



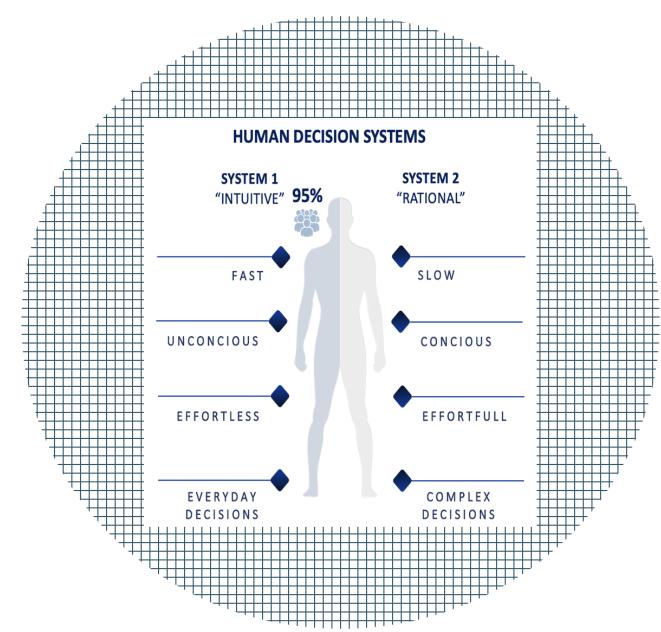
Leadership Environment: Behavior Influence amid Forecasting & StratCom

Nudge

Choice Architecture



Let's talk about it







"Let's Meet"





- Lt Colonel Lazaros K. Rizopoulos, PhD
 - +30 693 6639 913
 - L.K.Rizopoulos@gmail.com



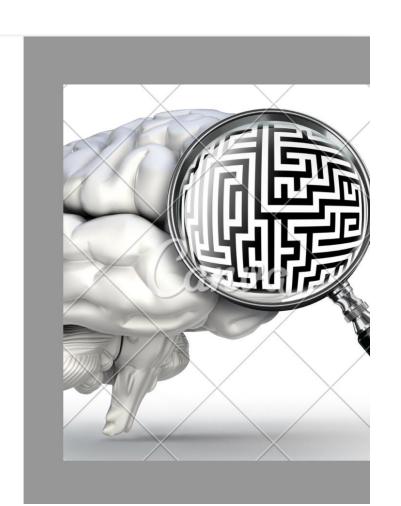


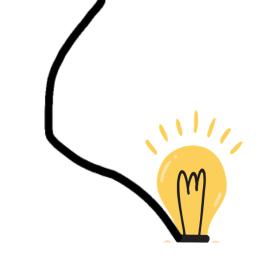


https://demo.openeclass.org/courses/DEMO-A2605/

Understanding
Behavioral
Economics
Today

Insights into Human Decision-Making







Main Challenges



- Internal cohesion
- Changing environment
- Demographic evolution
- Climate change a multiplying factor



EU as an Island of PEACE?



Main Challenges 2019







FORECAST 2030



From Stability to Uncertainty

Despite regional wars, brinksmanship, and economic ups and downs, the world has been a remarkably stable place since the end of World War II. That's led to a Holocene of sorts for business, one in which there was an unusually stable climate for growth and globalization. Buffered by geopolitical constancy, businesses could plan well into the future and internationalize supply and value chains in search of the highest efficiency and margin.

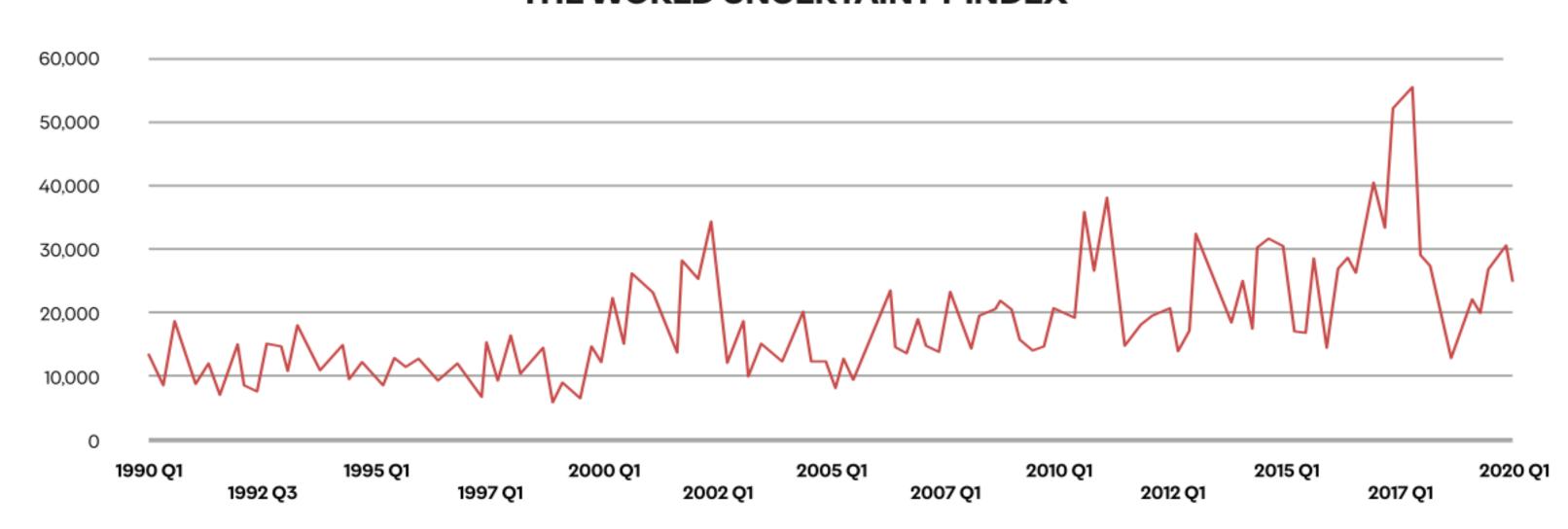


FORECAST 2030



From Stability to Uncertainty

THE WORLD UNCERTAINTY INDEX



Source: World Uncertainty Index: Global, retrieved 2022



FORECAST 2030

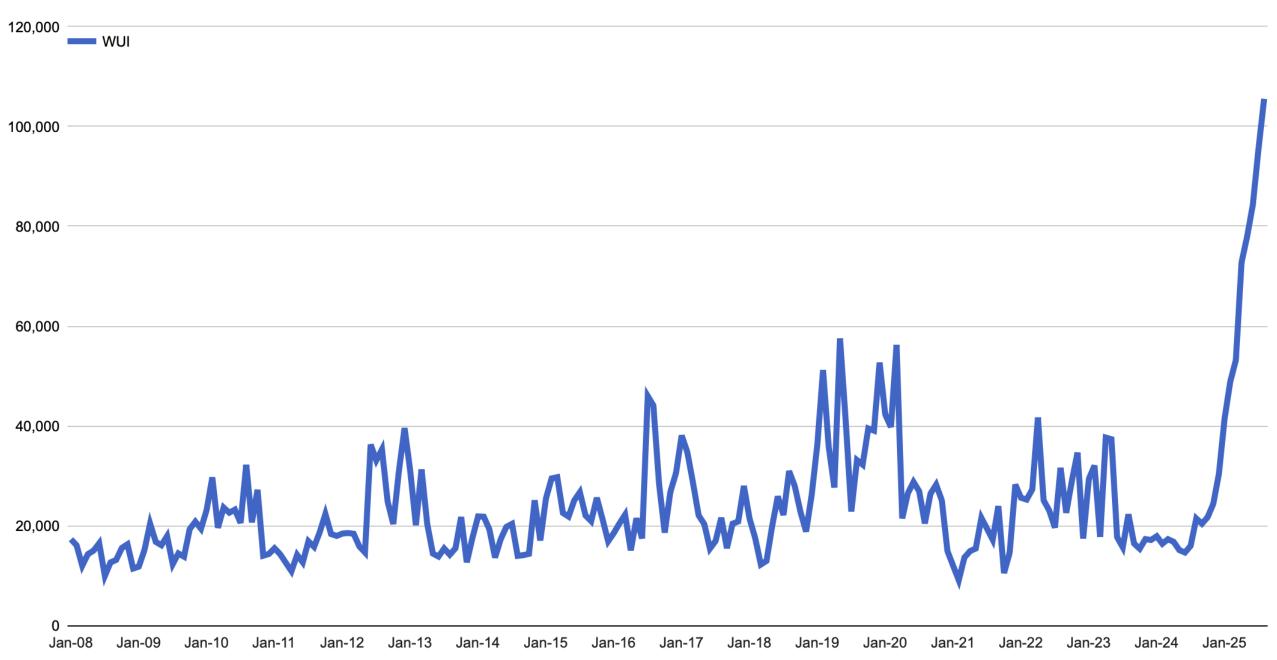


From Stability to Uncertainty

World Uncertainty Index (WUI): Global

Index. GDP weighted average. January 2008 to August 2025







Main Challenges 2025









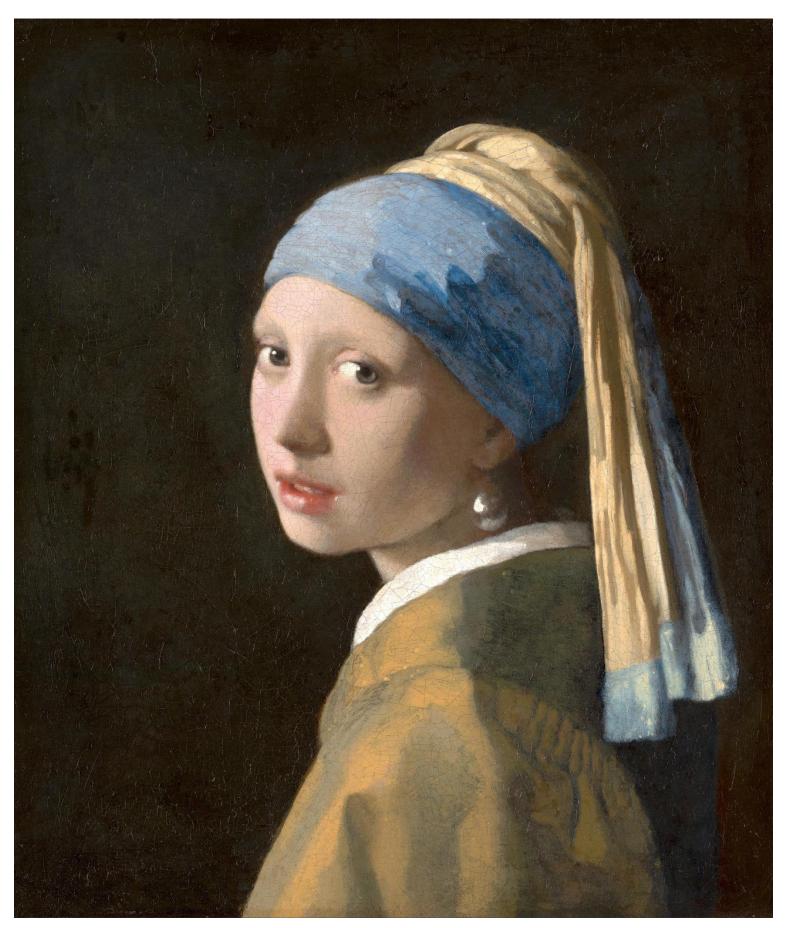
"Deep Fix"

Don't try to CHANGE the MIND but

CHANGE the CONTEXT...



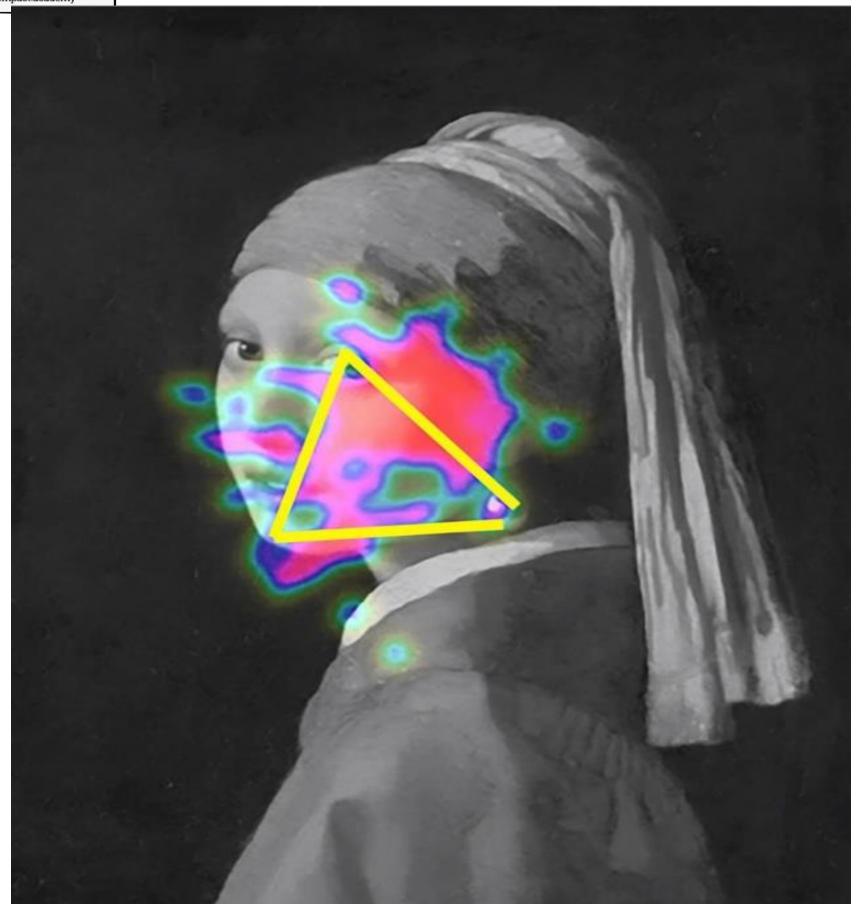




'The brain doesn't lie'







'The brain doesn't lie'

"Sustained Attentional Loop»

"You have to pay attention whether you want to or not. You have to love her whether you want to or not,"

"The longer you look at somebody, the more beautiful or more attractive somebody becomes,"





Exploring Behavioral Economics Concepts Today



Decision Making Biases
Our choices are often influenced by biases.



Nudges and Choices
Small prompts can significantly change decisions made.



Loss Aversion Theory
People prefer avoiding losses over
acquiring equivalent gains.







Nudges and Choices
Small prompts can significantly change decisions made.

Nudge theory (Richard Thaler & Cass Sunstein) is a concept that suggests subtle changes in the way choices are presented **can influence people's decisions without restricting their freedom of choic**e. These "nudges" are designed to steer individuals toward better decisions.



"Nudges"



"A nudge, is any aspect of the <u>choice architecture</u> that alters people's behavior in a <u>predictable</u> way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid.....Nudges are not mandates..."

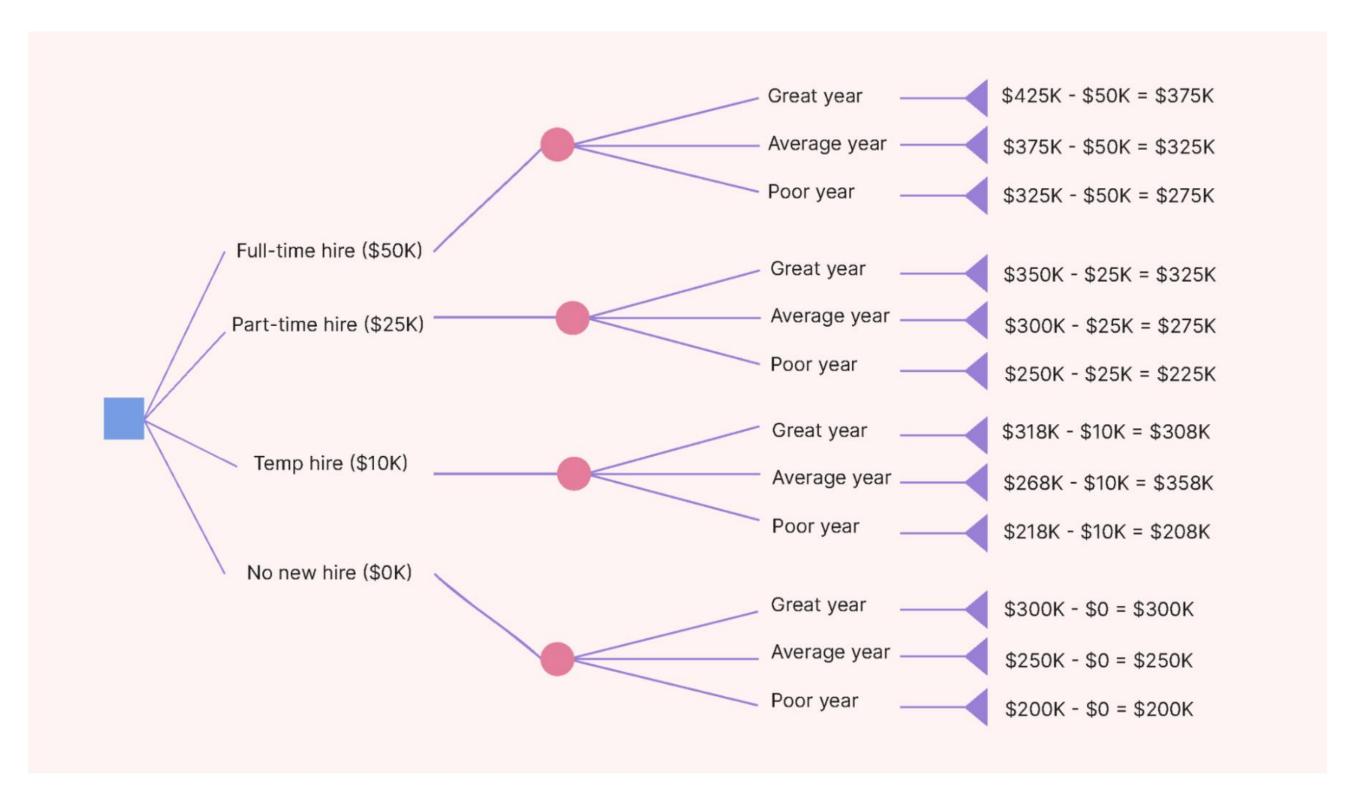


Leadership
is not about size,
it's about
Knowledge & Wisdom





"Decision Tree"











Nudges and Choices Small prompts can significantly change decisions made.

Key principles of nudge theory:

- 1. Libertarian Paternalism: Guide people toward beneficial choices while preserving autonomy.
- 2. Choice Architecture: The way choices are framed or presented impact decision-making.
- **3. Defaults**: People tend to stick with pre-selected options.
- **4.Social Norms**: What others are doing can encourage similar behavior ("9 out of 10 people....)
- **5.Simplification**: Making complex decisions easier to understand.





Nudges and Choices

Small prompts can significantly change decisions made.

Examples of nudges:

Placing healthier food at eye level in cafeterias.

Sending reminders for upcoming deadlines (e.g., tax payments).

Using descriptive labels like "80% fat-free" instead of "20% fat."

e.square institute
BEHAVIORAL ANALYSISINTERACTION









Rank \$	♥ Value ♦
1	Family
2	Relationships
3	Financial Security
4	Belonging
5	Community
6	Personal Growth
7	Loyalty
8	Religion/Spirituality
9	Employment Security
10	Personal Responsibility



Just a small Test



"Our constitution does not copy the laws of neighboring states; we are rather a pattern to others than imitators ourselves.

Its administration favors the many instead of the few; this is why it is called a democracy.

If we look to the laws, they afford equal justice to all in their private differences; if no social standing, advancement in public life falls to reputation for capacity, class considerations not being allowed to interfere with merit; nor again does poverty bar the way, if a man is able to serve the Union, he is not hindered by the obscurity of his condition..."



Just a small Test



Where this text come from?

- + 1000 years, source document: Magna Charta
- + 250 years, source document: US Constitution
- + 2500 years, source Athenian history
- + 20 years, source document: preamble of EU draft Constitution



Just a small Test



Thucydides in Pericles' Funeral Oration (book 2 v37)



Main Challenges



- Political Violence
- Internal cohesion
- Changing environment
- Economic Uncertainty
- Demographic evolution
- Climate change as multiplying factor
- Al Panic?



EU as an Island of PEACE?



ECONOMIC DATA



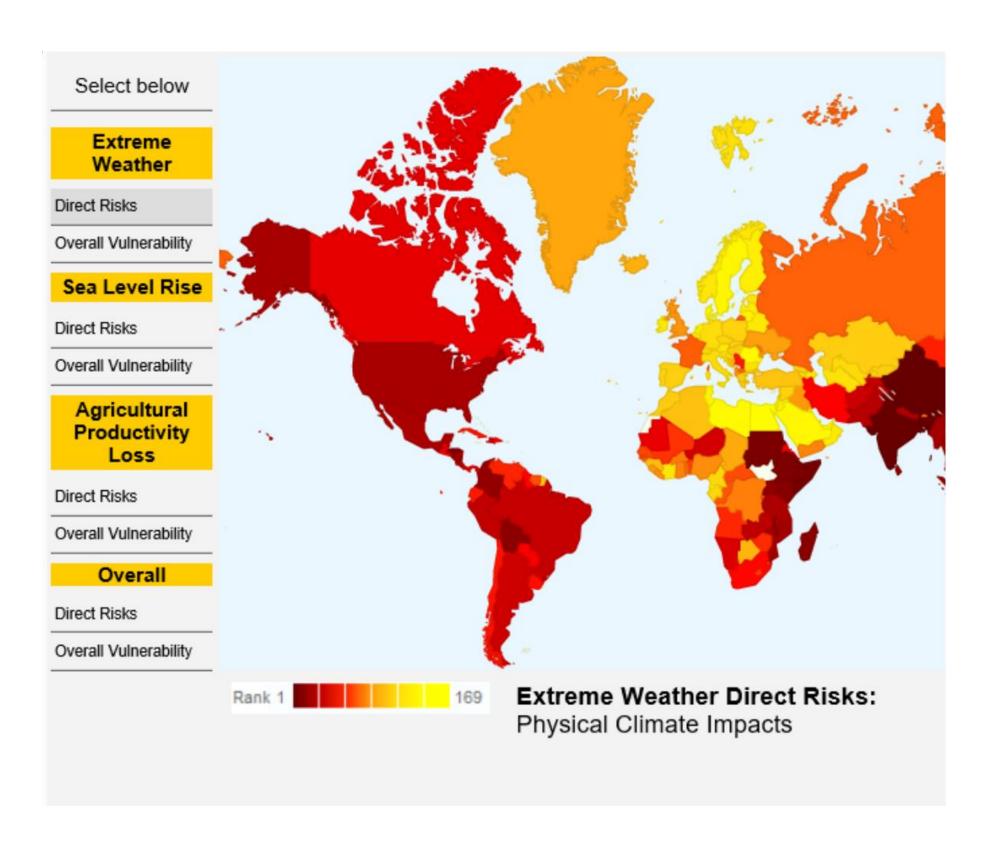
Country/Entity	GDP x10 ¹² \$ 2024 (Source: World bank <i>data.worldbank.org</i>)	External trade x10 ⁹ \$ 2022 (Source: WTO)	Inflation April 2025	National bank interest rate
United States	27.4	6,786	2,30%	4,33%
EU (@27)	19.3	8,171	2,20%	2,65%
China	17.8	7,138	-0,10%	3,00%
Germany	4.5	3,978		
India	3.5	1,612		
France	3.0	1,996		
Italy	2.3	1,559		
Russia	2.0	903	10,20%	21,20%
Spain	1.6	1,103		
Belgium + Luxembourg	0.6	1,522		

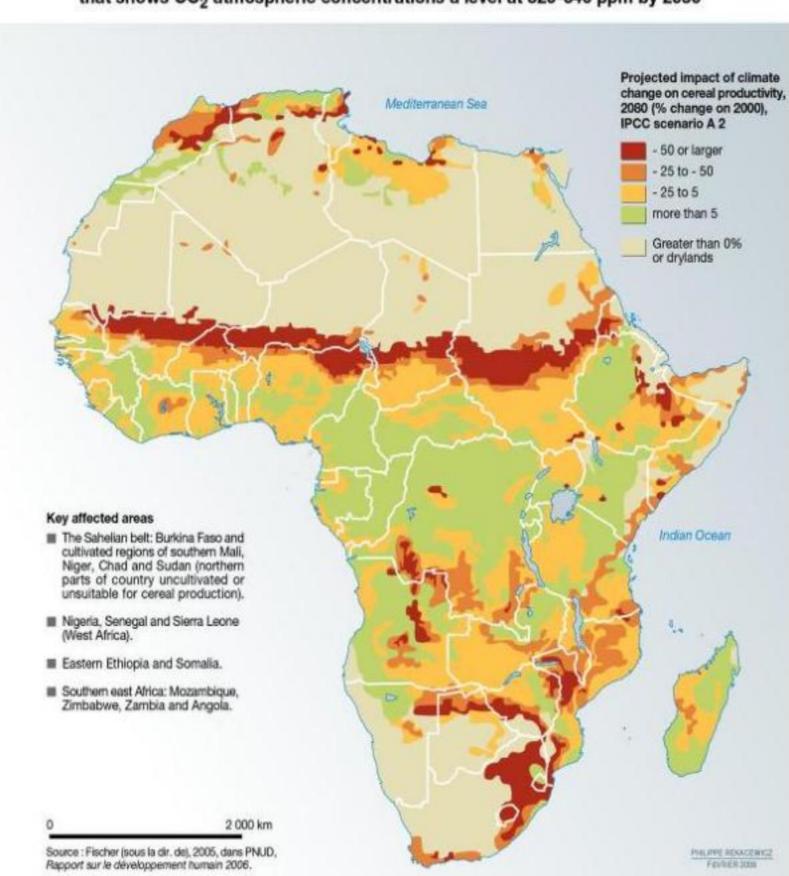


CLIMATE CHANGE



Cereal productivity in Sub-Saharan Africa under a scenario of the IPCC that shows CO₂ atmospheric concentrations a level at 520-640 ppm by 2050

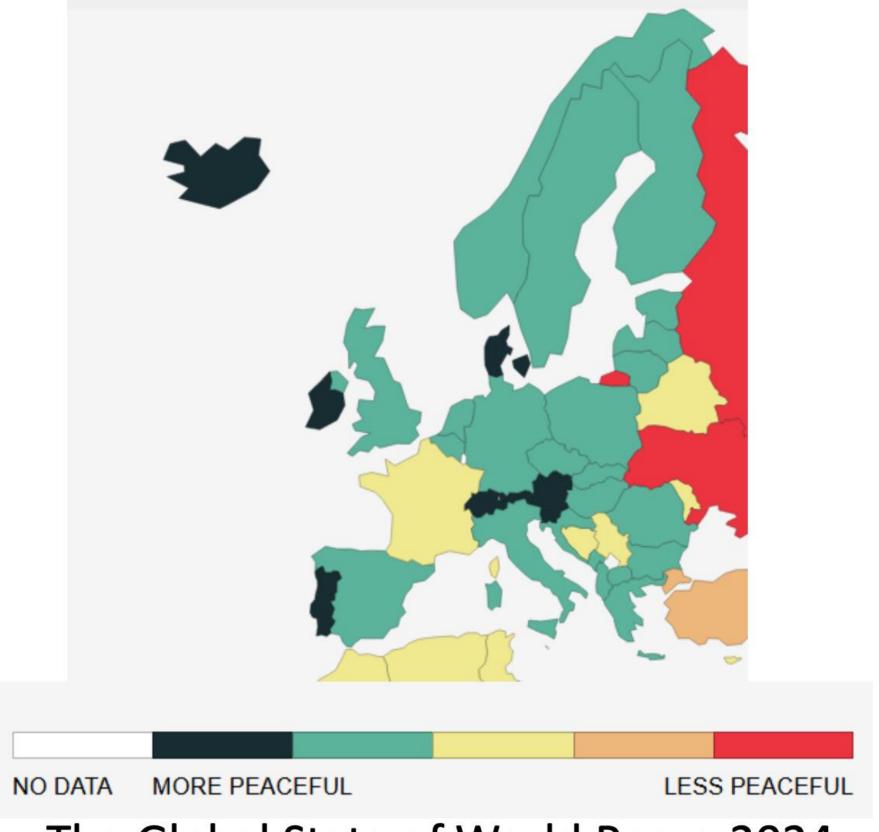






EU as an Island of PEACE?



