


Behavioural Hacks

# Playbook

from Visa's Recommerce Behavioural Insights Lab



Visa's Recommerce Behavioural Insights Lab is committed to identifying and testing simple behavioural hacks that could increase customer demand for resale, repair, rental, refill, return and redistribution.



# What is this playbook about?

We're committed to helping businesses overcome one of the biggest hurdles in getting consumers to shop circular: the intent-action gap, where 84% of people say they want to shop circular but only 27% actually do it<sup>1</sup>.

Having run experiments with some of the world's biggest brands, we're sharing our learnings in a series of playbooks. From growing your Recommerce efforts to adopting a circular business model that revolves around resale, repair, rental, refill, reuse and redistribution, we're here to share strategies that can turn intention into action.

**So, how do we increase the number of people shopping circular?**

**By *understanding* how to create behavioural interventions or 'hacks' that get people to follow their intent with action.**

The Recommerce Behavioural Insights Lab is a collaboration between Visa, MindWorks and the Ellen MacArthur Foundation (EMF). Visa brings expertise in commerce, MindWorks specialises in behaviour and the EMF focuses on circularity. Together, we're on a mission to make Recommerce more accessible, rewarding and equitable for everyone.

We've partnered with some of the world's biggest brands and leading circular businesses and, through our experiments, we've discovered how they can help people embrace more circular habits. This playbook is an open-source guide to everything we've learned, distilled into easy-to-implement, data-backed hacks for your business – we share the mistakes we made along the way, too. Our goal? To help businesses like yours turn the tide and make our economy more circular.

We hope you find it helpful. We'd love to hear from you, whether it's to tell us about a hack you've used or an idea for a new experiment. Message us [here](#).

## Shopping circular<sup>1</sup>

84%

of people say they want to

27%

actually do it

1. Karine Trinquetel, Kantar, How to avoid your brand being inadvertently tarred with the 'Greenwashing brush', 31 March 2024

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# Behavioural science 101

**What is behaviour hacking?**

It's about using behavioural science to create interventions within products, services and experiences that will influence people's behaviours.

**What do we do in Visa's Recommerce Behavioural Insights Lab?**

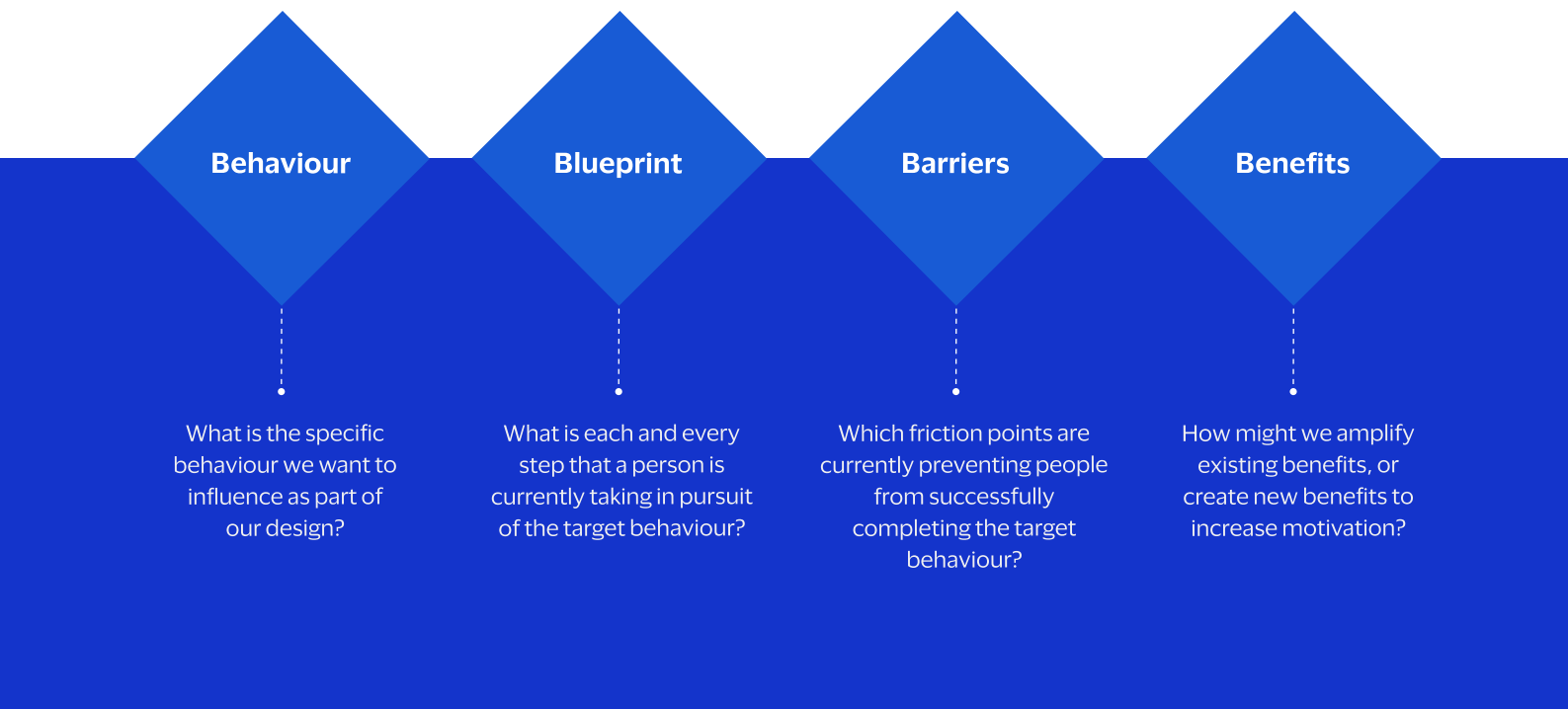
We're here to help people identify and adopt sustainable habits and implement real-world solutions that support more circular behaviours.

**How do we create behaviour hacks to test in our experiments?**

Our approach to defining behaviour hacks is based on a **4-step process** that we call the 4B Framework.



Together, the **4Bs** help us identify optimal behaviours and ideate on interventions that encourage those behaviours. An intervention is any aspect of the design environment that alters people's behaviours in a predictable way.



# Recommerce behavioural experiments 101

Recommerce behavioural experiments are carried out as short sprints with 6 key stages:



# 8 principles to run a good Recommence behaviour experiment

## 1. Describe the target behaviour in detail

Powerful Recommence behavioural experiments are grounded in a vivid description of the target behaviour. The more detailed the target behaviour, the more robust the intervention design.

## 2. Be deeply rooted in customer psychology

To ensure the intervention resonates with customers, refer to their mindstates. Understanding how customers think and feel adds a layer of insight to an intervention, making them more targeted and relevant.

## 3. Leverage scientific principles

Understanding the mental shortcuts and errors humans make allows you to harness their power, either combatting or leveraging them in the intervention design. This will help ensure the intervention is maximised for adoption.

## 4. Ensure the experiment can be accurately measured

Design a testing methodology and a measurement framework upfront to ensure you can seamlessly gather and report results.



## 5. Benchmark results against a control or BAU

Comparison is key and if you don't have a control (or a business-as-usual use case) to compare intervention performance against, you can't be certain it's been successful.

