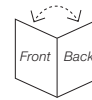


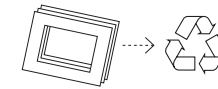
Assembly Instructions

Make your own set of Strategy Cards

Step 1:
Cut along outside edge
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Step 2:
Glue and fold



Step 3:
Recycle scrap paper

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STRATEGY CARD #1

Introduce or increase present gains.

The present matters more to people than the past or the future. Present gains are more pleasurable than future gains, and therefore a stronger motivator.

F2

F3

For more information see Loss Aversion,
Hyperbolic Discounting, Intertemporal Choice

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STRATEGY CARD #1



* To introduce or increase present gains...

ask yourself

- How might we shift future gains into the present?
- Can we break up future gains so that pieces of them can be shifted into the present?

e.g.

Platinum Delta SkyMiles credit card offers a 20,000 mile bonus with the first purchase made on the card so users get a jump start on accumulating miles.

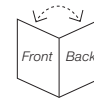
AmericanExpress.com

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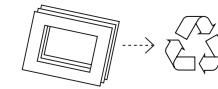
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STRATEGY CARD #2

Associate a loss with the undesirable option or behavior.

People will go out of their way to avoid losses. Ownership over an item amplifies the pain associated with losing it.

F3

For more information see Loss Aversion, Hyperbolic Discounting

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STRATEGY CARD #2



* To associate a loss with the undesirable option or behavior...

ask yourself

How might we make the undesirable behavior seem like or result in a loss?

e.g.

StickK.com allows users to set up anti-charity personal contracts with themselves; if users don't achieve their set goals, their money is donated to a charity they don't want to support.

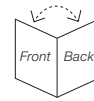
StickK.com

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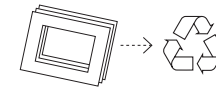
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STRATEGY CARD #3

Move present losses into the future.

Delayed losses are much less painful than losses in the present. Consuming now and paying later increases the joy of consumption and decreases the pain of paying. People tend to be overly optimistic about what will happen in the future.



For more information see Loss Aversion, Hyperbolic Discounting, Impact Bias, Optimism Bias

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STRATEGY CARD #3



* To move present losses into the future...

ask yourself

- How might we delay a present loss?
- Can we break up a present loss so that pieces of it can be delayed?

e.g.

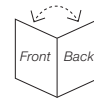
Credit card companies let you experience the pleasure of purchasing an item today and pay for it a few weeks or months in the future.

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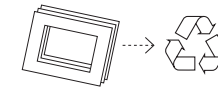
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STRATEGY CARD #4

Lump losses together.

Two large losses separately will be perceived as more painful than if they are lumped together into one. A smaller loss may be overlooked if it is lumped together with a larger loss.

F3

For more information see Loss Aversion,
Hedonic Framing

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STRATEGY CARD #4



* To lump losses together...

ask yourself

Which smaller losses could be combined into one larger loss?

e.g.

Expedia.com asks customers if they want to buy travel insurance once they're already in the process of paying for a comparatively larger expense such as a plane ticket or hotel stay.

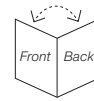
Expedia.com

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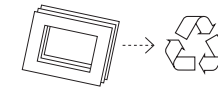
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STRATEGY CARD #5

Break up large gains into smaller gains.

People get more pleasure out of two gains occurring separately than one larger gain of equal net value. A small gain attached to a large gain may be overlooked, pleasure can be increased by separating them.



For more information see Loss Aversion, Hedonic Framing

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STRATEGY CARD #5



* To break up large gains into smaller gains...

ask yourself

- How might we distinguish between the larger goal and incremental achievements?
- How might we talk about larger abstract gains in terms of smaller, more concrete gains?

e.g.

Progressive advertises its auto insurance discounts individually (e.g., “the safe driver discount,” “the multi-car discount,” “the paid in full discount”) as opposed to saying “You’ll save 20%.”

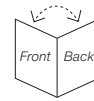
Progressive.com

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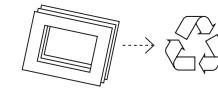
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STRATEGY CARD #6

Conjure up positive memories of similar experiences.

People use past experiences to inform their behavior and decision making in the present. People tend to recall past experiences as more pleasurable than they actually were.



For more information see Anchoring, Availability, Attentional Collapse

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STRATEGY CARD #6



* To conjure up positive memories of similar experiences...

ask yourself

- What memories of similar experiences does the user already have?
- How might we help the user recall fond memories of similar experiences?

