



The National Financial Wellbeing
& Sustainability Initiative

THE SCIENCE OF FINANCIAL BEHAVIOUR – **Part 2**

Behavioural Design Tools for Games Development



Session Outline



- 1 Why behaviour matters for financial wellbeing
- 2 Financial decision patterns
- 3 Behavioural biases that shape money choices
- 4 Behavioural design tools
- 5 Game inspiration routes and design principles

Recap Part 1

Part 1 focused on why financial decisions do not always follow knowledge or intention.

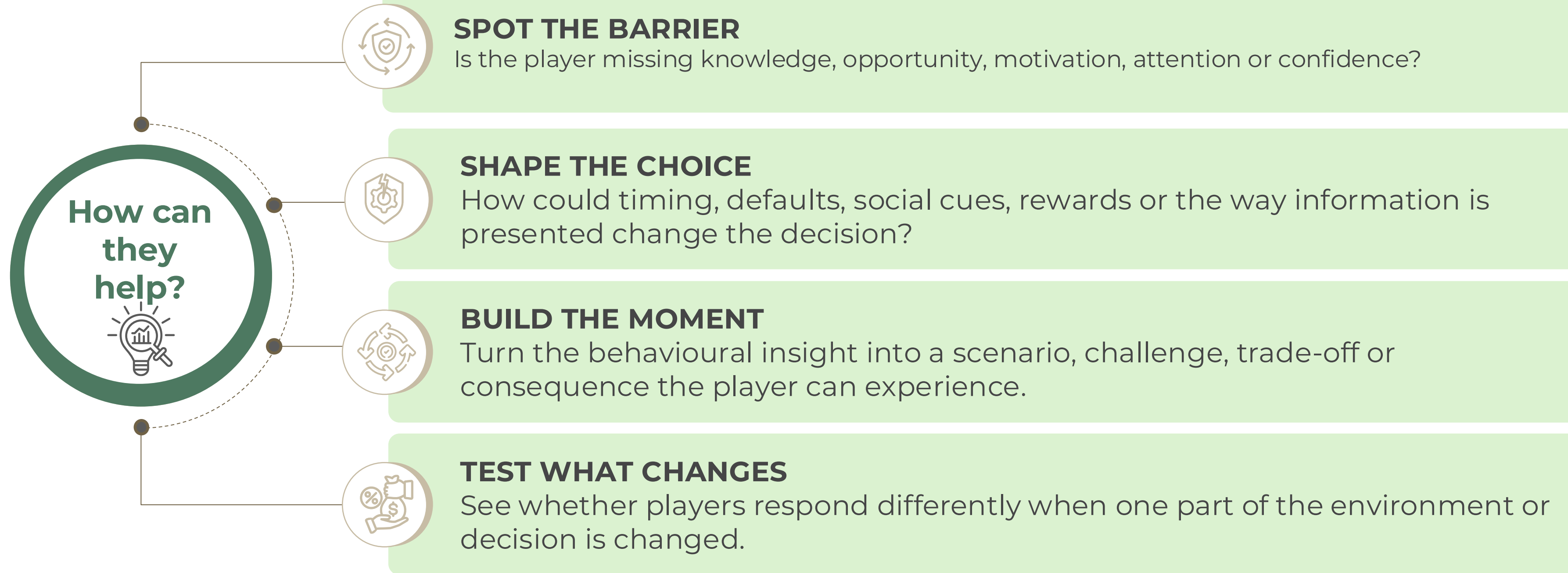
We explored how behaviour can be shaped by:

- Immediate rewards and future trade-offs
- How information is framed or anchored
- Fear of losses
- Social influence
- Confidence and perceived control
- Habits, attention and financial pressure

KEY TAKEAWAYS

- People do not make financial decisions in a vacuum.
- Behaviour is shaped by the person, the context and the way the choice is experienced.

Behavioural Tools for Game Design



Behavioural tools help game designers understand what may be driving a player's financial choices and use that insight to shape more realistic, meaningful and engaging decision moments.



Behavioural Design Tools



COM-B Model

A simple way to diagnose what needs to change before designing a game or intervention.

THE MODEL

For a behaviour to happen, people need:

Capability,
Oppportunity and
Motivation.

If one is missing, behaviour change might not be attainable.

EXAMPLE

- **Capability:** Do they know how to compare debt options?
- **Opportunity:** Is saving easy at the moment salary arrives?
- **Motivation:** Does spending now feel more rewarding than saving?

GAME DESIGN USAGE

- Do not assume the problem is only knowledge.
- Build challenges around missing skills, limited opportunity or motivation conflicts.
- Let players see what changes when one barrier is removed.

E.A.S.T Approach

A practical behavioural design framework from the Behavioural Insights Team: make a desired behaviour Easy, Attractive, Social and Timely..

THE APPROACH

- **Easy:** Reduce friction, simplify choices and make useful actions easier to complete.
- **Attractive:** Capture attention and make progress, rewards or benefits visible.
- **Social:** Use relevant social norms, shared goals or commitments.
- **Timely:** Reach people when they are most likely and able to act.

EXAMPLE

Easy: Pre-set a simple savings option rather than asking them to build a plan from scratch.