## 6. Consider the potential externalities of the intervention

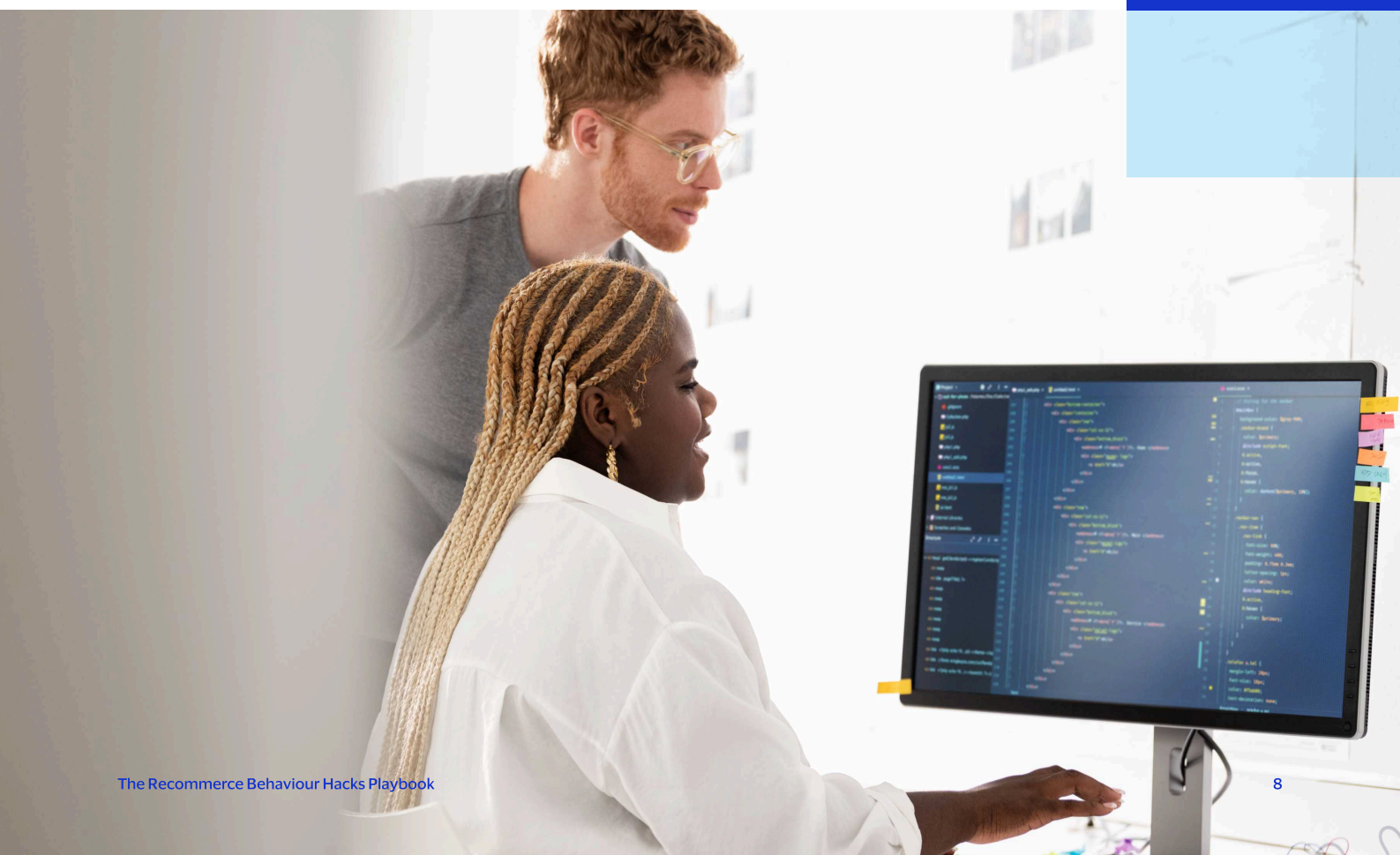
Externalities are unintended side effects or consequences, which can be positive or negative, and might affect customers or other third parties who did not choose to be involved in the intervention.

## 7. Ask ethical questions

Demonstrate a commitment to social good and sustainability by asking ethical questions at every stage of the experiment. For example, during design and implementation, explore how you can safeguard the wellbeing of everyone involved and ensure data collection methods are transparent and respect privacy. The Danish Design Center has developed a useful [tool](#) to help businesses make responsible decisions from an ethical design standpoint.

## 8. Keep things simple

The most effective interventions are clear, concise and straightforward. They could be as simple as removing an item from the shelf, changing the colour of a button or tweaking a line of copy.



# **BEHAVIOURAL HACKS**

Explore the latest learnings  
from our lab



# COS **HACK**

Community messaging  
to uplift resale

#### The initiative

Encourage Gen Z consumers to visit and consider purchasing from the COS Resell site.

#### The target behaviour

We defined what we wanted to happen...

We want Gen Z customers to click through to the COS Resell site and learn more about the COS Resell initiative.

...and made this target behaviour real with a specific scenario:

On May 10, 2024, sustainability-conscious Jess (a 23-year-old) clicks through to the COS Resell site and decides to purchase a COS secondhand coat from the Autumn/Winter collection, instead of buying a brand-new item.



# What could change behaviour?

## The hypotheses

We predicted Gen Z is motivated by 3 mindstates – value, status and community – and that including a behavioural intervention in ad messaging around these mindstates would enhance click-through rates to the COS Resell site.

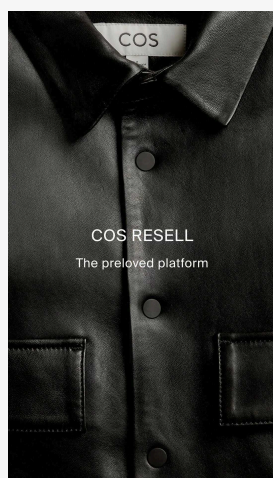
## The intervention

We ran 4 TikTok adverts for the COS Resell site – a control and 3 ads featuring message variations inspired by value, status and community mindstates. In addition, we identified framing – the idea that our responses are shaped by how something is presented or ‘framed’ rather than on the facts alone – as the behavioural force most relevant to the target audience.

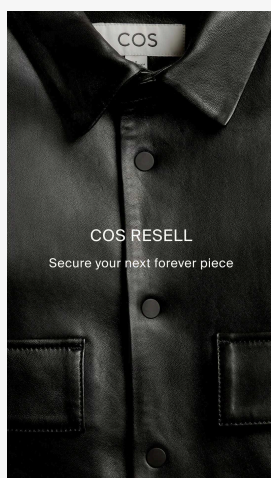
## An example of how framing impacts people’s perceptions and decisions

When someone is told their plan has a 90% success rate, it’s likely they’ll feel optimistic. But the same person might feel pessimistic if they’re told their idea has a 10% failure rate, despite the statistical information being the same. It all depends on the way the information is communicated – in this instance – whether it’s been ‘framed’ positively or negatively.

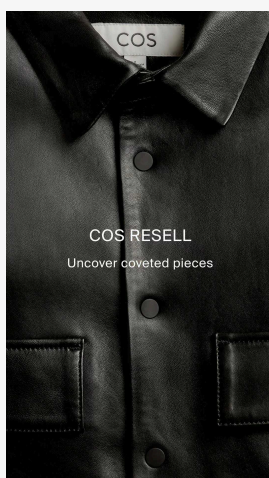
Control



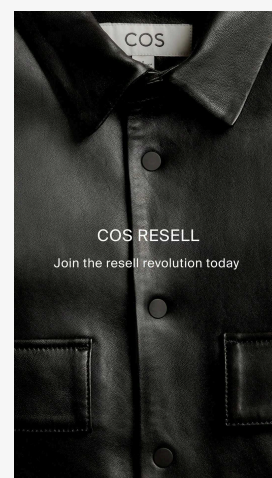
Mindstate: **Value**



Mindstate: **Status**



Mindstate: **Community**



# The experiment

We tested 4 messaging variations using the same video-based asset. The visuals stayed the same and each message variation featured a call-to-action (CTA) directing users to the COS Resell platform. Based on the availability of the COS Resell offering, the TikTok ads targeted 18-24-year-olds in Great Britain (GB) and Germany (DE).

## Results and learnings

### 'Value' receives the highest number of impressions, clicks to site and views

- The 'value' variation had the highest number of impressions, clicks to site and views across both GB and DE, signalling it was the highest-performing variation.
- However, this result was partly due to the TikTok algorithm (see page 12) that identified 'value' as the highest-performing variation and therefore pushed this ad over others.

### 'Community' wins at click-through rate

- The 'community' variation had the highest average click-through rate, suggesting it resonated more deeply with people who saw it.
- There was a 21.3% uplift in click-through rate from the control to the 'community' variation.

### GB a stronger candidate for resale than DE

- The average click-through rate for GB was 1.69% while the average click-through rate for DE was 1.34%, suggesting GB is a stronger candidate for the COS Resell initiative than DE.

### 'Community' wins at CTR

21.3%

uplift in CTR from the control to the 'community' variation

1.69%

average CTR for GB

1.34%

average CTR for DE



## Overall, our hypothesis was confirmed: including a behavioural intervention in ad messaging increased impressions, video views, clicks to site and click-through rates for COS Resell.

The behavioural intervention was centred around mindstates – value, status and community – with community-focused messaging performing better than the other variations and the control.

