Behavioral insights for policy design in Central Asia

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Abstract

In mainstream economics, there is an assumption that individuals are rational actors whose decision-making is based on incentives, regulations and available information. When such an assumption is translated into designing public policies, authorities designing policies consider individual citizens as rational decision-makers. However, human choices are commonly influenced by various biases, emotional responses and social influences. The biases in human decision-making processes make traditional policy tools like tax incentives, mandatory requirements, and public awareness campaigns ineffective. This paper reviews and argues that behavioral insights can strengthen traditional policy instruments by better aligning interventions and human behavior. The countries in Central Asia, including Uzbekistan, can achieve better policy outcomes through evidence-based, behaviorally informed design, complementing assumption-driven approaches. The paper explains the fundamentals of behavioral insights through worldwide examples and provides specific recommendations for implementing BI in policy development with implications for Uzbekistan.

Keywords: behavioral insights; policy design; rationality; nudge; Central Asia; Uzbekistan.

Introduction

In mainstream economics, there is an assumption that individuals are rational actors whose decision-making is based on incentives, regulations and available information. This assumption is primarily driven by rational choice theories that supposedly govern economic agents' conduct in markets through scarcity, self-interest, competition, and utility-maximization (McFadden 1999; Mathis and Steffen 2015). Under this theory, individuals' decisions can largely be explained by their preferences (internal motives) and the restrictions they face (external incentives) (Mathis and Steffen 2015).

When such an assumption is translated into designing public policies, rationality becomes a framework that views individuals' decision-making as a logical process that follows a systematic pattern (Aviram and Cohen 2024). In other words, authorities designing policies consider individual citizens as rational decision-makers, who actively define a problem and objectives, thoroughly consider all relevant information, balance the tradeoffs of many possibilities, and act accordingly to achieve the desired objectives.

However, behavioral sciences demonstrate that the human decision-making process differs from what rational choice theory explains (Kuehnhanss 2019; Mathis and Steffen 2015). Human choices are commonly influenced by various biases, emotional responses and social influences. The biases in human decision-making processes make traditional policy tools like tax incentives, mandatory requirements, and public awareness campaigns ineffective (Mee 2022). Behavioral Insights (BI) utilizes research to improve public policy through a practical approach to influencing behavior (UNDP 2024a). The foundation of BI-based policies relies on how people naturally think and decide, rather than making assumptions that people make optimal decisions. Governments throughout the world have used BI to create effective and affordable interventions through this approach (*Behavioural Insights and Public Policy* 2017).

This paper reviews and argues that behavioral insights can strengthen traditional policy instruments by better aligning interventions and human behavior. The countries in Central Asia, including Uzbekistan, can achieve better policy outcomes through evidence-based, behaviorally informed design, complementing assumption-driven approaches. The paper explains the fundamentals of behavioral insights through worldwide examples and provides specific recommendations for implementing BI in policy development with implications for Uzbekistan.

Fundamentals of Behavioral Insights (BI)

Behavioral sciences examine human decision-making processes, which frequently diverge from mainstream economics that assumes people are rational and utility maximizers (McFadden 1999; Mathis and Steffen 2015). Pioneering work by Richard Thaler and Cass Sunstein developed "Nudge Theory", demonstrating how *choice architecture* shapes human behavior through mental shortcuts (Thaler and Sunstein 2021). People make thousands of decisions every day. Our choice options are described or "framed" by tiny changes. The frames influencing the choices act as what Richard Thaler and Cass Sunstein call a "nudge" (Thaler and Sunstein 2021). According to them, nudges represent gentle, low-cost guidance systems that guide people toward improved choices without restricting their decision-making autonomy. For example, people are much more likely to choose to have an operation if they are told that "90 percent survive" than if they are told "10 percent die", even though the two statements mean the same thing (Thaler and Sunstein 2021).

Behavioral research suggests that what is often perceived as irrational behavior in judgment and decision-making can be attributed to cognitive biases, including overconfidence, struggle with conflicting long-term and short-term preferences, and experience loss aversion, the tendency to strongly prefer avoiding losses over acquiring equivalent gains. These systematic departures from rationality can often be explained by individuals' reliance on *heuristics*, mental shortcuts individuals use to simplify complex decisions (Tversky and Kahneman 1974). These heuristics are frequently influenced by subtle contextual factors in the decision-making environment. One such influential factor is *default settings*. In behavioral science, default settings refer to an option from a choice set that enters into force by default unless the person actively chooses an alternative option. From the rational choice perspective, the default setting should not influence people's behavior. A rational person would choose whatever option he or she prefers the most, regardless of the default setting. However, behavioral research has revealed that default settings significantly affect what people choose (inudgeyou 2020).

