Welcome to the

Vitality

# Behavioural Café

The perfect blend of
**sales and science**

# Did you enjoy your coffee break

at the **Vitality Distribution Network Annual Summit?**

# Background to the café

Central to the Vitality programme is behavioural economics which combines **psychology and economics** to identify the mental triggers, biases and nudges that affect our decision-making.

We're interested in how people **think and act** when it comes to making healthier decisions.

This is the difference between the choice to:

**Sleep in or go for a run;**

**Book a holiday or save your bonus;**

**Eat fast food or prepare a healthy meal.**

Once we understand how people make decisions, **we can support them in making the best decisions for their future,** a key goal for us here at Vitality Global.

# So, what is a nudge?

“A **nudge** is any aspect of the choice architecture that alters people's behaviour in a predictable way without forbidding any options or significantly changing their economic incentives.

To count as a mere nudge, the intervention must be easy and cheap to avoid. Nudges are not mandates. Putting fruit at eye level counts as a nudge. Banning junk food does not.”

**Professors Richard Thaler and Cass Sunstein**

Nudge: Improving Decisions about Health, Wealth, and Happiness

During your visit to the Vitality Behavioural Café, you experienced behavioural economics – in action.

**How?**
**To get your cup of coffee,**
**you navigated 11 nudges.**

Some of these may have led to active, easy choices, whilst others were more subtle … maybe even subliminal.

As part of this, it is likely that you were gently steered towards the coffee you ended up with.

Were you aware of all these decision-making moments?

**Let’s explore them.**

## #1

# Power of Free

When you stepped up to the counter, one of the first things you may have noticed is the word **"free"** on our menu. **Anything free is hugely motivating and attractive to us.** Even just seeing the word releases large amounts of dopamine in our brain which makes us feel happy and more likely to act quickly.

Knowing that **your coffee was covered by us** helped prime this response – even before you placed your order. **The power of free** can also help cue another key behavioural response: **reciprocity.** This is when the goodwill given to a client is later returned, often in an amplified way.

## USE THIS IN YOUR SALES WORLD

### How can we position special offers to make them more appealing?

Does the client get something for free: a boosted benefit; a free trial; even a complimentary coffee at an activation?

And how do we frame these messages?

**Consider the difference between:**
“Pay for 6x months of your Vitality membership and get 6x months free.”
vs.
“Get 50% off of your annual Vitality

membership."

Two financially identical deals.
**But which are you more likely to respond to?**

## #2

## Status Quo

**Most of us have a go-to coffee.** Whether that's a cortado or a cappuccino, it's your default order.

This is in line with our **status quo bias.** Here we prefer things to stay the same so that we don't have to use extra energy on new decisions. We are creatures of habit and prefer to stick with what we've always done (think Steve Jobs and his “work uniform” of a black turtleneck, blue jeans and white sneakers).

## USE THIS IN YOUR SALES WORLD

Knowing that we all tend to be lazy, and don’t like to make new decisions, how can we apply this to how we sell our services?

Make the preferred option, the easy option. **Defaults,** when used correctly, are effective in encouraging people to take a particular course of action.

Consider bundling benefits as the default so that your clients get automatic add-ons when they sign up.

Also, keep communication clear and familiar – remove jargon, acronyms and technical terms to make your calls to action easier to act on.

## #3

## Gamification

**Perhaps you don't have a coffee preference.** Or were undecided. Or just wanted to be surprised (and delighted).

Did you choose to roll our decision dice?

**Gamification** is where we take design elements from games to influence choices and behaviour, often with a reward. The goal of gamification is to engage clients and turn a user journey into an adventure.

## USE THIS IN YOUR SALES WORLD

We all like to win.
Our brains are hardwired
to release reward chemicals
when we complete a task.
And, when the task is fun,
it boosts our mood
and motivation.

The basic formula is to provide real-time feedback to recognise and reward the action you're after. Think badges, challenges, competitions, gameboards and leaderboards as part of your leads-generation and sales campaigns.

## #4

## Social Proofing

**Did you order an espresso?**

On the menu board this was flagged as *"the most popular coffee in the world"*. And it is. With more than 1 billion espressos consumed a day.

We like to think of ourselves as unique individuals ... but we're not. A nudge that might have influenced you today from the coffee menu? **Social proofing.**

We are social beings and heavily persuaded by what those around us do and say. We look for decision validation from others – especially in new or unfamiliar situations – because this signals a successful decision.

## USE THIS IN YOUR SALES WORLD

Social proofing is a powerful behavioural communication tool to use in your sales messaging.

Highlight the majority with language like:

*“others”, “people like you”, “everyone else”, “the majority"*.

This signals the in-group and helps direct clients to the action you’re after.

When a lot of people enjoy something, you also want to try it. And it’s more likely you will enjoy it. Use client testimonials or member stories to showcase the success of your products and benefits. **This motivates others to purchase and experience this for themselves.**

# #5

# Dynamic Norms

But what happens when we don’t have the majority? That’s where **dynamic norms** come in.

Did you experience this when adding milk to your order? Our oat milk was described as what *“more and more people are choosing”* to show a growing trend in popularity.

Dynamic norms are effective as they highlight an upward trend which leverages the bandwagon effect – the tendency for us to adopt certain behaviours simply because others are doing so. **We don’t want to be left behind.**

# USE THIS IN YOUR SALES WORLD

When launching a new product or benefit, this technique can help build traction. You'll start out with small numbers, which will continue to grow. When framed against time, we can encourage action.

Take this example:

"In January, 30% of Vitality members had done their health check. This increased to 50% in March and is now at 70% as of May. Have you completed yours?"