With regards to the behavioural force of framing, the experiment revealed that Gen Z's relationship with resale extends far beyond environmental benefits. They see it as an affordable way to express themselves, build self-confidence, connect with others and cultivate meaningful daily experiences. Anecdotally, many Gen Z individuals have turned secondhand clothing into small businesses, gaining a sense of status and autonomy among family and friends.

more resources to them, thereby maximising campaign effectiveness. It evaluates ad performance using metrics such as click-through, conversion and engagement rates and overall ad relevance. Having gathered sufficient data, the algorithm typically begins optimising – often within the first few hundred to a thousand impressions. As a result, not all ad variations receive equal budget allocation. In the deep dive section, we explain how we organised the data and made comparisons against the control to ensure accurate analysis.

### Understanding the TikTok algorithm and what this means for our experiment

The TikTok algorithm optimises budget allocation by identifying better-performing ad variations and directing





# Implement the COS hack into your own business

Think about how you can apply our learnings to your experiment. When we tested messaging variations on social media, we found that community-focused messaging performed better.

Craft messages highlighting how your brand, products or services bring people together and consider phrases that evoke unity and shared purpose, such as 'join our community' and 'together we can make a difference'. Similarly, use inclusive language, focusing on 'we' and 'us', to create a welcoming tone and reinforce a sense of belonging and shared purpose.

To help you generate your own messages, here's a [LLM AI tool prompt](#) inspired by the experiment's best-performing behavioural intervention. Simply customise the prompt for your use case, brand and business situation by updating the topic, product or service, number of options you want to generate, and the channel where you want to conduct your experiment. Always check for accuracy and ask follow-up questions based on your specific needs.



**Try this out**

**Community-focused messaging could encourage resale:**

'join our community' or 'together we can make a difference'

Our [Behavioural Hack Toolkit](#) is designed to help you create and track impactful experiments over several weeks.

**Tool 8**  
**Testable minimum viable product (MVP)**

**How to strip back to a testable MVP**

Finding the minimum viable product (MVP) involves identifying the smallest, simplest version of your experiment that allows you to validate key assumptions and gather actionable feedback.

**Example**

Consider the following: We'll test the impact of a well-established brand that we can use as a comparison point for our new brand. We'll test the impact of the following prompts to attract users: 'Join our community', 'Together we can make a difference'.

Assumption	Test Method	Consideration	Required Stakeholders
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand

**Exercise**

Apply to your own brand of the following experiment: Find out if your brand and service can encourage more sales by using the following prompts to attract users: 'Join our community', 'Together we can make a difference'.

Assumption	Test Method	Consideration	Required Stakeholders
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand
Assumption: New brand	Test Method: New brand	Consideration: New brand	Required Stakeholders: New brand

Utilise our frameworks and techniques individually or in combination to enhance your creative experiment design process. For example, the behavioural design cards are an inspiring way to accelerate the ideation process and you can capture all the key details of your proposed experiment – such as business objective, target behaviour, customer motivations and barriers, testing methods, considerations and required stakeholders – in our experiment canvas.

# COS **HACK**

Deep Dive

# How we designed our experiment

We imagined a future where resale clothing is widely available from retailers. In this scenario, customers understand the benefits of choosing secondhand or preloved items, recognising it as a sustainable and smart choice.

## Writing our 3 message variations

Using our 3 mindstates and 3 framing strategies, we wrote 3 messages that were posted to TikTok as ads. We also created a 'control' ad, with messaging that simply highlighted the resale site and did not include a behavioural intervention layer: THE PRELOVED PLATFORM. Across all 4 ads, only the wording changed, while the visuals remained the same.

Value ad copy:

### "Secure your next forever piece"

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#### **Mindstate 1: Value**

People with this mindstate consider the costs and benefits of an experience and aim to make a decision they can explain as smart or financially savvy. In this instance, Jess feels she's investing in her future.

#### **Framing strategy 1: Value attribution**

Tapping into the value mindstate, this strategy explores how people perceive and attribute value. It examines which characteristics of a business's brand, products and services influence purchasing decisions.

Status ad copy:

### "Uncover coveted pieces"

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#### **Mindstate 2: Status**

People with this mindstate seek approval from their community or peer group. They crave social currency – such as unique experiences, exclusive access and compelling stories – that they can share with their social circle for recognition and validation. In this instance, Jess feels like she has exclusive access to something unique.

#### **Framing strategy 2: Endowment effect**

Tapping into the status mindstate, this strategy explores how people value items more simply because they own them. Understanding this can help businesses better understand consumer sentiment and craft effective campaign messaging.

Community ad copy:

### "Join the resell revolution today"

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#### **Mindstate 3 – Community**

People with this mindstate look to connect with a group of like-minded individuals. They seek products and experiences that signal these shared connections and use them to reinforce their sense of belonging. In this instance, Jess feels a sense of collective action.

#### **Framing strategy 3: Limited access and scarcity**

Tapping into the community mindstate, this strategy examines how perceived uniqueness or limited availability increases desire and creates the perception that a person is part of a select few. Leveraging this can help businesses understand how a sense of exclusivity can influence consumer purchasing decisions.

# How we ran our experiment

1. Collaborated closely with COS to craft messaging variations tailored to resonate with TikTok's audience and to appeal to potential Resell users, utilising engaging video formats. These variations were carefully designed to align with COS's brand identity and the platform's consumption patterns.
2. Based on the availability of the COS Resell offering, we selected GB and DE as the markets where we would run the experiment and determined appropriate sample sizes for each variation to ensure we collected representative data.
3. Implemented the test by launching the different messaging variations on the TikTok platform within the specified geographic regions. This involved precise timing and coordination to ensure consistent delivery and exposure to the target audience.
4. Actively monitored the performance of each variation in real-time as data came in throughout the test. In addition, conducted comprehensive analysis and evaluation after the test ended to gain insights into the effectiveness of the messaging strategies and their impact on user engagement and behaviour.

## Campaign type:

Live multivariate ad experiment

## Campaign period:

May 2-15, 2024

## Geographies:



Great Britain



Germany

## Target audience:

18-24

## Gender:



Women



Men

## Objective:

Identify the elements of COS Resell messaging that most effectively drive interest and click-through rates.

## Distribution channel:

 TikTok

# How we measured the results

To evaluate the effectiveness of our TikTok ads, we focused on their 'closing power' – determining which message was most successful in driving click-through rates to the COS Resell site.

Having exported the results from TikTok into a spreadsheet for detailed analysis, we took the following steps, which you can replicate when implementing the hack in your business:

## 1. Organised the data

We categorised the data by ad copy (control, value, status and community), tracking metrics such as impressions, video views, clicks to site and click-through rate for each messaging variation.

## 2. Compared against control

We compared the performance of each ad variation against the control ad to identify any uplift. Before exploring individual ad performance, it's important to acknowledge that TikTok allocated more budget to the ad variations featuring behavioural-led messaging and the least amount to the control ad, highlighting the overall effectiveness of our intervention.

Then, to accurately compare the effectiveness of each ad and allow for the differences in TikTok budget allocation, we identified the percentage uplift between the click-through rates of the control ad and the ad variations.

## 3. Analysed patterns

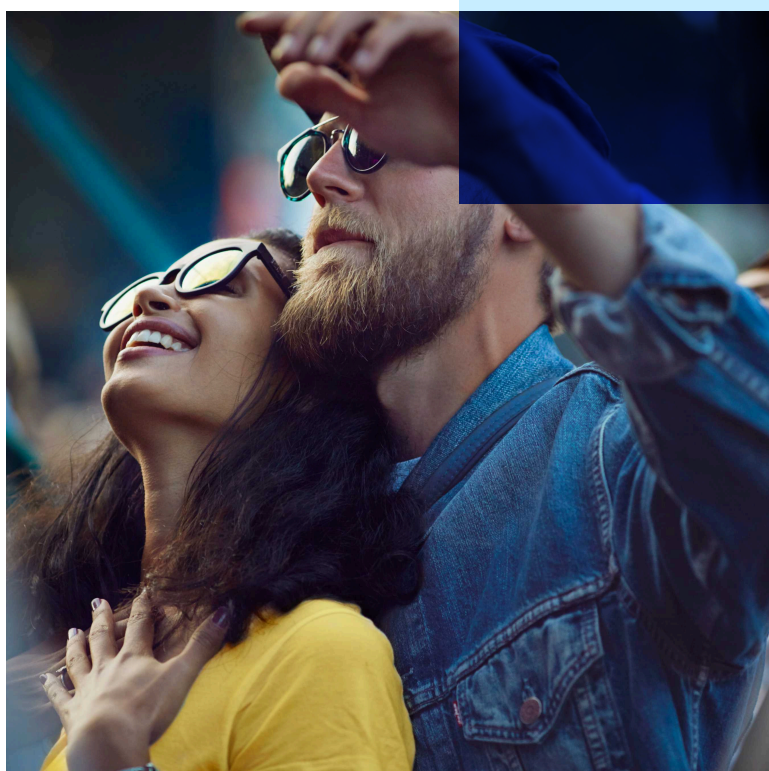
We looked for patterns in the data to understand which messages resonated most with the audience. For example, we analysed whether the value-focused ad led to more clicks than the status - or community-focused ads.

