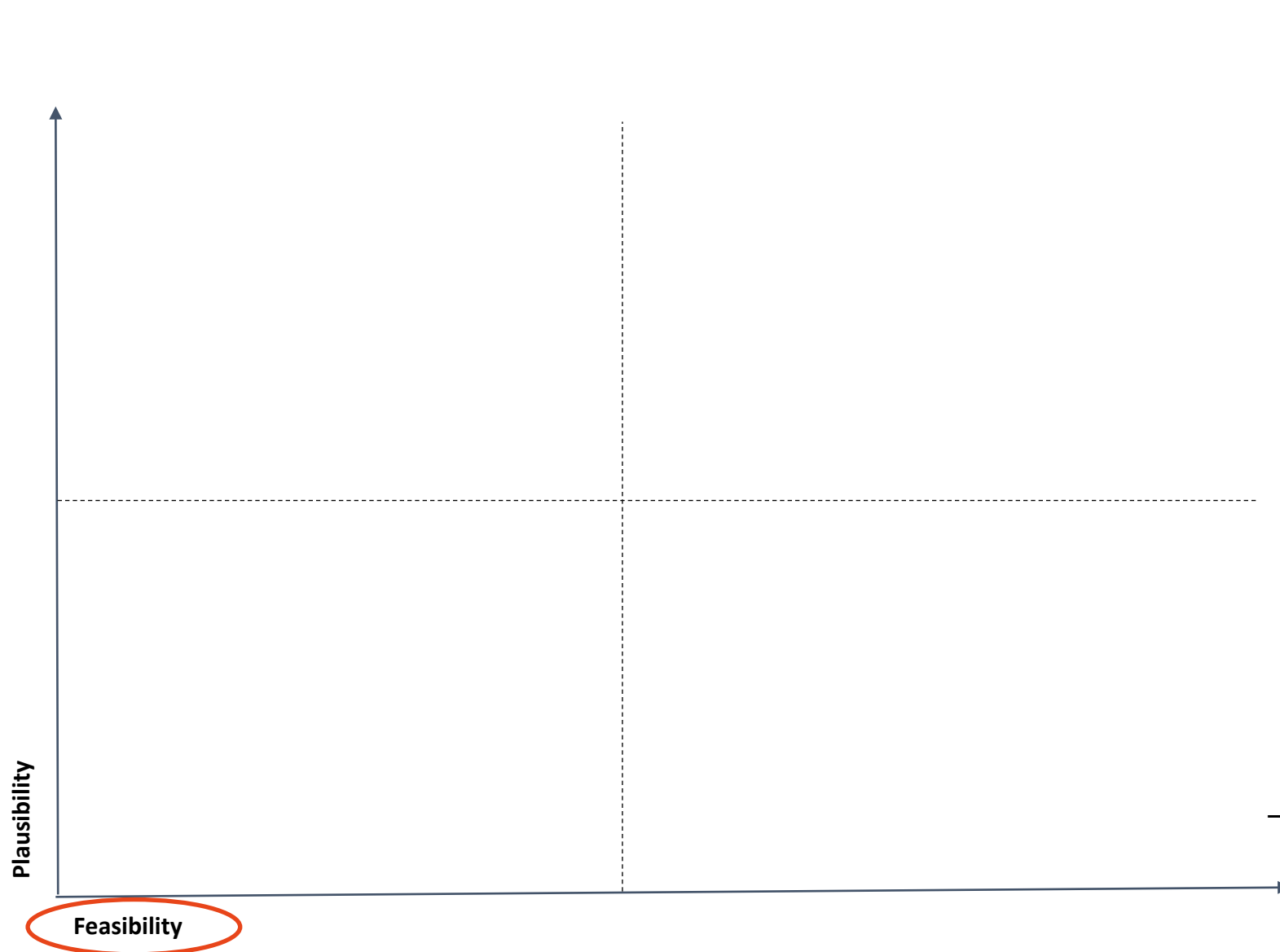
# PRI<sub>x</sub> FRAMEWORK

Augmenting policy tools with behavioral insights

	Traditional policies	Augmented policies		
		Motivation	Self-control	Inattention
Pricing policies	<p>Taxes/finest to discourage negative externalities</p> <p>Subsidies/discounts to encourage positive externalities</p>	Reframing expenses or rewards	Adjusting the timing of costs or rewards	Changing the visibility of prices
Regulatory policies	<p>Bans/restrictions on activities with negative externalities</p> <p>Mandates/promotion of activities with positive externalities</p>	(Dis)association between behavior and identity	<p>Tying hands</p> <p>Earmarking expenses and resources</p>	<p>Setting defaults</p> <p>Removing/inserting decoy options</p>
Information policies	Updating incorrect beliefs	<p>Changing the visibility of an action (or of its alternatives)</p> <p>Correcting incorrect beliefs about what others think</p>	Changing mental models	Changing communication features