This is, for example, true for pension contributions. In many countries, people don't save enough for retirement because the default option is not to contribute to a pension fund unless they choose to. Despite the long-term benefits of saving for retirement, participation rates remain low under such settings. This is not necessarily due to a lack of information but rather reflects behavioral tendencies such as present bias (the tendency to prioritize immediate needs over future gains), overconfidence in managing personal finances, and inertia.(OECD 2017). Studies show that a change in the default of participation of employees in a pension plan impacts the participation and savings rates of a pension fund (inudgeyou 2020).

From a policy perspective, relying on unrealistic assumptions about people's behavior may have severe consequences (Lourenço et al. 2016). Conventional education or information campaigns could constitute an appropriate remedy if people's behavior is primarily due to a lack of knowledge or information. Yet, if people's behavior reflects fundamental aspects of human nature (such as

default bias, *present bias*, *loss aversion*, *overconfidence*, etc.), a more effective approach is needed to consider such behavioral aspects when designing policy. Therefore, identifying the reasons underpinning people's behavior is an essential prerequisite for effective policymaking (Lourenço et al. 2016).

Policy Design and Behavioral Insights

Public policy design represents a structured and systematic process which enables governments to create interventions for solving public issues while reaching social objectives. The policy design process requires problem identification, followed by instrument selection, intervention development, and testing before outcome evaluation. The creation of legitimate and impactful policies requires effective policy design, which combines evidence with institutional knowledge and the needs of citizens. Public policy requires deliberate design because it exists as a purposeful, functional, and normative system.

Returning to rationality theory, policy design traditionally was based on depicting individuals as rational decision-makers. Policy instruments such as financial incentives, regulations and information campaigns have been standard in traditional policy settings. However, many policy interventions fail to account for people's behaviors, which could be irrational and biased and heavily influenced by the context in which economic actors operate (Lunn 2014; Howlett and Leong 2022). In response to the increased complexity of society and the international environment, governments in many countries started to strengthen the use of traditional policy tools such as regulations and incentives, with new emerging methods (Howlett 2019). Thus, contemporary policy design approaches have started to focus on adaptive, evidence-based methods that incorporate the behavioral aspects of individuals. Table 1 below shows the traditional policy tools available for policymakers, describing the lack of behavioral dimensions in traditional policy tools.

Among such approaches is behavioral insights (BI). BI refers to the practical implementation of behavioral economics and other related disciplines to public policy. The implementation of BI marks a transition from policymaking based on rationalist principles to evidence-based knowledge about human behavior (Lichand, Serdeira, and Rizardi 2023). The field of BI studies how people make decisions in actual environments where they face mental barriers, social pressures and time-related challenges (UNDP 2024a). Through the use of BI, policymakers create interventions that function harmoniously with human psychology. The ultimate goal of this approach is to enhance both individual and societal decision-making processes. Many governments have established *Behavioral Insight Teams* (BITs) as dedicated institutions to implement these insights and have begun integrating them into health, education, finance, and other sectors (OECD 2017). They work as a centralized way of integrating BI into public policy (as "public sector innovation labs") (Dewies et al. 2022). To fully understand how traditional policy design with and without BI works, here we describe the policy design and implementation steps in brief.

The first step involves diagnosing a policy problem, where policymakers determine behavior that they wish to influence, such as tax compliance or school attendance (Dewies et al. 2022). They then analyze the factors that cause these behaviors. For instance, if people delay renewing their ID cards despite their importance, the issue might stem from procrastination and inattention rather than the lack of information. Three principles related to human behavior can guide the application of BI to design and implement development policy (OECD 2017; World Bank 2015). First, people make most judgments and choices automatically. Second, people are social beings and act in groups socially. In other words, we often act and think depending on what others around us do. Third, people think with mental models. For example, an established example of a mental model is the stereotype.