## 4. Identified insights

From these patterns, we drew insights into our target audience's preferences and behaviours. For instance, if the value-focused ad saw the highest uplift, it suggested that financial savvy and long-term investment were key motivators for our audience.

## 5. Visualised the data

We created charts and graphs to visualise the data, making it easier to spot trends and compare the effectiveness of each ad.







# HACK

Reframing rental with a clear,  
clickable comparison

### The initiative

Encourage potential Grover customers to rent their first tech product.

### The target behaviour

We defined what we wanted to happen...

We want Sophia to rent tech from Grover.

... and made this target behaviour real with a specific scenario:

Sophia, a busy professional, recently learned about Grover from a colleague during a work lunch. While she's heard about renting tech before, she's never considered it seriously until now—particularly due to her growing interest in sustainability and the desire for flexibility in her life. During her commute, she comes across an ad for Grover on her phone and decides to visit their website.

She's impressed by the range of laptops and tablets available. She thinks about how renting could allow her to use the latest tech without the commitment of ownership, aligning with her values of minimising waste and maximising resource efficiency. However, since renting tech is a new concept to her, she feels hesitant about making the leap.

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# What could change behaviour?

## The hypotheses

We identified several psychological barriers holding customers like Sophia back from engaging with tech rental.

These included:

- **Familiarity bias:** a lack of experience with use-orientated business models
- **Status quo bias:** an existing commitment to purchasing tech
- **Negative mental models:** perceptions that renting might mean second-best
- **Ambiguity aversion:** unclear terms, value propositions or benefits
- **Present bias:** a lack of immediate, tangible benefits
- **Logistical friction:** tedious discovery and selection processes

We also uncovered motivators —or mindstates— that could be amplified to encourage behaviour change:

**Self-signalling:** affirming identity through conscious tech choices

**Social norms:** normalising tech rental as a smart, modern behaviour

**Salience:** making value, sustainability and flexibility clear at a glance

**Endowment effect:** helping customers feel ownership before commitment

Given these insights, we hypothesised that education and motivation would be the most effective intervention strategies. Our goal was to increase Sophia's knowledge of rental and her willingness to act by showcasing the value and relevance of Grover's offer.



# The intervention

Using Sophia’s journey as our guiding lens, we focused our intervention on the consideration stage — the critical point where she’s showing intent, actively exploring products and deciding whether to convert.

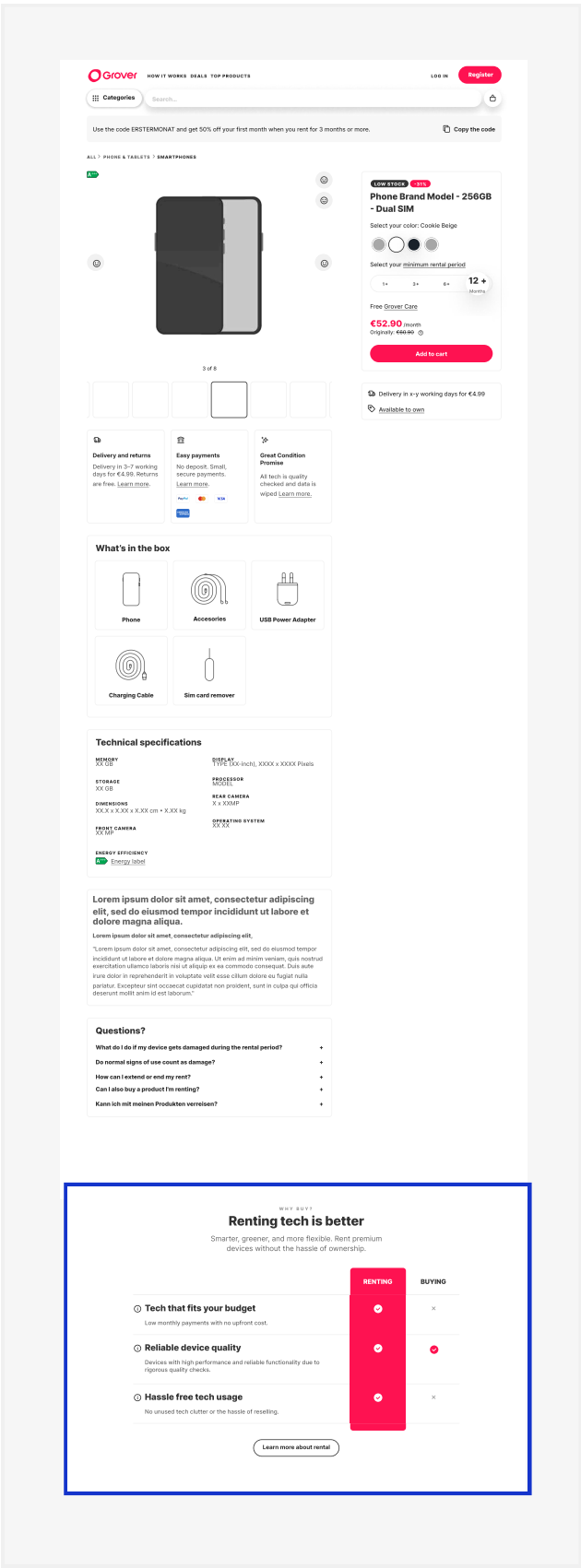
To support decision-making in that moment, we designed a side-by-side visual comparison module that clearly contrasts tech rental with ownership across key benefits like value, sustainability, and flexibility. This allowed us to surface the unique advantages of rental and directly challenge common misconceptions — right at the point of conversion.

## An example of how self-signalling impacts perception and decisions

People don’t just choose based on utility — they choose based on what their decisions say about who they are. Self-signalling is the idea that our actions reflect and reinforce our identity, values, and self-image.

Take the choice to buy an electric bike. On the surface, it’s a practical decision — cheaper than a car, faster than walking. But when framed around benefits like eco-friendliness, innovation, and independence, it becomes something more. It positions the buyer as someone who’s environmentally conscious, health-aware, and forward-thinking.

By highlighting those identity-aligned values, the marketing subtly shifts the decision from a transaction to a personal statement. That kind of identity reinforcement can strongly influence behaviour—not by altering the action itself, but by reshaping how people feel about themselves for taking it.



# The experiment

We tested three comparison table variations, each structured around different combinations of benefit framing. These included:

- **Variation 1:** Value, Quality, Hassle-free
- **Variation 2:** Sustainability, Value, Quality, Hassle-free
- **Variation 3:** Sustainability, Value, Quality, Hassle-free, Flexibility

We conducted a randomised control trial (RCT) across all Product Detail Pages (PDPs), testing 3 variations of the comparison module — alongside a control condition (no module) — to measure behavioural impact.