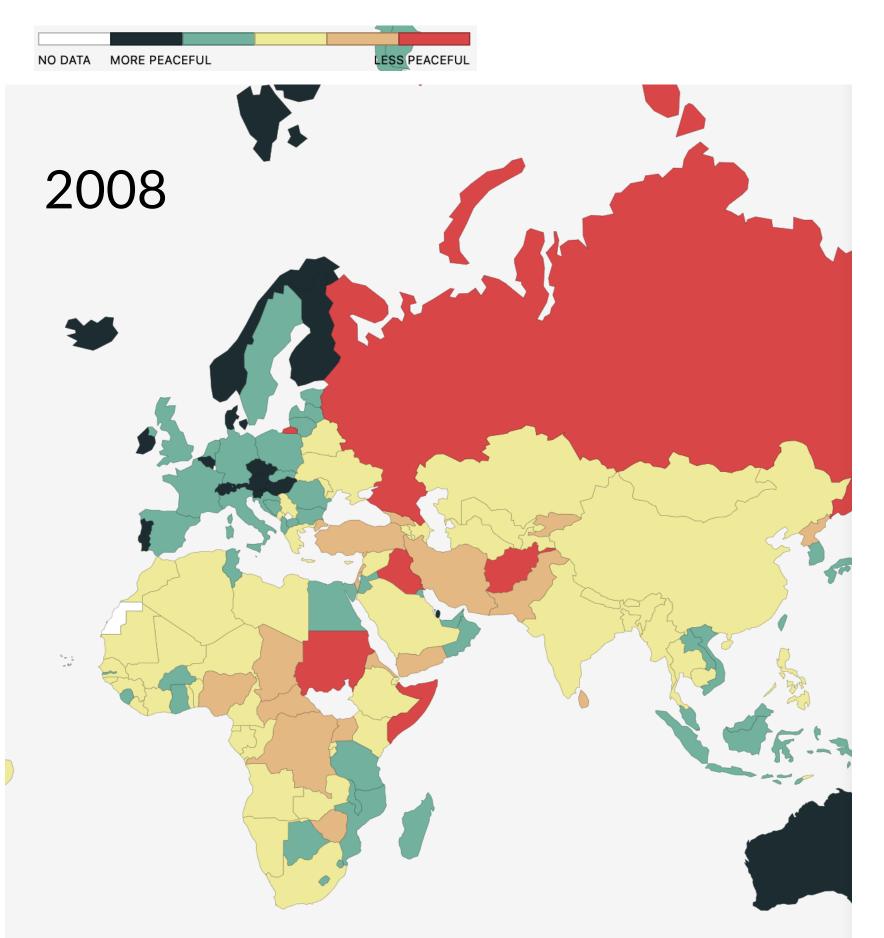


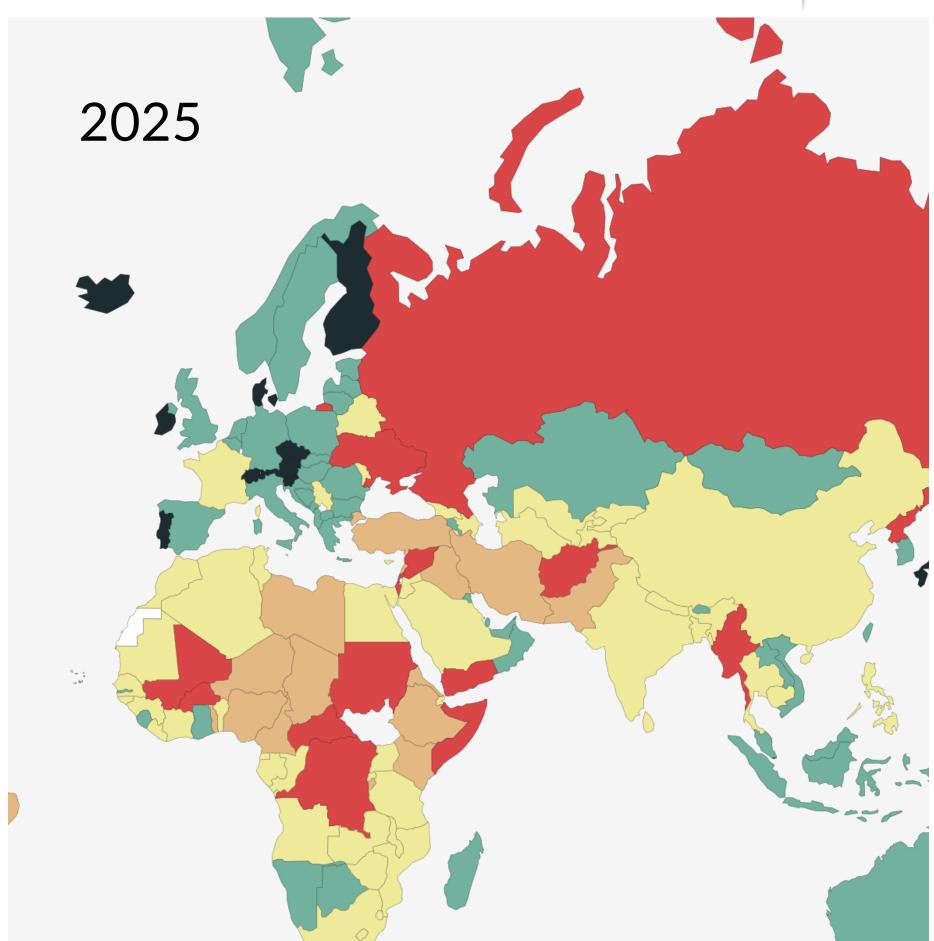
The Global State of World Peace 2024



...in a ring of FIRE?



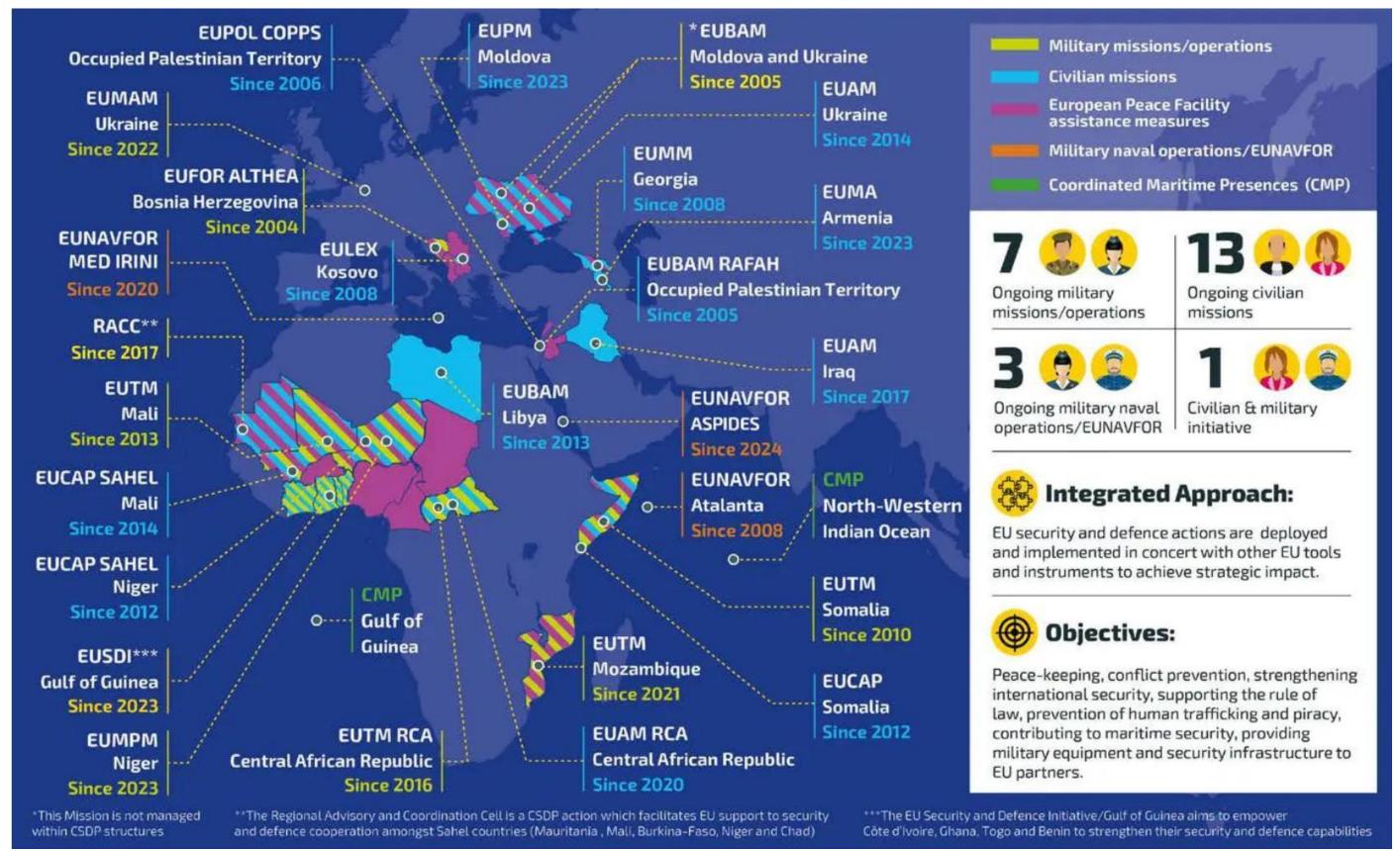






EU Engagement as Today









It is the Hat?









"10 out of 100 die."

Dr. Lazaros K. Rizopoulos L.K.Rizopoulos@gmail.com





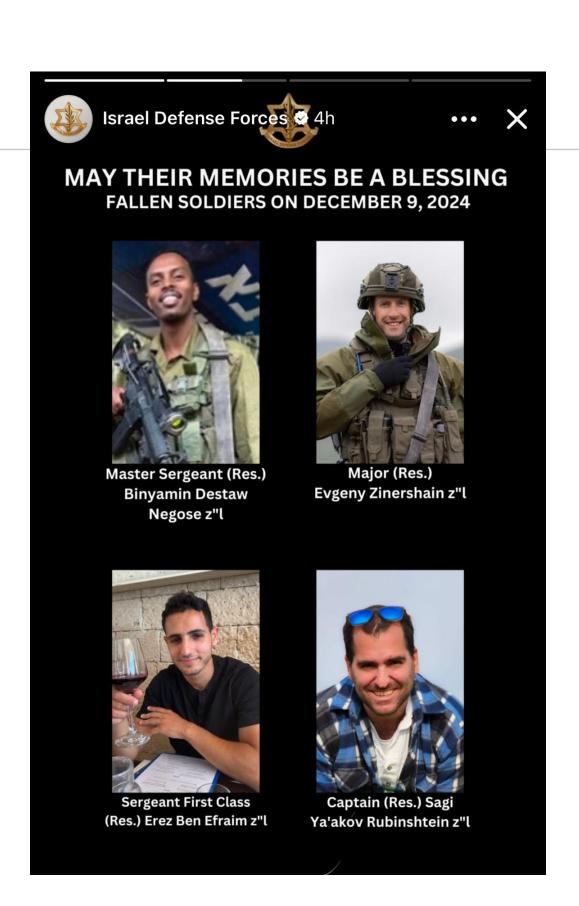


"90 out of 100 are cured."

Dr. Lazaros K. Rizopoulos L.K.Rizopoulos@gmail.com



















"Deepfakes"

• Frightening.

Social media will be the most fertile ground.

Attempts to influence elections and many more (?)





"Deepfakes"

Deepfakes also erode democracy in less direct ways.

• "Liar's Dividend": public figures caught in recordings of misbehavior will find it easier to cast doubt on the evidence against them.

Broadly, it becomes less inclined to trust news in general.







"Deep Fix"

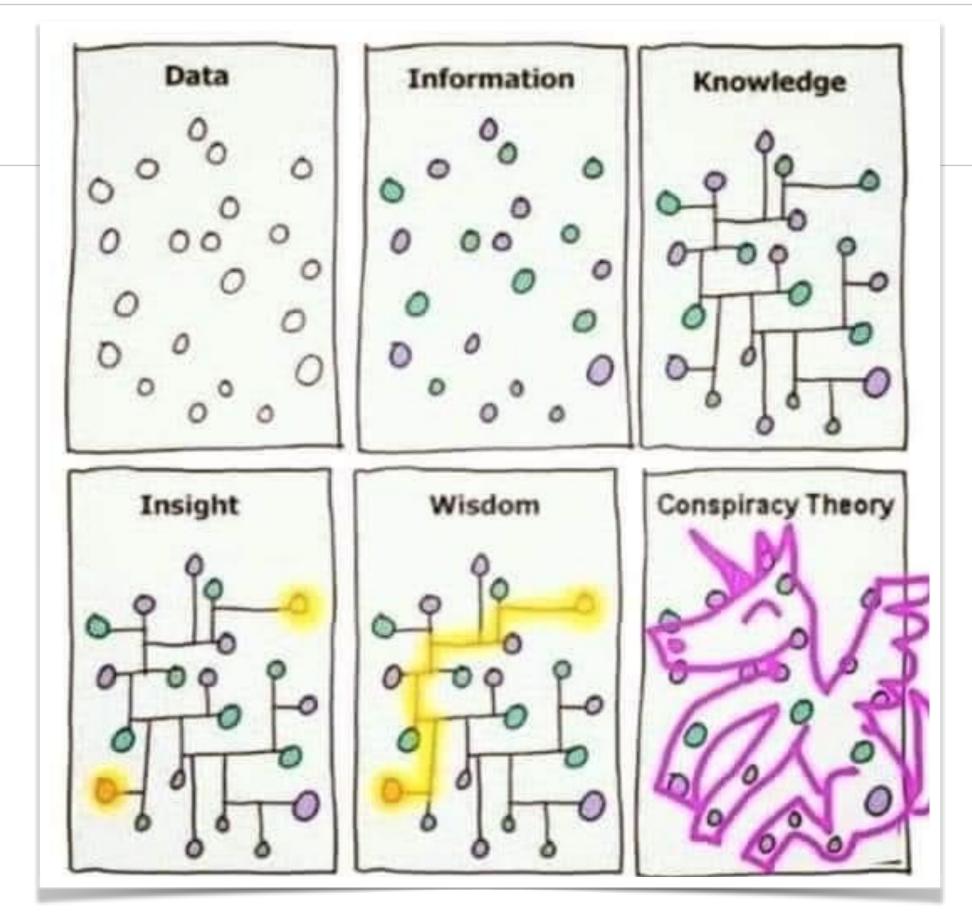
• No silver bullet for countering deepfakes. Just legal and technological approaches - Mitigation

• But none will overcome the problem.

Need to learn resilience. In short, Learn to live with Lies











"Deep Fix"

Don't try to CHANGE the MIND but

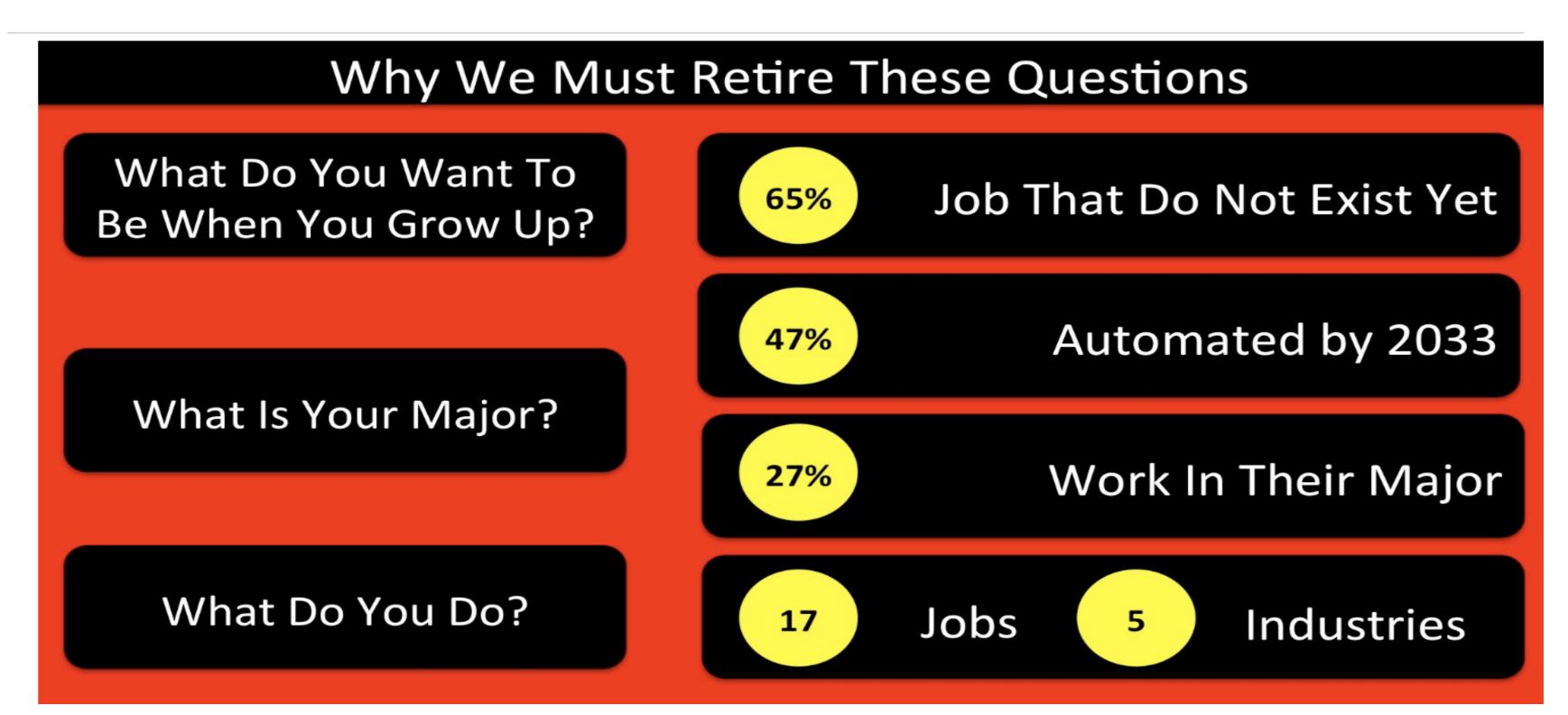
CHANGE the CONTEXT...

WHY?

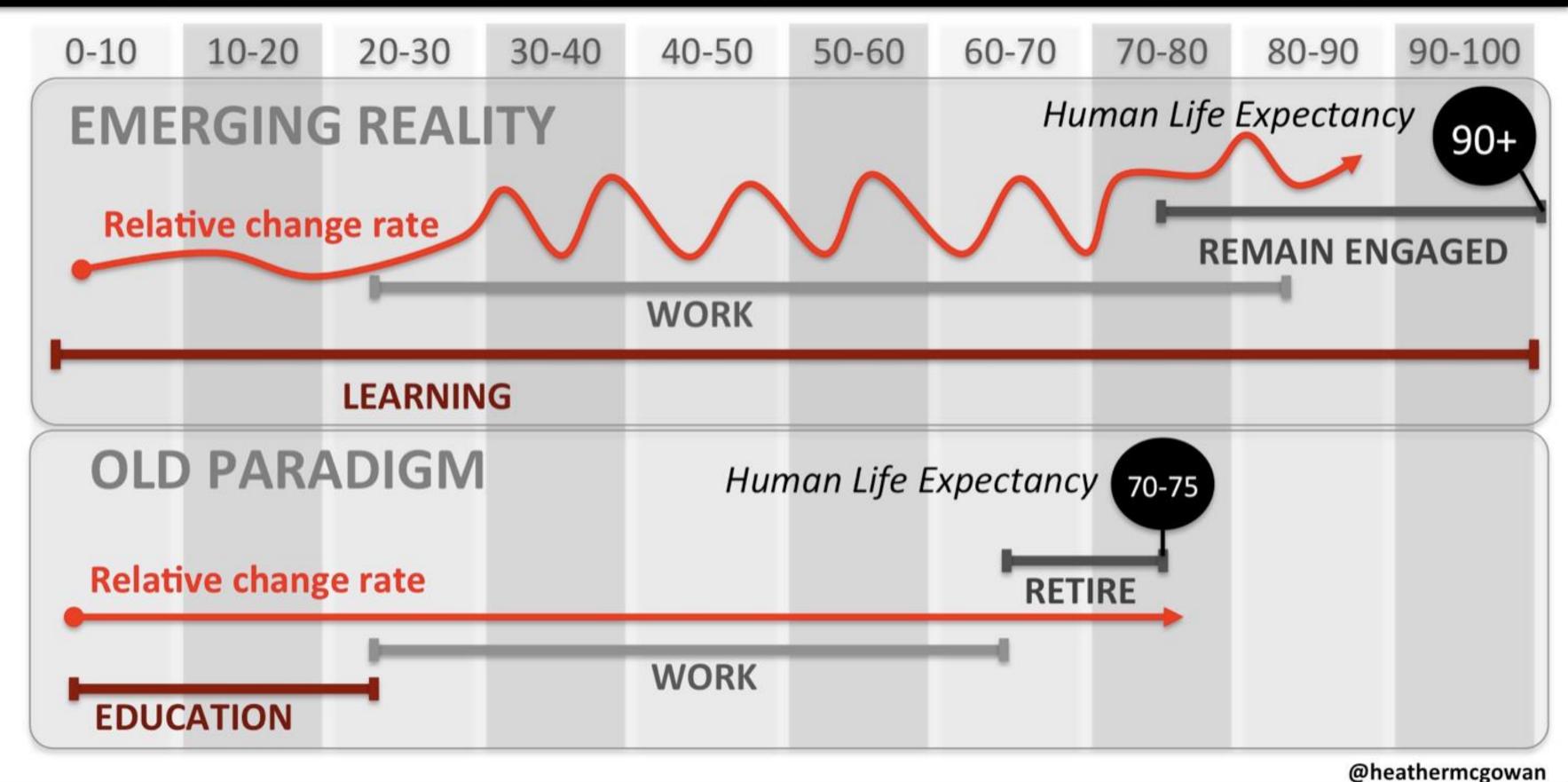




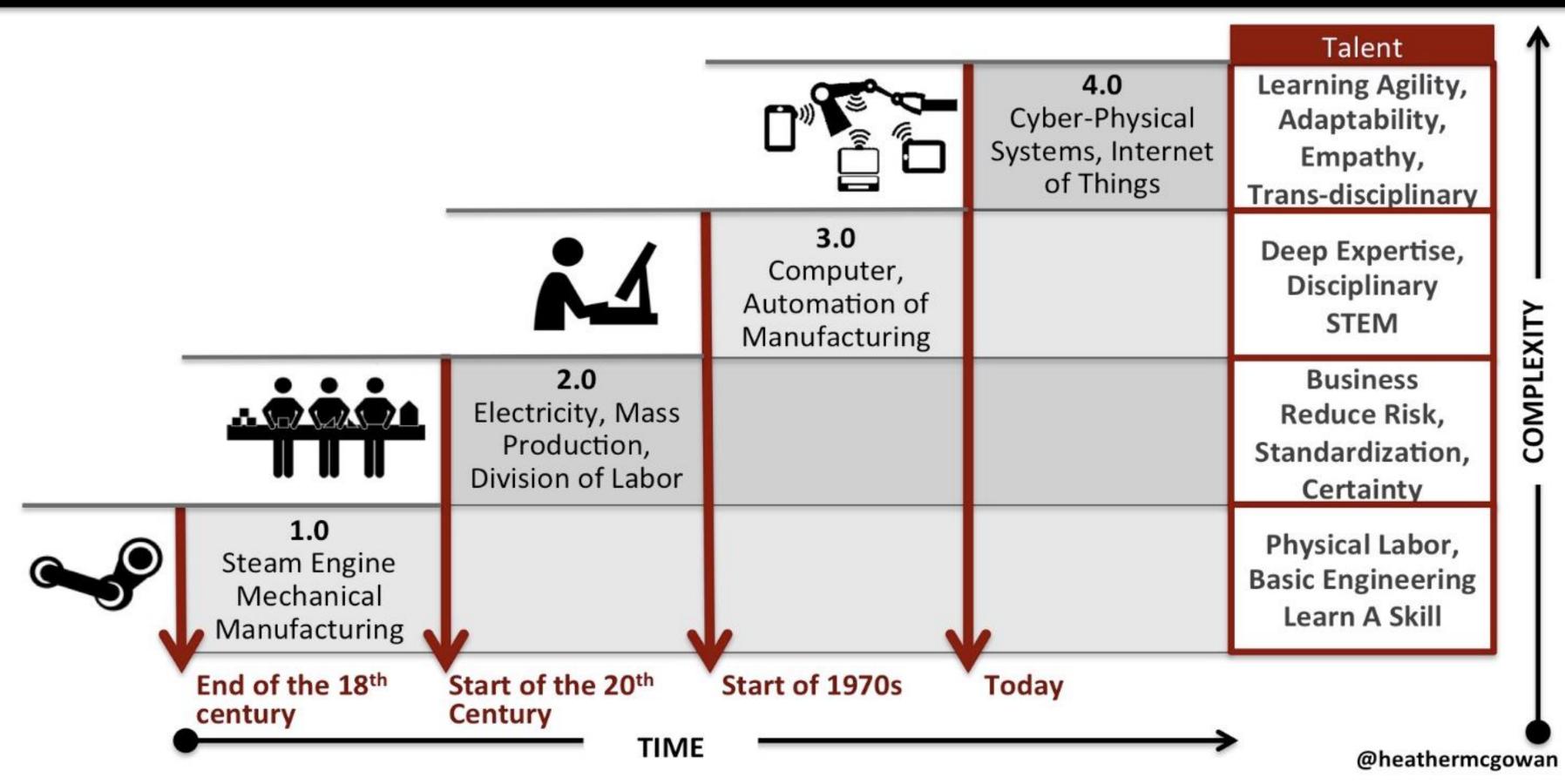
Preparing to Lose our Jobs



Career Arc: Longevity + Change Rates = Lifelong Learning



Context: Next Industrial Revolution (World Economic Forum 4th)

