# Why (We) Use Behavioral Experiments

## FCCA's stakeholder day

Andreas Maaløe Jespersen, Ph.d. – 18. Nov. 2026 - Helsinki

Danish Competition and Consumer Authority

# Consumer Policy – The Principle Aims

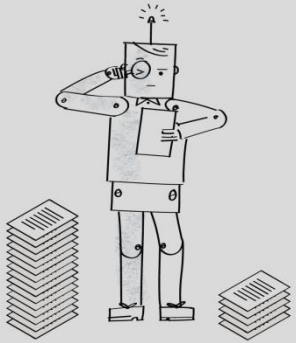
Consumers…

- understand the product they're buying,
- the price they're paying
- and what to do when stuff goes wrong.

Products…

- Cant be (too) unhealthy/dangerous

# Consumers as:



## Economic agents

- Known preferences
- Unlimited self-control
- Temporally sophisticated
- Predictable

# Consumers as:



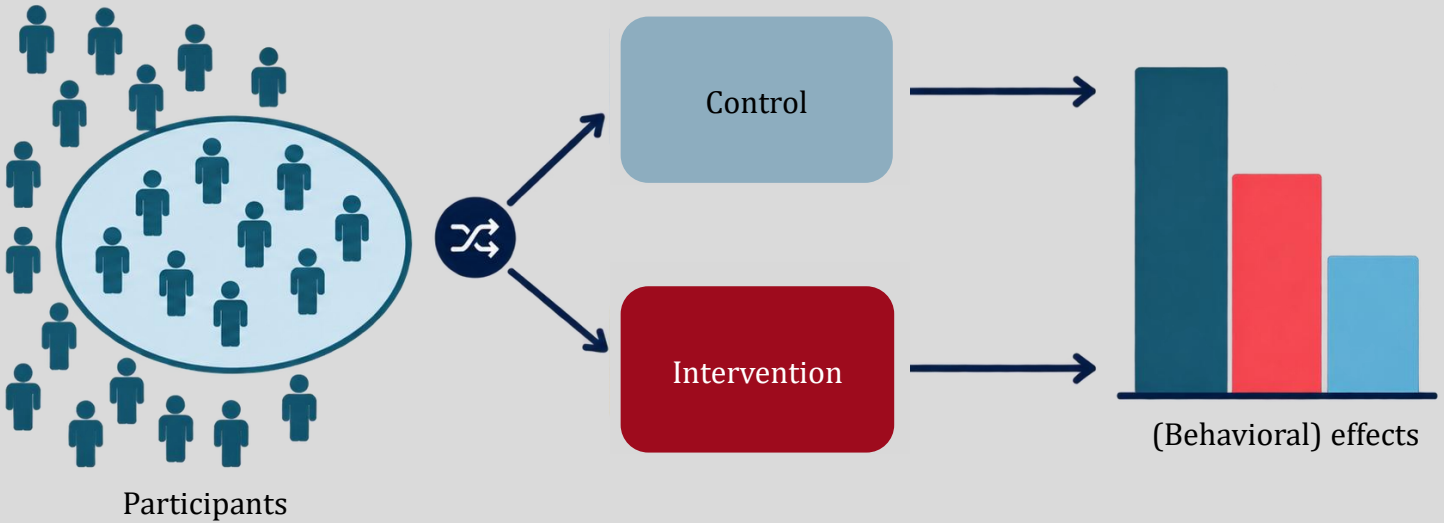
## Human agents

- Unknown and unstable preferences
- Limited attention
- Temporally myopic
- Limited self-control
- Social
- Unpredictable