**IN  
PRACTICE**

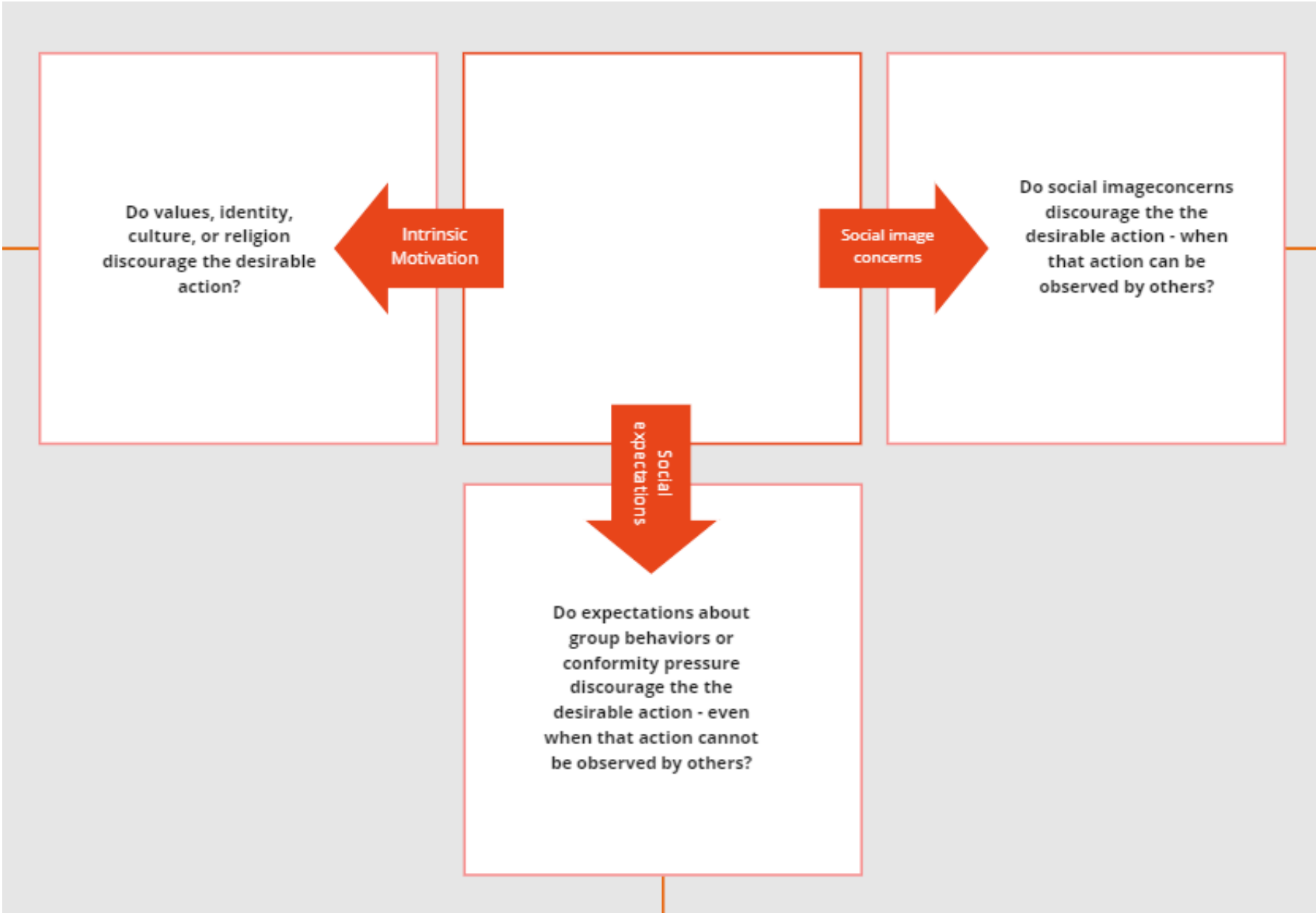
# BEHAVIORAL MECHANISMS



<b>Intrinsic motivation</b> Do values, identity, culture or religion discourage the desirable action?	<b>Social expectations</b> Do expectations about group behaviors or conformity pressure discourage the the desirable action - even when that action cannot be observed by others?	<b>Social image concerns</b> Do social image concerns discourage the the desirable action - when that action can be observed by others?
<b>Impulsivity</b> Does impulsive behavior the gets in the way of the desirable action - regardless of previous plans?	<b>Procrastination</b> Does excessive optimism about future plans discourage the the desirable action in the present?	<b>Self-limiting beliefs</b> Do self-limiting beliefs about one's ability to achieve positive outcomes discourage the desirable the desirable action?
<b>Cognitive biases</b> Do perceptual errors lead to undesirable actions?	<b>Cognitive load</b> Is the quality of decision-making compromised due to external conditions that compete for one's executive functions, leading to undesirable actions?	<b>Learning-through-noticing</b> Does ignoring (some of) available information in recurring decisions lead to undesirable actions?

→ <https://miro.com/app/board/uXjVPjLT3tg=/>

# MOTIVATION





# MOTIVATION

Write your prototyping ideas here

### Prices, taxes and subsidies

Could taxes or subsidies encourage the desirable action, above and beyond their impacts on financial incentives, by reinforcing values or identity?

### Norms, defaults, mandates and bans

Could mandating or banning an action (including changing the default choice) encourage the desirable action, by reinforcing values or identity?

