



BEAR: A Brief History

23 November 2023

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Behavioural Economics in Action at Rotman; Behaviourally Informed Organizations Partnership

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Suggested citation:

Soman, D. (2023). *BEAR: A brief history* (23 November 2023). Behavioural Economics in Action at Rotman (BEAR), University of Toronto, available at <http://www.rotman.utoronto.ca/bear>.

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We would like to thank Oceana Ding for numerous comments and suggestions on previous drafts of this article. Over the years, the centre has grown due to the tireless efforts of a large number of people; these include BEAR's coordinators and Associate Directors Kim Ly, Poornima Vinoo, Melanie Kim, Bing Feng and Yanyi Guo; our previous co-director Nina Mažar, Rotman faculty members Tanjim Hossain, Nico Lacetera, Sonia Kang, Lu Han, our research fellows and advisory board members, research manager Cindy Luo, knowledge translation manager Liz Kang, Ph.D. and post-doctoral leads Julian House, Liz Lyons, Patrick Rooney, Nicole Robitaille, Laura Goodyear, Matthew Hilchey, Renante Rondina, Colin West, Jingqi Yu and Dana Turetski; as well and a large number of undergraduate and graduate student researchers and consultants. We are deeply indebted to them all. Finally, our special thanks to Richard Thaler and Cass Sunstein for providing inspiration and guidance, and to former dean Roger Martin and former vice-dean Peter Pauly who advised us to “go for it.”

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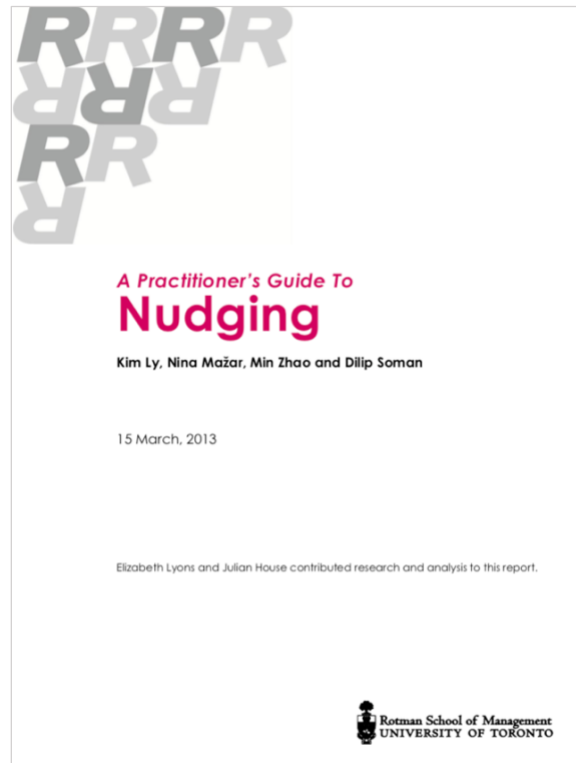
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1. Introduction and Three Catalytic Events

In many ways, the history and growth of the **Behavioural Economics in Action at Rotman (BEAR)** research centre is deeply linked to the growth of the applied behavioural science field in Canada and more generally in the rest of the world. There were three separate events that served as the catalyst for the formation of the centre. These events all occurred in 2012-2013, approximately four years after the publication of **Richard Thaler** and **Cass Sunstein's** *Nudge*.¹ There was a general shared sense of excitement about the possibilities that behavioural science could offer to both governments and for-profit organizations. I recall that my then-colleague **Nina Mažar** (now a professor at **Boston University**) and I had several conversations that began with loosely paraphrased questions along the lines of "*Nudge* is interesting and the examples are potentially impactful. However, how exactly does this work and how can we get started? What processes and capabilities are needed to generate behavioural solutions? "

Questions like these form the basis of the first catalytic event, the development of a report that came to be known as [*A Practitioner's Guide to Nudging*](#) (see Figure 1). Mažar and I found allies in **Kim Ly** (MBA 2008) and our then-colleague **Min Zhao** (now a professor at **Boston College**), and the four of us set off to develop a set of guidelines to help practitioners convert the promise of behavioural science and choice architecture into practical solutions. Work on the guide started in the fall of 2012, and we were helped by then-graduate students **Julian House** (now at the **Ontario Behavioural Insights Unit**), **Liz Lyons** (now a professor at the **University of California, San Diego**), **Poornima Vinoo** (now a professor at the **Indian School of Business**), as well as a number of Toronto area behavioural science practitioners. The guide was published in March 2013 and remains one of our most popular and most downloaded publications. It has been translated into multiple languages and used as course material worldwide.