# #6

# Messenger Effect

When browsing the coffee menu, you may have come across *"Barry Swartzberg's favourite"* – AKA a flat white. If this helped you make your decision, you were nudged by the **messenger effect.**

The messenger effect shows that when we communicate information through someone who is well-known and trusted, it commands authority and credibility – making the message more persuasive.

When we're making decisions, we consider whether we believe the person informing us.

Do we know them? Like them? Respect them? **Trust therefore is key, and who delivers the message is often just as important as the message itself.**

## USE THIS IN YOUR SALES WORLD

Consider who are the credible messengers in your space. Is it someone in your leadership team, sales or marketing department, an influencer or ambassador or even an existing Vitality member?

By framing sales communication through different messengers, you can play around with style and tone as well as use story-‘selling’ techniques to make your products, features and benefits more tangible and relatable.

## #7

## Hedonic Language

We have a tendency to get bored easily and we lose enjoyment in things because of what’s termed **hedonic adaptation.**
The solution here is novelty.

Did you notice the description of our cappuccino? *“Smooth, fragrant Arabica beans rich-roasted in Colombia.”*

Here we've described the product in terms of flavours, fragrance and origin. **Being more creative with naming conventions through adjective use makes this option more appealing.** Research shows how well this works to encourage healthier eating in children, for example, referring to "clown noses" instead of tomatoes and "gnome trumpets" for mushrooms.

## USE THIS IN YOUR SALES WORLD

Hedonic language is about highlighting novelty or excitement

When it comes to describing the benefits of the Vitality programme, this is impactful.

You’re not just selling a travel discount;
**you’re opening access to explore the world.**

You’re not just discounting gym fees;
**you’re offering a longer healthspan.**

You’re not just providing healthy recipes;
**you’re promoting fun, family habits.**

## #8

## Scarcity

**At the Vitality Behavioural Café counter, you may have noticed one special menu item: the Mochaccino.** This was a limited-edition order with only 10 available on each day of the conference.

This plays into a behavioural bias known as **scarcity,** where something that is limited in time or number is perceived as being more valuable. Even if you're not a chocolate fan, you may have been persuaded by this principle and opted for the Mochaccino.

## USE THIS IN YOUR SALES WORLD

Scarcity is particularly effective in sales environments where there are limited elements such as *"Only 100 seats left for our product launch"* or *"You have 1 week to join for boosted rewards"*.

This messaging can be further primed using countdown clocks and timely notifications which not only encourage a client to act, but to act more urgently.

# #9

# Framing

If you opted for cow’s milk with your coffee, did you choose the 20% fat or 80% fat-free option? **Most people would go for the 80% fat-free milk, even though both are identical.**

When it comes to message **framing,** we have a choice in how to position and structure the message. You can change the attractiveness of a message by highlighting either the positive (gain) or negative (loss) aspects of the same decision.

# USE THIS IN YOUR SALES WORLD

In health and life insurance communication, how we frame information shapes pro-health behaviours.

Take these examples:

*“You will live longer if you quit smoking.*
*You will die sooner if you don’t quit smoking.”*

*“This treatment has an 80% survival rate.*
*This treatment has a 20% mortality rate.”*

Again, both statements are factually the same but the message focuses on either the gain or loss.

## #10

# Visual Language

While placing your milk order, did you notice some of our pro-environmental cues? To help nudge better decisions, we used visual language at our coffee café. This links to the **picture superiority effect** where we process visual information faster and more efficiently than any other form of communication.
**This is often a far more subliminal nudge, but a powerful one all the same.**

To increase the likelihood of choosing plant-based milk – which uses 60% less energy and has a much lower carbon footprint – we incorporated:

- **The colour green on the menu**
- **Wood panels on the stand**
- **Foliage visuals on the menu**
- **Fully biodegradable cups**
- **Pot plants and succulents**

These ‘green’ visuals prime us to think about more sustainable ways of living – making it more likely we’d choose oat or soy milk (or no milk at all!).

## USE THIS IN YOUR SALES WORLD

Imagery is a powerful tool for capturing attention and evoking emotion, which helps to drive action. In the health and life insurance space, one of the most important emotions to build is trust.

This can be conveyed through colour psychology (trust colours tend to be blue, white and grey), representative demographics in imagery and illustrations, and upweighting imagery with eye contact, hands and smiling which convey confidence and connection.

## #11

## Personalisation

**We love our own names.**

In fact, this pattern of letters is more familiar to us than anything else – one of the first words we learn to write and say (think of the **Starbucks effect** of having your name called out by our barista rather than your impersonal coffee order).

Nudging behaviour has moved away from the traditional one-size-fits-all with more personalised and nuanced communication strategies to better match your client. The best way to grab someone's attention is to tailor messages to make it easier for them to imagine the benefit of an action in their own lives.

## USE THIS IN YOUR SALES WORLD

Using your client's name,

health history, location or other relevant detail is often effective (while paying attention to privacy laws). Personalisation is about forming a connection with your clients. In doing so, you’re more likely to engage them and subsequently convert them with your call to action.

In our increasingly digital world, handwriting fonts – like you saw on your coffee cup – stand out. Although rationally we know these are computer-generated in the same way as generic fonts, there is a more intimate and personal feel to this which helps to create client connection.

# Were you nudged?

Behavioural nudges are **one of the best ways to improve healthy living** while still maintaining an end user's freedom of choice.

Sales communications that use **behavioural insights** pay close attention to the link between **language, decision-making and behaviour.**

Crafting content and mapping client journeys, in ways that are intrinsically linked to how people think, make it more likely that you'll **ultimately persuade.**

# See you **latte!**

*This behavioural report is brought to you by* ***Vitality Global in partnership with BreadCrumbs Linguistics –*** *an award-winning global behavioural communications firm that specialises in nudge-based language.*