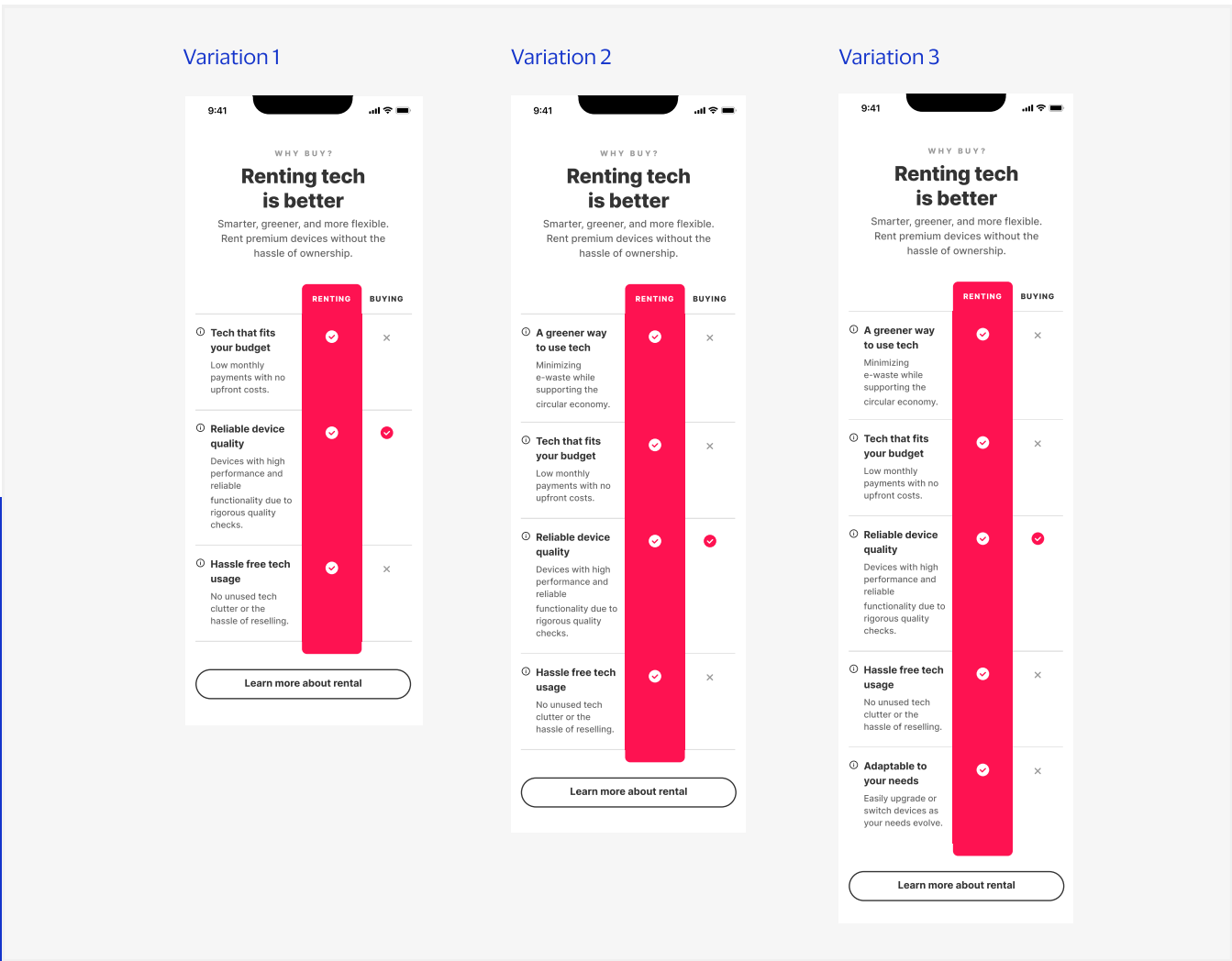
Each variation, plus a control group with no comparison module, was shown on 25% of PDPs, with exposure randomised based on user session ID. This ensured that each user saw only one version of the experience during their session, allowing us to accurately isolate the impact of each intervention.

Testing at the PDP level allowed us to observe behaviour at a high-intent, high-impact moment in the journey — when users are actively considering whether to proceed with a rental.

## Results

51%

uplift in Add-to-Cart rates among users who directly interacted with the widget





# Metrics we tracked

## Primary success metrics:

- Conversion rate (PDP viewed → product added to cart)
- Conversion rate (PDP viewed → widget clicked)

## Secondary success metrics:

- Conversion rate (PDP viewed → widget clicked)
- Clicks on individual benefit lines within the widget

## Additional insights of interest:

- Behaviour split between logged-in vs. guest users
- Market-specific responsiveness (Austria, Germany, Spain, Netherlands)

Overall, we partially confirmed our hypothesis, because while results suggest that widget exposure does not lift final conversion rates (Order Submitted), it significantly boosts Add-to-Cart rates.

Users who engaged with the widget were far more likely to add a product to their cart, suggesting that active interaction — not just exposure — is necessary to drive meaningful behavioural impact. The results also reveal that the widget helps move users further down the funnel by increasing consideration and intent.

## Important data caveat:

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### Widget exposure v. interaction

When analysing widget impact, it's important to distinguish between users who saw the widget and those who clicked it. While we have funnel conversion data for users who clicked the widget and those who didn't, we don't have scroll tracking to confirm whether non-clickers saw the widget. This means the widget could have influenced decision-making even without a click, and as a result, we can't reliably isolate the effect of widget interaction vs. exposure.

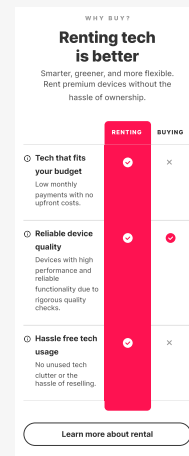


# Key takeaways

## Simpler messaging outperformed more comprehensive versions

The three-benefit widget variant (Value, Quality, Hassle-free) outperformed four and five benefit versions across most product categories and markets

Simplicity at the decision point proved more effective than exhaustive information



### Camcorders converted most efficiently

- Camcorders showed the most balanced performance across the funnel — with nearly identical conversion rates from widget interaction to checkout
- This suggests that some high-involvement categories benefit more consistently from rental framing

### Spain emerged as the most receptive market

- Spanish users showed the highest widget interaction, Add-to-Cart, and Order Submitted rates compared to Germany, Austria, and the Netherlands
- This signals strong cultural receptiveness to flexible, sustainable tech models in Spain

### Logged-in users converted nearly twice as often as guests

- Logged-in users showed higher engagement and higher conversion rates at every funnel stage
- Their Add-to-Cart and Order Submitted rates were nearly double those of guests, underscoring the importance of trust, familiarity, and perceived value

### Quality is the top-clicked benefit across variations

- Quality dominates interest, receiving nearly double the clicks of the next most clicked benefit
- Value and Hassle-free also resonate well — suggesting strong demand for affordability and ease
- Sustainability still performs respectably, indicating it has niche appeal but is not the top decision driver

### Phones and tablets led in funnel engagement

- Smartphones and tablets had the highest widget engagement and Add-to-Cart rates across all products
- However, follow-through to Order Submitted varied — highlighting the need for stronger mid-funnel or checkout reinforcement

## Recommended next steps

### Low-effort changes:

- Move the widget higher on the PDP (eg. above FAQs) to improve visibility earlier in the user journey
- Enhance visual salience — introduce subtle background colours or borders to make the widget pop without feeling intrusive

### Medium effort changes:

- Launch the widget on the homepage or embed it within the product carousel to influence consideration even earlier
- Explore soft animation or pop-ups when the page loads to draw initial attention
- Test sticky widget placement—keeping the comparison visible while scrolling

### High effort changes:

- Contextualise benefits dynamically by product type (eg. ruggedness for GoPros)
- Exit-intent or near-checkout nudges to reinforce value when abandonment risk is high

# Implement the Grover hack into your own business

Our Grover experiment showed that when it comes to gaining customers' attention, the right words — and the right number of words — really do matter. Our comparison module intervention demonstrated that people tend to go with what's quick, clear, and easy, and we found that messages focusing on practical benefits, like value, quality, and hassle-free service, had the biggest impact on Add-To-Cart rates.

These straightforward, easy-to-scan comparison modules made the rental option feel like the obvious choice, with no overthinking required. That's a key insight: simplicity wins at the decision point. The three-benefit widget outperformed more comprehensive versions across engagement and Add-to-Cart rates, suggesting sharper, fewer messages resonate better.

However, small emotional cues — like sustainability or flexibility — can still play a role. This is where self-signalling comes in: the idea that we use decisions to express identity. By including benefits like sustainability, flexibility, and value in our messaging, we reframed renting as more than convenient — it became a reflection of being future-focused, smart, and values-driven.

Craft messages highlighting how your brand, products, and services can benefit customers and speak to their needs. Inspired by our best-performing behavioural intervention, this [LLM AI Tools](#) will help you quickly generate keyword ideas for your experiment. Just swap in your topic, product, or service, and tailor it to the channel you're testing on.

