



# Nudge me right: Personalising online security nudges to people's decision-making styles

## Peer et al., 2020

### Context

For many years, researchers and practitioners have used online nudges to encourage users to set stronger, more secure passwords. However, these nudges have typically been designed as a 'one size fits all,' which limits their impact as some individuals respond positively whilst others are unaffected.

This paper explores the effect of personalising nudges, based on users' decision-making style, on the strength of their chosen password through two large-scale online studies.

### Key Insights

#### Personalisation is effective

Participants were shown one of the five nudges below depending on their decision-making style. This personalisation led to stronger passwords which were found to require four times the resources (time or money) to crack the password than compared to no personalisation, and ten times more resources than when there was no nudge at all.

#### Good nudges require good data

Personalisation is not easy to achieve. To achieve success, nudges that have already proven to be effective are required. Similarly, the identification and measurement of individual traits that could significantly interact with the impact of the nudge is also necessary.

#### Tailored nudges should enhance welfare

Personalised nudges raise ethical concerns and should be evaluated rigorously to demonstrate that they do improve outcomes compared to generic or no nudges. Their impact on sub-populations should be considered to ensure there are no groups that are negatively affected.

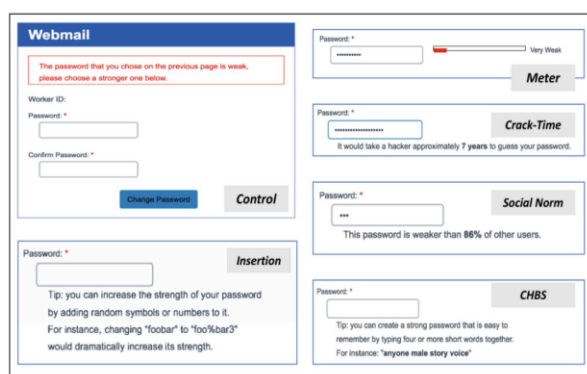


Fig. 2. Password creation page design and the password nudges used in the studies.

### Implications

- How could you behaviourally segment people by their individual traits to tailor how you communicate with them?
- What domains could this personalisation feed into within your organisation?
- How do you assess whether your personalisation is effective and that no group is adversely affected?