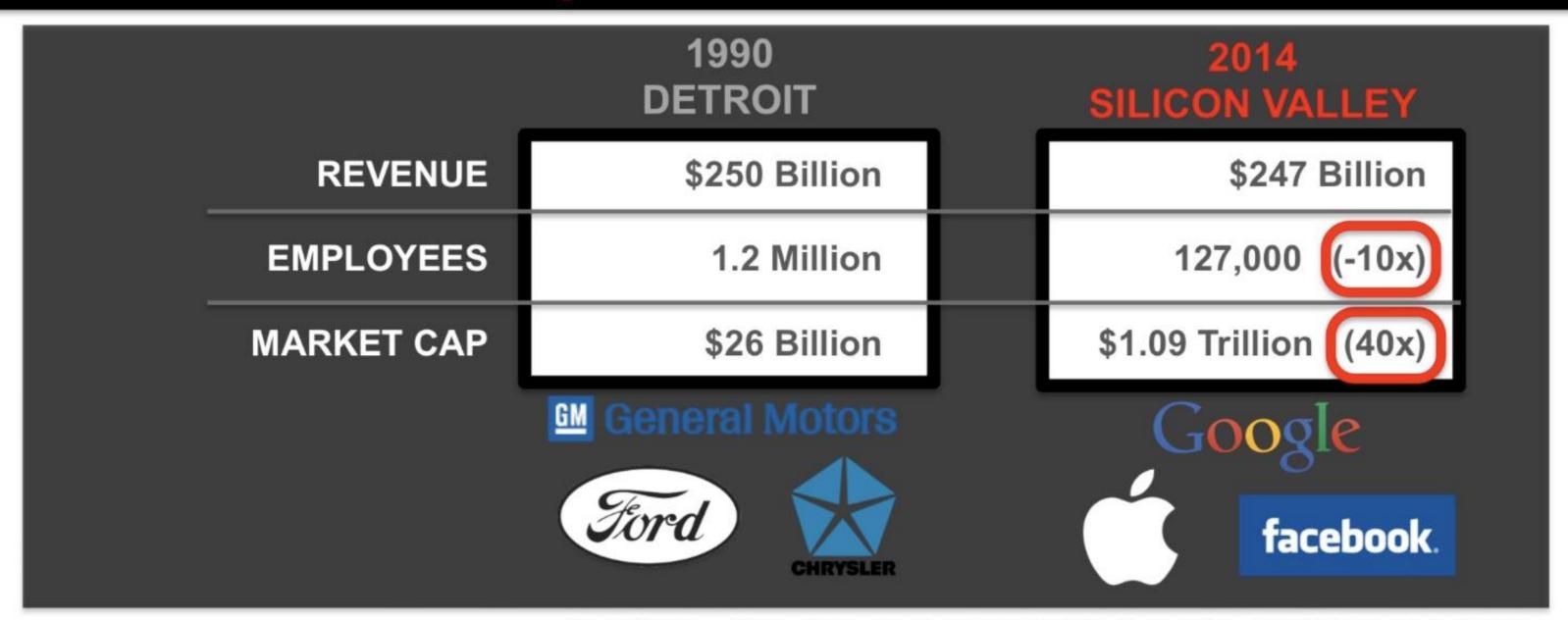


Dr. Lazaros K. Rizopoulos 44 L.K.Rizopoulos@gmail.com





Work Transforming: More Value, Fewer Human Workers



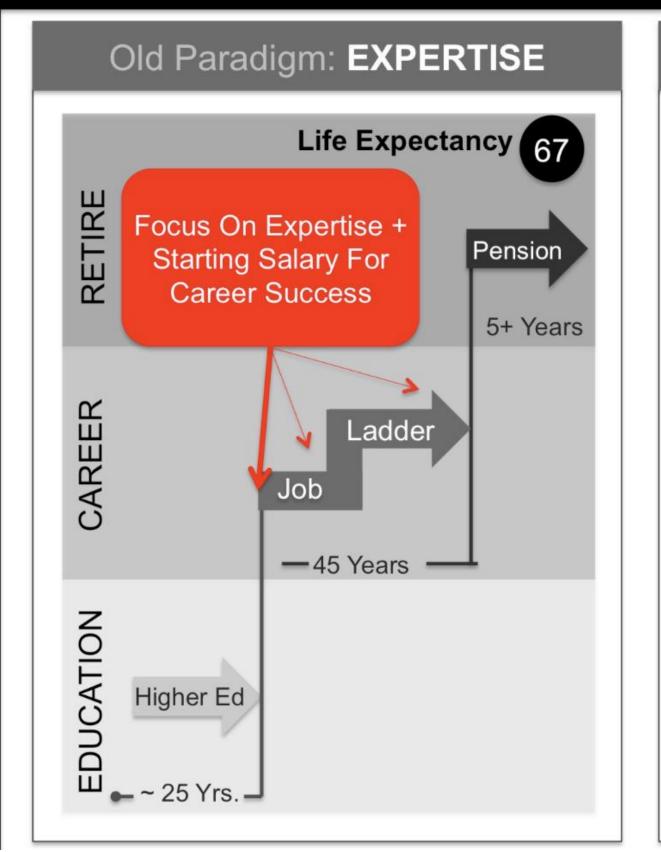
Data Source: Klaus Schwab, Fourth Industrial Revolution, World Economic Forum

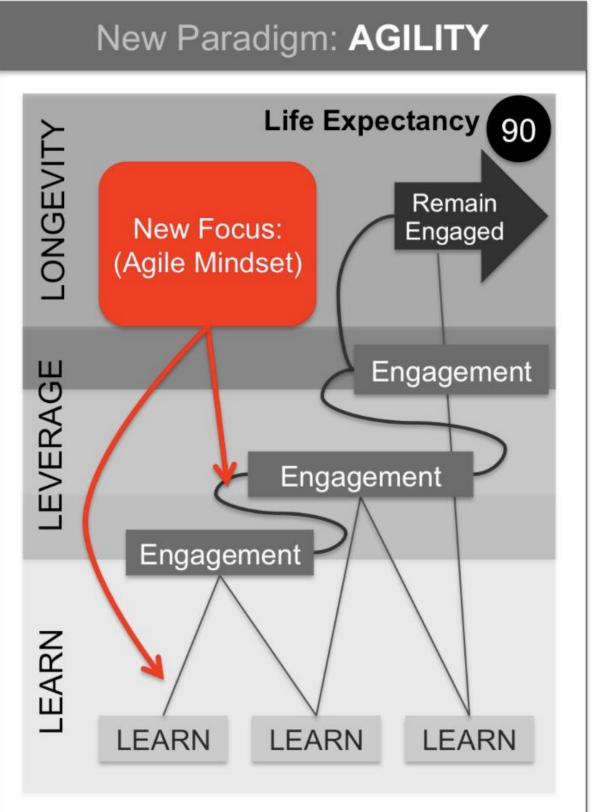
Adding 1 Robot per 1,000 workers led to unemployment for 6 workers and decreased wages by .50 percent (MIT – BU study 1990-2007)





From Expertise to Agility

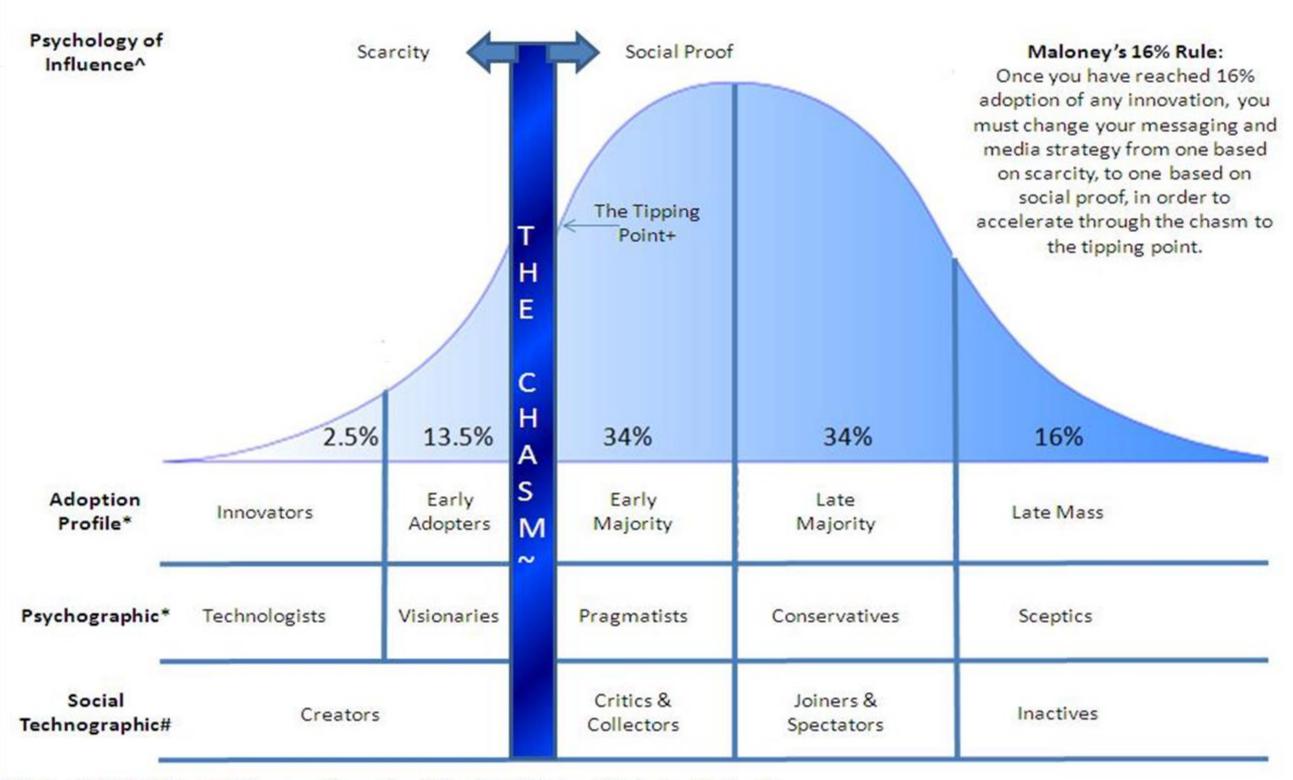








Accelerating Diffusion of Innovation: Maloney's 16% Rule®



[^] Robert Cialdini *Everett Rogers #Forresters ~Geoffrey Moore + Malcolm Gladwell





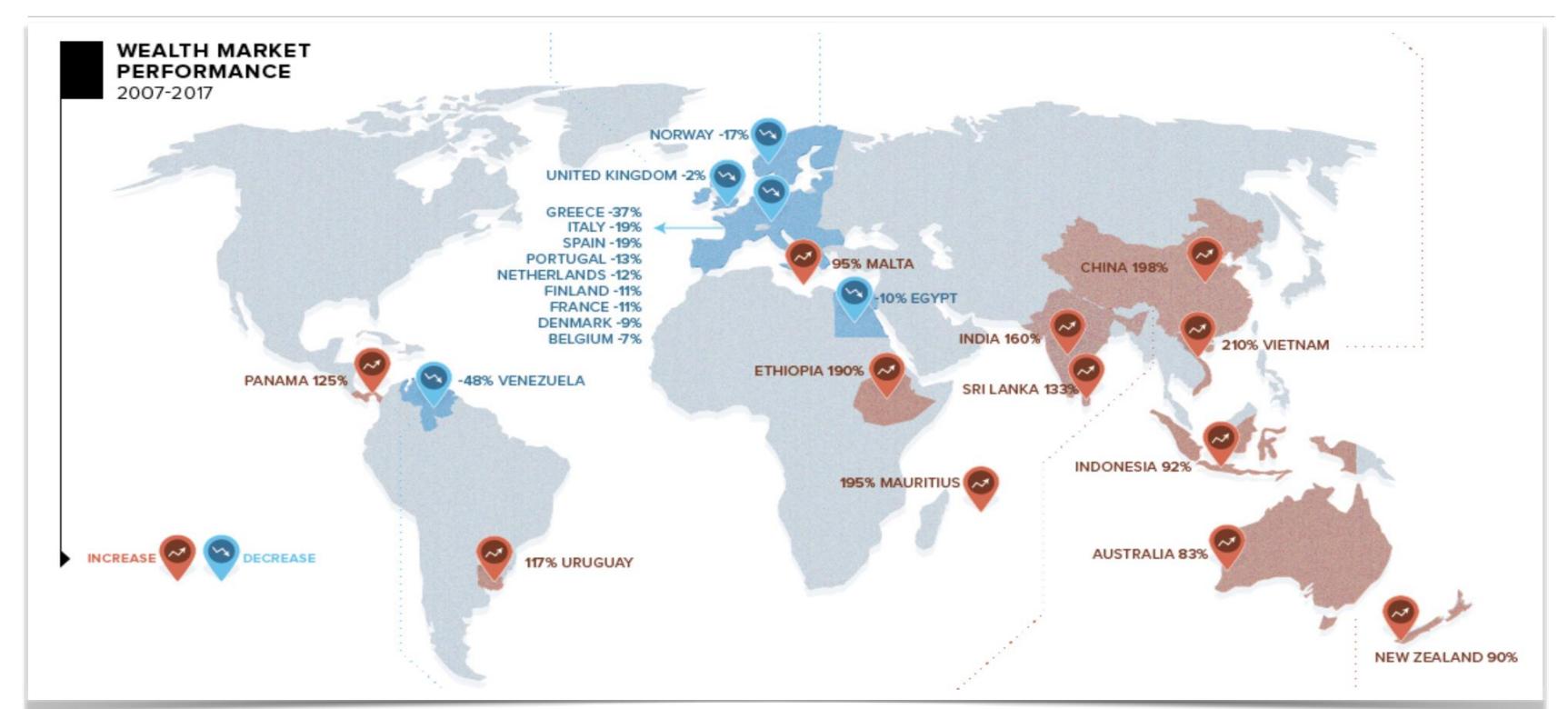
Behavioral Insights

To improve outcomes, we need a better understanding of behavior





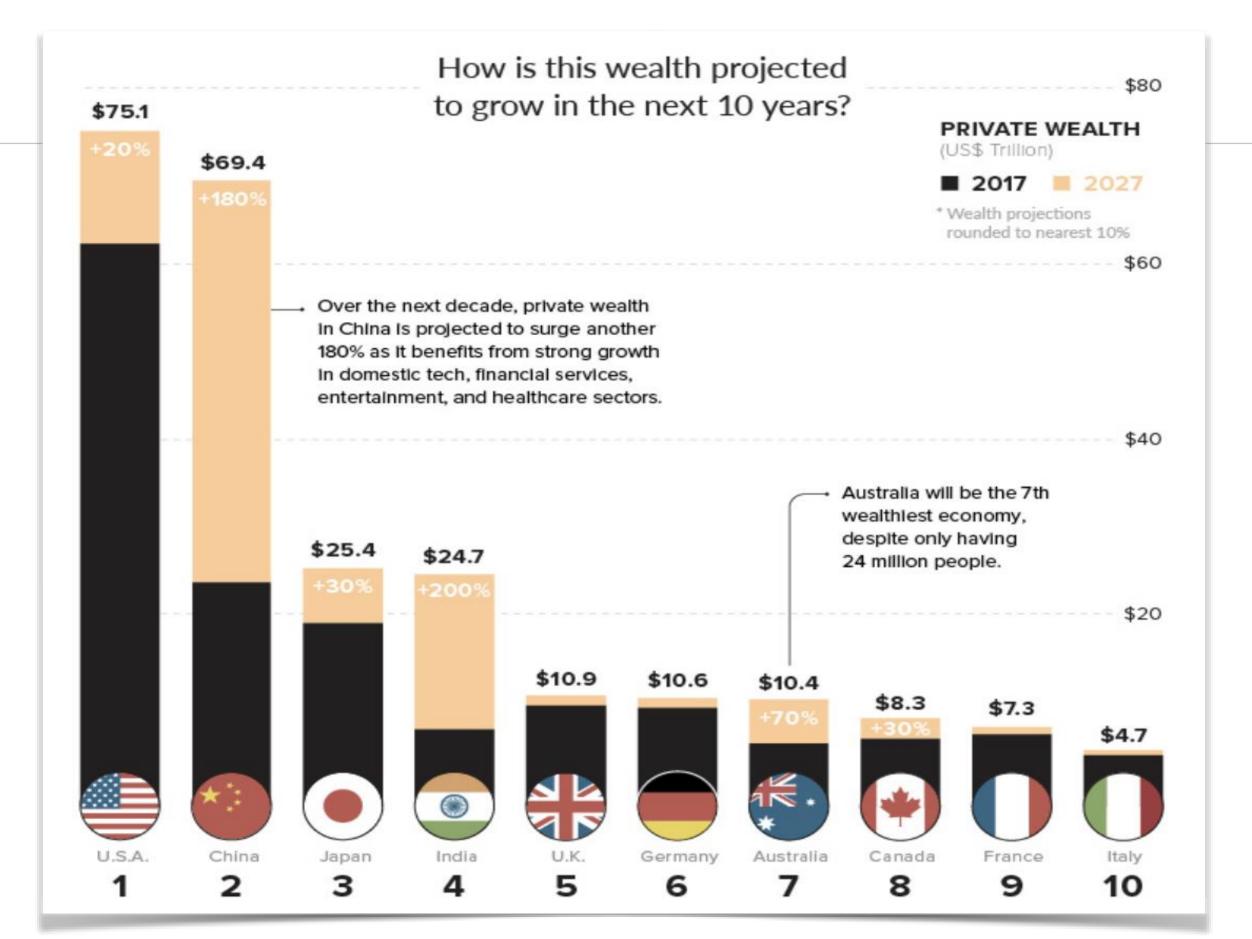
World as Today





World Tomorrow









Extreme
Volatility
Accelerates

PG.6

The Great
Talent
Shortage

PG.16

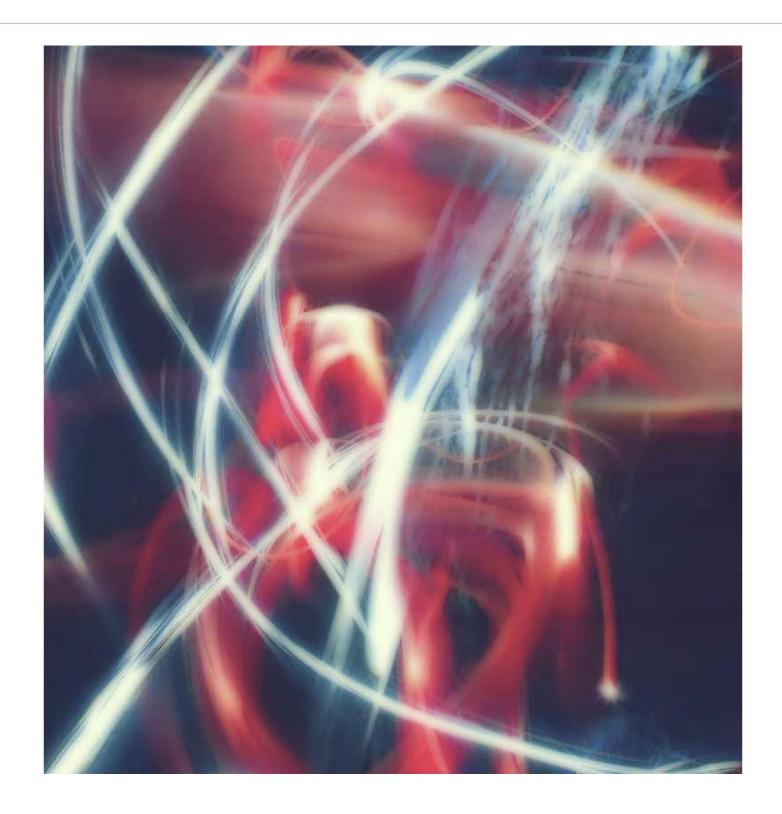
Healthcare Embraces Prevention

PG. 24

The Two
Frontiers of
Economic Growth

PG.34

Industries Move from an Owned to a Shared Model



ESG
Becomes
Mandatory

It's an Al World After All

PG. 62

An Aging
Population Turns
Silver into Gold

PG.74

The Era of
Renewable
Energy Arrives

PG. 82

Women Take
Control of
Global Wealth

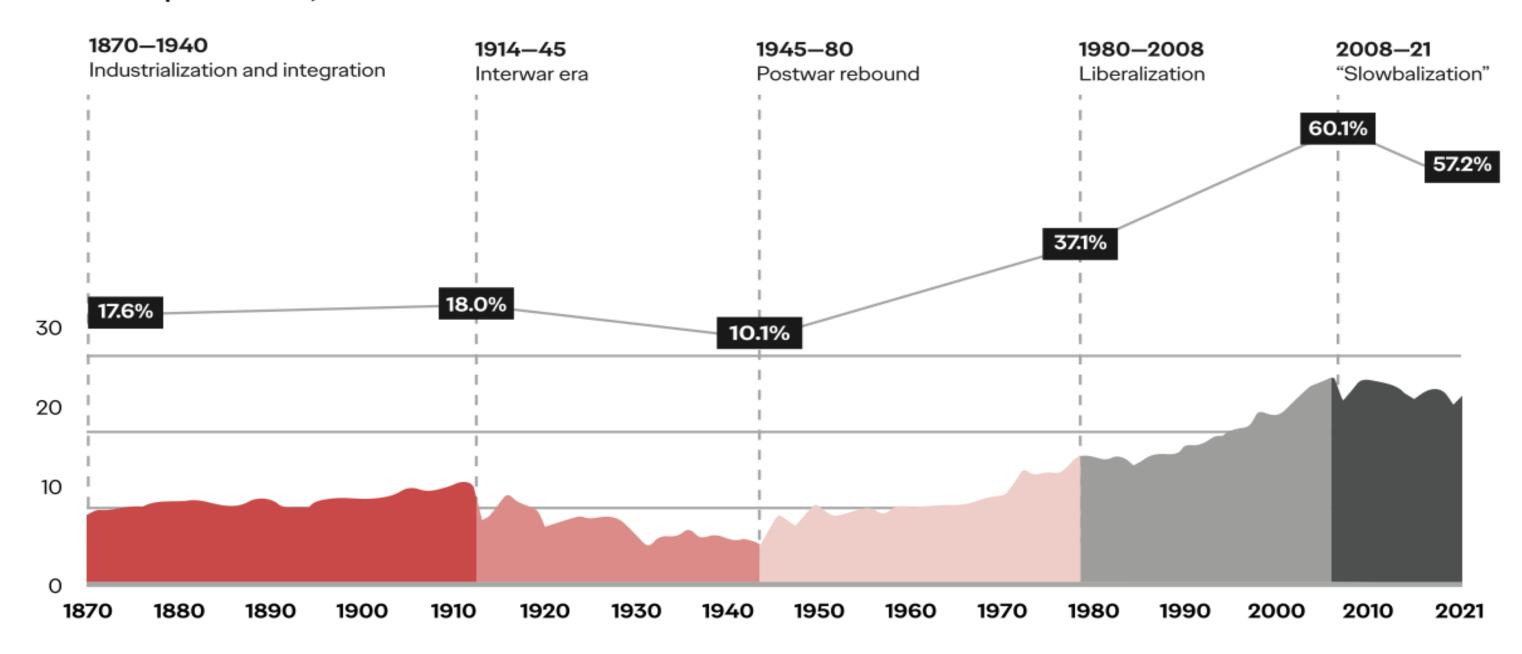
Dr. Lazaros K. Rizopoulos





GLOBALIZATION STUMBLES

Trade Openness Index, 1807–2021



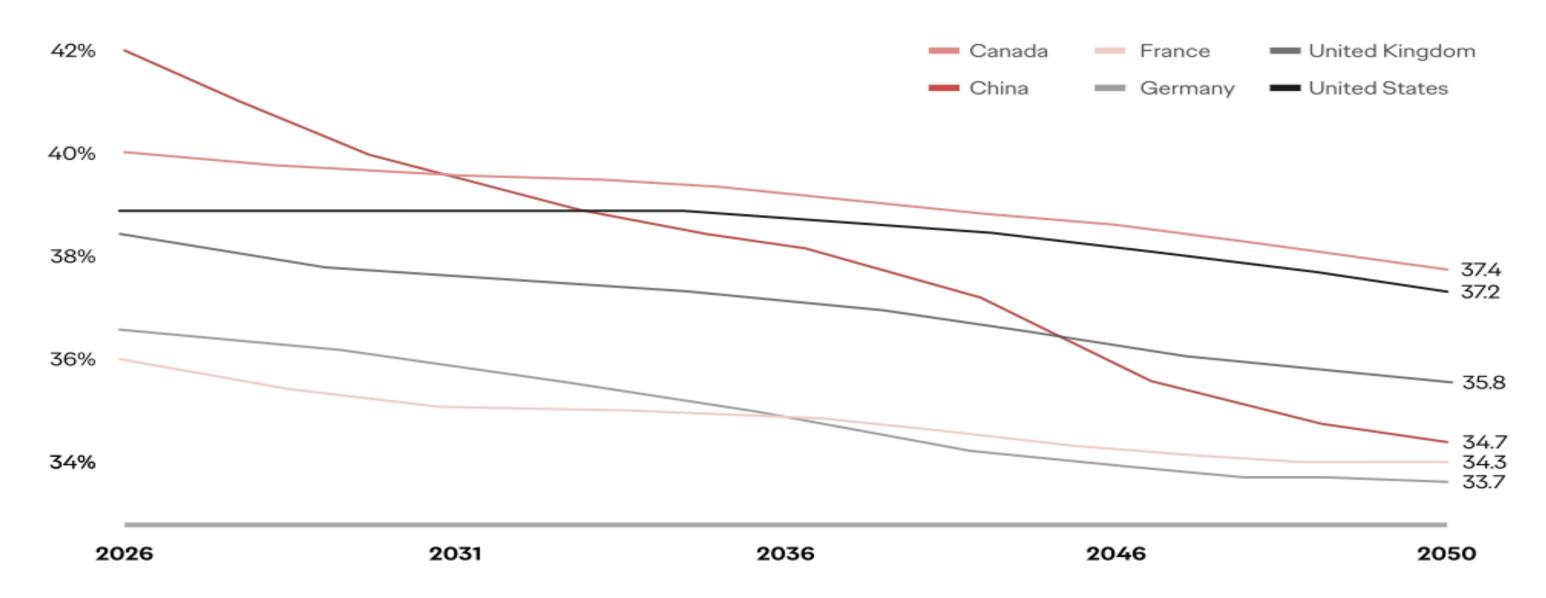
Source: "Globalization is in retreat for the first time since the second world war," Peterson Institute for International Economics, 2022.





Talent Scarcity and Workforce Realignment

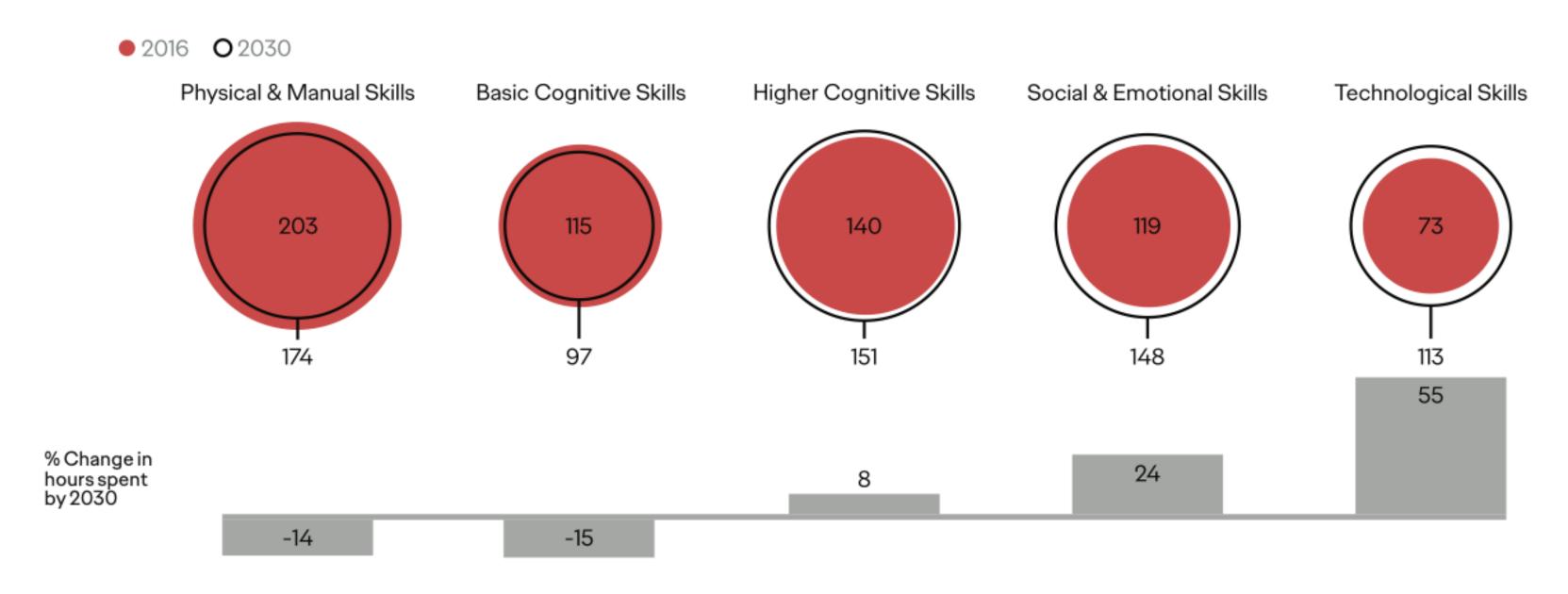
AGE 25-54 POPULATION AS A PERCENTAGE OF TOTAL, BY COUNTRY







TOTAL HOURS WORKED IN EUROPE AND THE US, 2016 VS 2030, ESTIMATE IN BILLIONS



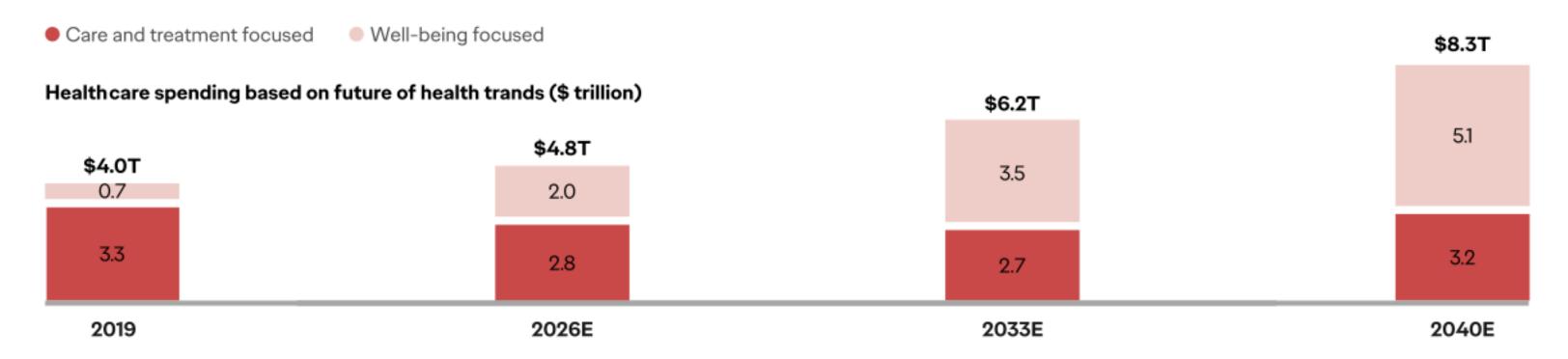
Source: "Skill Shift: Automation and the Future of the Workforce," McKinsey Global Institute, 2018.