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# Experiments

# Experiments



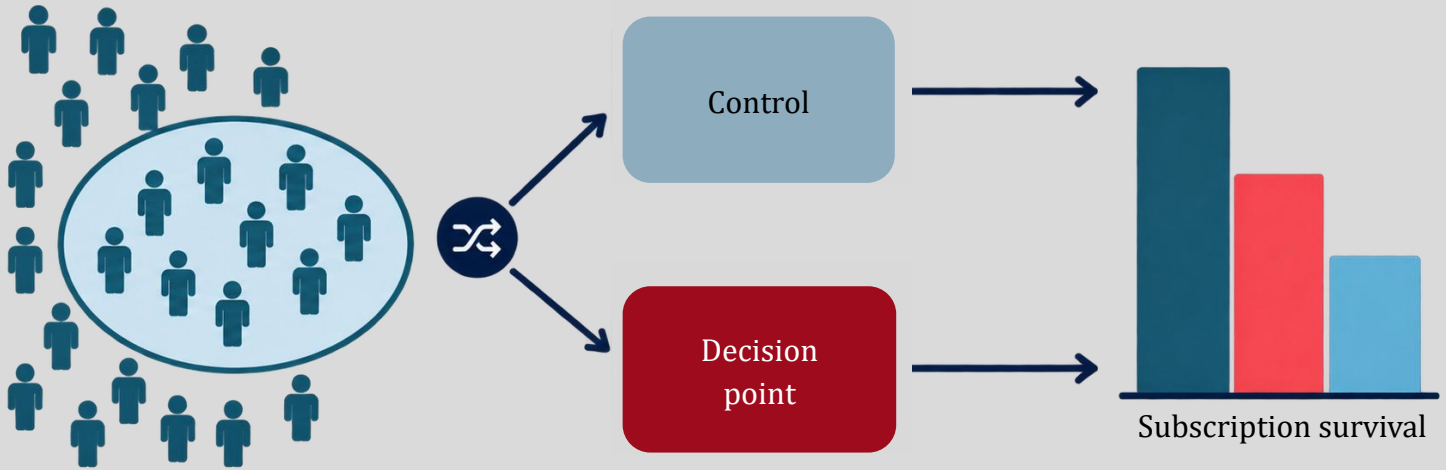
# Do Consumers Know What They're Buying?

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One of the most widely used Danish payment solutions advertised that the service allows subscription providers to retain customers between 4 and 7 times longer compared to other payment systems.

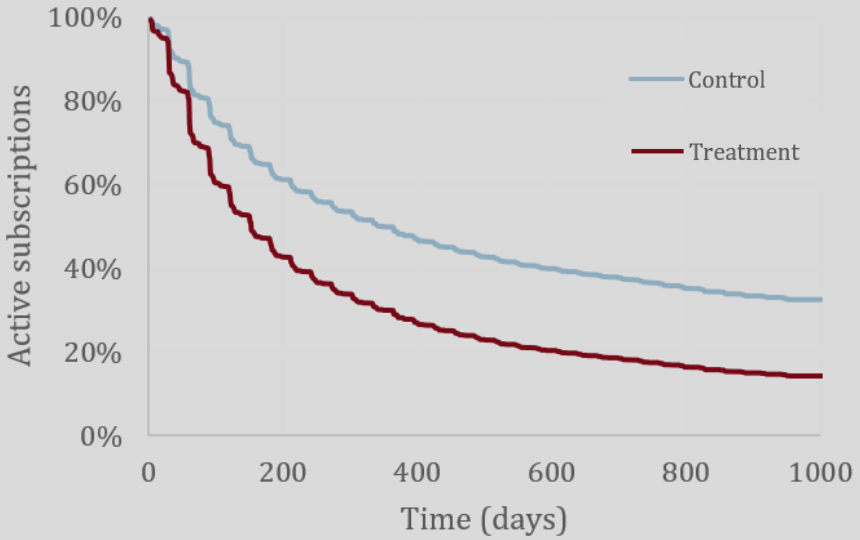
KFST 2022: Inactive Consumers in Subscription Markets

# Experiment - Subscriptions



# Decision Points Substantially Increase Subscription Cancellation

Consumers were 70% more likely to discontinue subscriptions when faced with at least one decision point compared to the control




