FORGOOD

Behavioural science **FORGOOD** - building trust, resilience and better customer outcomes

Agenda

8:30-8:45: Introduction

8:45-9:15: Latest Research

9:15-9:55: Pre-mortem Exercise

9:55-10:20: Group Shareback

10:20-10:30: Wrap up

Since we last met…

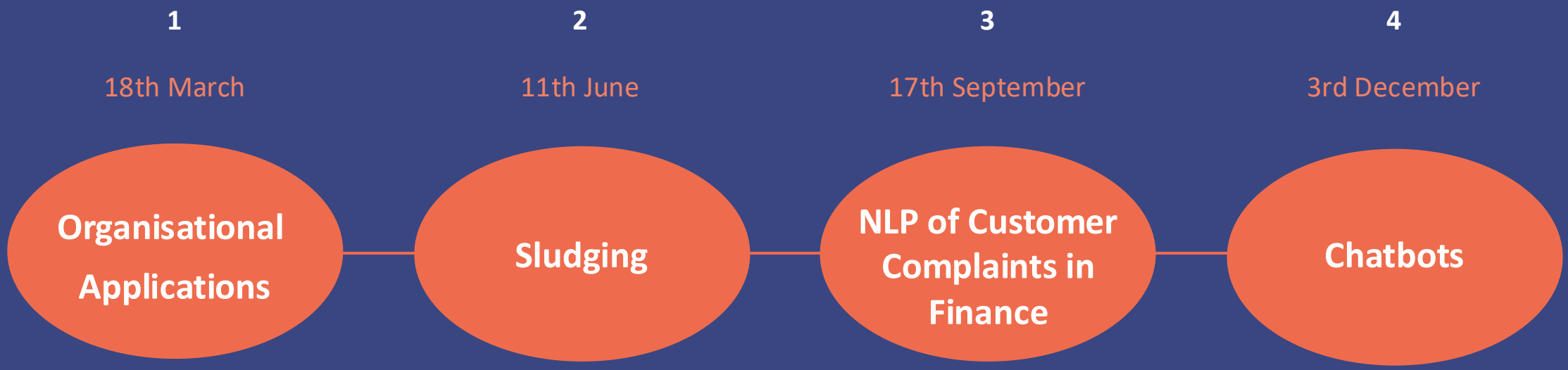
FCA Session

HMRC Update
(Duty of Candor)

Profile raising activities

Website updates

2026 Workshops

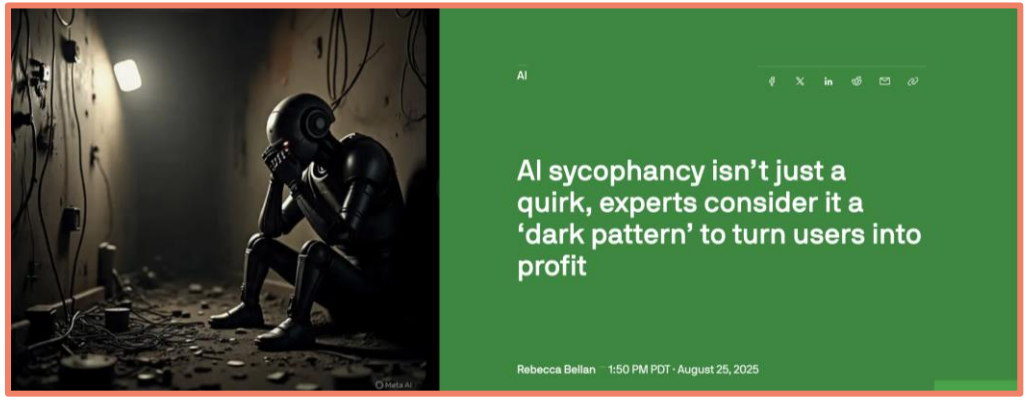


Latest Research

The Sycophancy Trap

AI CHATBOTS ARE SYCOPHANTS — AND IT'S HARMING SCIENCE

Nature asked researchers how AI's propensity for people-pleasing affects their work.