Figure 1: The cover of the *Practitioner's Guide to Nudging*



Note: This guide is also available as a Rotman magazine article.² There is no BEAR name or logo on the cover of the guide.

The second catalytic event was related to the development of new Rotman course material. In response to the emergence of massive open online courses (MOOCs), I received several queries on how MOOCs might affect university education. I figured that one way to answer this question reliably was to go through the experience of developing and teaching a MOOC. With the assistance of several student researchers (notably **Joonkyung Kim**, Ph.D. 2017; **Yue Zhuo**, BCom 2013; and **Christine Lim**, BCom 2014), I developed *Behavioural Economics in Action* (BE101X) and offered it on the **edX** platform (Figure 2). **Dan Mazzotta** and **Dave Whittington** from Rotman's audiovisual (AV) team helped produce, and **Pym Buitenhuis**'s marketing team helped add pizzazz to the materials (see Figure 3 for the original BE101x) team. The course launched in 2013 and was followed by multiple iterations until it closed in 2022. Developing that course allowed me to give a lot of thought to what our then-fledgling science meant for practice and how practitioners could leverage it to solve organizational and business problems.

Figure 2: The landing page for the 2021 version of BE101x on edX

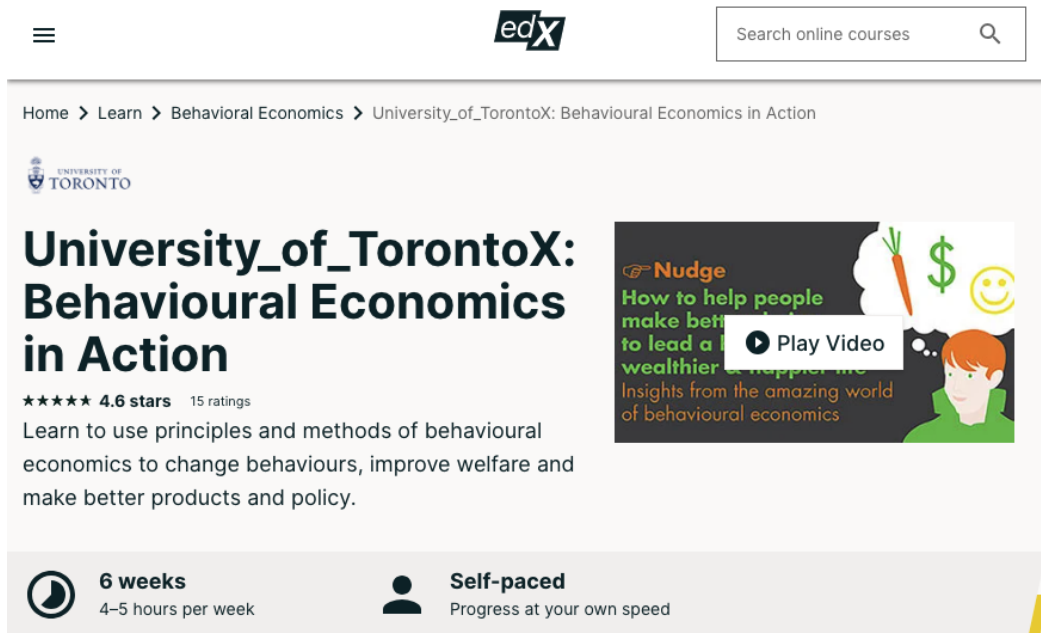
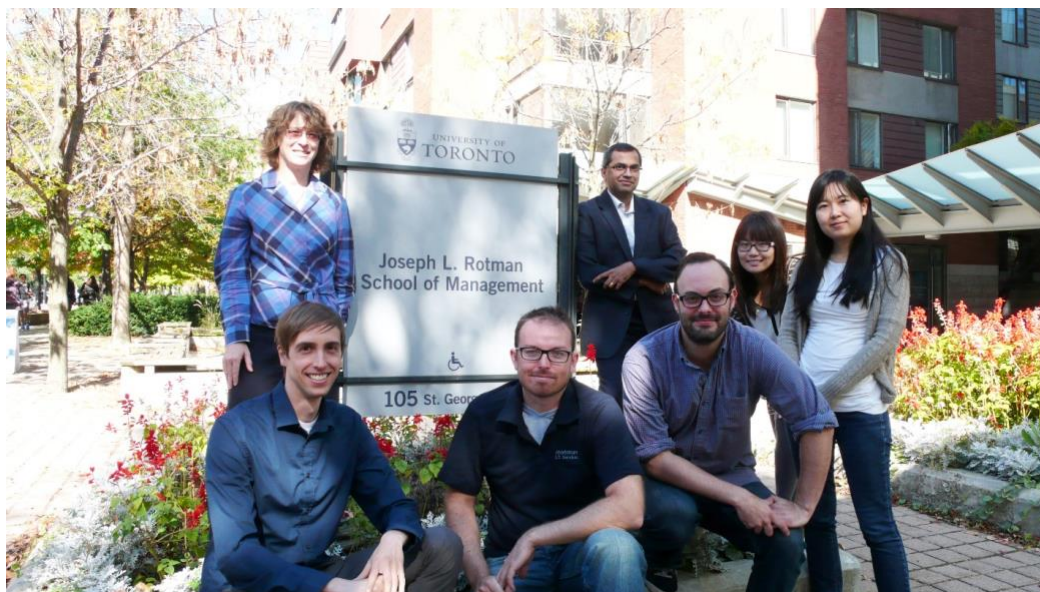