Table 1. Policy formulation instruments

No.	Traditional policy tools	Description	Example	Behavioral context
1	**Preference-based**	Expanding choices or options based on preferences.	Offering a wider variety of pension plans to employees without altering defaults.	**Low** – assumes rational, consistent choices.
2	**Information-based**	Information delivery assumes rational information processing.	Food labelling with calorie and nutrient details; financial literacy brochures.	**Moderate** – higher if framed or made salient (e.g., color-coded food labels).
3	**Financial incentives**	Monetary rewards for behavioral change.	Conditional cash transfers to families for school attendance or health check-ups.	**Moderate** – stronger when designed with behavioral cues like timing or framing.
4	**Regulation (taxes and subsidies)**	Used to correct market failures like externalities.	Carbon taxes on emissions or subsidies for solar panel installation.	**Low**, unless combined with BI (e.g., framing taxes as social responsibility).

Source: Adopted from (Galizzi 2017)

The second step requires creating interventions based on behavioral science principles which address these barriers. Adjusting current instruments, such as making beneficial options as defaults, process simplification, and reframing messages, can encourage better choices (Banerjee and John 2022). For instance, a friendly SMS reminder about bill payments ("most neighbors have already paid this week") can encourage social norms to motivate action for people who forget to pay utility bills. The widely used BI tools and intervention mechanisms are described in Table 2.

This stage often uses the EAST framework to develop interventions: Easy, Attractive, Social and Timely (Behavioural Insights Team 2024).

Table 2. Tools and interventions for BI

No.	Tool	Description	Example
1	**Nudges**	Subtle changes in the choice environment	Default pension enrollment increases savings
2	**Framing**	Presenting information to influence perception	Labelling tax as a “health impact fee” improved payment
3	**Simplification**	Reducing the complexity of forms or procedures	Pre-filled tax returns in France increased compliance
4	**Reminders and Prompts**	Salient, timely cues	SMS reminders for medical appointments reduced no-shows
5	**Social Norms**	Leveraging peer comparisons	"Most neighbors pay on time" increased tax compliance in the UK

Source: (World Bank 2015)

The third step is empirical testing, where policies are piloted through randomized controlled trials (RCTs) or natural experiments to see what works in practice. These methods evaluate the relative effectiveness of interventions in real-world contexts (Galizzi 2017). For instance, letters framed with social norms in the UK increased timely tax payments more than standard reminders. These evaluations help policymakers compare behavioral interventions with traditional approaches and refine them for broader use.

The fourth step involves evaluation and scaling, where successful interventions are assessed for impact and cost-effectiveness, citizen acceptability, and long-term behavioral change. In this stage, the PRIME framework, developed by Malaysia’s Behavioral Insights Unit, can be used to guide scalable BI-informed policy innovations, as given in Table 3 (Malaysia Productivity Corporation, n.d.). Researchers in Malaysia used the framework to improve the adoption of cashless payments in public offices. After experimenting with simplified instructions and default cashless options, usage rates increased from 30% to over 90%.