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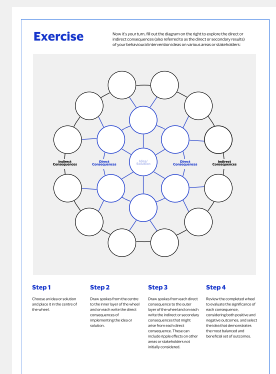
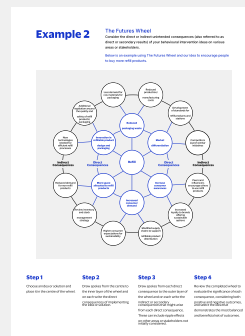
## Try this out

**Based on our results, the widget meaningfully increased Add-to-Cart behaviour but had limited impact on final conversions — likely because messaging wasn't sustained across the full purchase journey.**

To build on this success:

- Try deploying the most successful widget in a clearly defined test window (eg. 2-4 weeks), ideally on key PDPs or category pages where decision-making happens
- Support it with consistent messaging through the funnel (eg. in cart, checkout, and post-add-to-cart nudges) to maintain momentum and improve conversion
- Customise your module using this [LLM AI Tools](#), which is designed to help you generate a widget tailored to your audience, goal, and tone of voice

Our [Behavioural Hack Toolkit](#) is designed to help you create and track impactful experiments over several weeks.



O Grover

**HACK**

Deep Dive

# How we designed our experiment

To encourage more users to rent tech from Grover, we introduced a behavioural comparison module on product detail pages (PDPs). This module directly contrasted the benefits of renting versus owning tech — highlighting factors like value, sustainability, and flexibility. The aim was to support in-the-moment decision-making, challenge outdated perceptions of ownership, and reframe rental as a smarter, more modern, and identity-affirming choice.

## Crafting our message variations

Our hypothesis was simple: if we show customers how renting compares to owning at the point of decision, they'll be more likely to choose rental. But we knew how we framed that comparison would make all the difference.

Drawing from our behavioural research, we identified key mindstates that influence decision-making, like social norms, self-signalling, and salience, alongside common psychological barriers that hold users back from renting. With this in mind, we developed three messaging variations. Each version included the same visual layout, but different word combinations designed to resonate with specific motivations:

Version 1:

### **Value, quality, hassle-free**

This trio focused on simplicity and social proof, appealing to users who prioritise ease and want to feel they're making a sensible, commonly accepted choice.

Version 2:

### **Value, quality, hassle-free, sustainability**

Here, we added sustainability to the mix, appealing to self-signalling, encouraging users to align with values they want to be associated with.

Version 3:

### **Value, quality, hassle-free, sustainability, flexibility**

This full set brought in flexibility, targeting a salience mindset — the desire to respond to what feels most relevant and personally beneficial in the moment.

This full set brought in flexibility, targeting a salience mindset — the desire to respond to what feels most relevant and personally beneficial in the moment.



# How we ran our experiment

We collaborated closely with Grover to design and run a randomised controlled trial (RCT) on all product detail pages (PDPs), in which we tested three variations of the comparison module against a control group with no comparison module. Each variation was crafted to speak to key behavioural drivers like sustainability, value, and flexibility, while aligning with Grover's brand and positioning.

RCTs are widely considered the gold standard in behavioural experimentation. By randomly assigning users to different conditions, they help eliminate bias, control for external variables, and ensure that any differences in behaviour are a direct result of the intervention itself. This provides a high level of confidence in the causal relationship between design changes and user outcomes.

Based on insights from Sophia's customer journey, we decided to focus our intervention at the consideration stage, targeting the product detail pages (PDPs) — a high-intent point where customers are weighing up whether to rent. While the original plan was to test on the homepage (where drop-off rates were high), we pivoted to PDPs to better influence in-the-moment decision-making.

To calculate how long we needed to run the experiment, we used baseline data from Grover's PDPs collected between 1 November 2024 and 31 January 2025. During this period, **13.4% of users who viewed a PDP went on to add a product to their cart**. To detect a **5% relative change** in this conversion rate (outside the range of 12.73%-14.07%), we determined that each variation would need a sample size of 40,834 users. With approximately **196,298 PDP views per week**, and each of our four test groups (three variations plus a control) **exposed to 25% of users, each group received around 49,075 views weekly**. This meant we could reach the required sample size for each group in just under one week, making it feasible to complete the full experiment within our initially allocated four-week testing window.

## Campaign type:

Live multivariate on-site RCT  
(Product Page module)

## Campaign period:

1 November 2024 to  
31 January 2025

## Geographies:



Netherlands



Austria



Germany



Spain

## Target audience:

Tech-interested  
professionals (new users)

## Device / session logic:

Each user saw only one  
variation per device session

## Test location:

Product detail pages  
(PDPs) only

## Outcome:

- 327k events across PDPs, breakdown over previous 30 days to date\* (web only across all geographies)
- PDP → order submit: ~3% conversion rate
- 327k events → 10k events
- PDP → product added to cart: ~14% conversion rate
- 327k events → 47k events

\*as of 9 May 2025



# How we measured the results

To assess the effectiveness of our comparison module, we focused on behavioural conversion metrics tied to Grover's commercial goals. Specifically, we evaluated whether the messaging influenced the customer's decision to add a product to their cart from a PDP — our proxy for intent to rent.

## 1. Organised the data

We tracked all four test variants (three behavioural framings + control), recording user interaction metrics including views, clicks, and conversion rates across variants. Data was segmented by new vs. returning users to uncover deeper patterns.

## 1. Compared against control

We benchmarked each variation's performance against the control group (no module) to determine uplift. Early results suggested promising directional trends, with higher Add-to-Cart rates among users exposed to behavioural messaging, particularly the self-signalling condition.

## 2. Analysed patterns

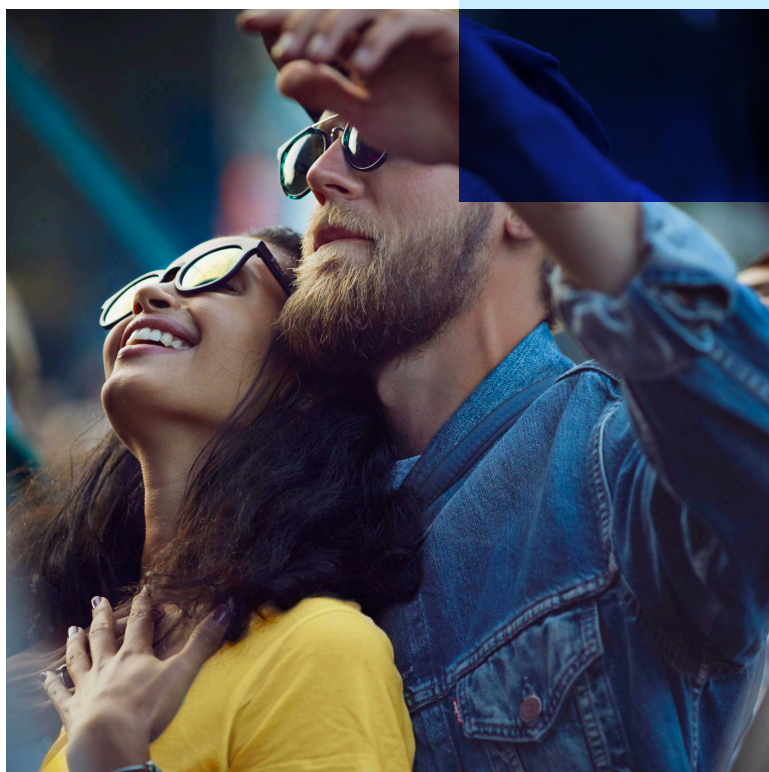
We looked for patterns across user groups and devices — for example, whether value-based messaging resonated more with new users

## 3. Identified insights

We found users who clicked the widget were more likely to add a product to their cart compared to those who didn't interact. In addition, we found the three-benefit widget outperformed more comprehensive versions across engagement and Add-to-Cart rates — suggesting sharper, fewer messages resonate better. These insights will help Grover shape how they frame and communicate rental benefits in future on-site experiences.

## 4. Visualised the data

Results were summarised through uplift percentages and visual dashboards, enabling us to clearly communicate performance patterns and recommend next steps.



**SELFRIDGES & CO**

**HACK**

Messaging to position  
refill front of mind



#### The initiative

Encourage shoppers visiting Selfridges stores to purchase refill products.

#### The target behaviour

We defined what we wanted to happen...

We want Selfridges shoppers to be more aware of product refills, to choose refillable products over the standard variety and to come back and refill again.

...and made this target behaviour real with a specific scenario, for our imagined customer, called Jenny.

It's 12.30 pm on a weekday afternoon and Jenny is spending her lunch break in the Selfridges Beauty Hall. She's popped in to buy a luxury facial moisturiser and is surprised to find that they offer a refillable version of it. We want Jenny to buy the refill pot and to come back for her next refill when she needs a new one.