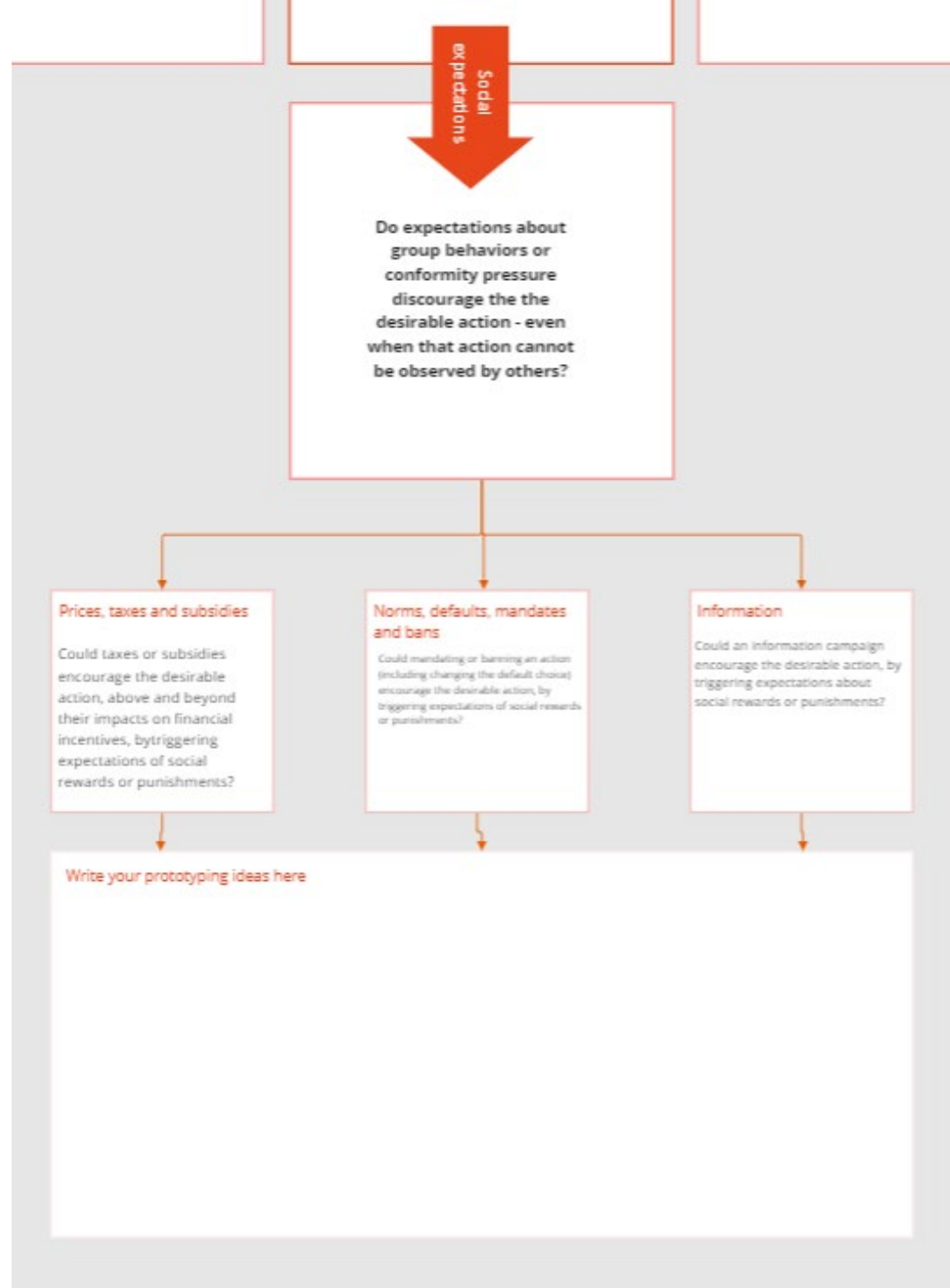
### Information

Could an information campaign encourage the desirable action, by reinforcing values or identity?

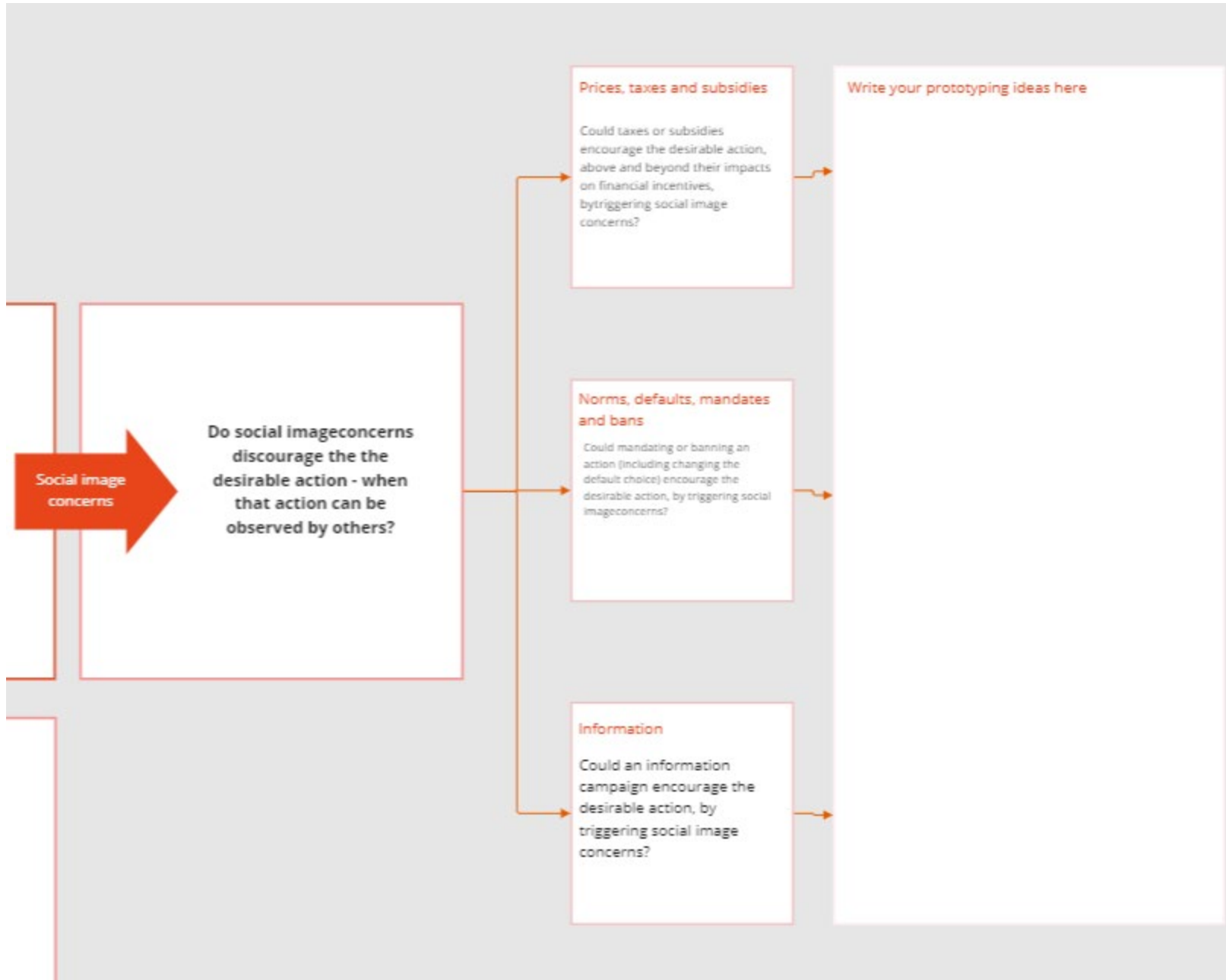
Do values, identity, culture, or religion discourage the desirable action?