Figure 3: The BE101x founding team



Left to right: Laurie Harrison, William Heikoop, David Whittington, Dilip Soman, Dan Mazzotta, Yue Zhuo and Joonkyung Kim, pictured in August 2013.

The third catalytic event was the development of a new elective course, **Marketing and Behavioural Economics**, at both the MBA and undergraduate levels at the Rotman School. Mažar and I taught this class starting in 2013, and there have been a total of eight additional instructors who have taught this popular elective. This course continues to be offered at Rotman (and has extended to our Global EMBA program). Furthermore, additional behavioural content has been introduced in other courses, including organizational behaviour, marketing, and finance.

2. A New Research Hub (2013)

The year 2013 saw BEAR become a research hub. Mažar and I had begun working with several organizational partners to help them implement behavioural science to solve last-mile challenges. While each of our independent projects took their own shape, we quickly learned that it made a lot of sense to establish ourselves as a group so that we could share experiences, create common assets and procedures, and have this group serve as a hub for applied behavioural work at the University of Toronto. Min Zhao and **Claire Tsai** were also part of the founding team of this hub. Our first task was to choose a name. After several iterations, we decided on Behavioural Economics in Action at Rotman (or BEA@R)—simply because the phrase Behavioural Economics in Action had become relatively well-known thanks to the MOOC. Over time, we ended up dropping the @, so BEA@R became BEAR. **Eugene Grichko** from the Rotman School's marketing team created a compelling logo that has gained a lot of brand recognition over the years (figure 4). The Rotman marketing team (in particular **Courtney Brownell**) spearheaded the development of [Nudge: The Animation](#) video (now available in five languages) which played an important role in popularizing applied behavioural science (figure 5).