# What could change behaviour?

## The hypotheses

In the luxury and premium retail space, customers are often driven by a sense of community and the desire for status. Shoppers want to feel part of a like-minded community while also standing out. They choose products that help them feel connected to others, but also set them apart as trendsetters<sup>1,2</sup>.

We identified two key psychological drivers influencing shopper behaviour when it comes to aligning with social or environmental movements in a luxury retail setting:

- **Community:** Many shoppers are motivated by a desire to feel part of something larger than themselves. In the context of a department store like Selfridges, this can manifest as a preference for brands or actions that signal shared values with a wider, like-minded group. Customers motivated by a sense of community seek connections with others who care about the same issues — whether it's sustainability, ethics, or innovation — and want their purchases to reflect that belonging.
- **Status:** A separate but equally powerful motivator is the desire to stand apart. Some shoppers perceive value in being early adopters or tastemakers — they are individuals who want to be seen as ahead of the curve. For them, aligning with a movement or brand isn't just about shared beliefs, but about being recognised for their distinct taste or forward-thinking choices.

Alongside these motivators, we identified several types of social norms likely to influence shopper behaviour, in particular, how they might shape attitudes toward new or unfamiliar behaviours like refilling. These norms act as powerful behavioural cues that can encourage or discourage action based on what people perceive to be typical, acceptable, or aspirational behaviour within a given group or setting.

- **Descriptive** - what most people actually do
- **Injunctive** - what most people think or believe
- **Dynamic** - what people are starting to do
- **Snob effect** - positioning the reader as the trailblazing first-mover

With these behavioural levers in mind, we hypothesised that carefully crafted messaging tapping into these norms, especially when placed in highly visible, decision-making areas of the store, could significantly increase uptake of the refill service.

1. New Yorker, The Value of Luxury Poseurs, July 2014

2. Routledge Taylor and Francis Group, Masstige Consumption: A Motivation-Desire-Outcome Framework with Implications for Luxury Brand Management, 2025



## The intervention

In behavioural science, social norms are most persuasive when they signal that the majority of a group engages in a specific behaviour. For example, stating “70% of customers choose refill” offers a clear, quantitative social proof to drive action.

In this instance, because refill is still an emerging offering within Selfridges, comprehensive customer data is limited. Rather than rely on hard statistics, we chose a more creative and transparent approach – drawing on early indicators of customer interest and behavioural science principles. We explored subtle, social norm-based copy to suggest growing participation, while ensuring the messaging felt grounded, authentic, and aligned with the current stage of the refill initiative.

As a result, the Selfridges intervention introduced social norm-based messaging in high-traffic, decision-making areas of the beauty hall – mirrors – aimed at promoting refillable product purchases across select luxury brands.

Instead of using hard statistics, we developed subtle copy variants inspired by well-established social norm frameworks – including descriptive, injunctive, dynamic, and exclusivity – based norms – each designed to resonate with emerging shopper motivations around refill adoption.

## An example of how social norms impact people’s perceptions and decisions

People often look to others to guide their decisions, especially in unfamiliar or ambiguous situations. If a shopper understands that most customers in a store are choosing to refill, they’re more likely to do the same.

Even subtle cues — like messaging that highlights the growing popularity of refill — can shift perceptions and nudge behaviour. It’s not just about what’s right or logical; it’s about what feels socially expected or admired.



# The experiment

We worked with Selfridges to prioritise brands that were well established in the store and which offered refillable options and tested variations of social norm messaging in high-traffic product locations to cut through the noise of an area brimming with brands and offers.

Each message variation was carefully crafted to test different behavioural cues while remaining fully aligned with Selfridges' tone of voice, physical context and brand identity. This ensured consistency across different conditions while isolating the effects of the behavioural cues alone.

## Experiment limitations

While the test was carefully designed and grounded in behavioural science, a few real-world challenges limited how much we could confidently learn from the results. Here's what to keep in mind when reviewing the results:

- **We couldn't track foot traffic**, so we don't know exactly how many people saw each message — or whether the duration of each test phase reached enough shoppers.
- **Customer-staff interactions weren't captured**, meaning we may have missed valuable, informal signals of interest — like questions or comments about the refill messaging.
- **There were no digital follow-ups**, like QR codes or surveys, to help us understand how people felt about the messages or why they did (or didn't) act on them.
- **External factors** — such as wider economic uncertainty, in-store promos and brand-specific marketing — likely influenced shopper behaviour may have skewed or masked the true impact of the messaging interventions.
- **We couldn't run precise A/B tests** because of Selfridges' open-plan layout, which led to potential cross-exposure between messages and limited our ability to isolate test groups.

# +16.13%

uplift in Refill sales

(vs. the baseline period preceding the intervention)

# +100%

uplift during the  
Descriptive message

(i.e. Refill sales doubled during this period compared to the prior baseline phase)



## Results overview

None of the tested message variations led to a statistically significant increase in Refill sales. On average, Refill sales dropped across all brands during the test period. However, it is vital to note that total beauty sales also declined YoY across the focus brands.

The drop reflects wider market pressures — suggesting messaging alone couldn't shift behaviour. For context, the personal luxury goods market saw its first decline since 2008, down 2% at the end of 2024, with the trend continuing into 2025<sup>1</sup>.

With that being said, differences emerged depending on how results were analysed and which messages were tested:

- Using a weighted average (results adjusted based on relevant sales volume — total beauty, refill, or refillable sales), the Snob effect message, “Be one of the first. Start a trend.” saw **the smallest drop in Refill sales**.

- Using an unweighted average (where each brand counts equally, regardless of how much it sold), the Dynamic (“People are switching to refill”) and Descriptive (“More people are buying refill”) messages **tied for the smallest drop in Refill sales**.
- Two brands showed relative Refill resilience, despite category-wide declines:
  - One beauty brand saw a **+16.13% uplift in Refill sales during the Snob effect message**.
  - Another beauty brand saw a **+100% uplift during the Descriptive message**.
  - Other brands saw no uplift in Refill sales under any variation.

And, while Refillable sales also declined across all brands, we saw:

### Control message

(“Shop RESELFridges Refill”) performed best using weighted averages.

### Dynamic message

(“People are switching to Refill”) performed best using unweighted averages.

This suggests that while messaging alone did not reverse declining trends, it may slow them down — particularly when aligned to the right shopper mindset or brand context.

1. Forbes, 5 Reasons The Luxury Market Decline In 2024 Won't Recover In 2025, Nov 2024

## Key learnings

The experiment offered valuable insights into both customer behaviour and how mindset and social norms impact refill adoption.

### **‘Starting a trend’ may resonate with status-driven shoppers**

The Snob effect message (“Be one of the first. Start a trend.”) showed the best performance in weighted analysis across refill sales. While not statistically significant, its relative success aligns with the status mindset often seen in luxury shoppers.

### **Descriptive and dynamic messaging showed some promise**

These messages resonated best in unweighted results across refill sales, suggesting they may support a behavioural nudge effect across diverse brands — but stronger reinforcement is needed to drive conversion.

### **Control messaging buffered refillable sales**

The neutral message (“Shop RESELFridges Refill”) saw the smallest drop in refillable sales. This may be due to its low cognitive load or greater familiarity, though it lacked the behavioural push seen in social norm messaging.

### **Brand context matters**

Some brands benefited from strong placement and alignment with brand tone, while others saw better engagement when messages were placed closer to product locations.

### **One message isn’t enough**

A single mirror decal is unlikely to shift deep behaviour. Future experiments should layer messaging across multiple touchpoints (e.g., digital, staff engagement, incentives) to reinforce sustainable behaviour.

### **Category-wide decline may have overshadowed results**

All brands saw YoY drops in beauty sales. Refill and refillable sales dropped significantly, pointing to external pressures — like economic caution and category saturation — that likely dulled the impact of messaging.

## Looking ahead

While this experiment didn’t lead to a clear boost in Refill sales, it gave us some helpful indicators about what might work in future experiments. Messages that tapped into the idea of starting a trend or joining a movement seemed to land better, especially with shoppers who value being ahead of the curve.

However, messaging alone isn’t enough. Future activations should think bigger: reinforcing the message across different touchpoints like signage, staff conversations, and even digital follow-ups.

It’s also clear that brand context matters. What works for one brand might not work for another. Therefore, messaging should fit each brand’s style and space (and possibly add bespoke incentives or stories that show real impact) for a more consistent and engaging journey. Refill won’t become a habit overnight, but the right mix of nudges and reinforcement, could support uptake.