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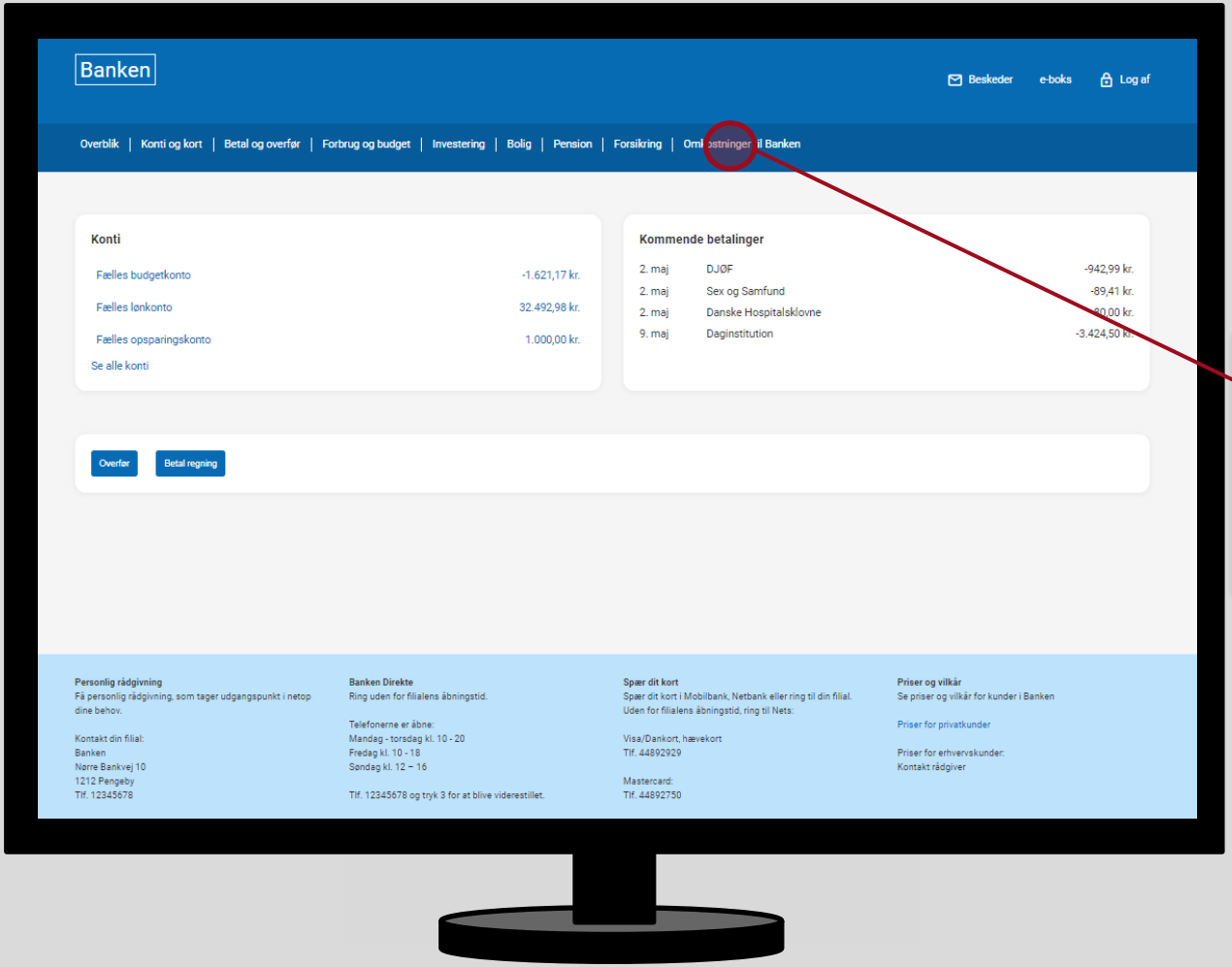
# Do Consumers Know What They're Paying?

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# 42% gave up when asked to estimate how much they pay to their bank

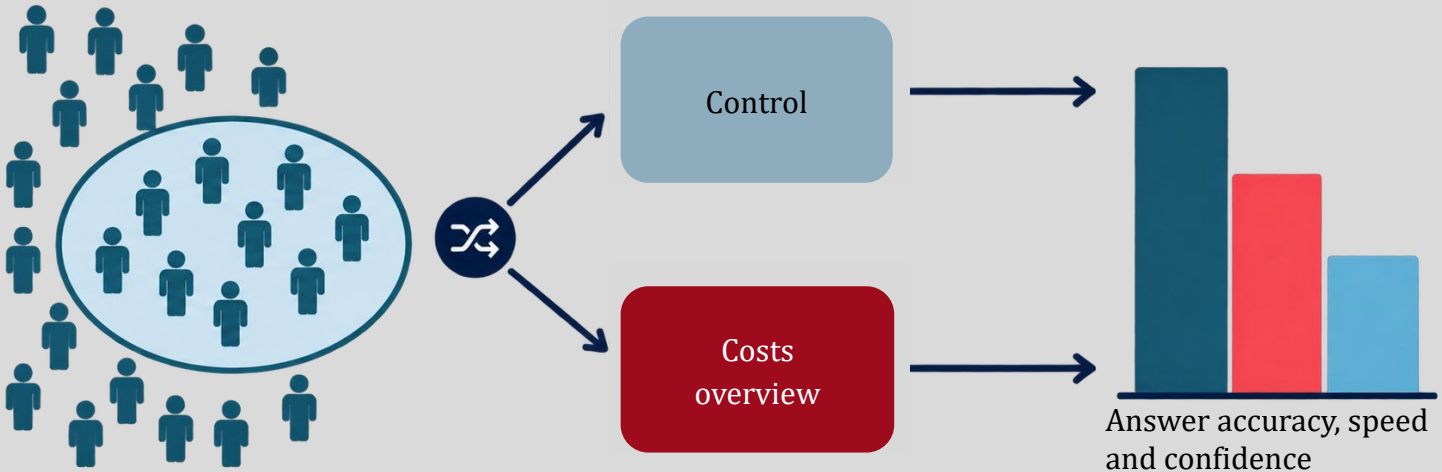
**DCCA (2022) – Private Banking Market Study**