Intrinsic Motivation

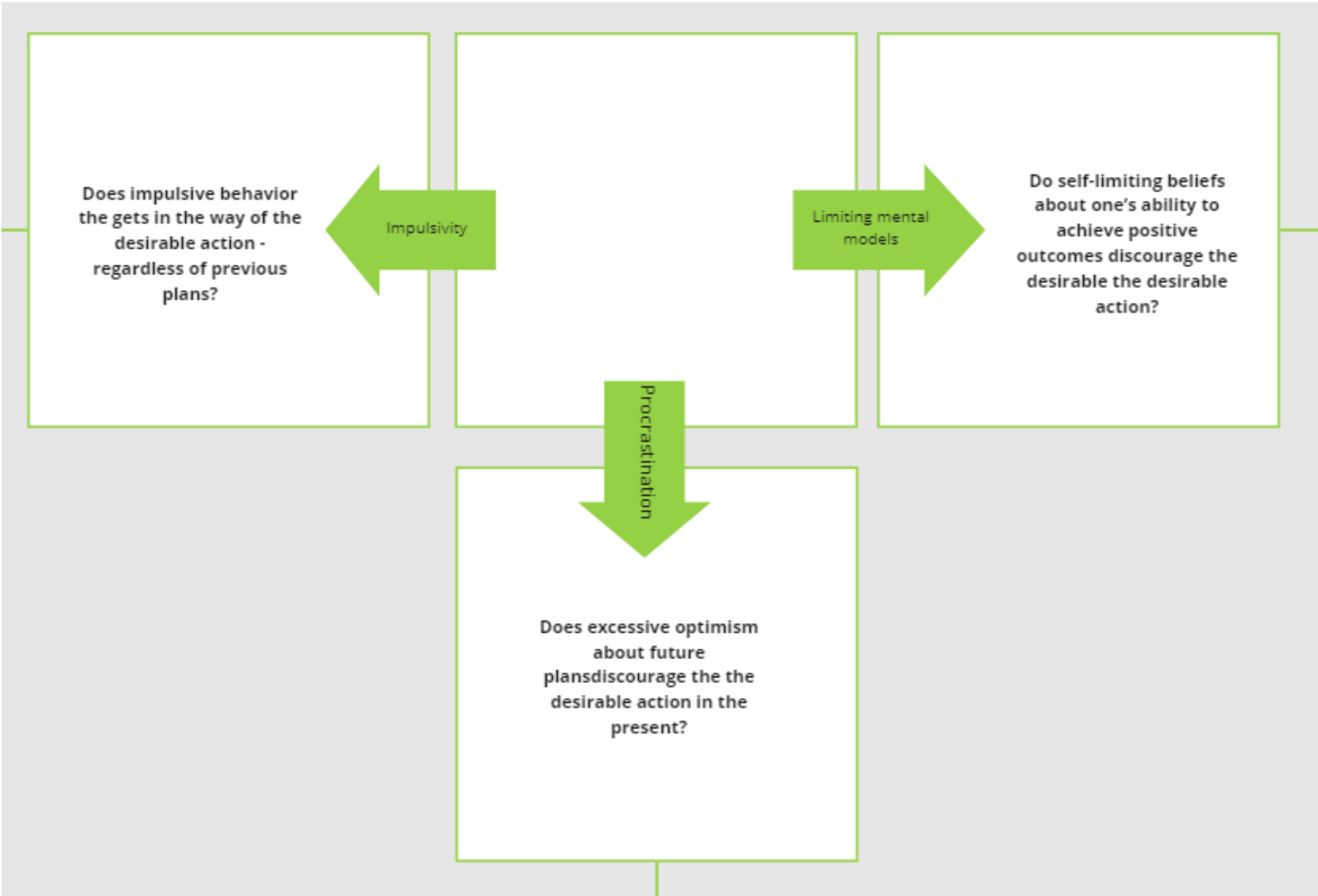
# MOTIVATION



