## Making Friends with Friction

to drive better program outcomes

Whistle Systems Inc
January 2021





#### **Positive Friction**

It's an adage that's championed by software engineers, incentive program designers, business leaders, and behavioral scientists: If you want someone to do something, make it easier for them to do it. Remove barriers. Remove friction. Friction: the anti-business grit slowing down processes, eating profit and costing businesses customers and sales.

Many popular behavioral science models include some mention of the fact that people can only do things if they have the ability to do them, so all things equal - making the thing easier to do will make people more likely to do it. However, there are several instances where adding some friction has been found to improve user outcomes. We call this "positive friction".

In this whitepaper, we provide a synthesis of findings around positive friction, and we draw out some general conclusions about the contexts under which some friction can be beneficial. Positive friction, for our purposes, refers to friction that increases the likelihood of the behaviors we want. It can nudge a one-time behavior (such as signing up for a new program) or alter a pattern of behavior (such as checking progress towards a goal). Sometimes we design with outcomes other than behavior in mind, but the goal is usually to influence behavior. For example, we may want people to enjoy using an app (so they'll use it more), or we may want people to place more value on a reward (so they'll work harder to earn it). Any time we add friction purposefully to increase a desired outcome from participants, this is positive friction.



#### **About Whistle**

Whistle is a SaaS company leveraging decades of experience in design, behavioral science and engineering to deliver a better way to communicate through the channel, process incentive payments and improve your sales performance.

It is time for a modern approach. Take the guesswork out of your channel investment and start understanding and inspiring the behaviors that create value for your company, your customers and your partners.



adding some friction has been found to improve user outcomes. We call this "positive friction"

### How friction impacts behavior

As a general rule, reducing friction greases the wheels of a desired behavior. When you make a behavior easier to do, people will be more likely to do it. When you make it harder to do, people are less likely to do it either because they don't have the time or ability, or because they're not sufficiently motivated to jump through the hoops. Our daily lives are flush with examples where designers have removed friction to nudge our behavior. Subscription services, autorenewals, and infinite scroll are just a few popular examples. And simplification is a good habit in general. As Nobel Laureate Richard Thaler, co-author of best-selling book, Nudge, explains: "My number-one mantra from *Nudge* is, 'Make it easy. When I say make it easy, what I mean is, if you want to get somebody to do something, make it easy. If you want to get people to eat healthier foods, then put healthier foods in the cafeteria, and make them easier to find, and make them taste better."

Just as reducing friction greases the wheels, adding friction taps the brakes. And while Thaler's mantra is true much of the time, researchers are increasingly finding that there are

some situations where adding friction improves outcomes. It seems counterintuitive that tapping the brakes could lead to greater longterm acceleration towards the desired behavior, but this can be the case. This article will offer some examples of when (and why) adding friction increases vs. decreases the behaviors we want. First, we'll describe the science behind positive friction: what psychological principles are we leveraging when we use friction to increase a behavior? Next, we'll present some everyday examples of when removing (vs. adding) friction helps (vs. hurts) behavioral outcomes. We'll leave you with something of a quick checklist for determining whether you want to lean towards adding or removing friction in a given situation.





## The science of positive friction

#### 1. Increasing attention

One reason increasing friction can increase behavioral engagement is simple **priming**: spending more time thinking about a topic makes it more top of mind for the user. The key is ensuring that the time spent thinking about the thing is pleasant and productive. Spending five minutes personalizing an online experience so it will give you the kinds of feedback, information, and rewards you want is a pleasant way to increase attention paid (positive friction). It creates excitement and the promise of a better future experience. Spending five minutes tracking down or resetting a password so you can access your information is an unpleasant way to extend attention (negative friction).

#### 2. Increasing buy-in

Positive friction can also leverage what behavioral scientists call "Justification of Effort": People come to value something more when they must work harder to get it. This has been found in research on the famous *Ikea Effect* (people value furniture more when they've endured the taxing process of assembling it themselves). It's also been found in experiments looking at the cost of entry to exclusive groups.

One study found that students who had to jump through hoops to join a study group were more engaged in the group and rated it more positive than students who were automatically granted entrance into it. Some research has found that individuals who go through a slightly more difficult enrollment process end up using the program more. Research by Ashley Whillans has found that people use public transportation more often if they go through a more arduous process for procuring their passes. Several studies have found that people were more engaged in their 401K programs, and got more out of them, when they were prompted to make conscious decisions about their investments vs. when they were defaulted into prechosen settings. This is an important distinction for behavioral design: Frictionless enrollment, defaults, and opt-out settings will almost certainly increase the number of people who do the thing you want. But it does not necessarily increase their engagement later, and it may decrease it. This points out the importance of carefully identifying your dependent variable (your key outcome). Is success a higher number of people in the program (regardless of whether they even know they're in it)? Or, does success involve deliberate, sustained interaction with a program or platform? Or metrics like sales or value of rewards redeemed?