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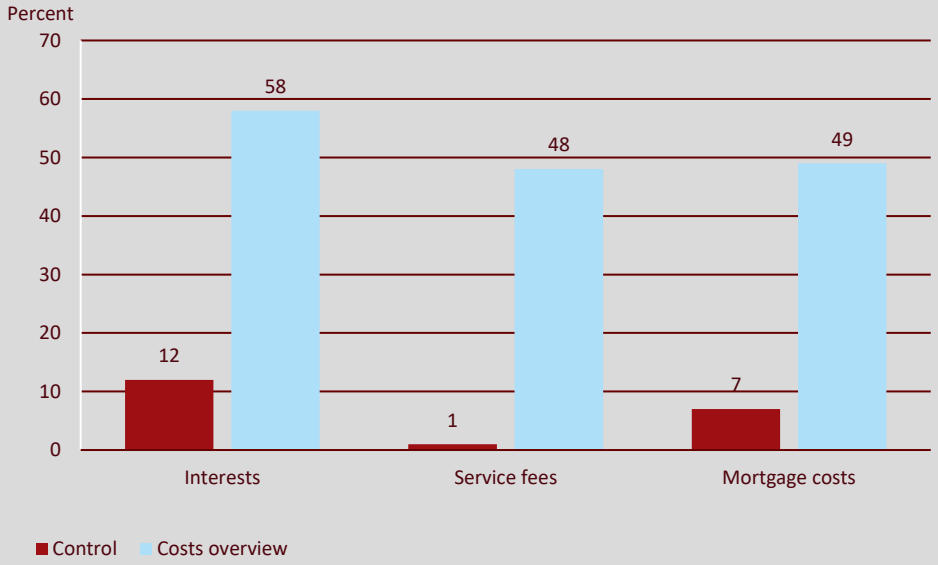

The costs overview was accessible through a tap in the online banking interface titled “banking costs”