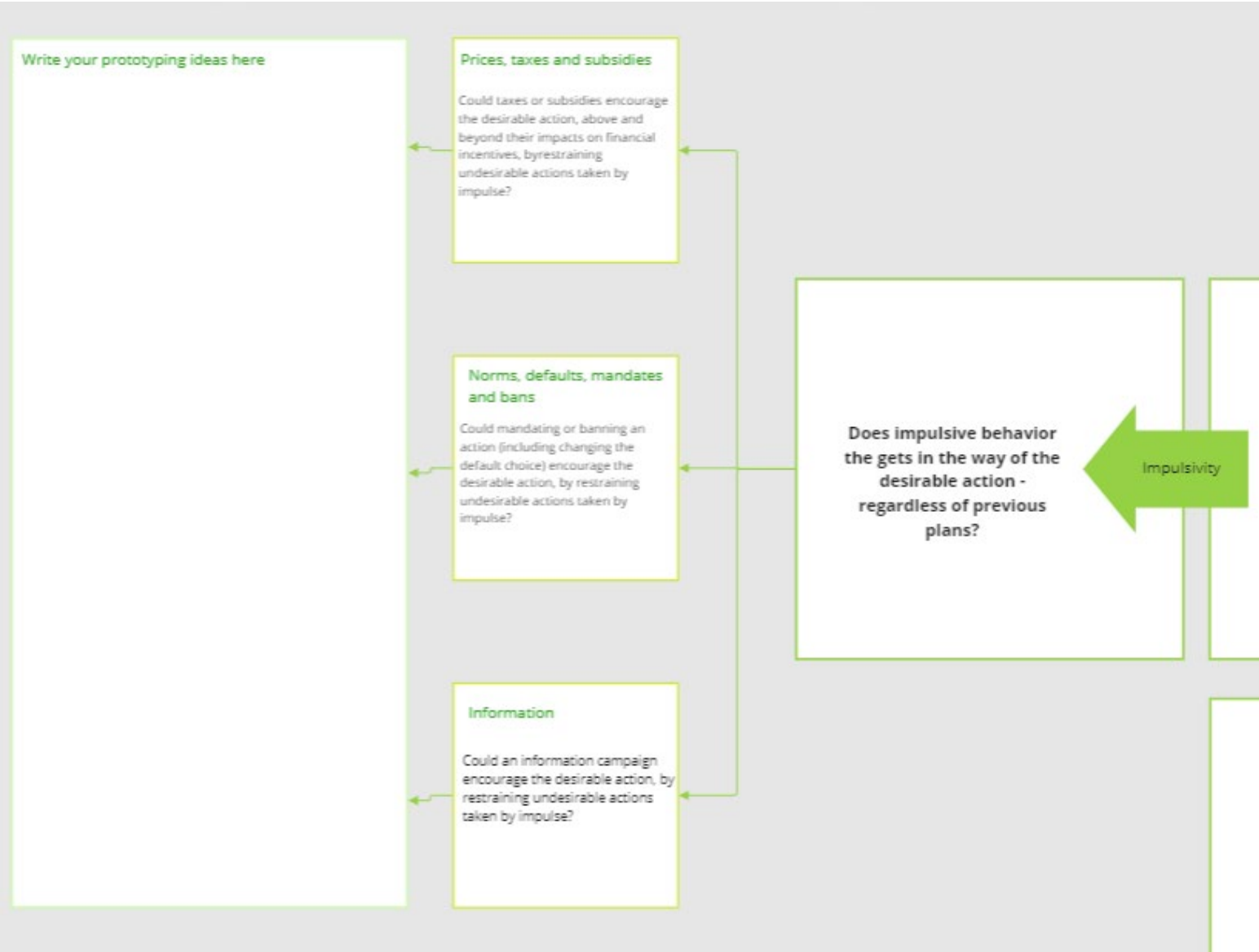
# MOTIVATION



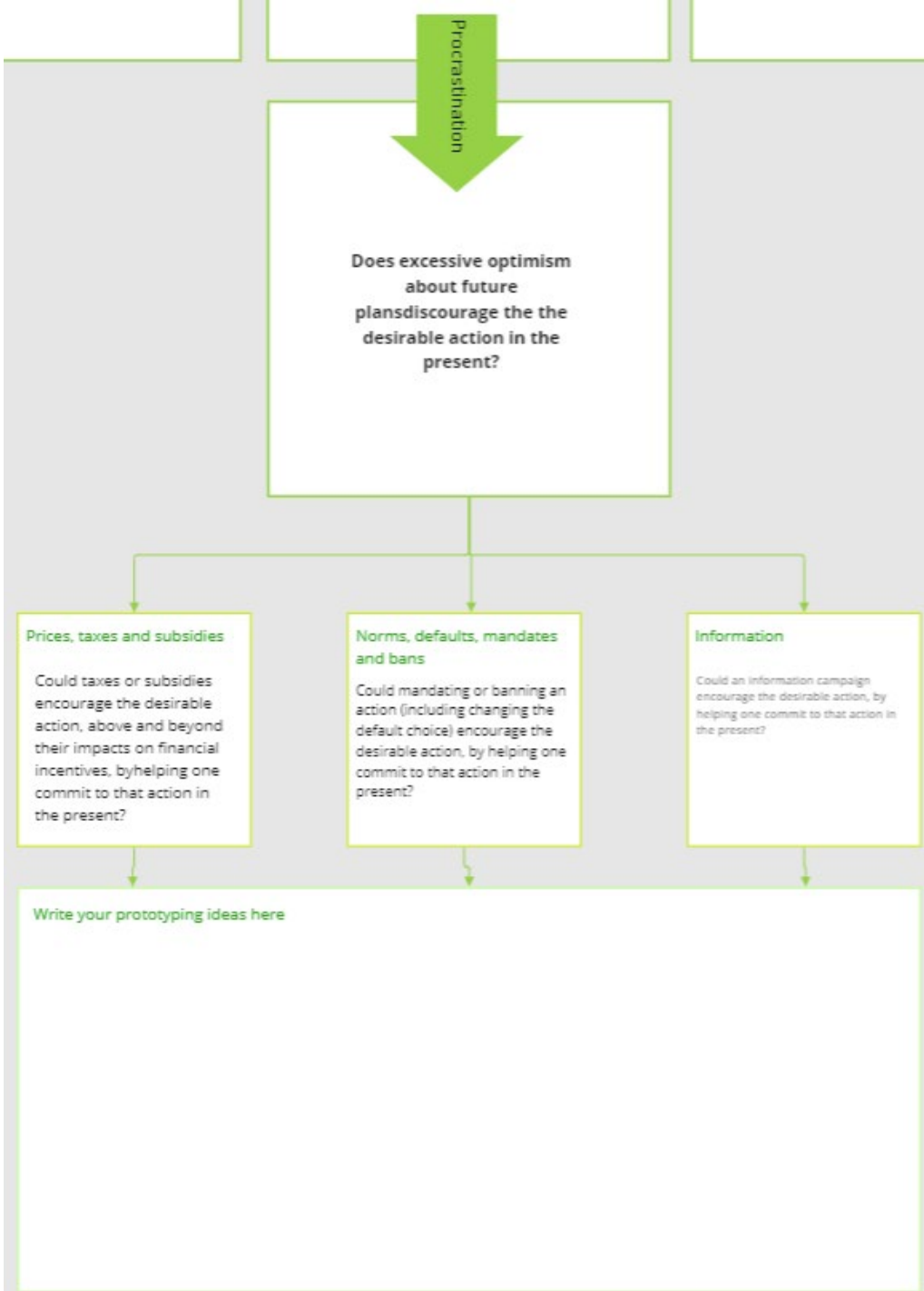
# SELF-CONTROL