First, Do No Harm

HEALTHCARE SPENDING SHIFTS FROM TREATMENT TO PREVENTION

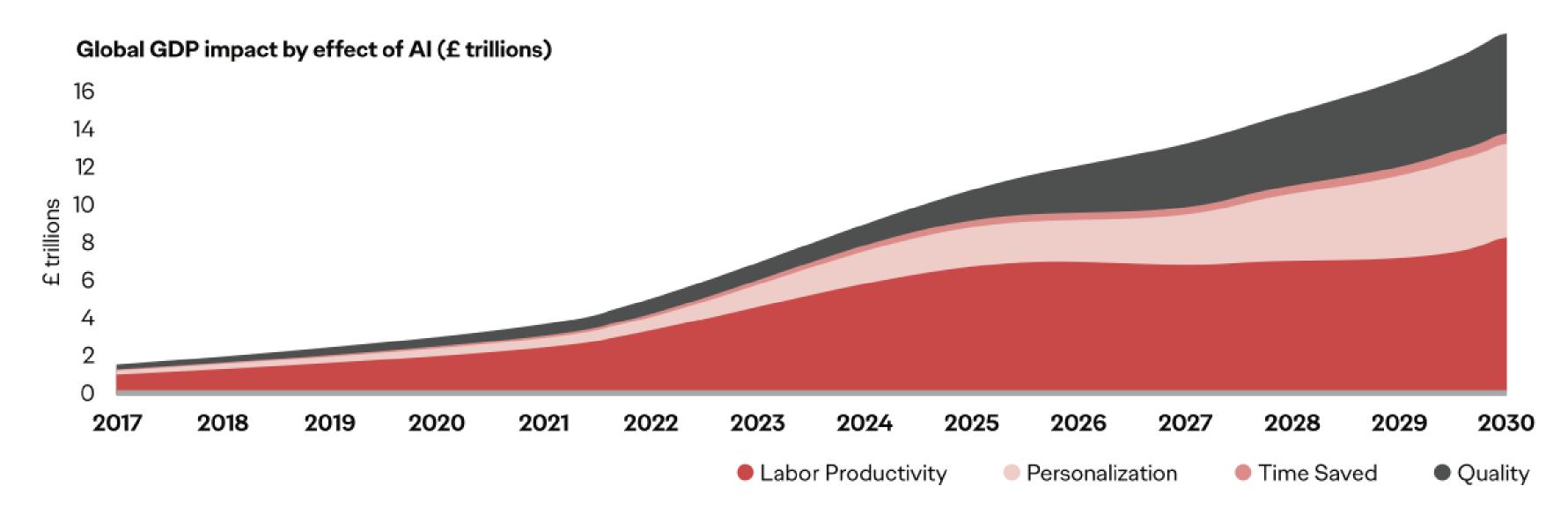


Source: "Breaking the Cost Curve," Deloitte Insights, 2021.





WHERE WILL THE VALUE GAINS FROM AI COME FROM (£ trillions)

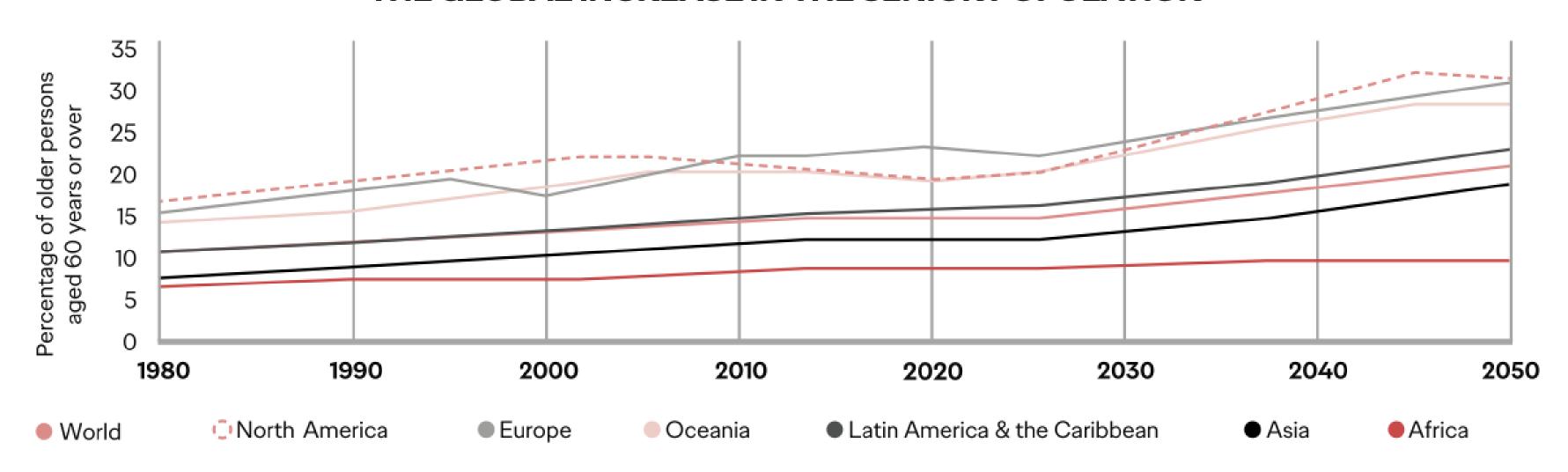


Source: "Sizing the prize What's the real value of AI for your business and how can you capitalise?" PwC, 2017.





THE GLOBAL INCREASE IN THE SENIOR POPULATION



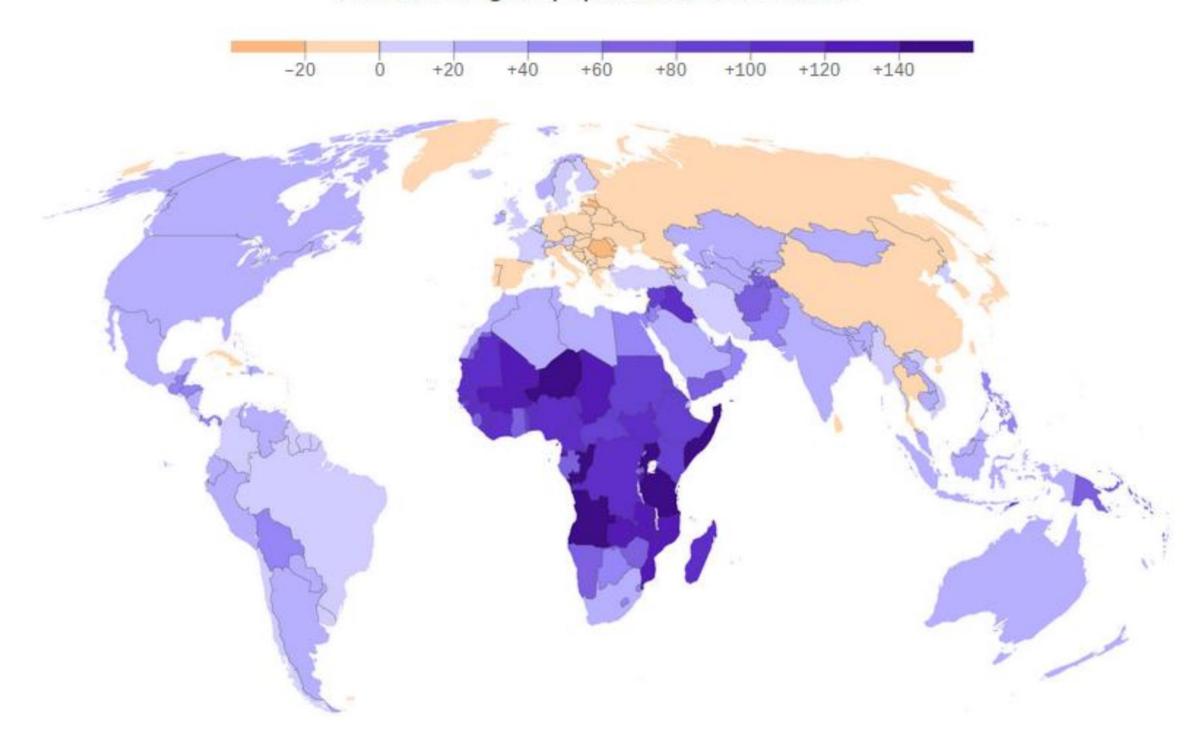
Source: "Ageing, Older Persons, and the 2030 Agenda for Sustainable Development," The United Nations.





Rates of natural population increase (%)

Percent change in population, 2017 to 2050

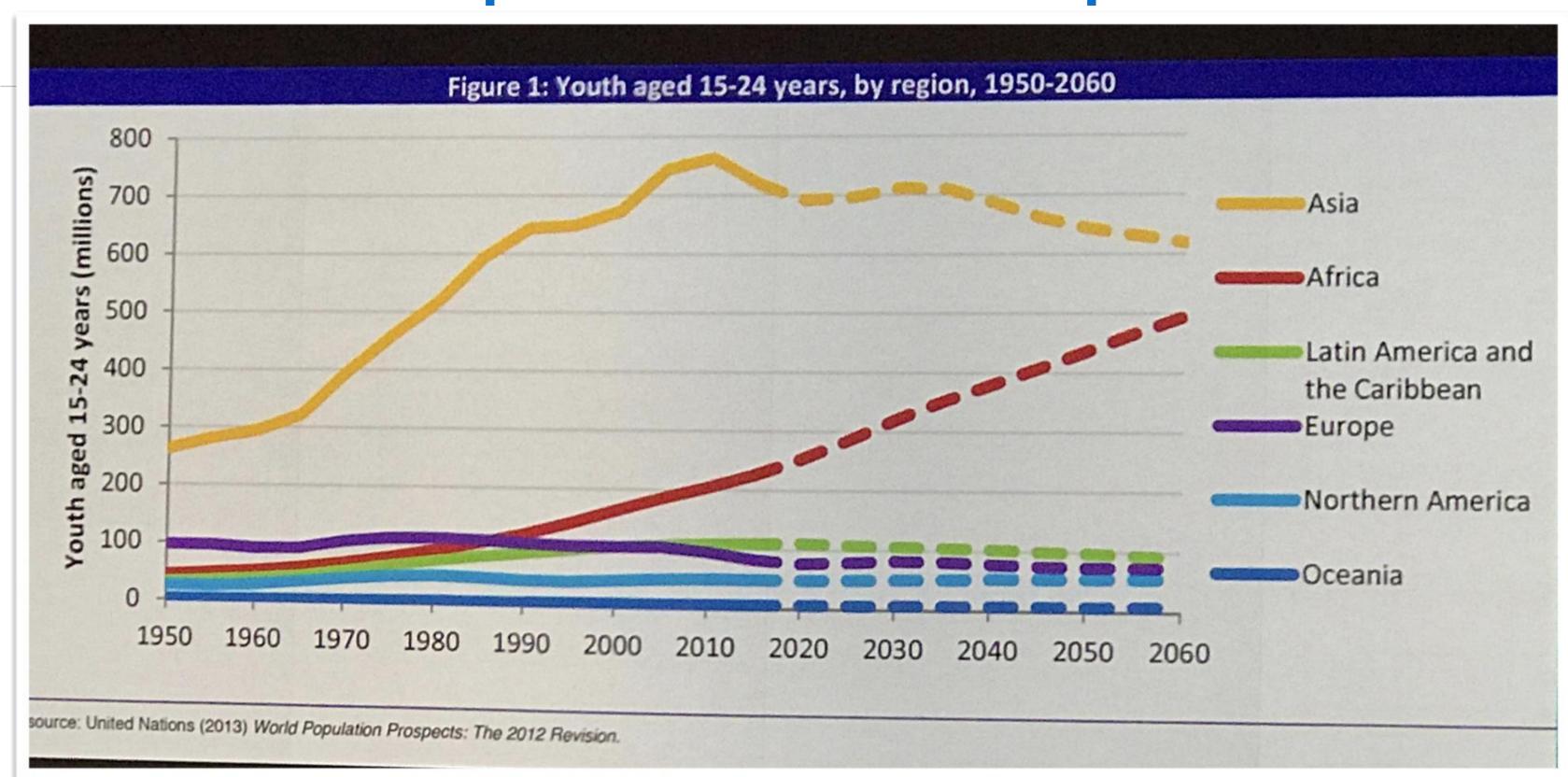


Source: https://www.axios.com/2019/05/15/world-population-countries-growing-shrinking





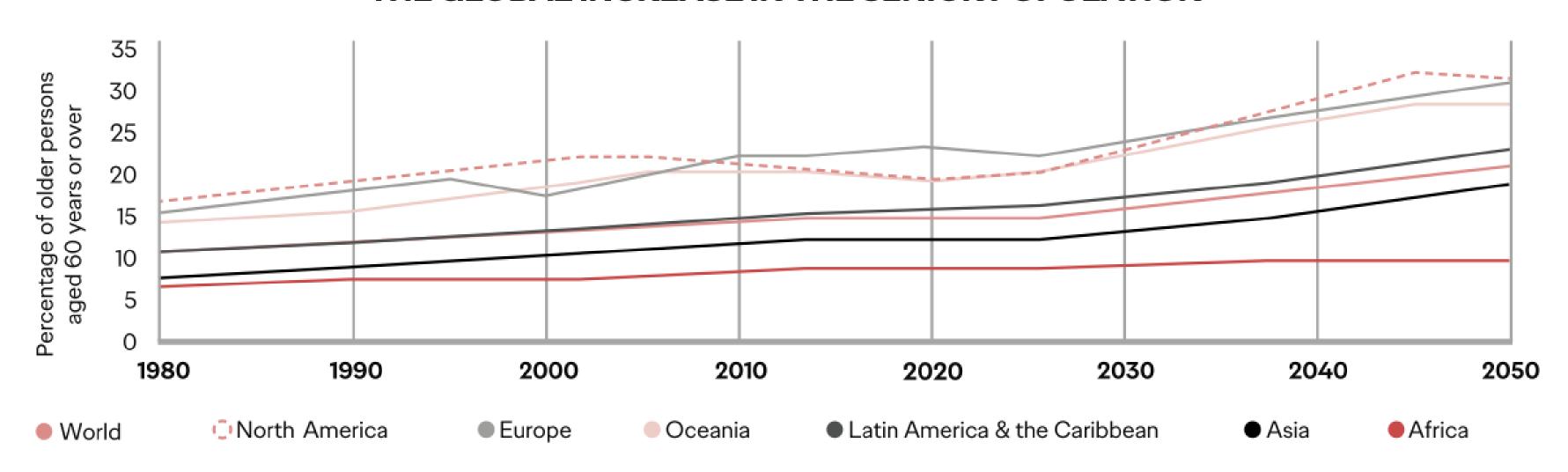
Population Youth Prospects







THE GLOBAL INCREASE IN THE SENIOR POPULATION



Source: "Ageing, Older Persons, and the 2030 Agenda for Sustainable Development," The United Nations.

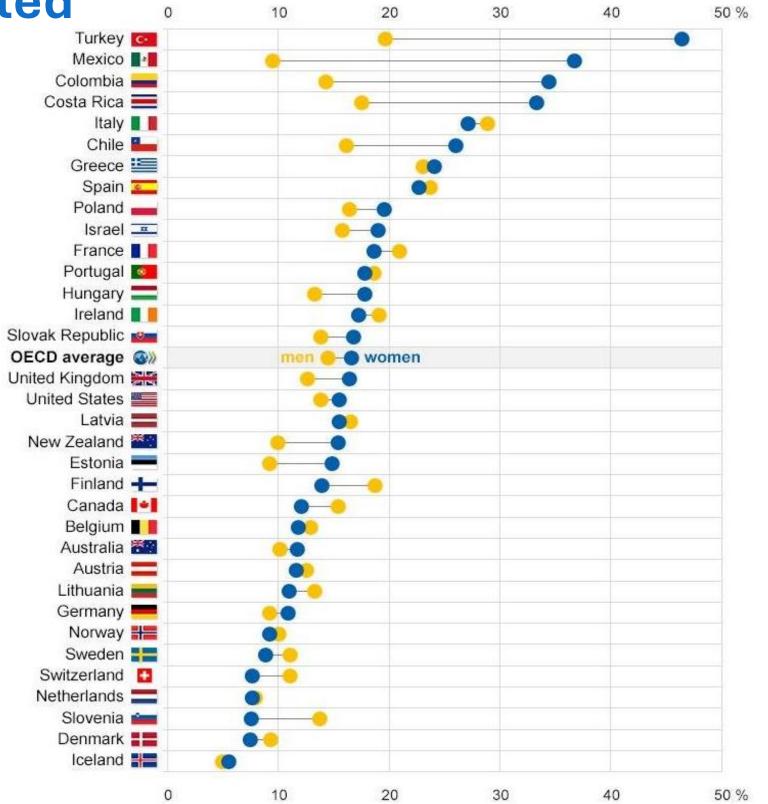




Disconnected youth - NEET rates by gender

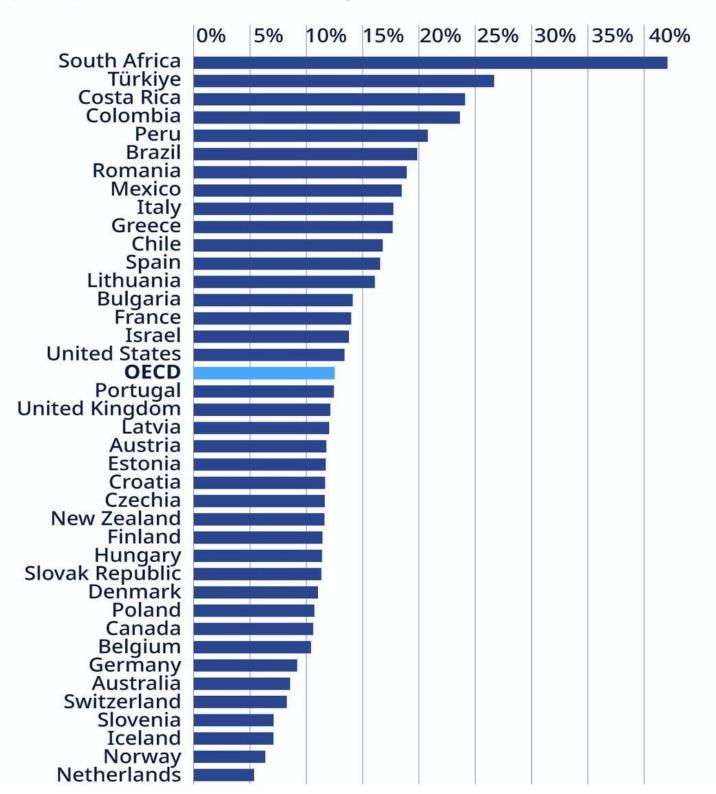
Percentage of 18-24 year-olds neither in employment nor in education or training OECD and partner countries (2016 or latest available)

Disconnected Youth



Not in employment, education or training (NEET) rates for 15-29 year-olds

% of 15-29 year-olds not in employment, education or training (NEET), 2023 or latest available year



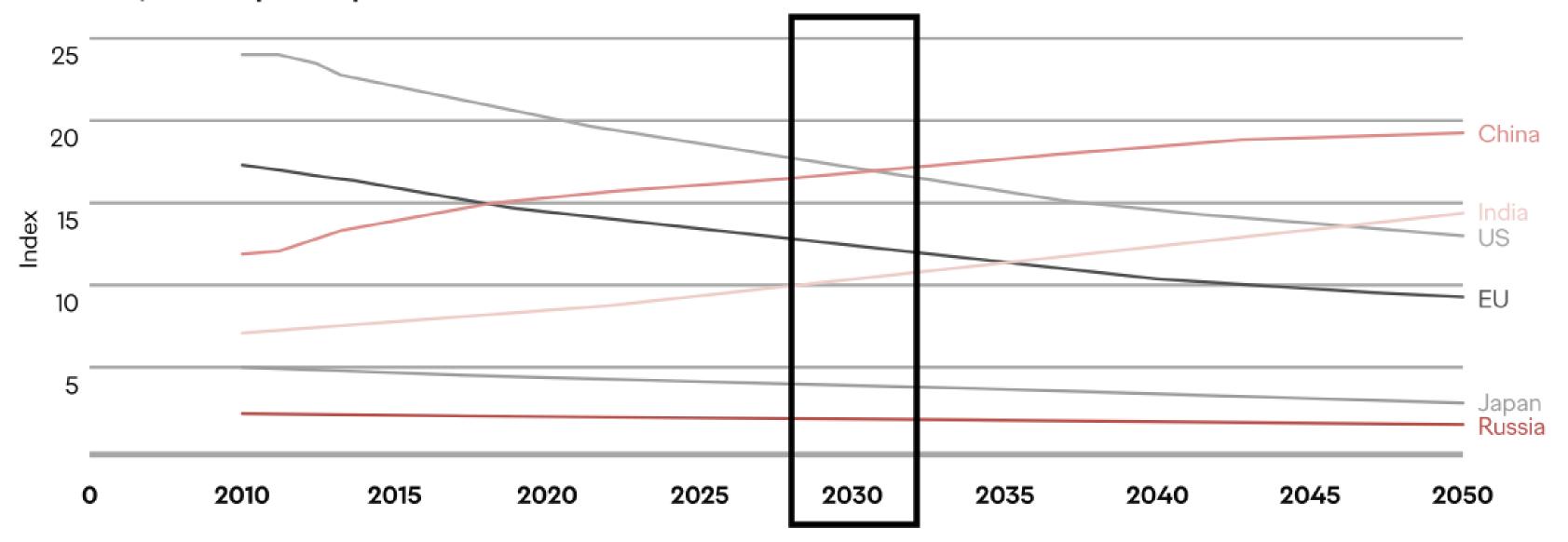
Dr. Lazaros K. Rizopoulos L.K.Rizopoulos@gmail.com





THE WANING OF US HEGEMONY

Traditional, four-component power forecast



Source: "Global Trends 2030: Alternative Worlds," National Intelligence Council, 2012.





. . . the idea of the future being different from the present is so **repugnant** to our conventional modes of thought and behavior that we, most of us, offer a **great resistance** to acting on it in practice.

John Maynard Keynes, 1937





Behavioral Insights

Behavioral Insights offer new solutions to policy problems!!!





Cross Correlation

Nudge theory has been applied across various cultures.

Behavioral studies explore how nudges work differently in diverse contexts, as cultural norms, values, and cognitive biases influence decision-making.





"Nudge Theory"

Nudge theory is a **flexible** and modern concept for:

- How people think, decide and behave
- People to improve their DMP
- Managing change of all sorts
- Identifying and modifying existing influences on people.





"Key Findings"

Cultural Differences in Decision-Making:

- Individualistic vs. Collectivist: In individualistic cultures (e.g., the U.S., Western Europe), nudges emphasizing personal benefits may work better. In collectivist cultures (e.g., East Asia, Africa), nudges highlighting group benefits or social norms may be more effective.
- High-Context vs. Low-Context: High-context cultures (e.g., Japan, China) rely more on implicit communication and social cues, while low-context cultures (e.g., Germany, U.S.) prefer explicit information.





"Key Findings"

Trust in Institutions:

In cultures with high trust in government or institutions, nudges from authoritative sources are more likely to succeed. In low-trust cultures, nudges may need to come from community leaders or peers.

Risk Aversion and Time Orientation:

Cultures with a **long-term orientation** (e.g., East Asia) may respond better to nudges promoting **future benefits** (e.g., saving for retirement). **Short-term**-oriented cultures may need more immediate incentives.





"Key Findings"

Religious and Ethical Values:

Nudges that **align with cultural or religious values** (e.g., environmental stewardship in eco-conscious cultures) are more likely to succeed.

Adaptation of Nudges:

Successful nudges in one culture may fail in another. Eg. a nudge encouraging energy conservation by highlighting cost savings may work in......, but in a culture where environmental responsibility is highly valued, emphasizing ecological benefits may be more effective.





"Examples"

Organ Donation:

In countries with **opt-out** systems (Spain, Austria), organ donation rates are higher due to the default effect. However, this approach may not work as well in cultures where autonomy and individual choice are highly valued.

Tax Compliance:

In the U.K., sending letters **emphasizing social norms** (e.g., "most people pay their taxes on time") increased compliance. In other cultures, emphasizing **penalties or moral duty** might be more effective.





"Examples"

Health Behaviors:

In Japan, promoting walking (e.g., step-counting challenges) align with **cultural values of discipline and health**. In the U.S., similar nudges might focus on personal **fitness goals**.

Environmental Conservation:

In Scandinavian, emphasizing **collective responsibility** for the environment are effective due to strong cultural norms around sustainability. In other regions, **financial incentives** might be more persuasive.





"Challenges"

Ethical Concerns: Nudges can be seen as **manipulative**, especially if they conflict with cultural values or are imposed by external authorities.

Cultural Sensitivity: Nudges must be designed with an understanding of local customs, beliefs, and social structures.

Measurement of Effectiveness: The impact of nudges can be difficult to measure across cultures due to varying contexts and baseline behaviors.





"Challenges"

Nudge theory offers a powerful tool for influencing behavior, but its effectiveness is highly context-dependent. Cross-cultural research highlights the importance of **tailoring nudges** to **align** with **cultural norms**, **values**, **and decision-making processes**. By understanding these nuances, policymakers and organizations can design more effective and culturally sensitive interventions.