# Experiment – Banking Costs

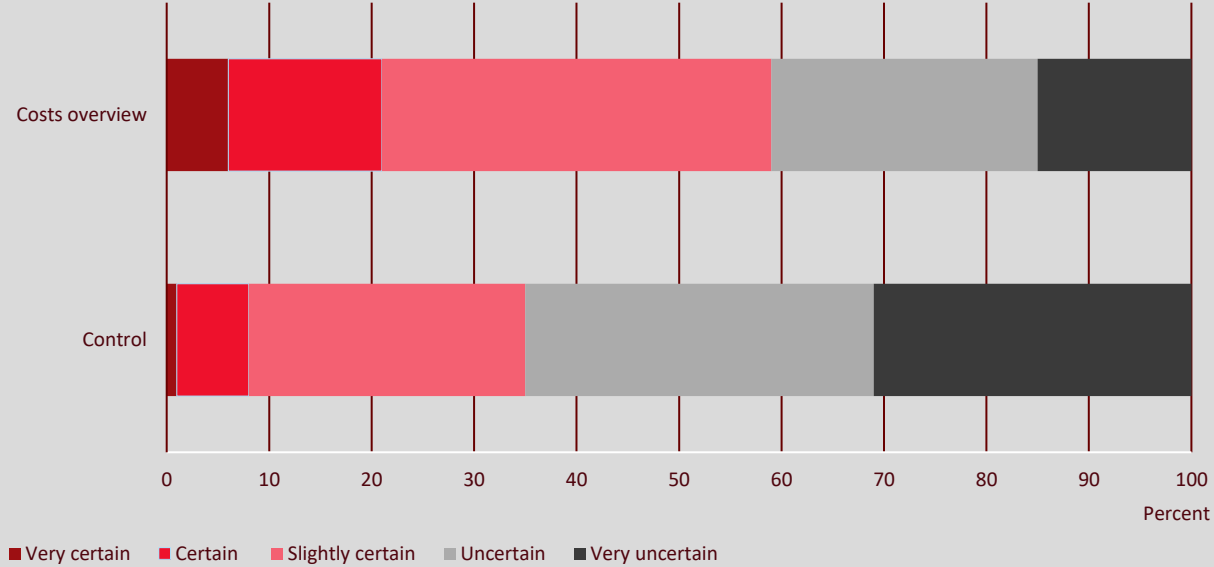



1.372 consumers (nationally representative sample)

# The Cost Overview Substantially Increase Accuracy …



# And They Also Felt More Confident About Their Estimates



# Safer Products



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# 31% of girls between 13-17 experience moderate to severe symptoms of addiction to social media

**DCCA (2025) – Young Consumers and Social Media**

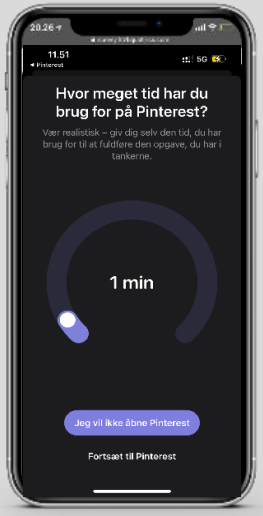
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# Interventions