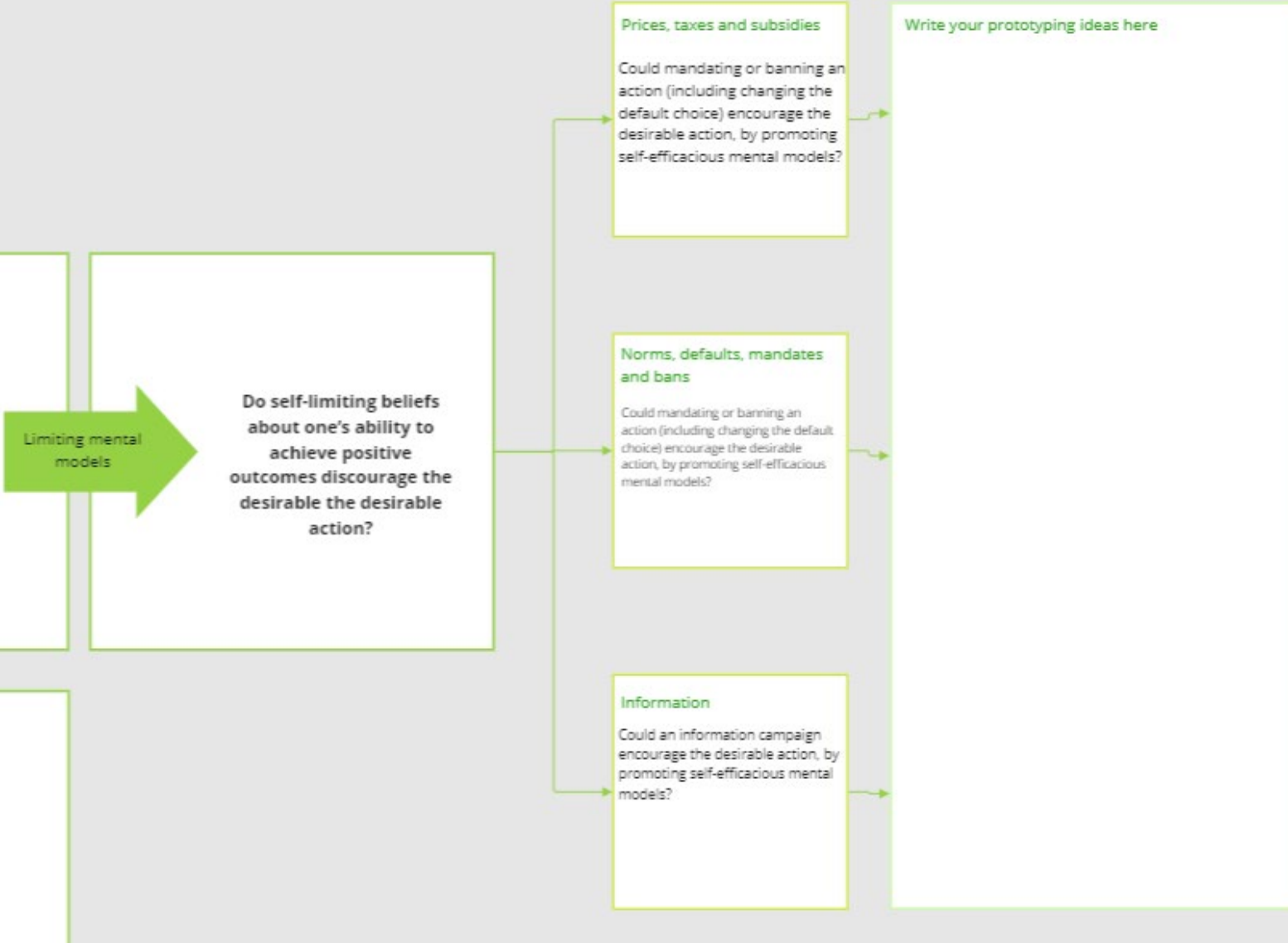
# SELF-CONTROL



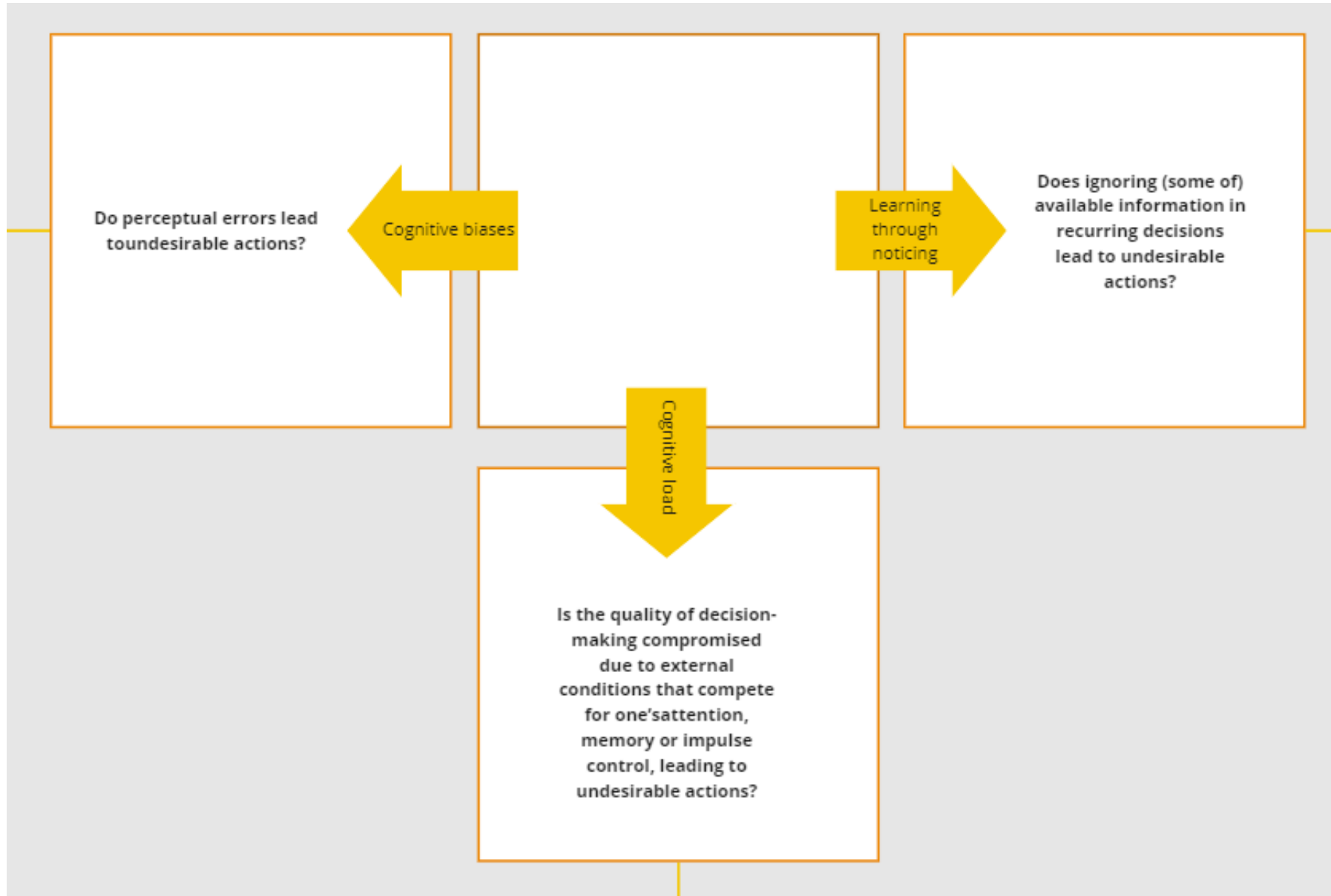