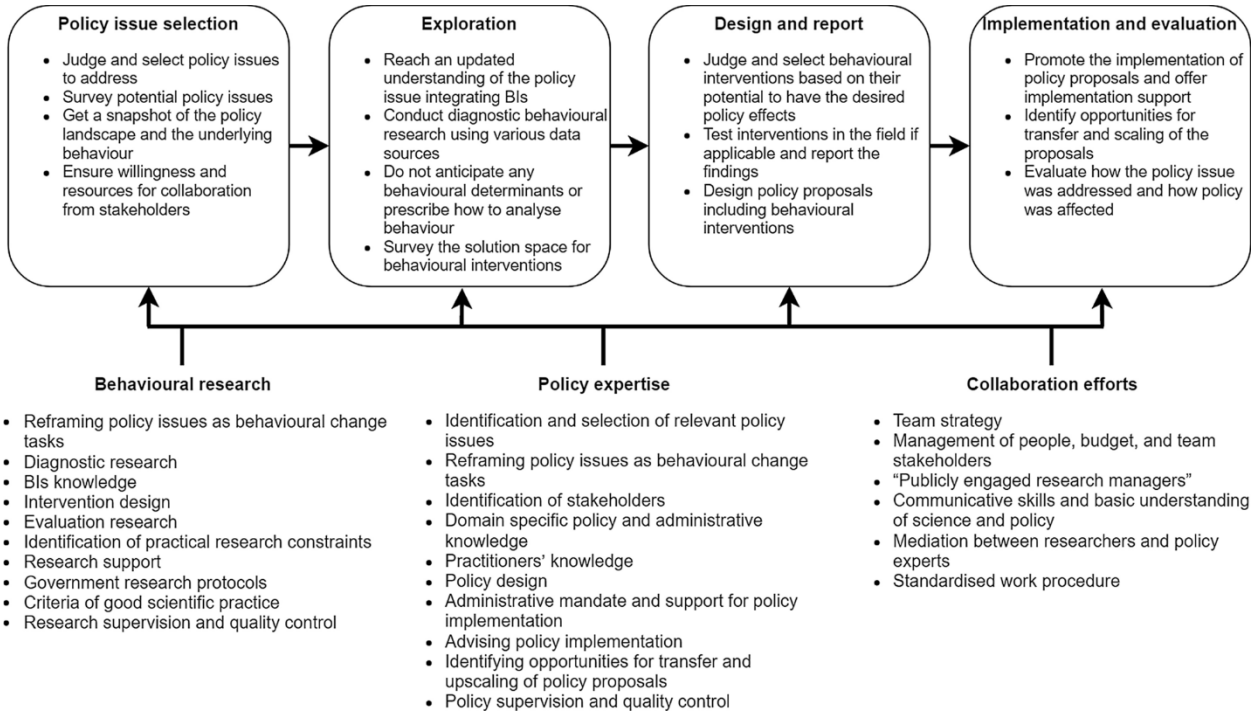
Table 3. PRIME Methodology

No.	PRIME Step	Action	Example (Cashless Payment)
1	**Purpose**	Define goal	Increase the use of digital payment at public counters
2	**Review**	Diagnose behavior	People forget, find the process complex
3	**Intervention**	Design targeted solutions	Set cashless as default, provide reminders, and train staff
4	**Measure**	Test impact	RCT showed an increase from 30% to 90% in cashless usage
5	**Expand**	Scale and adapt	Rollout nationwide to other public services

Source: (Malaysia Productivity Corporation, n.d.)

Multiple frameworks exist worldwide, led by behavioral insights teams (BITs), to integrate behavioral insights into policy (Dewies et al. 2022). A typical framework helps answer who needs to be involved in integrating behavioral insights into policy and bringing it all together. A comprehensive framework (Dewies et al. 2022) (**Diagram 1**) for the integration of BI into policy making and policy implementation aims to overcome challenges associated with the integration of BI into policy, such as (1) an overreliance on randomized control trials; (2) a limited understanding of context; (3) threats to good scientific practice; and (4) bounded rationality of professionals applying BI. The comprehensive framework suggests four phases for integrating BI into policy: (1) policy issue selection, (2) efforts to understand the underlying behavior, (3) design of policy proposals, and (4) implementation and evaluation. The framework describes the ingredients required for integration and the procedure for combining these ingredients: behavioral research, policy expertise, and collaboration efforts. The framework below shows the importance of different processes and stakeholders in designing and implementing BI.

Diagram 1. A comprehensive framework for the integration of behavioral insights into policy



Source: (Dewies et al. 2022)

Possible areas of BI application in Uzbekistan

BI in improving public policy has become a common practice for governments worldwide. The UK's Behavioral Insights Team (BIT), established in 2010, showed how low-cost, modest policy modifications, like personalized text reminders and simplified choices, can lead to significant results. The success of BIT has motivated multiple nations, ranging from Australia to India, to establish their own "nudge units" (OECD 2017; Whitehead et al. 2014). International development organizations support a worldwide network of over 200 public institutions using behavioral insights (OECD 2017). The tools are now deployed across different sectors to enhance health and education services and boost energy efficiency and agricultural practices, showing their positive impact in solving complex policy issues.

How can BI be used in Uzbekistan to inform evidence-based policymaking? Although BI can be applied in many fields, certain sectors in Uzbekistan stand out as being in need of immediate action. Take agriculture as an example that can significantly benefit from behaviorally informed policies. Farmers often stick to traditional irrigation practices even when more efficient alternatives exist. Applying tools, such as using social norms and peer comparisons, BI can encourage water-saving behavior, especially if farmers learn that their neighbors are conserving water (Chabé-Ferret et al. 2019). Nudges like SMS reminders about optimal irrigation times or

defaulting irrigation systems to water-saving settings help overcome habitual inertia. Trusted local figures, such as experienced farmers or agronomists, can become messengers to promote practices like drip irrigation or climate-resilient crops, enhancing productivity and sustainability.