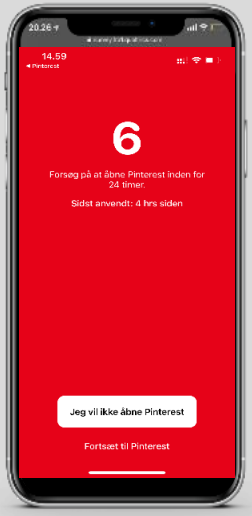
## Reflection




## Planning

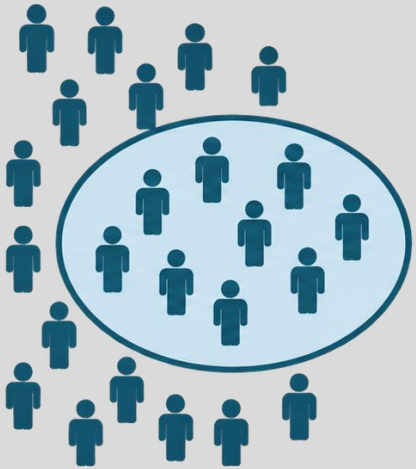



## Waiting




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# Experiment – Social Media



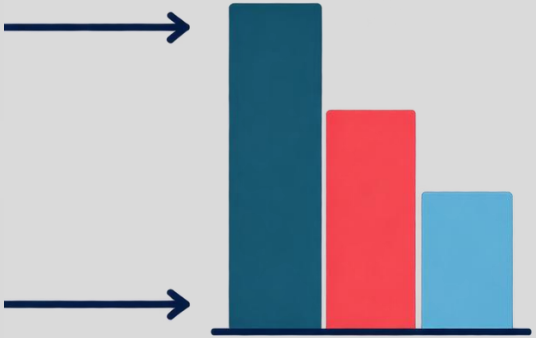
269 social media users between 13-17



Reflection

Waiting

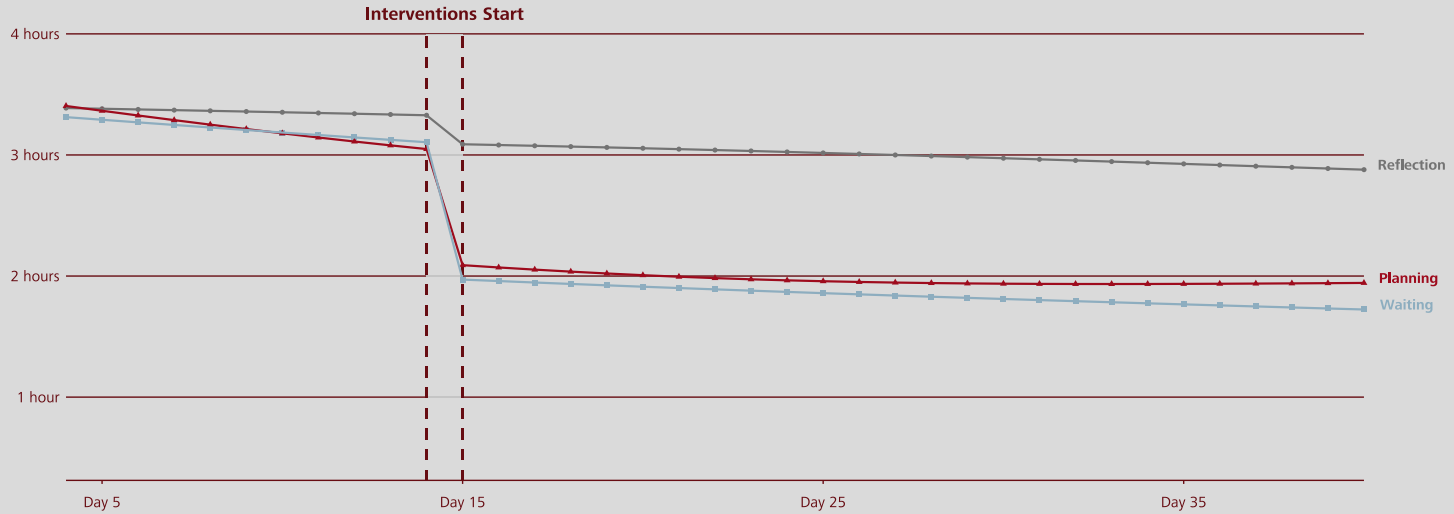
Planning



- Social media activity for 6 weeks
- Psychometric and user experience surveys

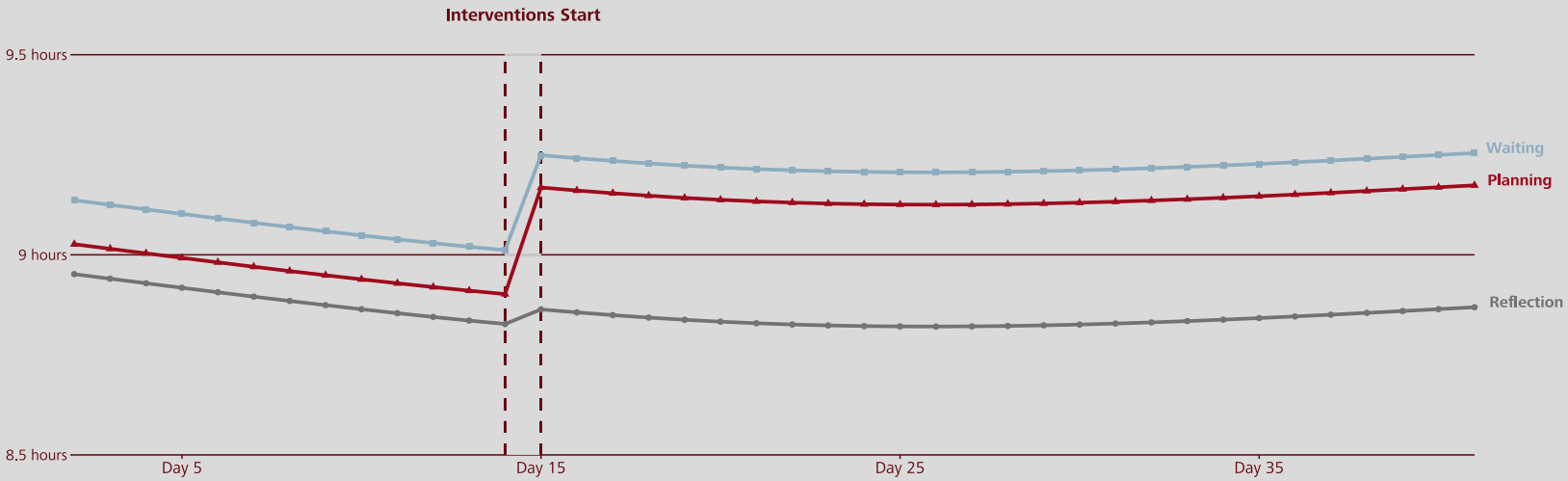
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# Waiting and Planning Reduces Social Media Activity by 30-33%...




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# And Improves Sleep




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# The End…

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