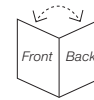
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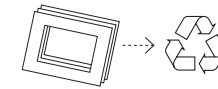
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STRATEGY CARD #7

Associate new behavior with an existing routine.

People are creatures of habit. Identify existing routines and look for opportunities to integrate a new behavior into these existing habits.

S1 S3

For more information see Loss Aversion,
Hyperbolic Discounting

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STRATEGY CARD #7



* To associate new behavior with an existing routine...

ask yourself

- Which existing routines or habits are similar to the new behavior in terms of quality, type of activity, time when it occurs, etc.?
- How might we bring attributes of existing routines into the experience of doing the new behavior?

e.g.

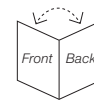
Taking a pill at an arbitrary time each day is more challenging than taking a pill alongside an existing routine (e.g., eating a meal, brushing your teeth).

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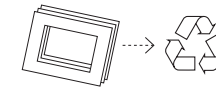
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STRATEGY CARD #8

Draw upon or introduce relevant social norms.

Group and societal norms can be strong motivators. People tend to align their choices with those of a group they are a part of. Be aware that money can shift people into a business mind set and cause them to violate social norms.



For more information see Bandwagon Effect,
Business v. Social Norms

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STRATEGY CARD #8



* To draw upon or introduce relevant social norms...

ask yourself

- How might we take advantage of existing social or group norms?
- How might we introduce new social or group norms?

e.g.

Apple uses its “Mac versus PC” ads to reinforce the social perception of Mac users as fun, young hipsters.

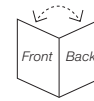
Apple. Advertisement. Nov. 2009. Television.

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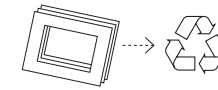
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STRATEGY CARD #9

Highlight colorful and personal stories.

People will rely on stories easily available in their memory (such as stories recently in the news or recently told to them by friends) to evaluate information in the present. Visceral and personal stories are particularly powerful and memorable.

S4

For more information see Availability, Anchoring

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STRATEGY CARD #9



* To highlight colorful and personal stories...

ask yourself

- What current stories already exist that we can take advantage of?
- How might we make stories more emotional, visceral, and personal?
- How might we introduce new stories?

e.g.

Save the Children tells a specific child's personal story to encourage donations.

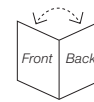
SaveTheChildren.org

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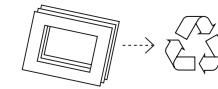
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STRATEGY CARD #10

Avoid overwhelming amounts of information.

Too much information may overwhelm people and cause them to exhibit the ostrich effect – stick their head in the sand and ignore the information altogether.

S4

For more information see Information Avoidance, Ambiguity Effect

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STRATEGY CARD #10



* To avoid overwhelming amounts of information...

ask yourself

- How might we eliminate unnecessary information?
- Can information be broken down or revealed progressively over time to minimize complexity?

e.g.

Boost mobile has gained market share by offering a \$50 plan for all services, differentiating itself from the existing cell-plan complexity.

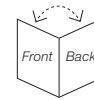
Carr, Nicholas. "The Price of Free." The New York Times. Nov. 15, 2009. <http://www.nytimes.com/2009/11/15/magazine/15FOB-Phenomenon-t.html?ref=technology>

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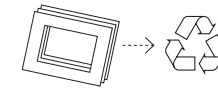
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STRATEGY CARD #11

Make the desired outcome the default option.

People don't like making decisions, especially complicated ones. A default choice minimizes effort required on the user's part, and will often be the most commonly selected option.

S1

For more information see Status Quo Bias

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STRATEGY CARD #11



* To make the desired outcome the default option...

ask yourself:

- How might an existing default option be made into the desired behavior?
- How might we reduce or eliminate the effort involved in achieving the desired behavior?

e.g.

Countries that use opt-out organ donation programs have about 60% greater enrollment than countries using opt-in programs.

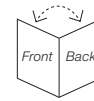
Johnson, Eric and Daniel Goldstein. "Do Defaults Save Lives?" Science 302.5649 (2003): 1338-1339.

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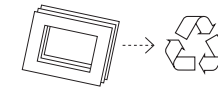
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STRATEGY CARD #12

Align the desired outcome with the user's identity.

People want to make choices that align with their own identity, or their perception of their own identity. People often play many roles in their lives. Speak to the identity that best aligns with the behavior or option you want them to choose.



