

No, they didn't? Oh, they did!

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PROPOSITIONS

accompanying the doctoral dissertation

No, They Didn't? Oh, They Did!

Advancing Insights on Social Norm Interventions in Consumer Financial Decision-Making

Pieter Verhallen

1. Information interventions with salient peer behavior are more effective than those with simple anchor values in raising behavioral intent towards higher retirement savings contributions. (Chapter 2)
2. Identifying with a peer group in social norm interventions is critical, not only to strengthen interventions, but to counter oppositional reactions, too. (Chapter 3)
3. The extent to which a consumer identifies with a peer group greatly affects a consumer's convergence to the peer group's behavior only if the consumer is highly susceptible to normative influence. (Chapter 3)
4. The gap between an individual's current behavior and the behavior of a peer group directly affects the extent to which an individual identifies with this group. (Chapter 4)
5. The future of behavioral interventions lies in addressing humanity's heterogeneity.
6. As our collective understanding of influencing consumer behavior becomes increasingly more accurate, so does the need for ethical boundaries in behavioral interventions.
7. Social norm interventions tailored to consumer heterogeneity more effectively influence consumer financial decision-making behaviors than one-size-fits-all approaches.
8. The study of norms itself is normative, so, like an asymptote line never touching the approaching curve, normative influence shall forever remain omnipresent.
9. Strangers are merely friends whom we have not met yet. Salience of perceived commonalities is key.
10. How others see you is not important. How you see yourself means everything. (Man of Steel)
11. You can lead a horse to water, but you cannot make it drink.