Figure 4: The BEAR logos



Figure 5: [The Nudge Animation](#)

The early years of BEAR were characterized by a flurry of activity. We started several research projects with the newly formed **Behavioural Insights Unit** (BIU) at the Government of Ontario, the **Financial Consumer Agency of Canada**, and other for-profit enterprises. Two projects with the Ontario BIU led by Nina Mažar, one on increasing organ donation rates³ and the other on encouraging online vehicle plate registration renewals⁴ were highlighted as successes by the BIU and also went on to be published in prestigious academic journals. We also developed a number of white papers and reports, including a popular guide on the behavioural effects of gamification, as well as several white papers on topics that included [consumer privacy](#), [consumer credit](#), [mobile payments](#), financial [behaviour online](#), [transportation](#), and [responsible gambling](#). We also conducted several major events, including the [financial literacy and well-being symposium](#) and a [symposium on consumer privacy](#) as well as [poverty alleviation](#). Our work was supported by our students including **Nicole Robitaille** (Ph.D. 2014), **Patrick Rooney** (Ph.D. 2021), and **Liz Kang** (BCom 2016). Liz later worked full-time as our knowledge translation manager. Yet, between 2013 and 2016, BEAR remained a research hub—it was not a formal entity, and its work continued to be supported by research grants from two faculty members.

3. A Formal Research Centre (2016)

The year 2016 brought with it several major changes, the most important of which was BEAR becoming an official centre. I spent a few months as a senior policy advisor and a scholar in residence at the newly minted behavioural team within the **Privy Council Office**, and Mažar was recruited to help set up another newly minted unit at the **World Bank**. My book, *The Last Mile*,⁵ was published and served as the foundation for our next I worked with **Melanie Kim** (MBA 2016) to put together a proposal to fund BEAR from a new Rotman School funding program. Our proposal was accepted. Starting in 2016, Mažar and I were appointed as BEAR’s founding co-directors and had a five-year window of funding that allowed us to do even more under Kim’s outstanding leadership as associate director. In addition to the MOOC, our courses, academic research, and events, we started a [new webinar series](#), enhanced our events portfolio by adding a series of [book-related events](#), conducted several round tables and workshops with practitioners, and instituted a new competition for students called [The Market for Self-Control—New Product Challenge](#) (Figure 6). Our most popular event was a conversation with **Richard Thaler** on his book *Misbehaving*,⁶ when about 600 people attended in Rotman’s Desautels Hall (Figure 7). We also instituted an active summer internship program in which a number of masters, undergraduate, Ph.D., and postdoctoral trainees spent the summer months working on problems that ranged from simple last-mile solutions to larger agenda-setting items. This program not only allowed us to train students and work with a growing list of organizations, but more generally to establish ourselves in both the student and practitioner communities. One of these summer trainees, **Bing Feng** (MBA 2019), joined us full-time and went on to serve as associate director for the centre.

Figure 6: Market for Self-Control – New Product Challenge (Event brochure and the winning team of the inaugural event)



Figure 7: A Conversation with Richard Thaler on *Misbehaving* (Moderator: Amanda Lang)













Over the years BEAR has been fortunate in having a distinguished set of advisors that have included **David Halpern** (BIT), **Varun Gauri** (World Bank), **Kelly Peters** (BEworks), **Vivek Goel** (University of Toronto), **Dale Griffin** (UBC), **Kyle Murray** (UAlberta), **Abigail Dalton** (World Bank), and **Sasha Tregebov** (BIT Canada). We were also fortunate to attract four outstanding Rotman Professors, **Sonia Kang**, **Tanjim Hossain**, **Nicola Lacetera**, and **Lu Han**, to serve as chief scientists; and 18 other faculty members from across campus who served as research fellows. These scholars, in conjunction with our many organizational partners (including **TD Wealth**, **Swiss Re**, the **IG Group**, **Manulife**, **Scotiabank**, and **MediSystem**), did exceptional academic and applied research, advised our students, hosted events, and kept the momentum going. With the expertise of Liz Kang, our outputs took the forms of reports, animations, videos, infographics, interactive online reports, and tip sheets, and Rotman’s media officer **Ken McGuffin** and magazine editor **Karen Christensen** played a big role in spreading awareness of the work.