For more information see Identity, Resolving Cognitive Dissonance

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STRATEGY CARD #12



* To align the desired outcome with the user's identity...

ask yourself

- In what ways can the desired outcome reflect the user's current identity?
- What user role or identity should this product or service speak to?

e.g.

JIF peanut butter's tag line is "Choosy Moms Choose JIF."

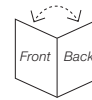
Jif.com

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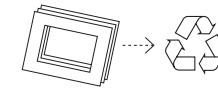
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STRATEGY CARD #13

Introduce ownership.

Ownership, or perceived ownership, of an item (or group, belief, etc.) can increase the value people attribute to that item. People will go out of their way to avoid a potential loss of an owned item.

F4

For more information see Endowment Effect, Actor-Observer Bias

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STRATEGY CARD #13



* To introduce ownership...

ask yourself:

- Can we give the user ownership over an item or process?
- How might the risk of losing an owned item be introduced to promote a desired behavior?

e.g.

Cable companies often use trial promotions that allow users to get a premium package at a discount rate. After the trial expires, downgrading to a lesser package feels like a more painful loss than paying the slightly more expensive monthly fee.

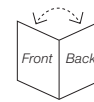
Ariely, Dan. Predictably Irrational: The Hidden Forces That Shape Our Decisions. New York: HarperCollins, 2008. 136-137.

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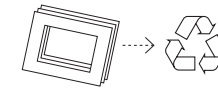
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STRATEGY CARD #14

Set up positive expectations.

People's experiences are often strongly influenced by their existing expectations. Positive expectations can increase the likelihood of a positive experience.

F1 S3

For more information see Placebo Effect, Diagnosis Bias

* Beware of Anticipation of Rewards

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STRATEGY CARD #14



* To set up positive expectations...

ask yourself:

- How might we convey positive aspects or benefits in advance?
- How might we combat existing negative expectations?

e.g.

A study asked participants to indicate which of two beers they preferred: a regular beer or a beer with balsamic vinegar added. In a blind taste test, 59% preferred the vinegar version. But when participants were told about the addition of vinegar before the test, only 30% preferred the vinegar version.

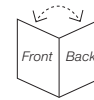
Leonard Lee, Shane Frederick and Dan Ariely. "Try It, You'll Like It: The Influence of Expectation, Consumption, and Revelation on Preferences for Beer". *Psychological Science*. 17.12 (2006): 1054-1058.

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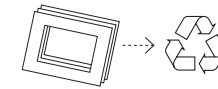
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STRATEGY CARD #15

Use surprise to make gains more pleasurable.

People get more pleasure out of a surprise gain than an expected gain. Surprise can be used to capture people’s attention and maintain their interest.

F1

For more information see Surprise & Adaptation

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STRATEGY CARD #15



* To use surprise to make gains more pleasurable...

ask yourself:

- How might we change the offering over time to modulate the experience?
- How might we hide parts of the offering for users to stumble upon?
- How might we provide seemingly random or unexpected rewards?

e.g.

Chase offers a “Chase Picks Up the Tab” program: every five minutes Chase pays for one of its users’ credit card transactions.

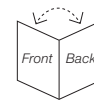
Chase.com

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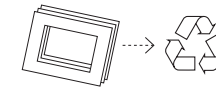
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STRATEGY CARD #16

Minimize risk associated with the desired behavior.

An option that minimizes risk, especially one that reduces risk to zero, will often be desirable. People go out of their way to avoid losses, and thus a safe option can be particularly compelling.

F3

For more information see Loss Aversion, Certainty Bias

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STRATEGY CARD #16



* To minimize risk associated with the desired behavior...

ask yourself:

- How might we introduce a “safety net” in the form of a trial period or guarantee?
- How might we use factual information to combat emotional concerns?
- How might we make risk seem fun?

e.g.

In September 2009, GM introduced a 60-day money-back guarantee on its cars.

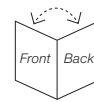
Valdes-Dapena, Peter. "GM introduces money-back guarantee." CNNMoney.com Sept. 10, 2009. http://money.cnn.com/2009/09/10/autos/gm_moneyback/

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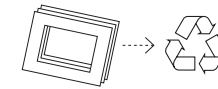
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STRATEGY CARD #17

Use facts to lend credibility and memorability.

Like chili powder, a few hard facts can go a long way. Use clear, distilled facts to assert authority and to give people a means of backing up their decision. Use facts sparingly – they can quickly overwhelm.