"Deep Fix"

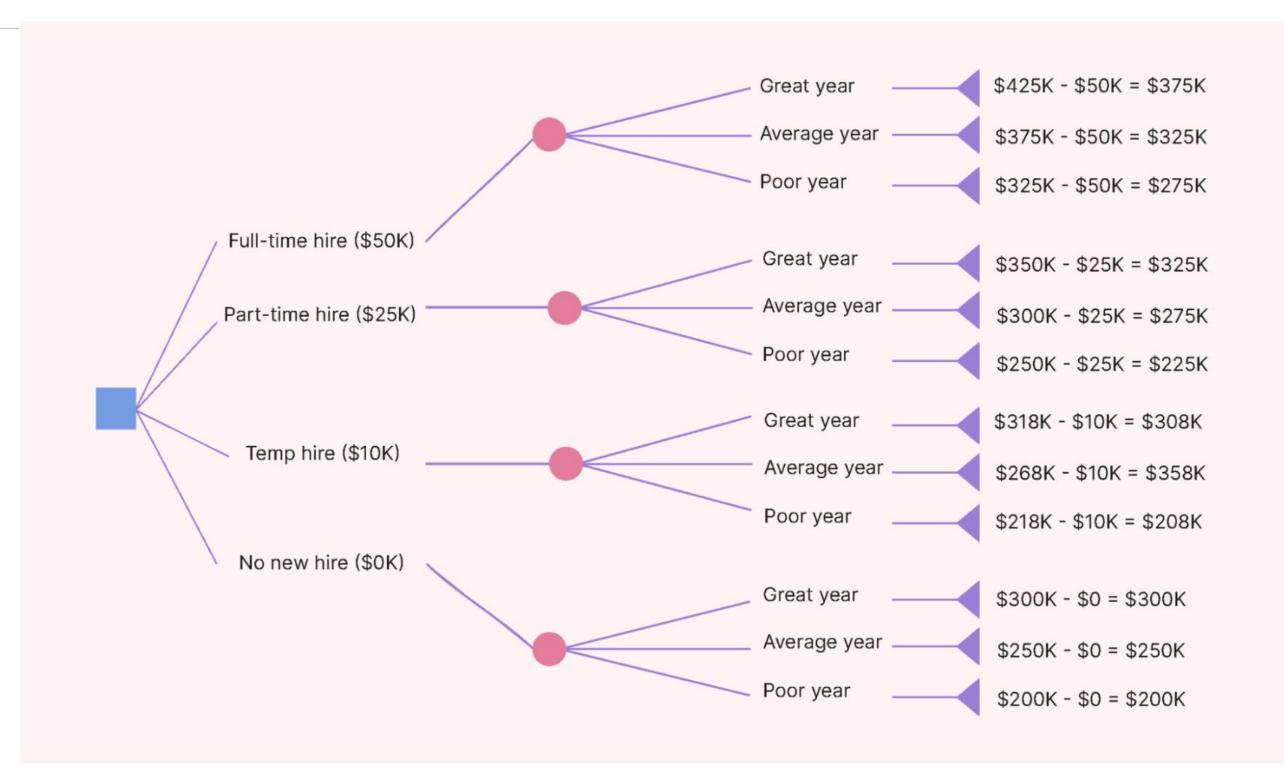
Don't try to CHANGE the MIND but

CHANGE the CONTEXT...





"Decision Tree"







You are a general of a 600-person army, surrounded by enemy forces, and you have 2 options:

- 1. Will save 200 soldiers.
- 2. Probability of 2/3 that all will die and 1/3 that all 600 will live.





You are a general of a 600-person army, surrounded by enemy forces, and you have two possible options:

- Will save 200 soldiers.
- 2. Probability of 2/3 that all will die and 1/3 that all 600 will live.

75% people choose #1.
Option #2 results in more deaths.





Under the same scenario, you are the general, surrounded by enemy, and you have **two other** possible options:

- 1. 400 of your soldiers will die.
- 2. Probability of 1/3 all will live and 2/3 that all 600 will die.





- 1. 400 of your soldiers will die.
- 2. Probability of 1/3 all will live and 2/3 that all 600 will die.

80% choose #2.
Option #1 will lead to 400 deaths.





People tend to avoid risk when seeking gains, but choose risk when trying to avoid losses.





People tend to avoid risk when seeking gains, but choose risk when trying to avoid losses.

Will save 200 soldiers.

Probability of 2/3 that all will die and 1/3 that all 600 will live.

400 of your soldiers will die.

Probability of 1/3 all will live and 2/3 that all 600 will die.





Behavioral Insights: Pre Discussion

Positive COVID tests results:

Monday 21st of Feb: 880 positive

Next Monday 1st of March: 2.147 positive

Are we getting better or worse? Do we need a lockdown?





Positive COVID Rapid results:

Monday 21st of Feb: 880 out of 15.610 tests (5%)

Next Monday: 2.147 positive out of 55.543 tests (3,8%)

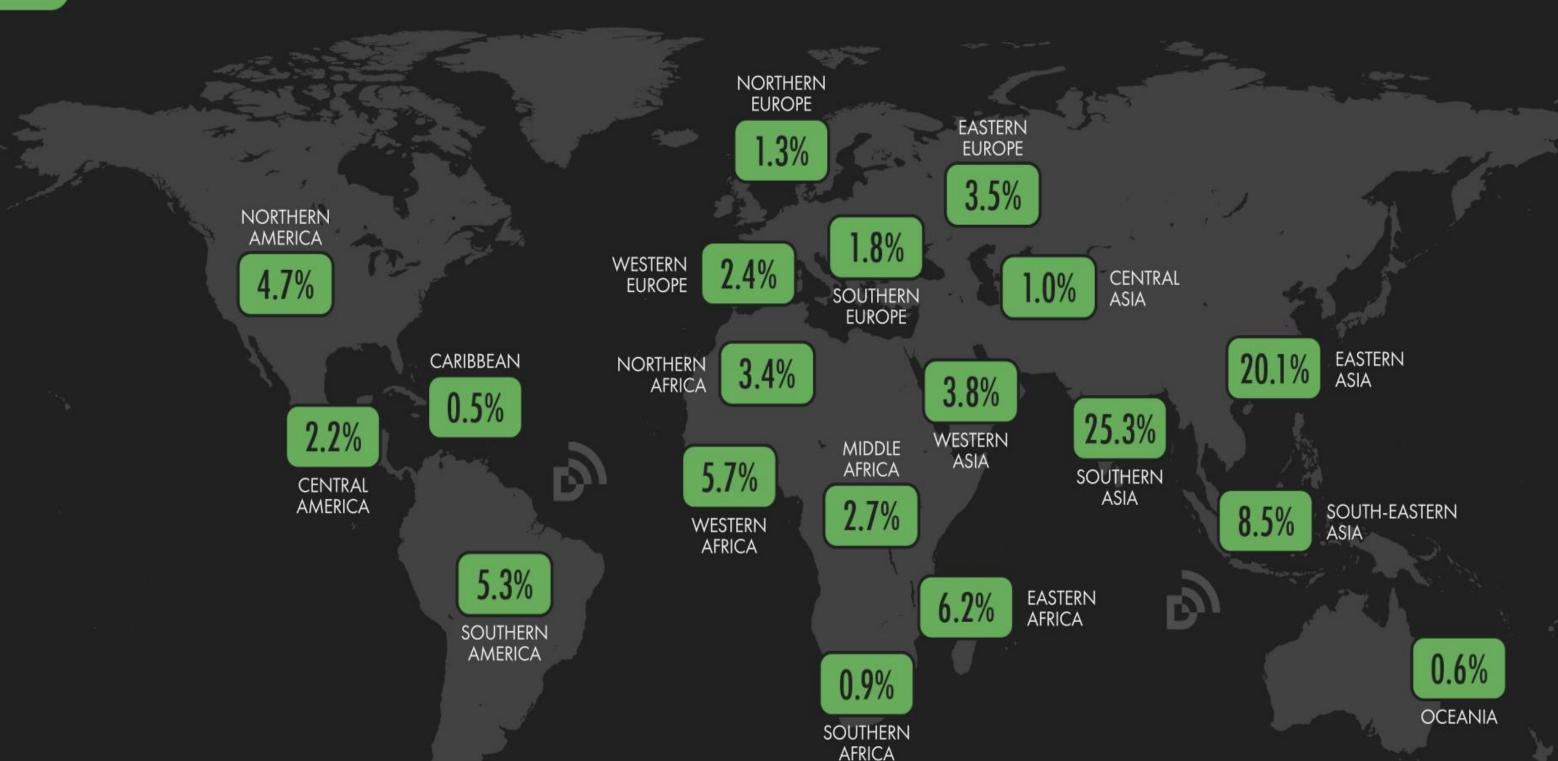
Do we still need a lockdown?

JUL 2025

SHARE OF THE GLOBAL POPULATION BY REGION

THE NUMBER OF PEOPLE LIVING IN EACH REGION AS A PERCENTAGE OF THE TOTAL GLOBAL POPULATION







COUNTRIES WITH THE LARGEST POPULATIONS

GLOBAL OVERVIEW

THE COUNTRIES AND TERRITORIES WITH THE LARGEST POPULATIONS

#	COUNTRY	POPULATION	∆YOY	vs. 🗳
01	INDIA	1,463,866,000	+0.89%	17.78%
02	CHINA	1,416,096,000	-0.23%	17.20%
03	UNITED STATES OF AMERICA	347,276,000	+0.54%	4.22%
04	INDONESIA	285,721,000	+0.79%	3.47%
05	PAKISTAN	255,220,000	+1.57%	3.10%
06	NIGERIA	237,528,000	+2.08%	2.89%
07	BRAZIL	212,812,000	+0.38%	2.59%
08	BANGLADESH	175,687,000	+1.22%	2.13%
09	RUSSIAN FEDERATION	143,997,000	-0.57%	1.75%
10	ETHIOPIA	135,472,000	+2.58%	1.65%

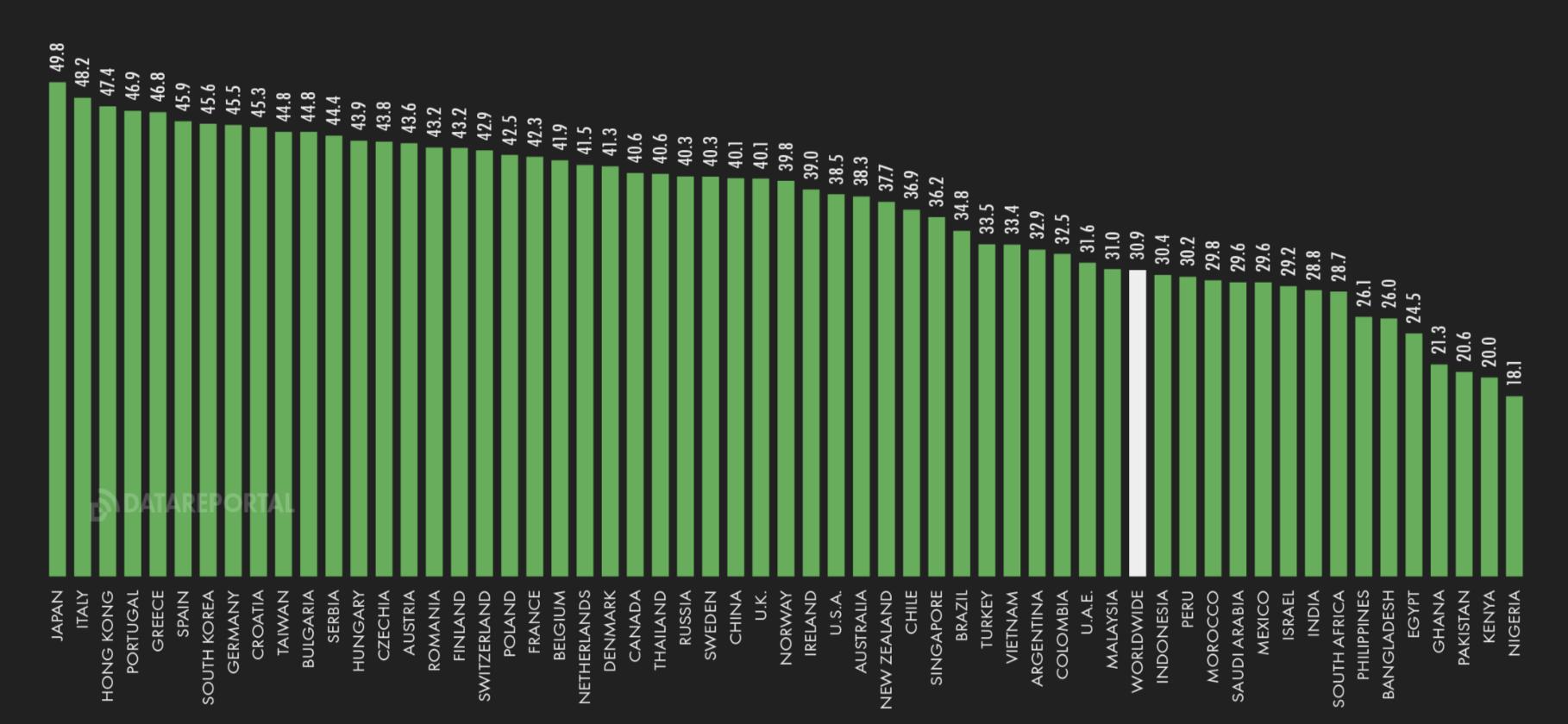
#	COUNTRY	POPULATION	▲YOY	vs. 🏈
11	MEXICO	131,947,000	+0.83%	1.60%
12	JAPAN	123,103,000	-0.52%	1.50%
13	EGYPT	118,366,000	+1.57%	1.44%
14	PHILIPPINES	116,787,000	+0.81%	1.42%
15	DEM. REP. OF THE CONGO	112,832,000	+3.25%	1.37%
16	VIETNAM	101,599,000	+0.60%	1.23%
17	IRAN	92,418,000	+0.93%	1.12%
18	TURKEY	87,685,000	+0.24%	1.07%
19	GERMANY	84,075,000	-0.56%	1.02%
20	THAILAND	71,620,000	-0.07%	0.87%



MEDIAN AGE OF THE POPULATION



THE AGE AT WHICH THERE ARE EQUAL NUMBERS OF PEOPLE BOTH ABOVE AND BELOW THAT AGE IN THE TOTAL POPULATION



JUL 2025

DEVICE OWNERSHIP

5.6% VIRTUAL REALITY DEVICE

PERCENTAGE OF INTERNET USERS AGED 16+ WHO OWN EACH KIND OF DEVICE



97.7%

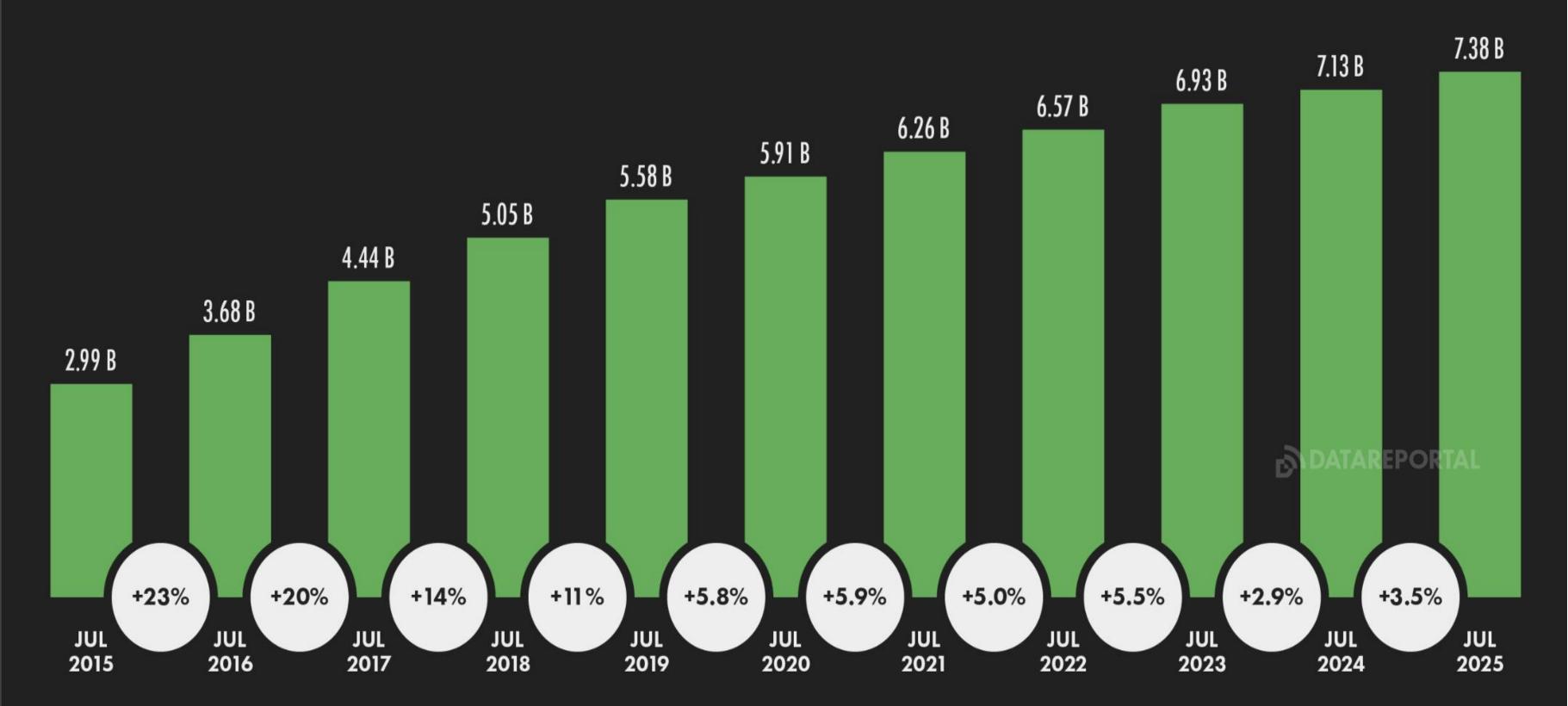
97.5%

MOBILE PHONE (ANY)						
SMARTPHONE		DATARE	PORTAL	GWI.		
LAPTOP OR DESKTOP COMPUTER	2					57.3%
SMART TV					50.1%	
SMART WRIST DEVICE (ANY)			33.0%			
TABLET DEVICE			33.0%			
SMARTWATCH		27.6%				
GAMES CONSOLE	18.5%					
SMART HOME DEVICE	17.7%					
TV STREAMING DEVICE	17.7%					
SMART WRISTBAND 13.6%						
E-READER 9.3%						
6.6% FEATURE PHO	NE					

NUMBER OF SMARTPHONES IN USE

GLOBAL OVERVIEW

NUMBER OF SMARTPHONE HANDSETS IN USE AROUND THE WORLD





OVERVIEW OF INTERNET USE

ESSENTIAL INDICATORS OF INTERNET ADOPTION AND USE





INDIVIDUALS USING THE INTERNET



5.65

BILLION

AVERAGE WEEKLY TIME SPENT CONSUMING ONLINE MEDIA BY EACH INTERNET USER



33H 42M

INDIVIDUALS USING THE **INTERNET AS A PERCENTAGE** OF TOTAL POPULATION



(0)

D

68.7%

YOY: +1.8% (+121 BPS)

PERCENTAGE OF USERS **ACCESSING THE INTERNET** VIA MOBILE PHONES



GWI.

95.9% **YOY: [UNCHANGED]**

YEAR-ON-YEAR CHANGE IN THE NUMBER OF INDIVIDUALS **USING THE INTERNET**



+2.7%

+146 MILLION

PERCENTAGE OF USERS **ACCESSING THE INTERNET** VIA LAPTOPS AND DESKTOPS



we

are social

60.7%

PERCENTAGE OF THE TOTAL FEMALE POPULATION THAT USES THE INTERNET



we

are social

(0)

Meltwater

66.5%

YOY: +3.7% (+234 BPS)

PERCENTAGE OF THE TOTAL URBAN POPULATION THAT USES THE INTERNET



83.6%

YOY: +3.7% (+292 BPS)

PERCENTAGE OF THE TOTAL MALE POPULATION THAT USES THE INTERNET



70.8%

YOY: +2.7% (+183 BPS)

PERCENTAGE OF THE TOTAL RURAL POPULATION THAT USES THE INTERNET



47.9%

YOY: +2.8% (+131 BPS)

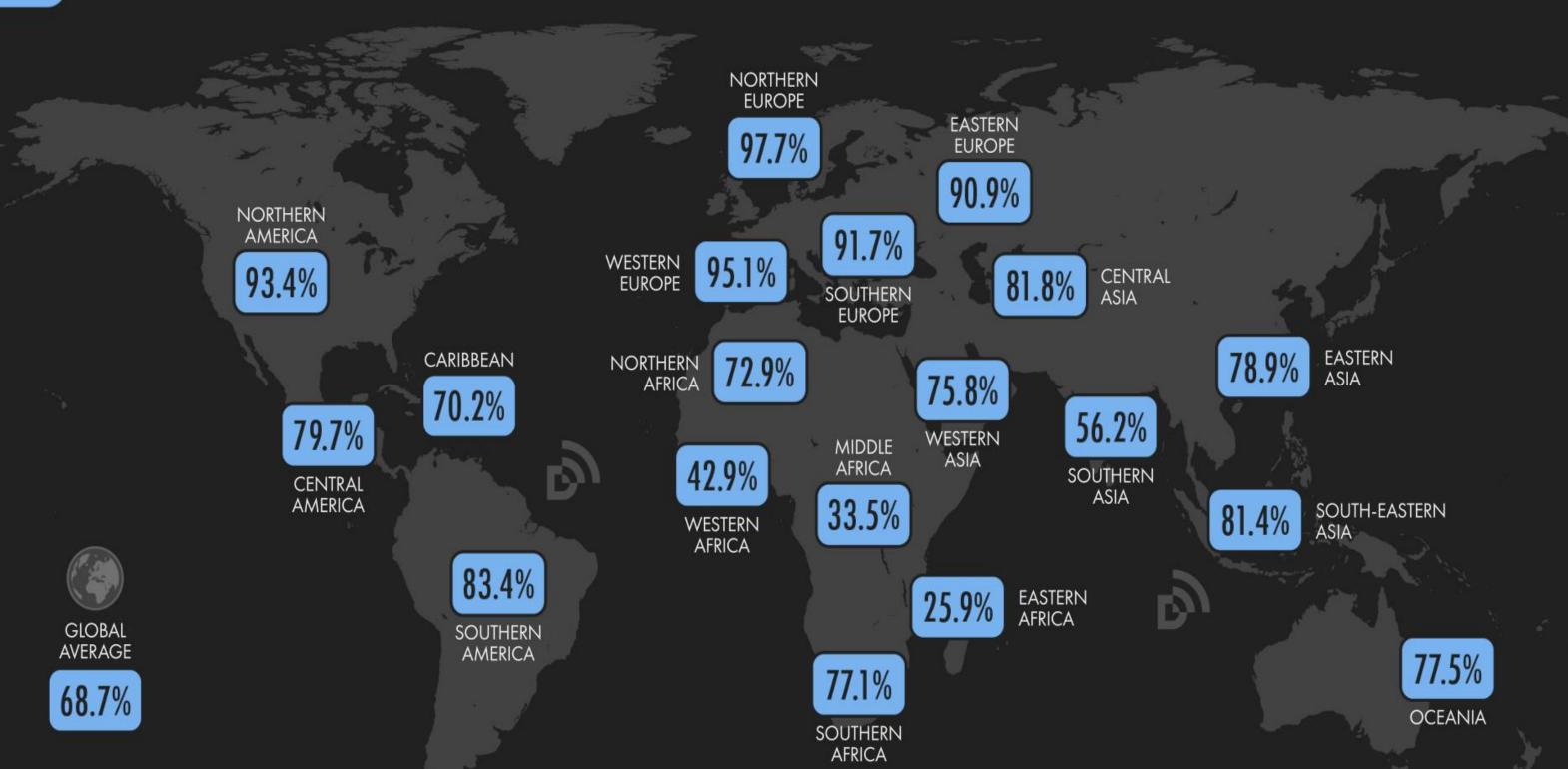


YOY: -2.4% (-150 BPS)

INTERNET ADOPTION

INDIVIDUALS USING THE INTERNET AS A PERCENTAGE OF TOTAL POPULATION







UNCONNECTED POPULATIONS



COUNTRIES AND TERRITORIES WITH THE LARGEST UNCONNECTED POPULATIONS AND THE LOWEST LEVELS OF INTERNET ADOPTION

ABSOLUTE: LARGEST UNCONNECTED POPULATIONS

#	LOCATION	UNCONNECTED INDIVIDUALS	% OF POP. OFFLINE
01	INDIA	608,335,000	41.6%
02	CHINA	303,045,000	21.4%
03	PAKISTAN	138,942,000	54.4%
04	NIGERIA	129,001,000	54.3%
05	ETHIOPIA	106,469,000	78.6%
06	BANGLADESH	93,536,000	53.2%
07	DEM. REP. OF THE CONGO	78,364,000	69.5%
08	INDONESIA	62,030,000	21.7%
09	TANZANIA	50,043,000	70.9%
10	UGANDA	40,187,000	78.2%

RELATIVE: LOWEST LEVELS OF INTERNET ADOPTION

#	LOCATION	% OF POP. OFFLINE	UNCONNECTED INDIVIDUALS
01	NORTH KOREA ¹	>99%	[BLOCKED]
02	BURUNDI	88.9%	12,796,000
03	CENTRAL AFRICAN REPUBLIC	88.1%	4,859,000
04	SOUTH SUDAN	87.1%	10,615,000
05	CHAD	86.8%	18,235,000
06	YEMEN	82.3%	34,382,000
07	MALAWI	82.0%	18,220,000
08	MOZAMBIQUE	80.2%	28,561,000
09	ERITREA	80.0%	2,885,000
10	MADAGASCAR	79.6%	26,072,000



MAIN REASONS FOR USING THE INTERNET

PRIMARY REASONS WHY INTERNET USERS AGED 16+ USE THE INTERNET



FINDING INFORMATION						61.3%
STAYING IN TOUCH WITH FRIENDS AND FAMILY	DATAREPORTAL	GVVI.				58.8%
WATCHING VIDEOS, TV SHOWS OR MOVIES					55.0%	
KEEPING UP TO DATE WITH NEWS AND EVENTS				5	3.3%	
RESEARCHING HOW TO DO THINGS				50.1%		
ACCESSING AND LISTENING TO MUSIC			46.5%			
FINDING NEW IDEAS OR INSPIRATION			46.1%			
FILLING UP SPARE TIME AND GENERAL BROWSING			44.3%			
RESEARCHING PRODUCTS AND BRANDS			44.3%			
RESEARCHING PLACES, VACATIONS AND TRAVEL		38.2%				
EDUCATION AND STUDY-RELATED PURPOSES		36.7%				
MANAGING FINANCES AND SAVINGS		35.2%				
RESEARCHING HEALTH ISSUES AND HEALTHCARE PRODUCTS		34.7%				
MEETING NEW PEOPLE AND MAKING NEW CONNECTIONS	29.6%					
GAMING	29.3%					



OVERVIEW OF SOCIAL MEDIA USE

HEADLINES FOR SOCIAL MEDIA ADOPTION AND USE (NOTE: USER IDENTITIES MAY NOT REPRESENT UNIQUE INDIVIDUALS)

NOTE: GWI MADE SIGNIFICANT CHANGES TO ITS APPROACH TO SURVEYING TIME SPENT WITH MEDIA IN Q4 2024, SO VALUES SHOWN HERE ARE NOT COMPARABLE WITH PREVIOUS REPORTS



NUMBER OF SOCIAL MEDIA USER IDENTITIES

QUARTER-ON-QUARTER CHANGE IN SOCIAL MEDIA USER IDENTITIES

YEAR-ON-YEAR CHANGE IN SOCIAL MEDIA USER IDENTITIES

WEEKLY TIME SPENT USING SOCIAL PLATFORMS (INC. VIDEO)

AVERAGE NUMBER OF SOCIAL PLATFORMS USED EACH MONTH



KEPIOS



we are social

(0)



(O) Meltwater



GWI.