4. Beyond Rotman and the University of Toronto – An International Partnership

Realizing that there was more to be done that needed even more resources, I worked with Melanie Kim, Bing Feng, and Rotman’s **Jeanne Li** to write a proposal to the **Social**

Sciences and Humanities Research Council of Canada (SSHRC) to fund an initiative that later on came to be known as the [Behaviourally Informed Organizations \(BI-Org\)](#) partnership. This partnership included 20 organizations and 23 academic researchers from across the globe with the mission of developing a science of how best to use behavioural science (see Table 1 for participating organizations).

Table 1: List of BI-Org Partner Organizations

Logo	Partner Organization	Country
	The Behavioural Insights Team (BIT)	UK and Americas
Ontario's Behavioural Insights Unit	Behavioural Insights Unit (BIU), Cabinet Office	Canada
	BEworks Inc.	Canada
	The Busara Center for Behavioral Economics	Kenya
	Canada Revenue Agency (CRA)	Canada
	Center for Decision Research (CDR) at the University of Chicago	USA
	Commonwealth Bank of Australia	Australia
	Consumers Council of Canada	Canada
	Deloitte Inc.	Canada
	Employment and Social Development Canada (ESDC)	Canada
	Environment and Climate Change Canada (ECCC)	Canada

	Financial Consumer Agency of Canada (FCAC)	Canada
	ideas42	USA
	Manulife Financial Corporation	Canada
	Ontario Securities Commission (OSC)	Canada
	PricewaterhouseCoopers (PwC) LLP	Canada
	Impact Canada, Privy Council Office	Canada
	Western Cape Government in South Africa	South Africa
	The Workplace Safety and Insurance Board (WSIB)	Canada
	World Bank Mind, Behavior, and Development (eMBed) Unit	USA

Kang designed a powerful brand identity and webpages for BI-Org. The partnership and the funding that came with it allowed us to create and disseminate a lot more in terms of ambitious research projects. We attracted several outstanding post-doctoral researchers (including **Matthew Hilchey**, **Renante Rondina**, **Colin West**, and **Jingqi Yu**) who worked with faculty and organizations to generate a number of new insights and streams of knowledge. A partnership of this size and complexity required calm and organized leadership, and our Associate Director Bing Feng provided exactly that! We tackled several ambitious projects—organ donation in Ontario, pension contributions in Mexico, cash transfer and welfare programs, sludge, consumer protection, the effectiveness of disclosures, and helping organizations internalize behavioural science

(Table 2). Our work is enshrined in six books (Figure 8) as well as a large number of reports and academic papers that can be accessed at www.biorgpartnership.com.

Table 2: Research areas in the BI-Org Partnership

No.	Name
1	The Psychology of Risk and Its Implications for Practice in the Financial Services Industry
2	Sludge: Choice Architecture that Reduces End Users' Welfare
3	Precision Retailing: Convergence of Data, Neuro and Behavioural Sciences
4	A Compendium of the Methods of the Behavioural Scientist
5	Mandated Consumer Disclosures, Attention and Financial Decision-Making
6	Financial Well-Being: A Behavioural Approach
7	Health, Fitness and Well-being
8	The Food System and Healthy Eating
9	A Behavioural Lens on Consumer Protection
10	Cash Transfer and Social Assistance Programs: How Behavioural Science Can Enhance Them
11	Embedding Behavioural Science in Organizations
12	Science of Using Behavioural Science
13	How Practitioners and Citizens Consume Research
14	Developing a Virtual Lab and Financial Sandbox
15	The Adoption Challenge: Why are Organizations Hesitant to Adopt Behavioural Science Despite its Many Benefits?
16	An Opportunity Map for Behavioural Science in Healthcare