S4

For more information see Framing, Ambiguity Effect, Anchoring, Availability

* *Beware of Information Avoidance*

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STRATEGY CARD #17



* To use facts to lend credibility and memorability...

ask yourself:

- What information will lend credibility to our offering?
- How can we provide facts that support existing positive expectations?

e.g.

Allstate insurance commercials claim “Drivers who switched from Geico saved an average of \$396.”

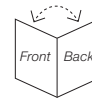
Allstate. Advertisement. Nov. 2009. Television.

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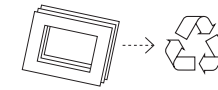
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STRATEGY CARD #18

Give the user frequent feedback about the consequences of their actions.

People have a hard time drawing connections between actions and future consequences.



For more information see Intertemporal Choice, Decoupling

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STRATEGY CARD #18



* To give the user frequent feedback about the consequences of their actions...

ask yourself:

- How can we make the future more evident in the present?
- How might we help the user recall actions in the past that affect them in the present?

e.g.

The “Smoking Book” iPhone app tells you how much money you’ve saved since you stopped smoking.

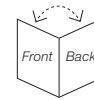
Petersen, Philipp. Smoking Book EN - Non smoking saves money. Released Nov. 10, 2009. v1.0.1 <http://itunes.apple.com/app/smoking-book-en-non-smoking-saves/id338226256?mt=8>

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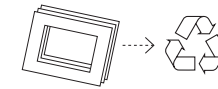
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STRATEGY CARD #19

Provide opportunities for people to pre-commit.

People often intend to make good choices but don't follow through when the time comes. Create opportunities for people to make choices in advance, before the heat of the moment when emotions may change their minds.

F2 S1

For more information see Intertemporal Choice, Impact Bias

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STRATEGY CARD #19



* To provide opportunities for people to pre-commit...

ask yourself:

- How might we get people to make the decision in advance, perhaps in an irreversible way?
- How might we get people to make better decisions in the future based on current or recent feelings of regret?

e.g.

Nutrisystem ships prepared, healthy meals to clients so they don't have to decide what's for dinner.

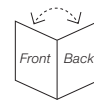
Nutrisystem.com

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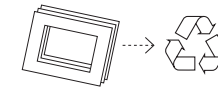
Assembly Instructions

Make your own set of Strategy Cards

Step 1:
Cut along outside edge
(dashed line)



Step 2:
Glue and fold



Step 3:
Recycle scrap paper

Fold here



STRATEGY CARD #20

Shift the current reference point.

People don't judge losses and gains absolutely – rather, they perceive losses and gains relative to a reference point. By shifting a person's reference point, a loss or gain can be more or less influential.

People's reference points change over time, and their perceptions of past reference points are often influenced by their current state. Future reference points are difficult to accurately predict.



For more information see Framing, Loss Aversion, Impact Bias, Attentional Collapse

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STRATEGY CARD #20



* To shift the current reference point...

ask yourself:

- What is the current reference point that losses and gains are being relatively compared to?
- How might we shift or reframe the current reference point?

e.g.

The television show *The Biggest Loser* uses people's weekly weight-loss progress as its key performance measure. Contestants' reference points each week are their weights from the previous week. This helps combat the tendency to become placated by sizable cumulative loss en route to the final goal.

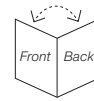
The Biggest Loser. NBC. 2009. Television.

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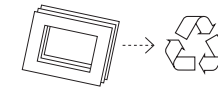
Assembly Instructions

Make your own set of Strategy Cards

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(dashed line)



Step 2:
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Step 3:
Recycle scrap paper

Fold here



STRATEGY CARD #21

Reframe losses and gains.

A situation can often be described in terms of losses or gains – the glass is half full or half empty. Emphasizing losses will generally cause people to avoid an option or activity. Emphasizing gains will make an option seem more attractive.



For more information see Framing, Loss Aversion

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STRATEGY CARD #21



* To reframe losses and gains...

ask yourself:

How might we reorganize, restate, recontextualize, or reconsider information to emphasize the relevant gains or losses?

e.g.

Consider these two energy campaigns:

“(1) If you use energy conservation methods, you will save \$350/year; (2) If you do not use energy conservation methods, you will lose \$350/year.” Framing the campaign in terms of a loss, like in the second example, is far more effective than the first.

Thaler, Richard H., and Cass R. Sunstein. Nudge: Improving Decisions About Health, Wealth, and Happiness. New Haven: Yale University Press, 2008. 37.

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