#### 3. Encouraging more deliberate behavior

Daniel Kahneman is a Nobel prize winning psychologist, economize and author of Thinking Fast and Slow maybe the most recognized book on behavioral science. In his book Kahneman describes two modes of thinking. "System 1" thinking is our auto-pilot. It includes gut reactions, stereotypes, and automatic processes (such as reading). "System 2" thinking refers to the careful, deliberate thought process that we're consciously aware of. When you choose which vacation home to rent based on price and location, you're using System 2 thinking. When you tie your shoe or read a billboard, you're

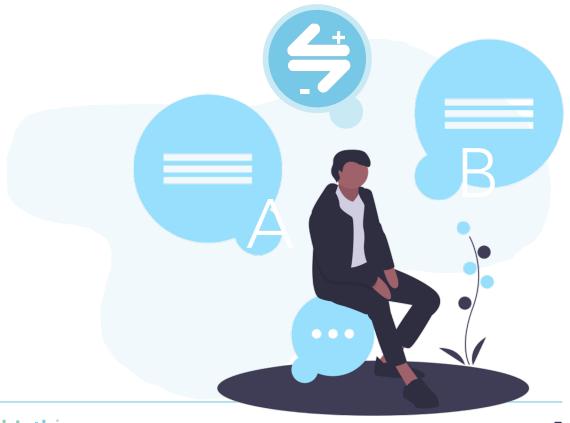
using System 1. Psychologists acknowledge that System 1 is in charge of our behavior more often than not. System 1 is by definition mindless so it's fraught with error and often leads to suboptimal decisions. But people have limited cognitive processing capacity, and for many of us it's overly taxed by our everyday lives. We can't pay full conscious attention to every one of our thousands of daily decisions and behaviors. We reserve System 2 (effortful) thinking only for situations where making a correct decision is important enough to be worth exchanging this valuable resource, and rely on System 1 the rest of the time.





When the stakes are worth it, friction can be used as a prompt leading us to pause and consult System 2. Our computers alert us when we're about to delete a document and force us to confirm that we understand the consequences. One study found that people were more likely to reject the default plan and make better decisions about their health care plans when they were prompted to pause and think about how they would use their health care benefits. Friction can be used in a similar way to discourage unhealthy behaviors by forcing the person to think through the consequences. Instagram offers a well known example: In an effort to curtail bullying, they use AI to detect comments that are likely to be hurtful,

and ask the user, "Are you sure you want to post this?". That moment of reflection, followed by the need to override the warning in order to post it, is enough to get some users to reconsider. When people have hit a limit at a poker table, often the establishment will require that they sign a form to increase their limit. Mandatory waiting times to purchase firearms (a cooling off period) use time as friction to prevent people from resorting to gun violence while they're in an emotionally "hot state". These programs have been found to reduce interpersonal violence and to decrease rates of suicide.



# ENGAGEMENT

### The Whistle Friction Matrix

More

-ess

Fewer choices presented

- Auto-fill
- Single click ordering
- Subscription services

- Opt-in enrollment
- Commitment to goal
- Personalization
- Fun (gamification, celebration)

- Default enrollment
- Free
- Not enough communication
- · Direct deposit rewards

- Overly difficult password reset
- Overly complex rules
- Lengthy training

Less

More



#### **FRICTION**

The relationship between friction and engagement can be considered within a two-by-two matrix.

The horizontal axis describes less (to the left) design friction versus more (to the right). The vertical axis illustrates more (to the top) engagement versus less (to the bottom) on the part of the user. The lower right quadrant highlights scenarios of clearly poor design where they add friction and reduce engagement. The upper left quadrant depicts scenarios typical of behavioral sciences. These reduce friction and increase engagement. The lower left quadrant illustrates how designers can take the "reduce friction" concept too far. These scenarios reduce friction, yet can have the unfortunate impact of reducing engagement. The final quadrant, in the upper right shows scenarios where adding just the right amount of cognitive or behavioral effort pays off in greater engagement - positive friction.



When you're designing to increase engagement with a program, platform, or other experience, you should think about where it's appropriate to reduce friction and grease the wheels, vs. add a bit of friction to tap the brakes. In short, we've found that some friction can be beneficial when it taps into one of these psychological principles\*:

- It captures attention, directing towards things that are positive for the user
- It increases buy-in through Effort Justification
- It activates System 2 thinking to help us make better high-stakes decisions

The clever reader may notice a contextual thread that ties together the types of situations where friction is a net gain. Reducing friction (Thaler's strategy of nudging by making it easy) is often best for one-and-done

behaviors. Throw away your trash. Eat a vegetable. Sign up for a loyalty program. These nudges happen largely outside of the participant's awareness, and they have no lasting impact on the individual once that moment has passed. In contrast, increasing motivation and creating lasting behavioral patterns requires a more carefully designed environment. One that uses positive friction strategically to attract and direct attention towards things that are beneficial for the user, and to create a sense of buy-in when goals are more than momentary. Throwing away a wrapper is different from being environmentally responsible. Eating a vegetable is different from eating a consistently healthy diet. Signing up for a program is different from engaging in it. When we want to create lasting, voluntary behavior change, we need to make friends with friction.





#### **Contributors**



Laurel Newman
Chief Behavior Officer

Laurel is a behavioral scientist who specializes in creating interventions that help companies to improve the experiences and change the behaviors of their customers and employees. Her experience as a Psychology Professor turned Applied Behavioral Scientist for a B2B company provides her unique insight into the variety of forces that impact people's thoughts, feelings, and behavior.

Laurel.Newman@weWhistle.com



**Drew Carter**Chief Executive Officer

Drew brings a combination of executive leadership, business strategy, technical software experience and data analytics to his work. He has worked in large and small corporations, worked in industry building software products enjoyed by millions and served as a consultant helping companies better compete in the digital age. Throughout his career he has thread a keen understanding of commercial strategy with contemporary technology to deliver hundreds of millions of dollars of incremental value.

Drew.Carter@weWhistle.com



Chris Dornfeld

President

For over two decades Chris has built high performing organizations at the intersection of innovative technology and a people centric approach. With a background spanning start-up companies, global corporations, higher education and as the CIO for the City of St. Louis – Chris has a unique vantage point to understand how technology and culture shape our ever-changing work experience. He has spoken at conferences around the country, universities and contributed to numerous publications on employee experience, people analytics and building entrepreneurial organizations.

Chris.Dornfeld@weWhistle.com

Visit us at www.weWhistle.com