Another field of application can be the energy sector. Uzbekistan faces rising energy demand and must improve efficiency and uptake of renewables. Behavioral strategies provide cost-effective tools to support this transition. For instance, peer comparisons on electricity bills, showing how household energy use compares to neighbors, have been shown to reduce consumption by around 2%, which scales into substantial savings nationally (Ayres, Raseman, and Shih 2013). Setting renewable energy as the default electricity source, with opt-out options, can significantly increase green energy adoption, as shown in a German study where uptake rose tenfold under default conditions (Kaiser et al. 2020). Other nudges, like time-based pricing paired with mobile alerts, can encourage off-peak consumption and smarter usage.

Finally, understanding the behavioral aspects of individuals can bring solutions to the problems of waste management, air pollution and resource use. Behavioral tools such as public commitment pledge, or salient reminders (e.g., visible recycling bins or signage) can encourage eco-friendly habits. The participation rate increases when community clean-up initiatives present recycling as a social norm ("most of your neighbors recycle") practice. Small nudges in public spaces that display cooperation statistics strengthen collective responsibility.

A way forward: integrating BI into policymaking in Uzbekistan

The policymaking process in Uzbekistan has progressed through distinct phases since 1991 (Burkhanov 2018). From the early period of independence until recent times, policymaking in Uzbekistan was designed specially, mainly behind the curtain, which led to top-down decisions without meaningful institutional and public participation. The reform-oriented leadership since 2016 has, comparatively, changed policymaking, combining evidence-based decision-making with strategic planning, data analysis, and stakeholder participation. Although policymaking needs improvement, the government can now advance to a third stage, which involves using BI to boost policy effectiveness.

Using international BI models like those in the UK and Malaysia, Uzbekistan can institutionalize BI through dedicated units, capacity building, and partnerships. BI can be used in agriculture, energy, finance, education, and other sectors, making data-driven and behaviorally informed policies. For this, it is essential to move from ad-hoc experimentation using BI tools to systematically integrating BI into the policy design process. International experience, from the UK's Behavioral Insights Team to units in Singapore and the Netherlands, shows that BI has a lasting impact when integrated into government institutions.

The European Commission outlines six key areas for effective institutionalization of BI in policymaking: political support from the top decision-makers, dedicated funding, scientific expertise, cross-sectoral coverage, integration into existing policymaking processes, and strategic placement within government (Lourenço et al. 2016). Uzbekistan can adopt these principles through a phased, context-specific and structured approach. To integrate behavioral insights into Uzbekistan's policymaking, we recommend the following steps:

1. Establishing a BI unit. The government could establish a small team of behavioral experts within the government called the "Nudge Unit", which is responsible for applying BI to prioritize policies (Afif 2017). The UK's BIT was set up in the Prime Minister's office and proved that even a modest unit can drive significant change. Uzbekistan could embed a similar unit under a central body (such as the Presidential Administration or the Cabinet of Ministers) to ensure high-level support and cross-ministry collaboration.

2. Capacity building. The government could invest in training civil servants and policymakers in behavioral science basics and experimental methods. Civil service members in the UK were trained in BI concepts to spread know-how across departments. The government of Uzbekistan can partner with international experts to conduct workshops and develop local expertise. In this regard, UNDP has experience conducting behavioral experiments on gender policy in Uzbekistan (UNDP 2024b). This will help create "behavioral champions" inside ministries who can identify where behavioral factors matter (e.g. Understanding farmer decision-making in agriculture or consumer habits in energy use).

3. Integrating BI into policy design. The government can incorporate behavioral evidence and test it into the policy development cycle. Agencies can pilot behaviorally informed interventions on a small scale before rolling out major programs and can rigorously evaluate them. Policies can be tested using experiments to see what works. Successful pilots could provide proof-of-concept, allowing the government to scale up interventions that demonstrably improve outcomes. Over time, Uzbekistan can adopt guidelines so that every new policy or reform considers behavioral insights (such as default options, simplification, or social incentives) as part of its design.

4. Evidence-based policymaking using BI. Behavioral insights naturally support an evidence-driven approach. Policymakers could collect real-world data on citizens' responses by testing interventions and measuring results. This approach turns policy design into a cycle of learning and adapting. The government can institutionalize this by establishing evaluation units or partnering with research institutions to conduct behavioral trials and collect data. The insights gained, what messages increase tax compliance, which incentive best encourages energy savings, etc., become valuable evidence for making policy decisions.

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