# SELF-CONTROL



# SELF-CONTROL

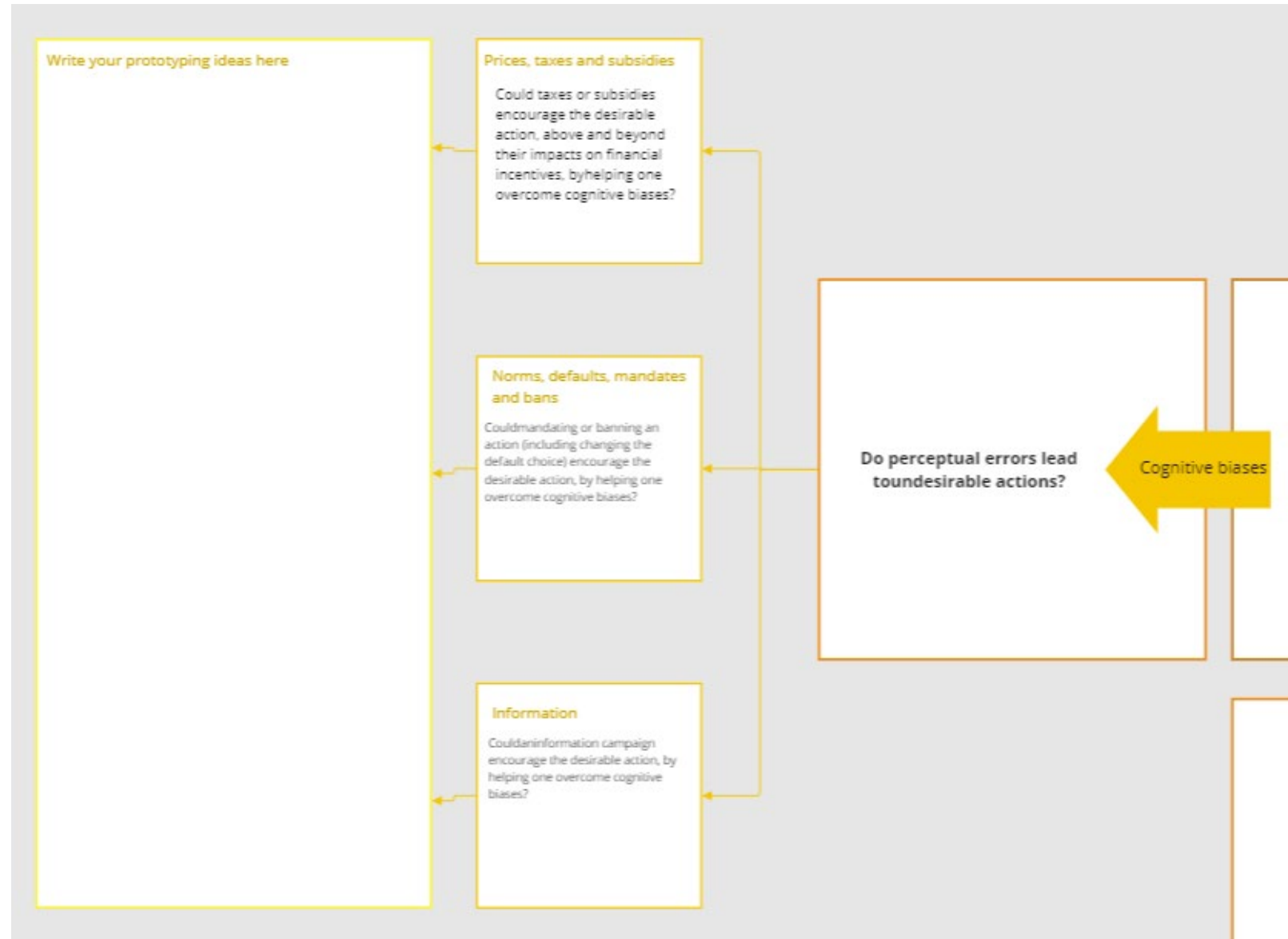