we

are. social

5.41 BILLION

+1.8% +95 MILLION +4.7% +241 MILLION 18H 46M

6.84 YOY: +2.6% (+0.18)

SOCIAL MEDIA USER IDENTITIES vs. TOTAL POPULATION SOCIAL MEDIA USER IDENTITIES AGED 18+ vs. POPULATION AGED 18+

SOCIAL MEDIA USER
IDENTITIES vs. INDIVIDUALS
USING THE INTERNET

FEMALE SOCIAL MEDIA USER IDENTITIES vs. TOTAL SOCIAL MEDIA USER IDENTITIES

MALE SOCIAL MEDIA USER IDENTITIES vs. TOTAL SOCIAL MEDIA USER IDENTITIES







88.9%



95.7%



45.4%



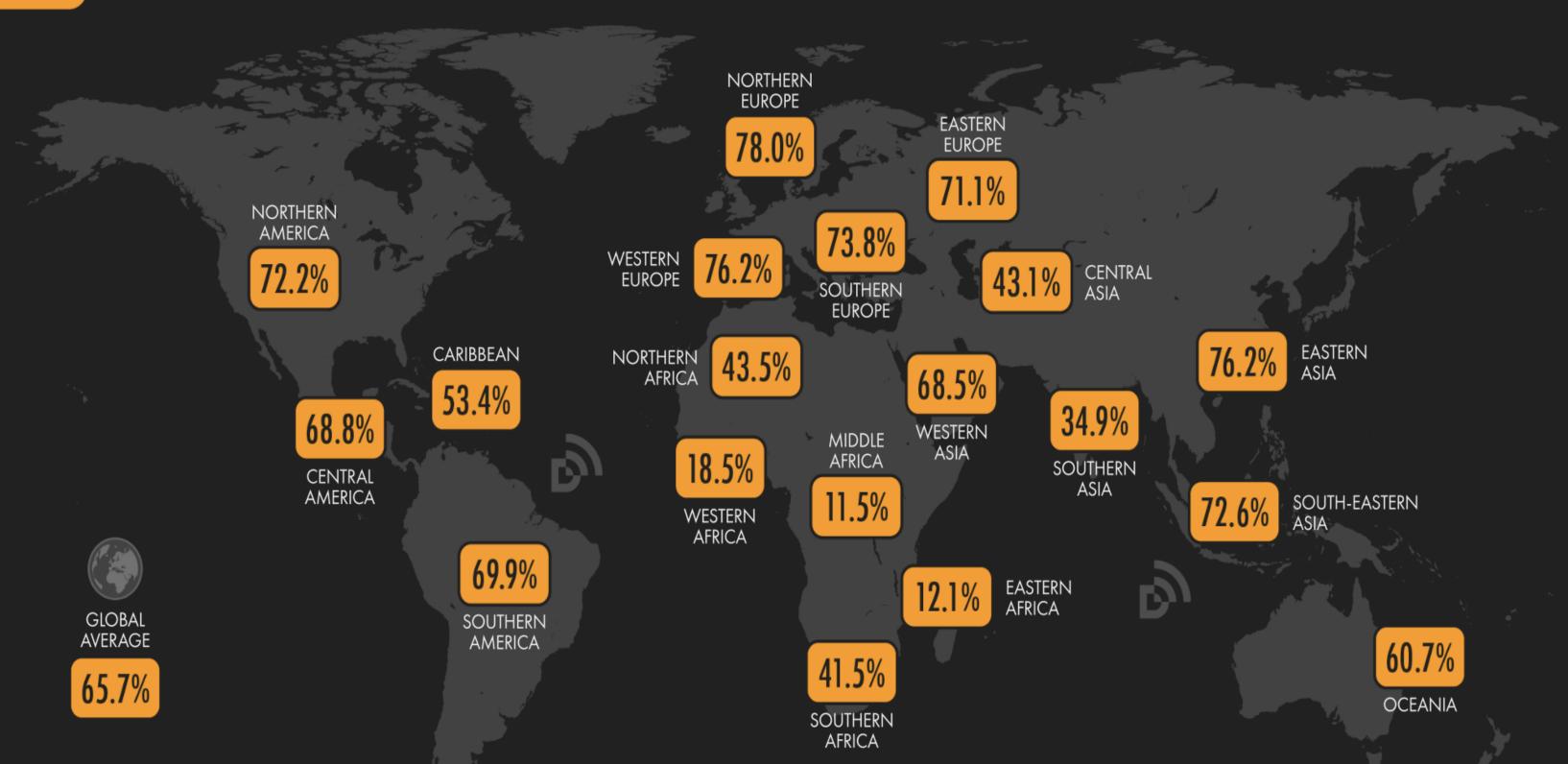
54.6%

JUL 2025

SOCIAL MEDIA USE vs. TOTAL POPULATION







JUL 2025

MAIN REASONS FOR USING SOCIAL MEDIA

GLOBAL OVERVIEW

50.5%

PRIMARY REASONS WHY SOCIAL MEDIA USERS AGED 16+

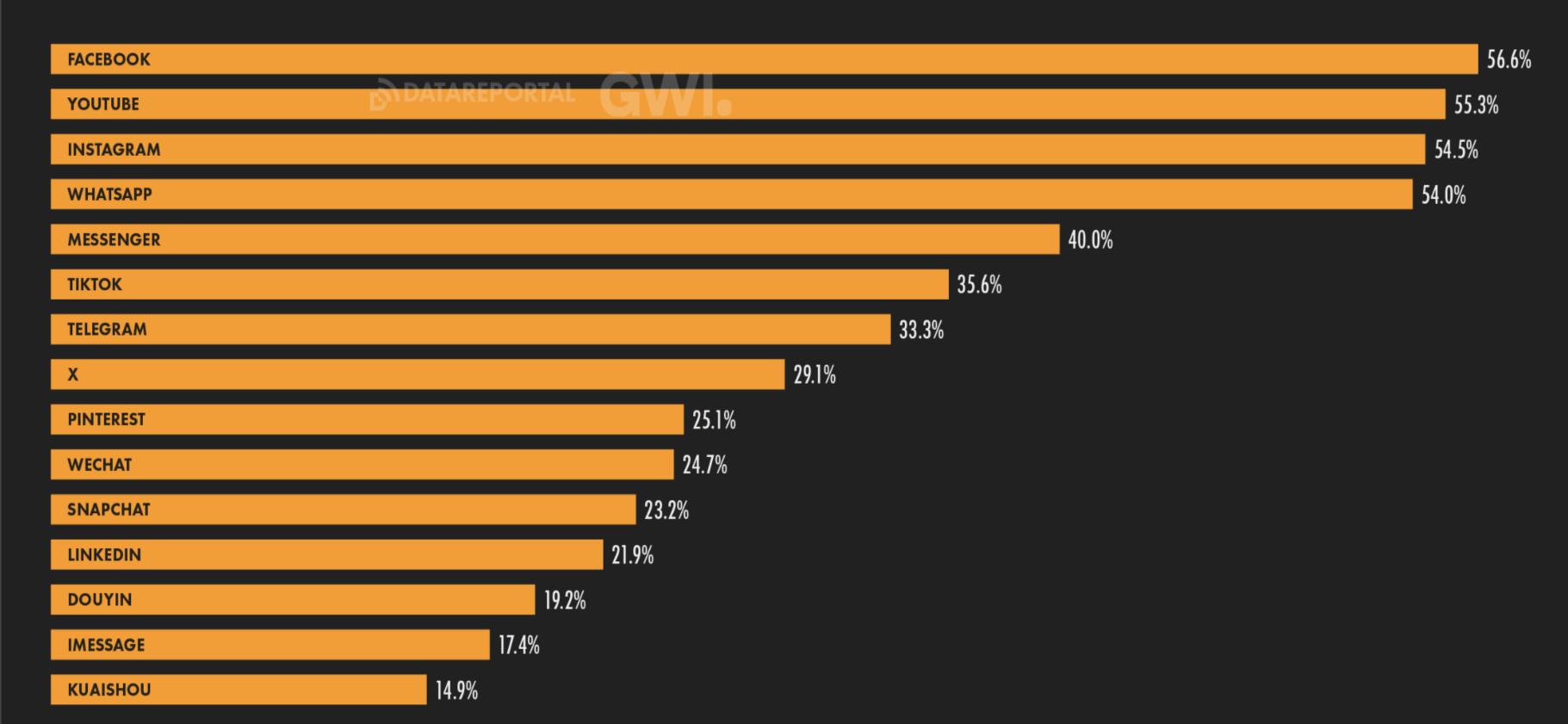
KEEPING IN TOUCH WITH FRIENDS AND FAMILY		
FILLING SPARE TIME	DATAREPORTAL GVV	39.3%
READING NEWS STORIES		35.9%
FINDING CONTENT (E.G. ARTICLES, VIDEOS)	30.5%	33.770
SEEING WHAT'S BEING TALKED ABOUT	29.0%	
FINDING PRODUCTS TO PURCHASE	27.1%	
FINDING INSPIRATION FOR THINGS TO DO AND BUY	26.8%	
WATCHING LIVE STREAMS	23.5%	
WATCHING OR FOLLOWING SPORTS	23.5%	
MAKING NEW CONTACTS	22.8%	
SEEING CONTENT FROM YOUR FAVOURITE BRANDS	22.5%	
SHARING AND DISCUSSING OPINIONS WITH OTHERS	22.2%	
WORK-RELATED NETWORKING OR RESEARCH	21.6%	
FOLLOWING CELEBRITIES OR INFLUENCERS	20.5%	
AVOIDING MISSING OUT ON THINGS (FOMO)	19.8%	



SELF-DECLARED PLATFORM USE



PERCENTAGE OF INTERNET USERS AGED 16+ WHO SAY THAT THEY USED THE RESPECTIVE PLATFORM AT LEAST ONCE WITHIN THE PAST MONTH

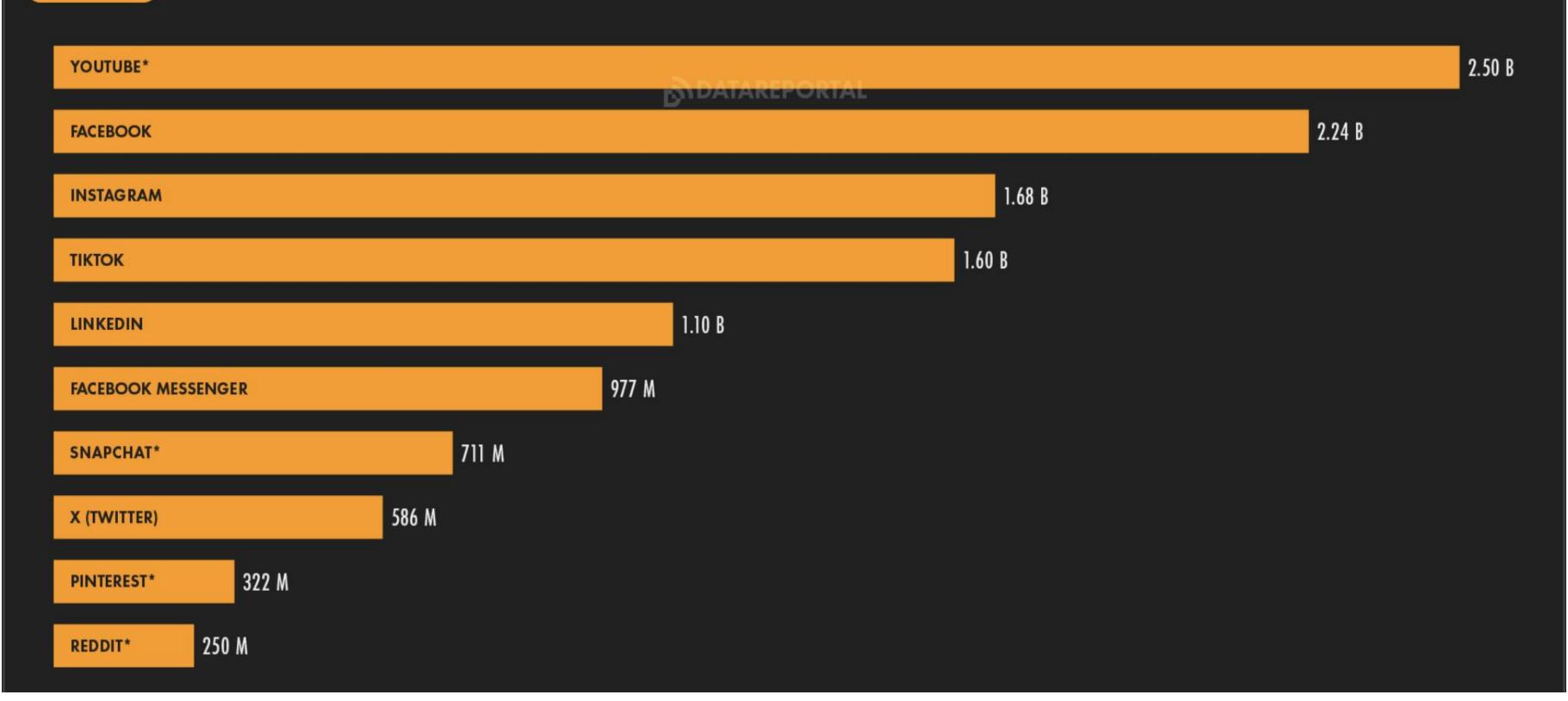


JUL 2024

SOCIAL MEDIA AD AUDIENCES: TOTAL REPORTED

GLOBAL OVERVIEW

POTENTIAL ADVERTISING REACH REPORTED BY TOP SOCIAL PLATFORMS (NOTE: USERS MAY NOT REPRESENT UNIQUE INDIVIDUALS)

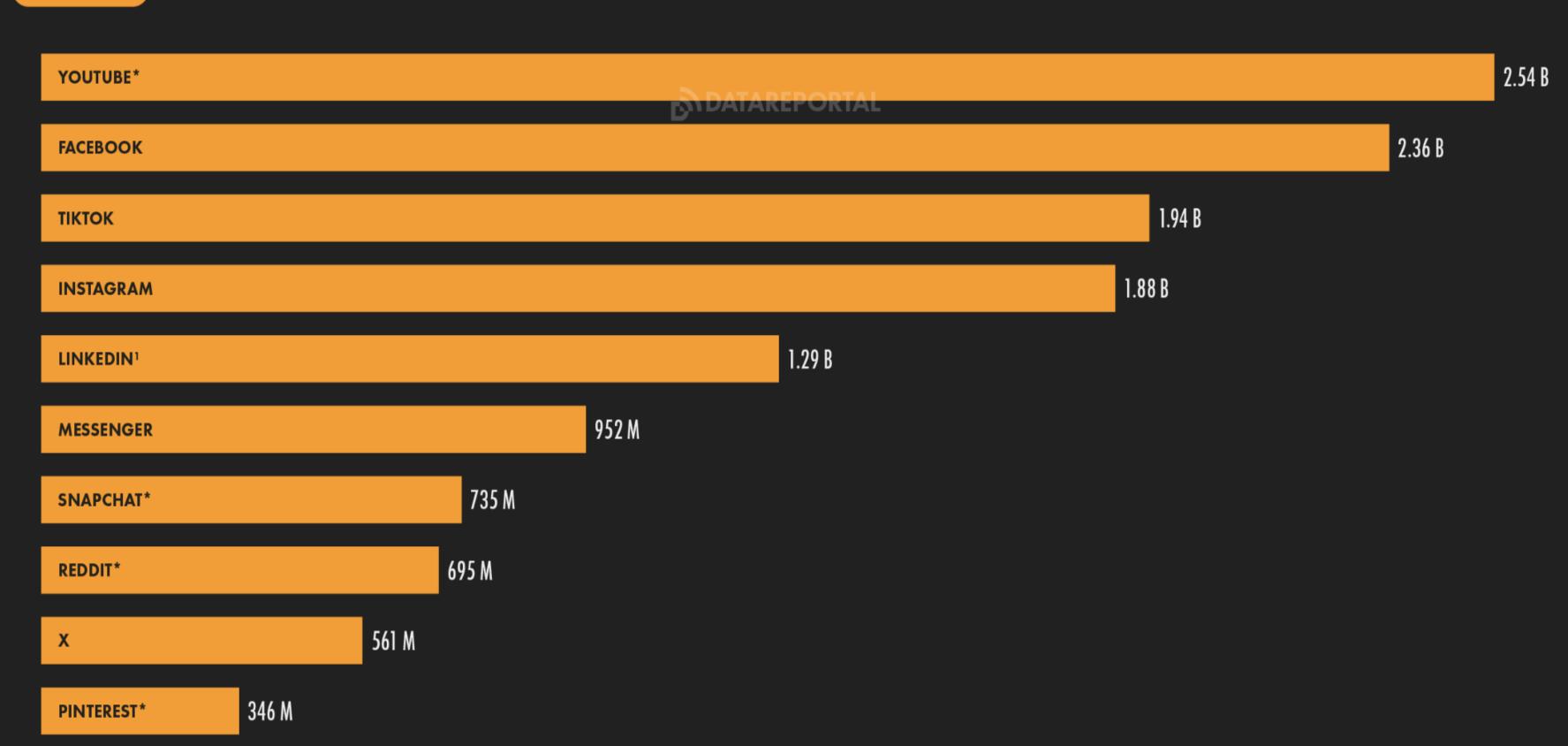


JUL 2025

SOCIAL MEDIA AD AUDIENCES: TOTAL REPORTED



POTENTIAL ADVERTISING REACH REPORTED BY TOP SOCIAL PLATFORMS (NOTE: USERS MAY NOT REPRESENT UNIQUE INDIVIDUALS)





GREECE

OVERVIEW OF THE ADOPTION AND USE OF CONNECTED DEVICES AND SERVICES





TOTAL POPULATION



we are. socia CELLULAR MOBILE CONNECTIONS



Meltwater 15.00

(0)

MILLION

YEAR-ON-YEAR CHANGE

+0.2% +28 THOUSAND

TOTAL vs. POPULATION

INDIVIDUALS USING THE INTERNET



8.90 MILLION

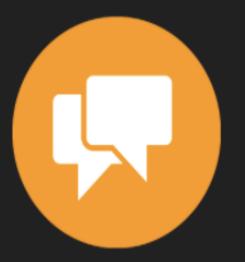
YEAR-ON-YEAR CHANGE

-0.4% -33 THOUSAND

TOTAL vs. POPULATION

86.2%

SOCIAL MEDIA USER IDENTITIES



7.40 MILLION

YEAR-ON-YEAR CHANGE

-1.2% -90 THOUSAND

TOTAL vs. POPULATION

71.7%

10.32 MILLION

YEAR-ON-YEAR CHANGE

-0.4% -38 THOUSAND

URBANISATION

80.8%

145.3%



DAILY TIME SPENT WITH MEDIA

GWI.





TIME SPENT USING THE INTERNET



5H 48M

YEAR-ON-YEAR CHANGE
-3.0% (-10 MINS)

TIME SPENT LISTENING TO MUSIC STREAMING SERVICES



1H 04M

YEAR-ON-YEAR CHANGE -3.6% (-2 MINS) TIME SPENT WATCHING TELEVISION (BROADCAST AND STREAMING)



3H 07M

YEAR-ON-YEAR CHANGE
-2.5% (-4 MINS)

TIME SPENT LISTENING TO BROADCAST RADIO



1H 22M

-9.9% (-9 MINS)

TIME SPENT USING SOCIAL MEDIA



1H 53M

YEAR-ON-YEAR CHANGE
-2.2% (-2 MINS)

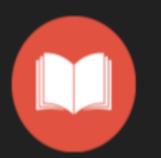
TIME SPENT LISTENING
TO PODCASTS



GWI.

OH 34M

YEAR-ON-YEAR CHANGE -5.4% (-1 MIN) TIME SPENT READING PRESS MEDIA (ONLINE AND PHYSICAL PRINT)



1H 59M

YEAR-ON-YEAR CHANGE +1.3% (+1 MIN)

TIME SPENT USING A GAMES CONSOLE



GWI.

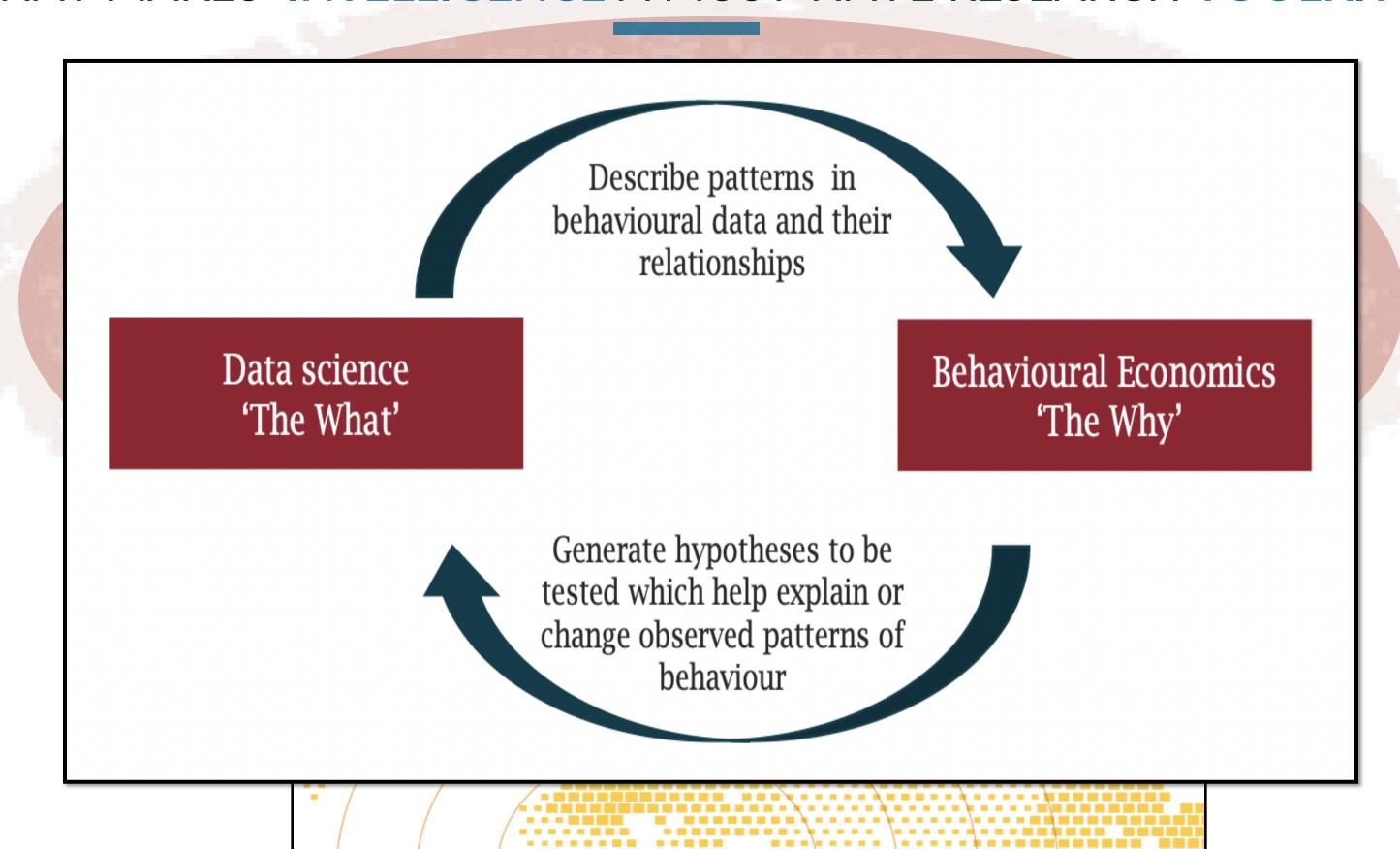
OH 47M

YEAR-ON-YEAR CHANGE
-0.2% (-<1 MIN)





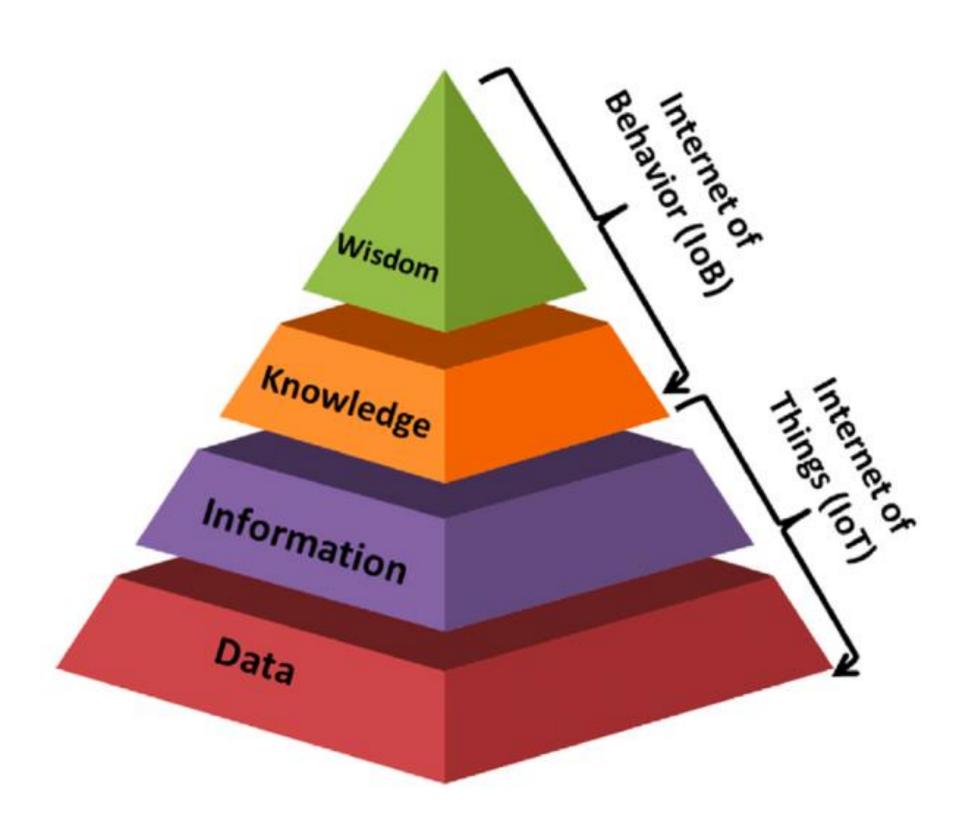
WHAT MAKES INTELLIGENCE A MUST-HAVE RESEARCH TOOLKIT?