Figure 8: Our BEAR and BI-Org books



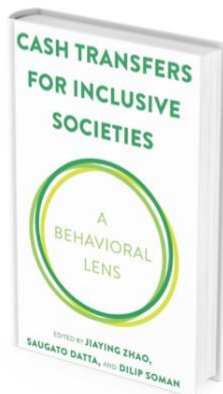
University of Toronto Press, 2021



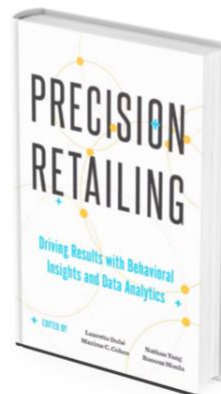
University of Toronto Press, 2022



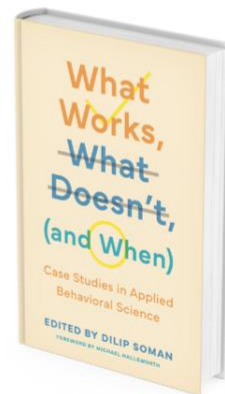
World Scientific Publishing, 2022



University of Toronto Press, 2023



University of Toronto Press, 2024



University of Toronto Press, 2024

In 2019, BEAR was selected to host the **Behavioural Exchange (BX)** conference (Figure 9), the largest and most prestigious gathering of applied behavioural scientists worldwide. After successful runs of the conference in London, Sydney, Singapore, and Boston, we accepted the baton to host the 2020 conference, and **Cindy Luo** joined us as event manager. Unfortunately, we were hit by a global pandemic just a couple of months before the conference, and it had to be cancelled. However, Cindy stayed on with us and continues to work as a project manager for BI-Org.

Figure 9: The Conference that Never Was – BX2020



The BX2020 artwork (top) and the BX-baton campaign (left to right, top to bottom) featuring Sonia Kang, Melanie Kim, Nicola Lacetera, Lu Han, Tanjim Hossain, Avni Shah, Cheryl Regehr, and Lisa Kramer.

5. Looking Back, Looking Forward

BEAR has now crossed the 7-year mark as a centre and the 10-year mark as a hub. During this time, we have produced 26 reports and white papers and dozens of academic articles, conducted 55 events and 50 webinars, had over 250,000 registrations to our MOOC, taught over 1000 students in our courses, had 90 students

work as researchers and consultants, had an additional 700 students participate in our competitions, hackathons and events, and funded about 25 Ph.D. and postdoctoral research projects. It truly takes a village to make this happen! In addition to all the individuals who shaped our history and the organizations that worked with BEAR, the centre could not have achieved much without the support of various departments (finance, HR, building management, AV, events, research support) at Rotman and the University of Toronto.

The numbers in the preceding paragraph are well beyond the expectations we had when BEAR was first established. But as I reflect on the past ten years, I take more pride in our non-quantifiable achievements. First, I am proud of the fact that rather than simply “translating” knowledge, we truly co-create knowledge with our partners. Second, I am delighted that a number of initiatives that we worked on have now been implemented by organizations and governments all over the world. Third, through our many edited books and webinars, we have been successful in giving a voice to researchers and practitioners who might otherwise not have found a voice. Fourth, and most importantly, our students and team members have gone on to become leaders in the applied behavioural sciences, both in academia and in organizations. I dedicate our success to them, and hope that BEAR and the use of applied behavioural science to solve societal problems continues to live, grow, and flourish through their collective efforts.

6. Endnotes

- ¹ Thaler, R. H., & Sunstein, C. R. (2008). *Nudge: Improving decisions about health, wealth, and happiness*. Yale University Press.
- ² Ly, K., Mažar, N., Zhao, M., & Soman, D. (2013, November). A practitioner's guide to nudging. *Rotman Management Magazine, Winter 2014*, 29–33.
- ³ Robitaille, N., Mažar, N., Tsai, C., Haviv, A., & Hardy, E. (2021). Increasing organ donor registrations with behavioral interventions: A field experiment. *Journal of Marketing, 85*(3), 168–183. <https://doi.org/10.1177/0022242921990070>
- ⁴ Castelo, N., Hardy, E., House, J., Mažar, N., Tsai, C., & Zhao, M. (2015). Moving citizens online: Using salience & message framing to motivate behavior change. *Behavioral Science & Policy, 1*(2), 57–68. <https://doi.org/10.1353/bsp.2015.0018>
- ⁵ Soman, D. (2015). *The last mile: Creating social and economic value from behavioral insights*. University of Toronto Press.
- ⁶ Thaler, R. H. (2015). *Misbehaving: The making of behavioral economics*. Penguin UK.