# INATTENTION

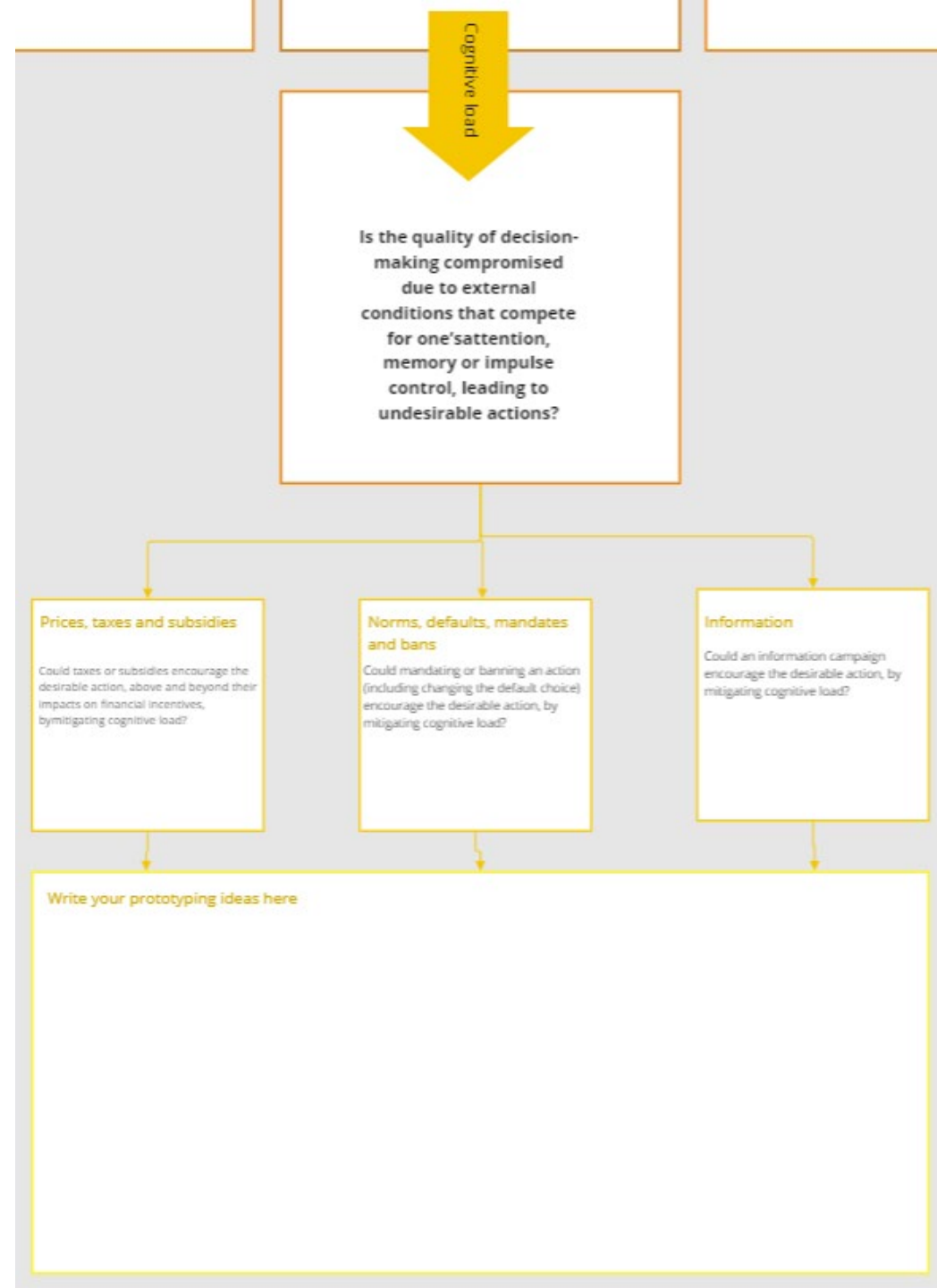




# INATTENTION



# INATTENTION



# INATTENTION