Once your message is in place, testing it doesn't need to be complicated. One approach is to **rotate your messaging weekly**, using simple in-store signage to trial different behavioural prompts. There's no need for complex A/B testing setups — just monitor changes in customer behaviour, interest or sales after each rotation.

If full sales data isn't available, **use proxy metrics** to assess impact. You can track quick indicators like customer questions, QR code scans or verbal reactions to signage. These behavioural signals offer valuable insight without needing heavy infrastructure.

It's also worth **gathering input from frontline staff**. Equip your team with a few simple prompts so they can share what they're seeing in real time, such as:

- Did any customers comment on the message today?
- Did anyone ask about refills or show interest in sustainable products?

Another effective technique is to **collect customer feedback directly**. Add a QR code to your signage linking to a short online survey and ask questions like:

- What made you choose this product today?
- Is this your first time trying a refill?

These insights can help you understand not only what's working, but why — allowing you to refine your approach and improve outcomes over time.

To help you generate your own messages, here's a [LLM AI tool](#) prompt inspired by the experiment's best-performing behavioural intervention. Simply customise the prompt for your use case, brand and business situation by updating the topic, product or service, number of options you want to generate, and the channel where you want to conduct your experiment. Always check for accuracy and ask follow-up questions based on your specific needs.

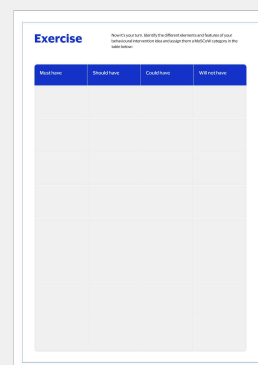
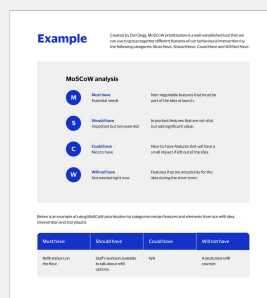


Credit: Image courtesy of Selfridges


# Implement the Selfridges hack into your own business

To create an effective in-store campaign or activation, start by identifying the specific behaviour you want to influence — for example, encouraging first-time refill purchases or increasing return visits for refills. Once your target behaviour is clear, craft messaging that aligns with social norms likely to resonate with your audience. Through our experiment, we found descriptive norms can be especially powerful, particularly when the behaviour is new or unfamiliar.

Our Behavioural Hack Toolkit is designed to help you create and track impactful experiments over several weeks.



To support this process, you can draw on behavioural tools that make designing and testing campaigns more structured and effective. Behavioural design cards are a great way to quickly generate ideas based on proven behavioural science techniques. Meanwhile, our experiment canvas allows you to map out key details before launching an initiative — including your business objective, target behaviour, customer motivations and barriers, messaging approach, testing methods, and the stakeholders involved.



**Try this out**

**Dynamic-focused social norm messaging could encourage refill:**

'Customers are switching to refill' or 'Every week, more customers are making the switch to refills'

# SELFRIDGES & CO **HACK**

Deep Dive



# How we designed our experiment

The community and status mindstates were the foundation for developing tailored social norm messaging. People in the community mindstate seek to join or connect with like-minded individuals, choosing products and experiences that signal shared belonging and reinforce group identity. In contrast, those in the status mindstate desire approval from their peers, pursuing social currency — such as exclusive experiences, access, or stories — to gain recognition within their social group.

## Writing our messaging variations

To naturally integrate the messaging into Selfridges, we collaborated with their brand and copy teams to align the design and tone of voice with their wider 'ReSelfridges' campaign, which encouraged shoppers to adopt sustainable purchasing habits by shopping pre-owned items. Each variation was crafted to resonate with a social norm.

Credit: Image courtesy of Selfridges



#### Social norm:

### Descriptive

In this instance, we simply state what is currently happening and encourage the consumer to join the community.

- **Variation 1:**  
'More people are buying refill.'

---

#### Social norm:

### Injunctive

Here we focus on the effects of what people are doing — what they believe is happening, rather than what they're simply doing. By purchasing refill, they're making a change for the good.

- **Variation 2:**  
"People are making a change."

---

#### Social norm:

### Dynamic

This refers to what people are starting to do. We're at the inflection point of a social movement and you're invited to join it.

- **Variation 3:**  
"People are switching to refill."

#### Social norm:

### Snob effect

The snob effect is the opposite of the social norm effect — it means some people want a product less when they see too many others buying it. This is particularly relevant across luxury contexts. While the snob effect may seem counterintuitive on the surface, behaviour change experiment results often surprise us and this could serve as an invaluable learning for Selfridges.

- **Variation 4:**  
"Be one of the first. Start a trend."

---

#### Control:

### No social norm applied

This variation serves as the neutral control. It does not introduce social norm framing or attempt to influence behaviour through peer cues or status dynamics. Instead, it presents a straightforward product prompt without persuasive context.

- **Variation 5:**  
"Shop ReSelfridges Refill."

To isolate the effect of messaging alone, the visual design remained consistent across all conditions — only the copy varied. We also tailored the tone of voice to the physical context of each placement, using location-relevant language to subtly enhance engagement. On the mirror decals, we used the line 'You look like one of them' as a playful prompt that taps into identity, self-reflection and the desire to belong, triggered at the exact moment a customer is looking at themselves.

# How we ran our experiment

A live sequential test was run in the Selfridges Beauty Hall, testing four social norm messaging variants and a neutral control. Messaging appeared on mirror decals in high-traffic brand areas between February and May 2025. The test was run across six focus brands.

Each two-week phase featured a single messaging variant, displayed via mirror decals near refillable products. This approach allowed us to isolate the impact of each message on shopper behaviour and sales. We tested our four unique messaging variants via mirror decals placed around the participating brand areas.

**Campaign type:** Live sequential test

**Campaign period:** 24 February to 5 May 2025

**Location:** Selfridges Beauty Hall, UK

**Objective:** Evaluate whether different behavioural messaging variants (and if so, which types) can increase uptake of refill behaviour — with a primary focus on refill sales as the key sustainability outcome, and refillable purchases as a necessary but secondary step.

**Campaign type:**

Live sequential test

**Campaign period:**

24 February - 5 May, 2025

**Geographies:**



Great Britain

**Target audience:**

Selfridges shoppers

**Objective:**

Identify which behavioural messaging variants can increase uptake of refill behaviour

**Distribution channel:**

Selfridges Beauty Hall, UK



# How we measured the results

To evaluate the effectiveness of our messaging variations, we received weekly sales data across our focus brands, benchmarking it against the same period in 2024 that our messaging variations were live in 2025.

## Primary metric: refill sales

- Reflect sustainability conscious behaviour
- Directly support Selfridges' sustainability targets
- Show habit formation: repeat purchases without new packaging
- Most meaningful indicator of long-term impact

## Secondary metric: refillable sales

- Gateway to refill
- Don't directly support Selfridges' sustainability targets
- Can be confused with standard packaging by customers
- Expected to decline over time as refill behaviour increases

## Contextualising the results within a shifting market

While our experiment revealed some promising signals, it's essential to interpret these outcomes within the broader market context. The beauty industry is currently facing significant macro-economic headwinds. Many major brands have reported declining revenues, citing economic uncertainty, rising living costs, and shifting consumer priorities.

This creates a challenging environment for driving uptake of refillable products that, despite their long-term value and sustainability credentials, may be perceived by cost-conscious shoppers as less immediately convenient or financially accessible.

In this experiment, we observed an overall category decline across refill and refillable sales — suggesting that broader economic pressures likely diluted the potential impact of messaging alone. However, descriptive messaging indicated a possible buffering effect, while early feedback from participating brands highlighted valuable lessons about experimental design and activation.

In conclusion, while our behavioural interventions offered useful learnings, the experiment underscored the need for deeper integration and multi-touchpoint reinforcement, especially in a retail landscape shaped by economic caution. To encourage wider refill adoption, brands and retailers may need to combine behavioural insight with practical incentives, clearer education, and structural changes that make sustainable choices feel more accessible and worthwhile in the eyes of today's cautious consumer.

Credit: Image courtesy of Selfridges



# LEARN MORE

Visa's Recommerce Behavioural Insights Lab is open source, sharing practical learnings and solutions from all our experiments so these can be adopted and applied by anyone, anywhere.

Discover more about the Visa Recommerce Insights Lab [here](#).

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