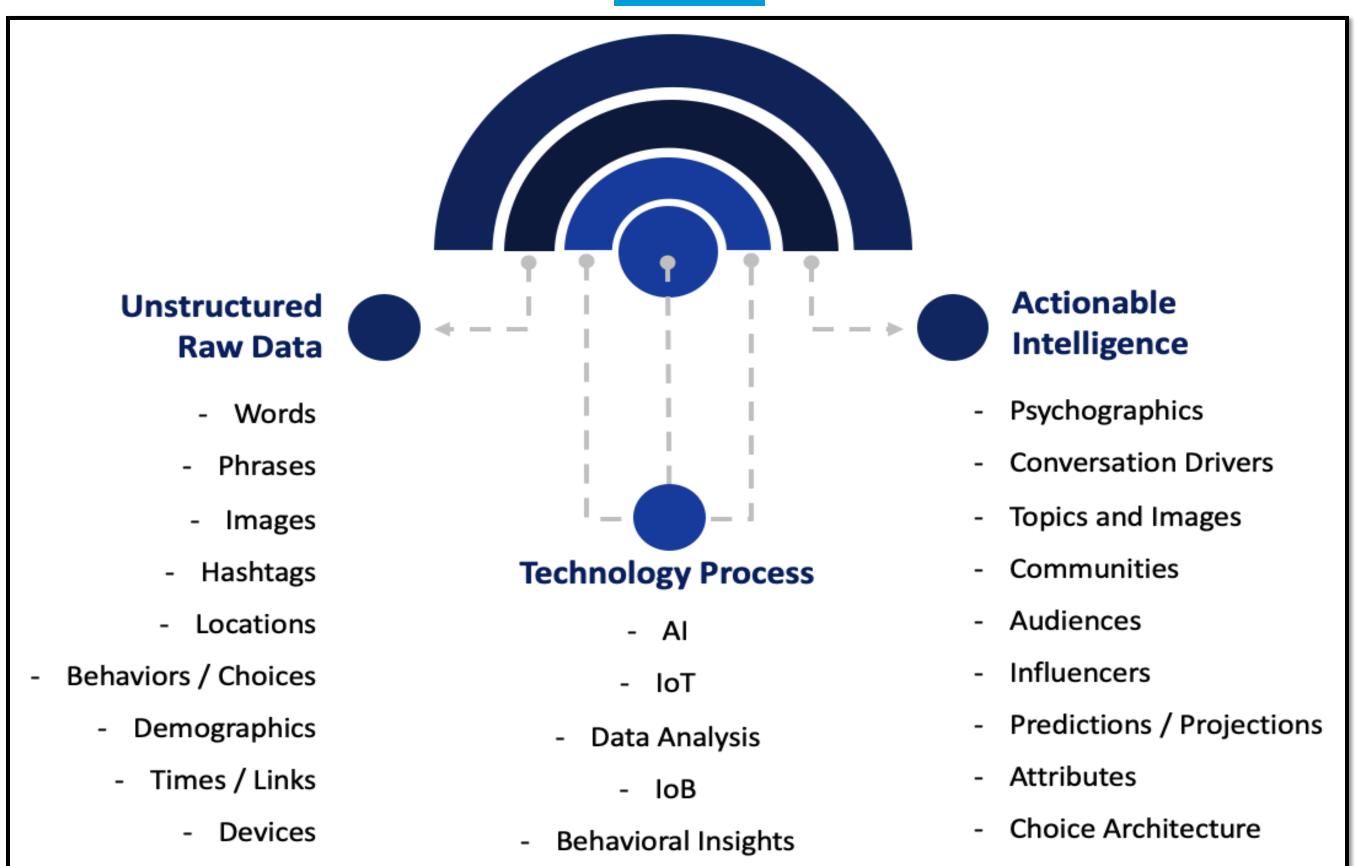
Internet of Things (IoT) vs Internet of Behaviors (IoB)







WHAT MAKES INTELLIGENCE A MUST-HAVE RESEARCH TOOLKIT?



Hellenic National Defence College



Open-minded 70 56 Creative 64 46 Who are Health-conscious 64 48 Price-conscious 58 42 Social/outgoing 54 41

Gender

Age

25-34

19 28

Employment status

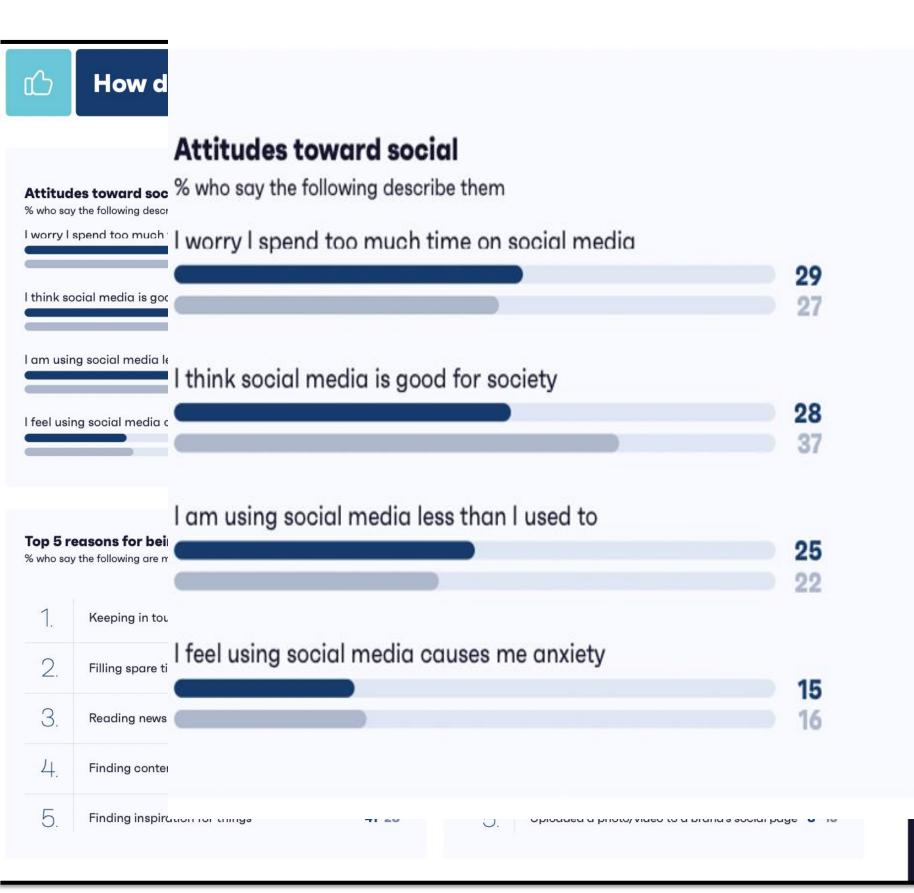
Wide 5154	Full-time worker	38	52
Living context	Part-time worker	9	8
74 65	Self-employed/freelancer	8	11
Urban	Full-time/stay-at-home parent	2	3
Income segmentation	Student	14	14
32 Medium 32 31 30	Unemployed	22	7
	Retired	6	3

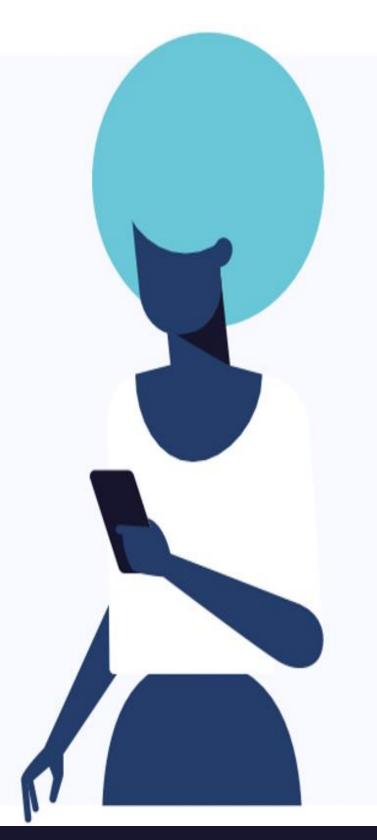






CBI-INSIGHTS





Accounts followed

Brands you purchase from

34% 23%

Brands you're considering purchasing from

31% 22%





TikTok

26% 33%

16%



Badoo

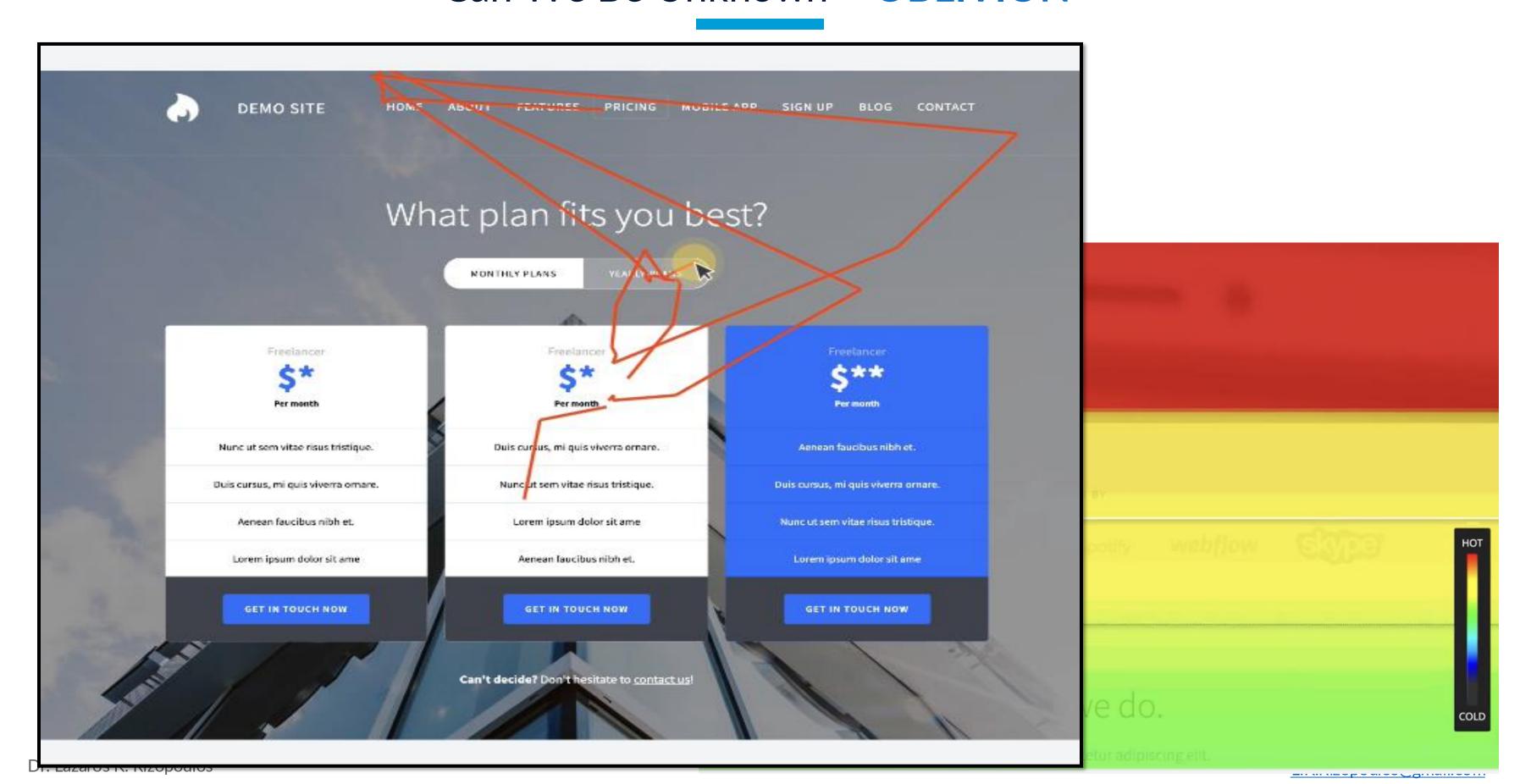
4% 19

4%





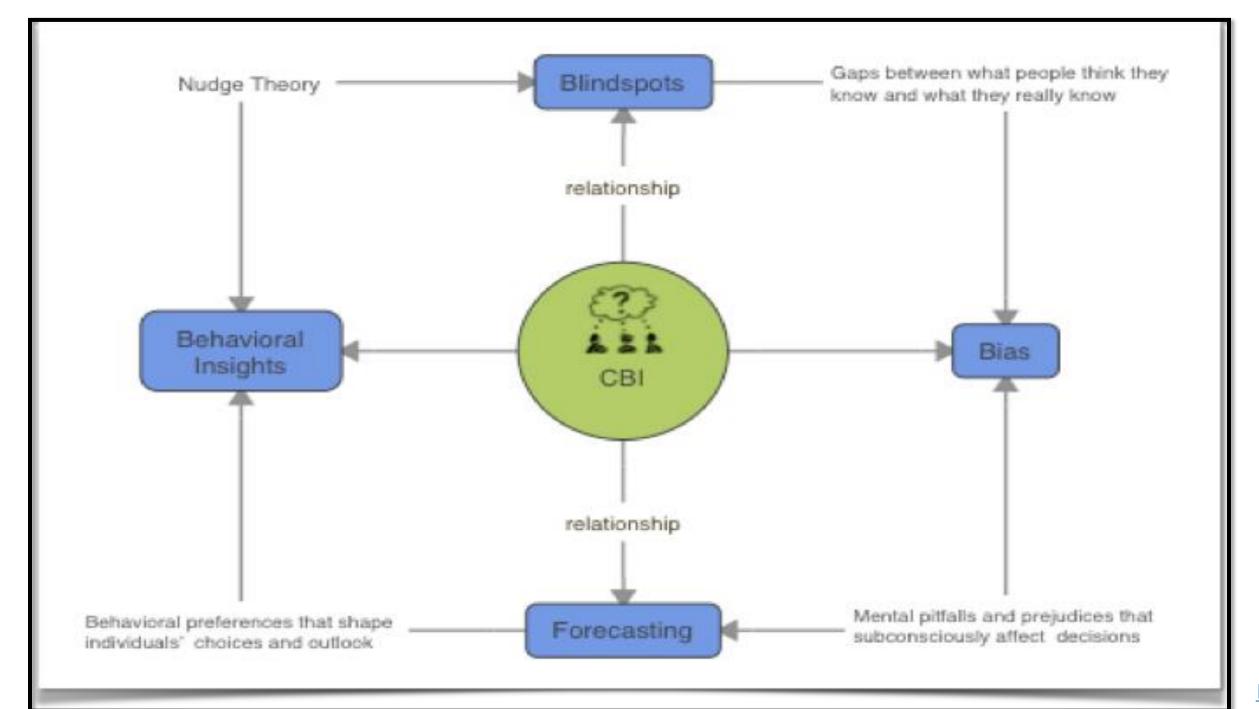
Can We Be Unknown - OBLIVION

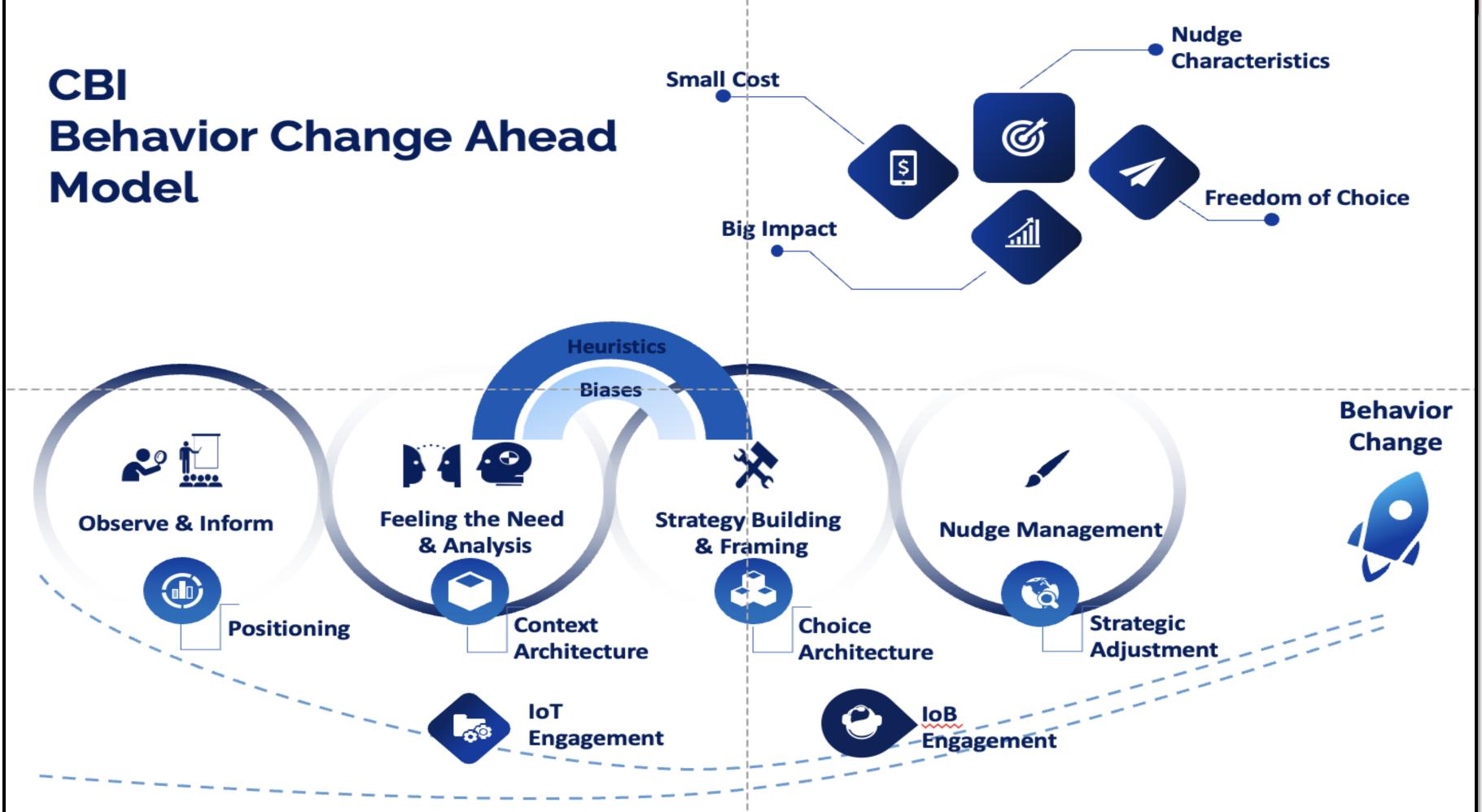






- Cognitive Behavioral Interaction (CBI)
- Understand human behaviors, design solutions to scale messages, products, programs and policies.



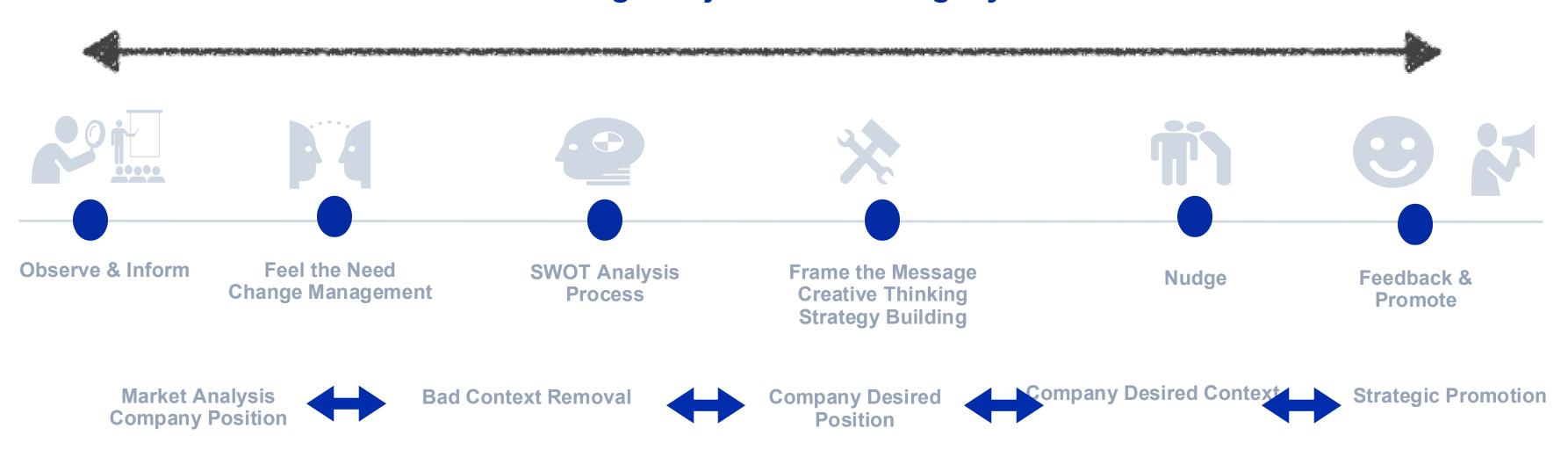






OUR "NUDGING" AHEAD

Strategic Adjustment and Agility

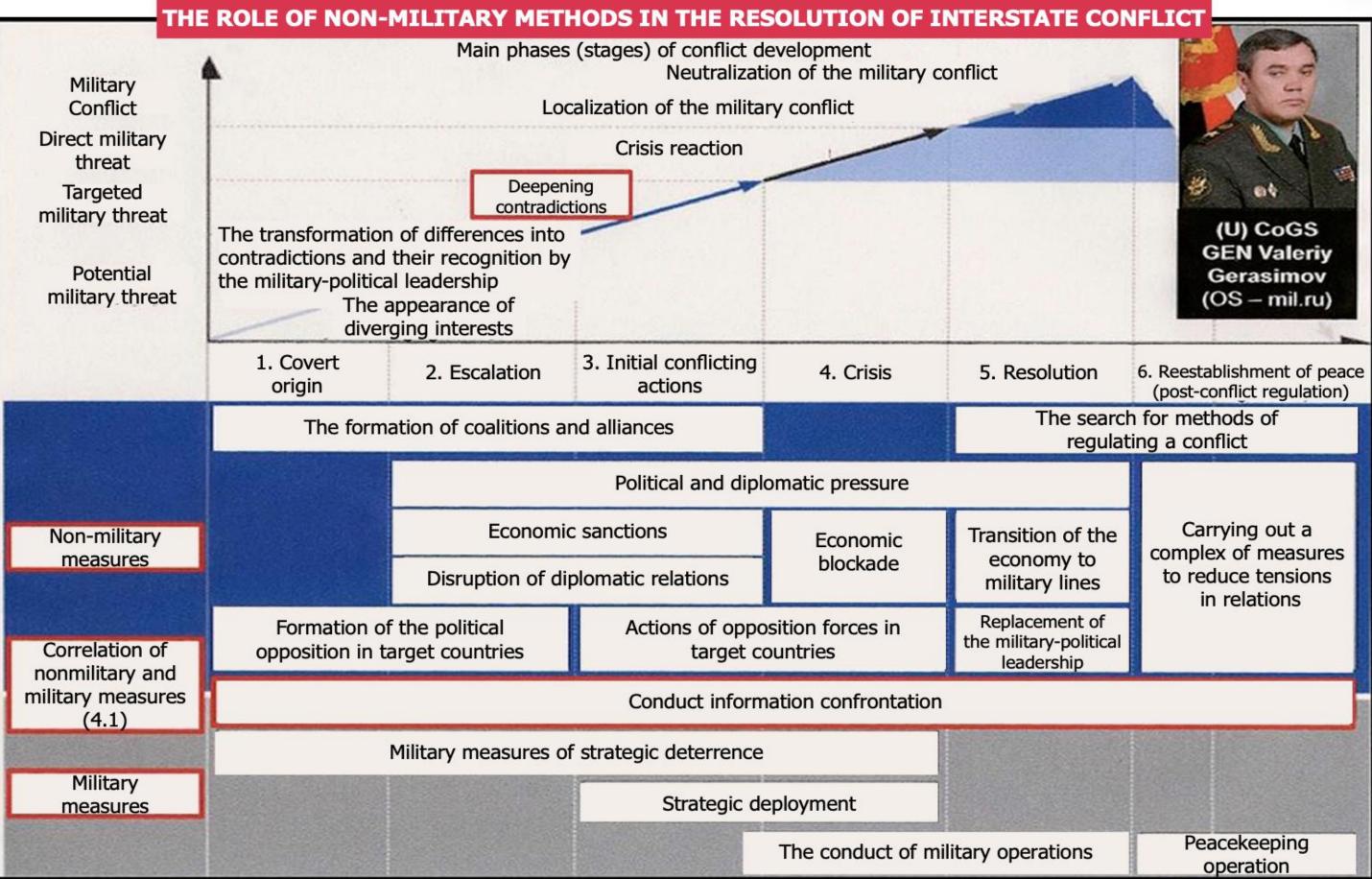


Context Building in collaboration with <u>Academia</u> and <u>Market</u> appropriate reports

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Behavioral Economics: New Era?

Classic economic model of "econs", where people:

- Maximize expected utility.
- Update beliefs according to information.
- Selfish, without emotion, does not care of others.
- Fully rational, always calculating, decide with actuarial precision







Behavioral Economics: New Era?

- People are subject to systematic biases that lead to errors.
- Are these biases fixable? Conventional focuses on *Changing the Mind*. If can be trained, better outcomes are expected.
- Requires to be "de-biased" through education or training.





Behavioral Economics: New Era?

- Do people behave like homo-economicus?
 - If not, how do they behave?



HOMO SAPIENS HOMO OECONOMICUS HOMO SAPIENS Late 18th century until mid 20th century 2nd half of 20th century Early 21st century

Dr. Lazaros K. Rizc

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Novelty of Research

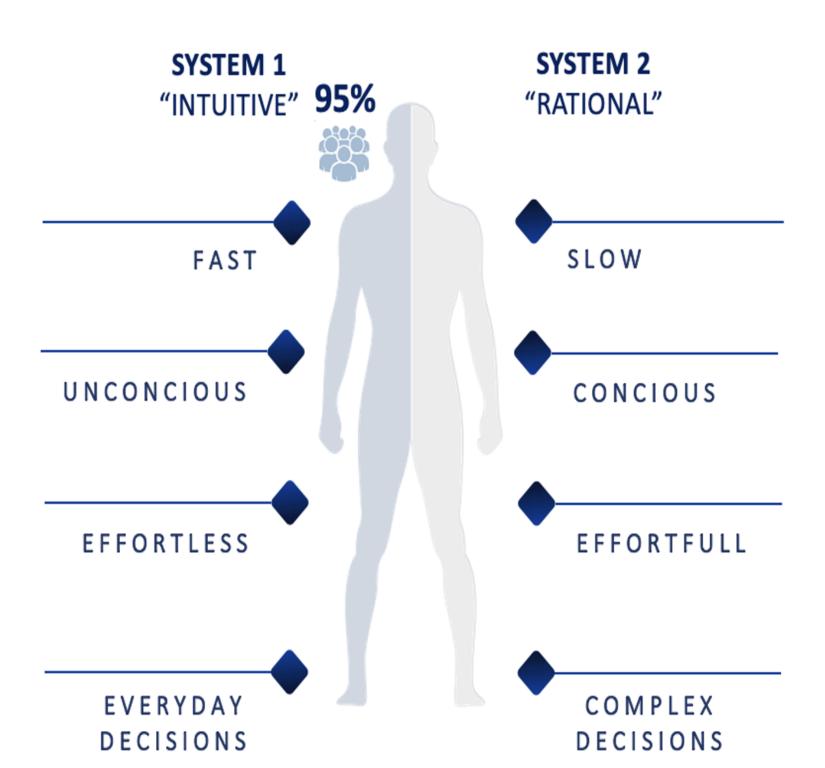
- People do not make choices in a vacuum.
- The one who creates that environment is the choice architect.
- Influencing behavior: IF, WHEN and HOW
- The way the resources are being allocated





Behavioral Insights: Dual System

HUMAN DECISION SYSTEMS







Behavioral Insights: Dual System

System	Reflective	Automatic
Characteristics	Controlled	Uncontrolled
	Effortful	Effortless
	Deductive	Emotional
	Slow	Fast
	Self-aware	Unconscious
Examples of use	Learning a foreign language	Speaking in your mother tongue
	Planning an unfamiliar journey	Taking the daily commute
	Counting calories	Desiring cake





Behavioral Insights: Dual System

Two systems / different capabilities:

- Rational: limited capacity, systematic and "deeper" analysis.
- **Automatic**: many things separately/unconsciously, short-cuts and biases.

Reading a book, we ignore surroundings – **but** if someone calls our name, we break off.





Two Different Species?

Human Beings In Traditional Economics



Human Beings in Behavioral Economics.







When anticipating outcomes,

the pain associated with losing weighs more heavily on us than

the potential pleasure of winning.







Hamburger "90% Fat Free"

VS.

"10% Fat"

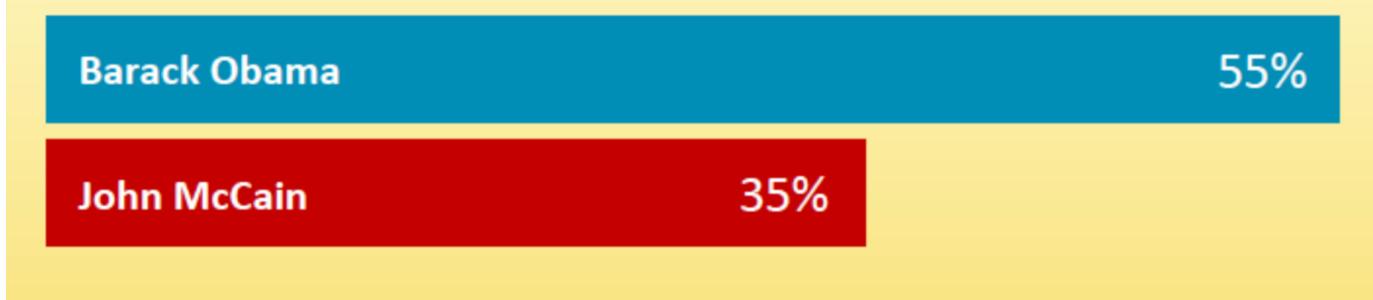
Which Do You Want to Eat?