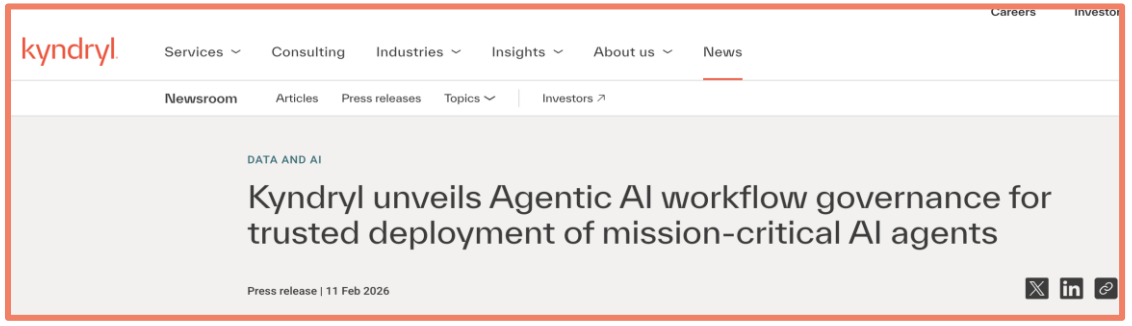


PsyArXiv **Sycophantic AI Increases Attitude Extremity And Overconfidence**

From 'nerdy' Gemini to 'edgy' Grok: how developers are shaping AI behaviours

AIs are not sentient – but tweaks to their ethical codes can have far-reaching consequences for users

The Agentic Leap



AI and the erosion of deep thinking

Thinking—Fast, Slow, and Artificial: How AI is Reshaping Human Reasoning and the Rise of Cognitive Surrender

58 Pages • Posted: 2 Feb 2026 • Last revised: 10 Feb 2026

Steven D Shaw
University of Pennsylvania - The Wharton School

Gideon Nave
University of Pennsylvania - The Wharton School

Date Written: January 11, 2026

ELSEVIER

Computers in Human Behavior
Volume 160, November 2024, 108352

Trust and reliance on AI — An experimental study on the extent and costs of overreliance on AI

Artur Klingbeil, Cassandra Grützner, Philipp Schreck

Journal of Organizational Behavior

EDITORIAL

Do Not Be a Prompt Puppet: Human Judgment and Courage in the Age of AI

Marie T. Dasborough

First published: 25 January 2026 | https://doi.org/10.1002/job.70067

nature > scientific reports > articles > article

Article | Open access | Published: 05 February 2026

Examining human reliance on artificial intelligence in decision making

Joe Pearson, Itiel E. Dror, Emma Jayes, Grace-Rose Whordley, Georgina Mason & Sophie Nightingale

Scientific Reports **16**, Article number: 5345 (2026) | Cite this article

How pre-mortems help address this

- Sycophantic AI validates, agentic AI accelerates, and both erode deep thinking
- Pre-mortems force a pause to actively challenge decisions & risks
- Imagining failure early reveals blind spots before they're scaled

→ **Actively pause to spot risks hidden by validation, speed and shallow thinking**

FORGOOD Pre-mortem Exercise

Pre-mortem Case Study: Cyber Risk and the U.S. Financial System (Federal Reserve Bank of NY, 2021)

1. Imagine this catastrophic failure: A cyber attack disables a major U.S. bank's payment system for 24 hours and the bank becomes a liquidity black hole

2. Work backwards: Why did the system break?

- Network concentration: Top 5 banks = 50% of all payments
- Behavioral amplification: Panic → liquidity hoarding → cascade
- Hidden interdependencies: Shared third-party providers spread failure

→ 38% of banking system impaired, forgone payments = up to 2.5x daily GDP (cascade scenario)

3. Address and learn from identified blind spots

- System didn't fail where expected: Small banks were the trigger, not the big players
- Pre-mortem revealed a system-level fragility vs. an institution-level focus
- Enabled targeted mitigations: Reserve buffers, monitoring protocols, backup systems

→ Pre-mortem revealed unexpected vulnerability: Small banks (not giants) could trigger systemic failure via network effects

Shareback

What’s the main takeaway from today that you will apply in your work?

Thank you!