Attractive: Show progress towards a meaningful goal, such as an emergency fund or trip.

Social: Show that peers at a similar life stage are also building savings.

Timely: Prompt the decision just after salary arrives, before the money is allocated elsewhere

GAME DESIGN USAGE

- Use **EAST** as a checklist when shaping the behaviour you want the game to encourage or explore.
- Ask whether the desired action in the game is Easy enough to understand and perform, Attractive enough to notice, supported by a Social element where relevant, and introduced at the right Time.

B.A.S.I.C Approach

An OECD behavioural insights process for moving from a behavioural problem to a tested intervention.

THE FIVE STAGES

- **B**ehaviour: define the specific action.
- **A**nalysis: understand what drives it.
- **S**trategies: select behavioural routes.
- **I**ntervention: build the idea.
- **C**hange: test, learn and adapt.

EXAMPLE

- Behaviour: “Notice how present bias affects saving.”
- Analysis: immediate rewards overpower future benefits.
- Strategy: make delayed consequences visible.
- Intervention: a playable future-self mechanic.
- Change: compare choices before and after play.

GAME DESIGN USAGE

- Start with a specific financial behaviour, not simply “financial literacy” as a topic.
- Use behavioural science to generate several possible explanations, rather than assuming lack of knowledge is the problem.
- Let those insights inspire different possible mechanics, scenarios or choice environments.

MINDSPACE Framework

MINDSPACE is a framework that focuses on nine forces that drive behavior across a variety of contexts.

It can be used as a menu of influences to explore inside a game environment.

Defaults

We “go with the flow” of pre-set options.

Norms

We are heavily influenced by what others do.

Incentives

Our responses to incentives are shaped by predictable mental shortcuts, such as the strong desire to avoid losses.

Messenger

We are heavily influenced by who is communicating information.

Salience

Our attention is drawn to novel things that seem relevant to us.

Priming

Our actions are often influenced by subconscious cues.

Affect

Our actions can be powerfully shaped by our emotional associations.

Commitments

We seek to be consistent with our public promises and to reciprocate actions

Ego

We act in ways that make us feel better about ourselves

MINDSPACE

One Last Tip ... Game Theme Starters

1 FUTURE YOU

Every money choice changes a future version of the player's life.

Bias lens: Present bias

2 THE PRICE IS... WHAT?

Players estimate value after seeing different anchors or "discounts."

Bias lens: Anchoring

3 EVERYONE'S BUYING IT

A social feed pushes trends, purchases or investments with mixed outcomes.

Bias lens: Social influence

4 MONEY POTS

Players manage labelled savings pots while life events challenge them.

Bias lens: Mental accounting

5 CONFIDENCE CHECK

Players predict outcomes and compare confidence with actual performance.

Bias lens: Overconfidence

6 WALK AWAY?

Players decide whether to continue or exit after investing resources.

Bias lens: Sunk cost

Use Behavioural Mechanics Responsibly

Behavioural mechanics are very useful parts of a game. But be careful how they are used.

» Use behavioural mechanics to create a learning experience.

- Let players experience a bias and see its consequences.
- Keep meaningful choices available.
- Make costs, risks and outcomes understandable.
- Allow mistakes, reflection and replay.
- Use social cues, rewards or time pressure when they serve the learning objective.



» Avoid using the same mechanics to exploit the player.

- Do not hide or disguise real costs.
- Do not use paid random rewards or gambling-like mechanics to encourage repeated spending.
- Do not create artificial urgency primarily to pressure purchases.
- Do not make stopping, opting out or choosing differently unnecessarily difficult.
- Take particular care with children and teens around spending, social pressure and persuasive reward mechanics.

Further Resources

Use these to go deeper into behavioural science, choice architecture and behaviour change design.

Behavioural Insights Team — EAST

Practical framework: Easy, Attractive, Social, Timely.

<https://www.bi.team/publications/east-four-simple-ways-to-apply-behavioural-insights/>

OECD — BASIC Toolkit

Step-by-step behavioural insights process: Behaviour, Analysis, Strategies, Intervention, Change.

https://www.oecd.org/en/publications/tools-and-ethics-for-applied-behavioural-insights-the-basic-toolkit_9ea76a8f-en.html

Institute for Government — MINDSPACE

Behavioural influences checklist: Messenger, Incentives, Norms, Defaults, Salience, Priming, Affect, Commitments, Ego.

<https://www.instituteforgovernment.org.uk/publication/report/mindspace>

UCL Centre for Behaviour Change — COM-B

Behaviour Change Wheel and COM-B model: Capability, Opportunity, Motivation, Behaviour.

<https://www.ucl.ac.uk/brain-sciences/behaviour-change/resources-centre-behaviour-change/advancing-behavioural-science>

OECD OPSI — Behavioural Insights

Examples and guidance on applied behavioural science in public policy.

<https://oecd-opsi.org/work-areas/behavioural-insights/>

BIT — Test and Learn

Useful for testing early versions of behavioural ideas before scaling.

<https://www.bi.team/publications/test-and-learn-a-playbook-for-mission-driven-government/>

Thank You