July '08 NBC News/Wall Street Journal poll:

Who would be the **riskier** choice for president?



Who would be the **safer** choice for president?



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Prospect Theory (Daniel Kahneman & Amos Tversky)

- Loss Aversion: People tend to prefer avoiding losses rather than acquiring equivalent gains. The pain of losing is psychologically twice as powerful as the pleasure of gaining.
- Framing Effect: Decisions are influenced by how choices are presented. People react differently to the same outcome depending on whether it's framed as a gain or a loss.







Heuristics and Biases



Anchoring Bias

People rely too heavily on the first piece of information they encounter, known as the anchor, even if it's irrelevant to the decision at hand.



Availability Heuristic

Decisions are often based on immediate examples that come to mind, which may not accurately represent reality but shape risk perception.





Status Quo Bias

- Resistance to Change: Individuals tend to prefer things to remain the same by default, avoiding change even when it could be beneficial.
- Impact on Economic Decisions: Status quo bias leads to inertia in decision-making, affecting everything from retirement savings to policy adoption.







Endowment Effect

- Valuing Possessions More Once Owned: The Endowment Effect is the tendency for people to place higher value on items they own compared to identical items they do not own.
- Implications for Consumer Behavior: This effect explains why individuals are reluctant to part with their possessions, even when selling them would be economically beneficial.







Default Bias

- **Power of Defaults:** People tend to stick with default options, leading to inertia in decision-making, even when better alternatives exist.
- Case Studies in Policy: Default bias explains the success of automatic enrollment in pension plans and opt-out organ donation policies.





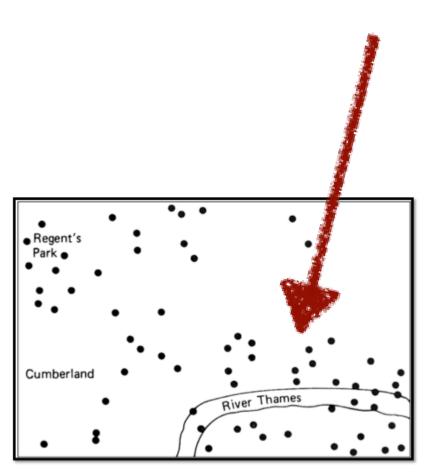


Availability Heuristic

Judgments on the likelihood of an event based on how easily an instance comes to mind (9/11 - death from terrorism correlation)

Adjustment and Anchoring Heuristic

Initial exposure to a number serves as a reference point and influences subsequent judgments.



Συγκεντρώσεις των Σημείων Βομβαρδισμού στο Κεντρικό Λονδίνο (Gilovich, 1991)





Wins and Losses & Loss Aversion

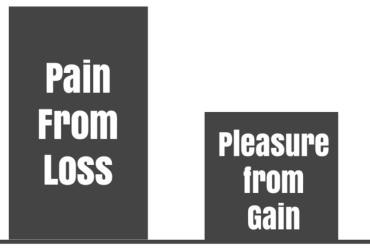
Associated with prospect theory. The pain of losing is about twice as powerful as the pleasure of gaining.

Status Quo

Prefer to stay the same by doing nothing (inertia) or by sticking with a previously decision. Even when small costs are involved and the importance is great.

Authority Bias

Leadership over rules



Is this true?







Halo Effect

A friendly figure may be considered to have a nice physical appearance, whereas a cold one may be evaluated as less appealing





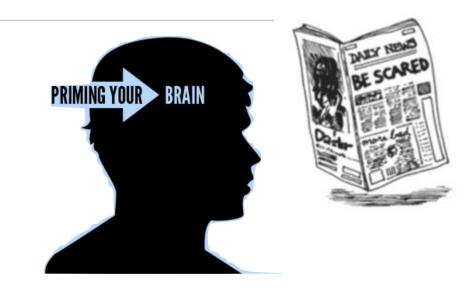
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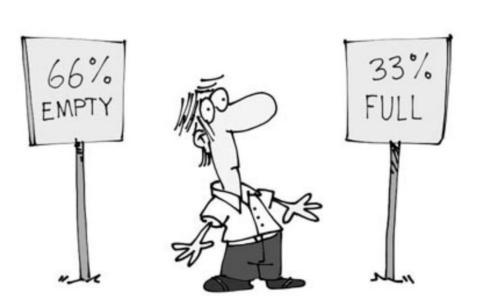
Priming Effect

Engages people in a task or exposes them to stimuli. The prime consists of meanings (words) that activate associated memories (schema, stereotypes, attitudes, etc.)



Framing Effect

Choices can be presented in a way that highlights the positive or negative aspects of the same decision.



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Cognitive Flexibility

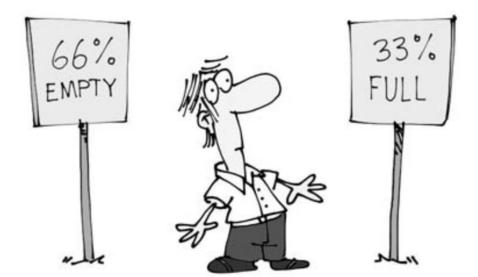
Skill to switch between different concepts, or to adapt behavior to achieve goals in a novel or changing environment





Learning to learn and being flexible on the way you learn.

Includes changing strategies for optimal decision-making.



Dr. Lazaros K. Rizopoulos





- Rely on how people view losses
- If we win \$10, we are as happy as upset, if we have lost \$10.
- Is this a true fact?
- Do you accept to toss the coin for \$100 bet?





- Most people would answer NO, though they should be indifferent to the outcome: 50 percent chance of winning.
- People are loss averse: They hate losses twice as much as they enjoy gains.





- Another coin-toss example to show us our natural tendency to avoid losses. Which is preferred?
 - Scenario A: 50% to win \$1,000 and a 50% to win nothing
 - Scenario B: \$450 payout





Scenario A: 50 % to win \$1,000 and a 50 % to win nothing

Scenario B: a definite \$450 payout

 Most choose the \$450 payout, even though, the coin toss is a better bet (expected value of \$500)





"Nudges"

"A nudge, is any aspect of the <u>choice architecture</u> that alters people's behavior in a <u>predictable</u> way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid.....Nudges are not mandates..."



Leadership
is not about size,
it's about
Knowledge & Wisdom





Nudge Theory (Richard Thaler)



Concept of Nudges

Nudges are subtle interventions that guide people's decisions without restricting their choices, promoting better outcomes while maintaining freedom of choice.



Examples of Effective Nudges

Nudges are used in public policy, such as automatic enrollment in pension plans, default options for organ donation, and health-related reminders.



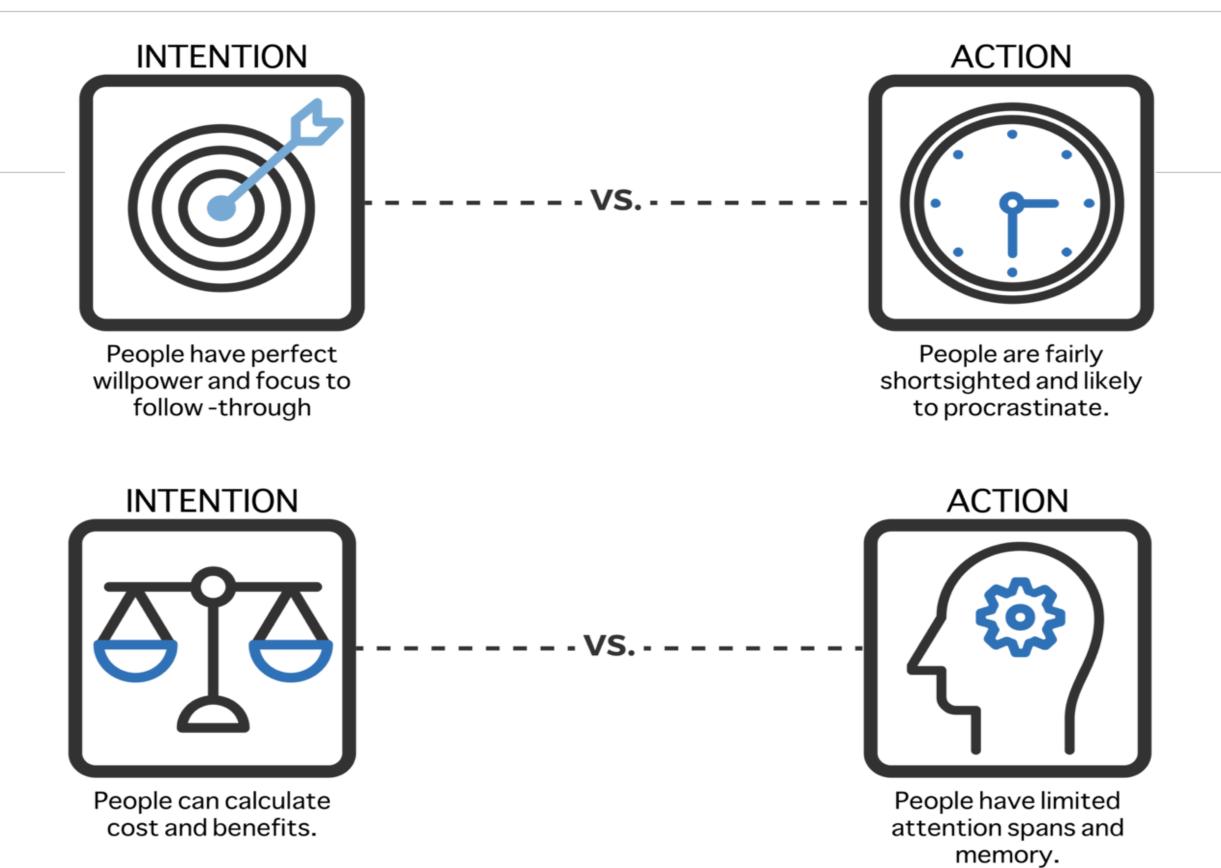


"Nudges"

Nudges are about Designing Choices to try to help people make choices in a more simple way.











Why Behavioral Insights

• Better decisions by engineering choice contexts: engaging a bias in order to overcome a more damaging.

• Decisions are often easier to change. "Go with the grain" of human nature.

The same errors that cause stumble can lead to better choices.



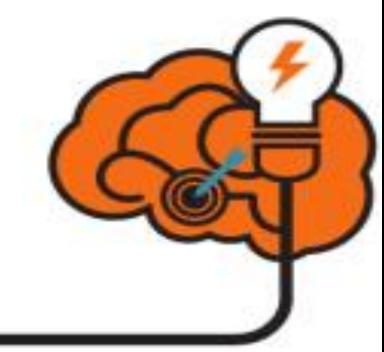


Why Behavioral Insights

- Changing the mind, has been the primary approach. Insufficient. Deals with our slow, conscious system 2.
- Rapid system 1 provides the lens through which we understand the strategic problem (e.g., responding to the threats), focus our attention (e.g., risks, opportunities?), and generate the "gut intuitions".

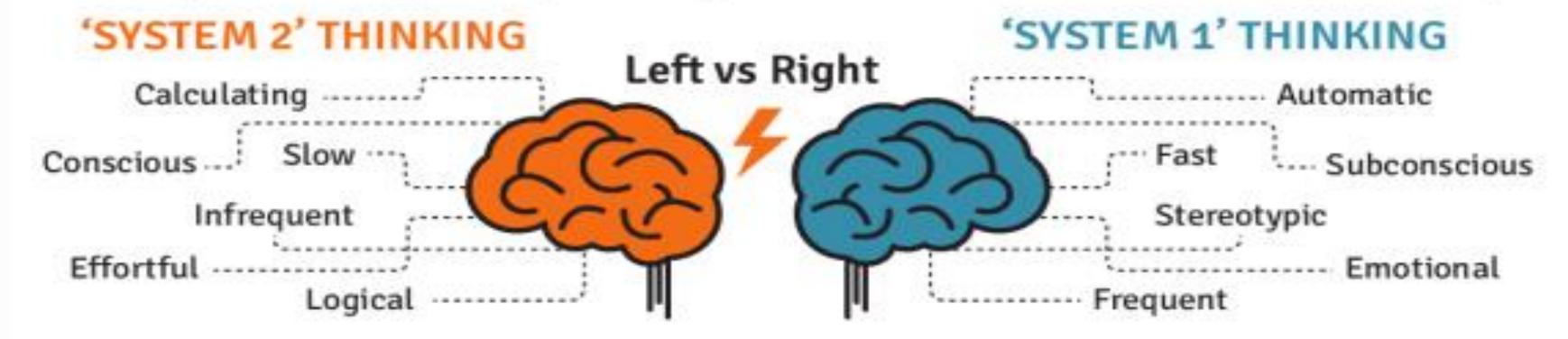
BEHAVIOURAL ECONOMICS

Traditional economics views humans as robotic machines who make calculated decisions based on logic. In contrast, behavioural economics views humans as irrational and emotional beings who are influenced by biases and experience when making decisions. Traditional economics is the theory; behavioural economics is the reality.



THE NEUROSCIENCE

Decision making is a mixture of both system 1 and system 2 thinking - it can be considered as a continuum rather than a discrete choice between systems.



B2B DECISION MAKING IS EMOTIONAL

90% of buyers will buy from one the brands they very first thought of (usually between 1-3).

B2B customers feel less safe and need more reassurance. We often see softer, relationship factors as the strongest drivers of satisfaction/loyalty.



BEHAVIOURAL ECONOMICS IN ACTION

Loss Aversion & Endownment



- It is often hard to convince companies to change suppliers because they trust the devil they know rather than the devil they don't know. This is called "loss aversion".
- People will pay more for a product they know than a product they don't know. This is called "endowment".

Cognitive Framing

The way that information is presented can effect our interpretation of that information.







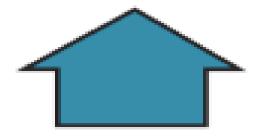




- Caution should be taken when framing questions so that respondents aren't led in their answers.
- Messages should be clear and major on big benefits playing on positive and impressive stories.

Status Quo Bias

People love their comfort zone and are unwilling to move outside it without a significant incentive for doing so. They need to be persuaded that the gains of a change will far outwelgh the potential losses.





- The study of past behaviour is much more reliable than asking hypothetical questions about future intentions
- Suppliers have to provide a significant incentive to encourage switching while at the same time reassuring customers they can match their current offer.

Anchoring & Semmelweis Reflex

Anchoring: To rely on the first piece of information you receive on a subject.

Semmelweis Reflex: The tendency to reject new evidence that contradicts a paradigm.









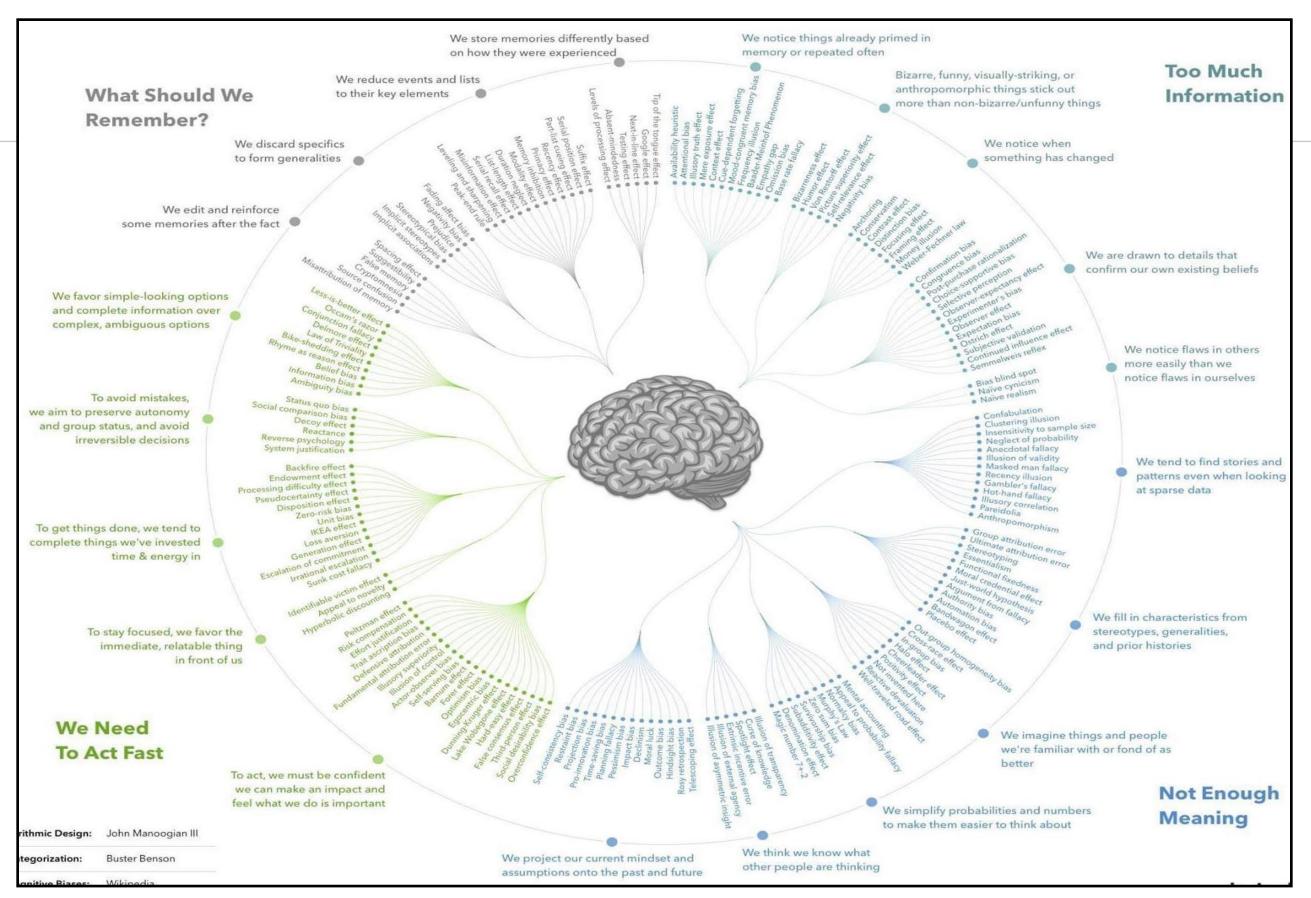


- Be aware that any pre-codes that are offered as potential answers will bias the results at they provide ready made "anchors".
- Look for "nuggets of gold" in information as this could be the small dot on the radar screen that eventually becomes much bigger.













<u>Ultimatum game</u>

- The mean offer is 30-40%.
- Half offers below 20% are rejected.
- High stakes, reputation and anonymity have no effrect.
- Demographic variables have weak effect.





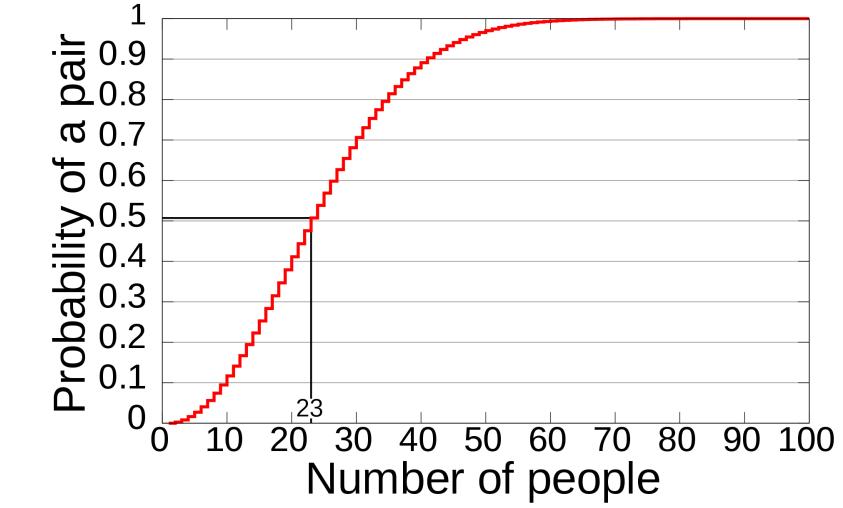


Dictator game:

- 60% of people offer money.
- The mean amount is around 20%.
- The amount given is less than in the ultimatum game but still positive. This is despite there is no threat of rejection.







probability of four responses followed by one failure: $0.8^4 * 0.2$. But this is only one possibility. The failure could be the first patient, or the second, etc. for a total of five possibilities. So we need to multiply the preliminary probability by 5. The result is this $5 * 0.8^4 * 0.2 = 0.4096$, which I rounded up to 0.41.





$$(1.00)^{365} = 1.00$$

$$(1.01)^{365} = 37.7$$

Doing nothing at all Vs.

Small consistent effort





"Scale Behavior Change - Influence"

- The influence of individual decisions by external factors is highlighted by the science of persuasion (influence science)
- Rationality is limited by the existence of automatic reactions
- Such automatic reactions are caused by six principles of persuasion (fixed action patterns)





"Scale Behavior Change - Influence"



CONSISTENCY

SOCIAL PROOF

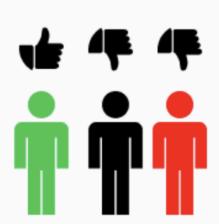




LIKING

AUTHORITY

SCARCITY











Principle	Description	Application for L&D Professionals
Reciprocity	People feel obligated to repay, in kind, what has been given to them	Give what you want to receive, lend help to a colleague and you'll get his help back later
Scarcity	People typically overvalue things that are rare, dwindling in availability or difficult to acquire	Use exclusive information and potential losses to persuade others during your presentations
Authority	People are more easily persuaded by individuals perceived to be legitimate authorities	Don't assume your expertise is self-evident, establish it first in prior informal conversations or ideally have someone else introduce you
Consistency	People feel strong pressure to be consistent within their own words and actions	Make others' commitments real by asking for owned, actionable and publicly-declared commitments
Social Proof	People often look to the behaviour of similar others for direction about choices	Use peer power of lots of similar others to influence and persuade
Liking	People prefer to say yes to those they like	Influence others by pointing out how you are similar to them. Charm and disarm by offering genuine praise





"Scale Behavior Change - Propaganda"

To shape opinion and behavior:

- In manipulative ways
- Exploits psychological and social dynamics





"Propaganda - Principles (sum)"

- 1. Avoid abstract ideas: Appeal to emotions
- 2. Constantly repeat just a few ideas: Use stereotyped phrases
- 3. Give only one side of the argument
- 4. Continuously criticize your opponents
- 5. Pick out one special enemy for vilification





The Big Lie

Tell a colossal lie

No one would believe that someone could have the impudence to distort the truth so brazenly

Repetition

Repeated exposure to a message makes it more likely to be accepted. The more a message is repeated, the more it becomes ingrained in the public's mind.

Appeal to emotions

Use fear, anger, pride, or other emotions to sway opinion Do not use logical reasoning or evidence





Simplification

Simplify complex ideas and reduce them to clear and easily digestible messages Pit"good"versus"evil

Name Calling

Label opponents with negative terms

Dehumanize them

Make them easier to dismiss or vilify

Glittering Generalities

Use vague, positive-sounding phrases or slogans

"Freedom" "Honor" "Patriotism"

Evoke approval without providing real substance





Transfer

Associate the propaganda with symbols or images that evoke strong emotions

"Flags" "Anthems"

Testimonial

Use endorsements from famous or authoritative figures Gives credibility to the message, even if the person isn't an expert on the subject

Bandwagon

Convince people that "Everyone is doing it"

A particular point of view is widely accepted/ Encourage conformity





Card Stacking

One side of argument / Cherry Pick Facts / make it stronger

Plain folks

Convince the audience that the propagandist's views reflect the concerns and interests of common, everyday people

Fear Appeal

Instil fear by emphasizing threats, either real or imagined Manipulate people into supporting a particular course of action





"Propaganda - Principles"

To be perceived, must

- Evoke the interest of an audience
- Be transmitted through an attention-getting medium
- Black over white propaganda
- Facilitated by leaders with prestige
- Carefully timed
- Reach the audience ahead of competing propaganda





"Propaganda - Principles"

- A propaganda theme must be repeated, but not beyond
- Label events and people with distinctive phrases or slogans
- Evoke responses which the audience previously possesses/easily learned
- Utilized again and again, But in appropriate situations
- Must prevent the raising of false hopes, can be blasted by future
- Must create an optimum anxiety level





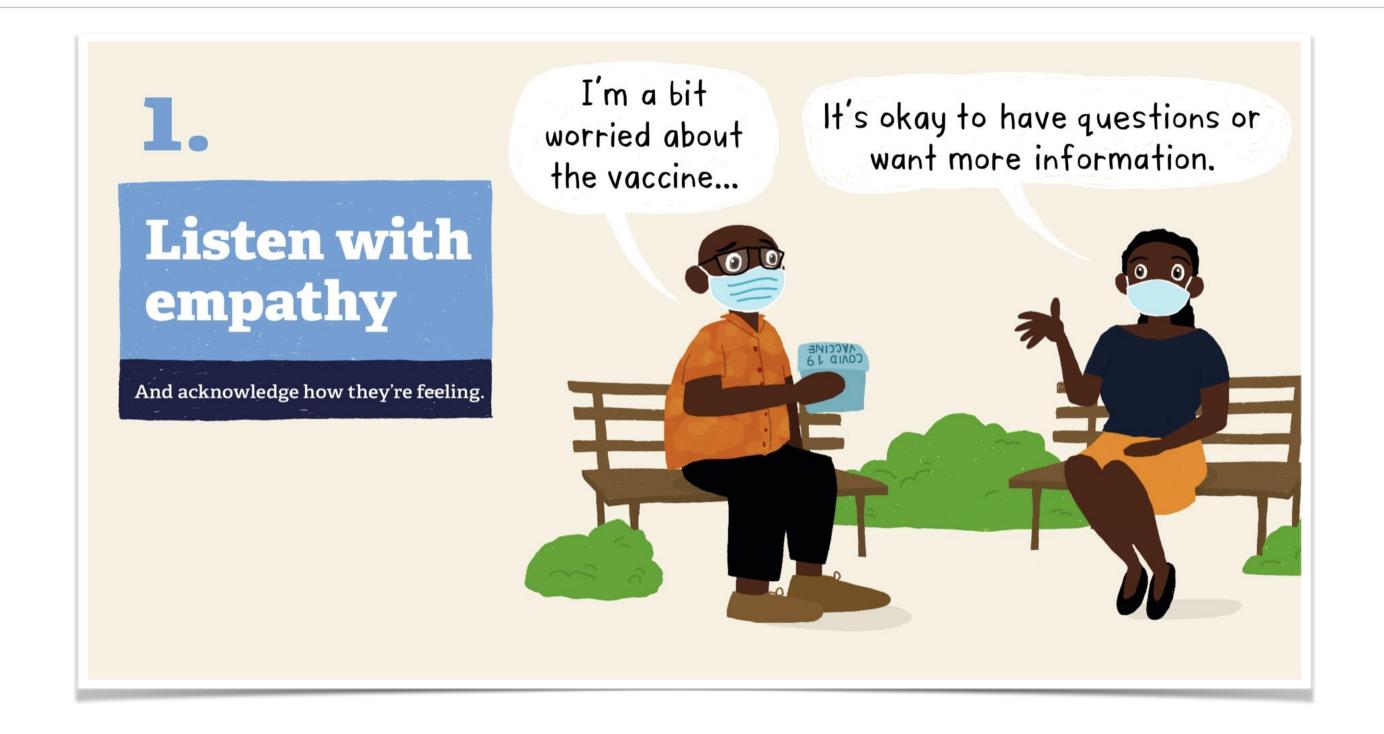
WHO Guide/ How to talk about vaccines





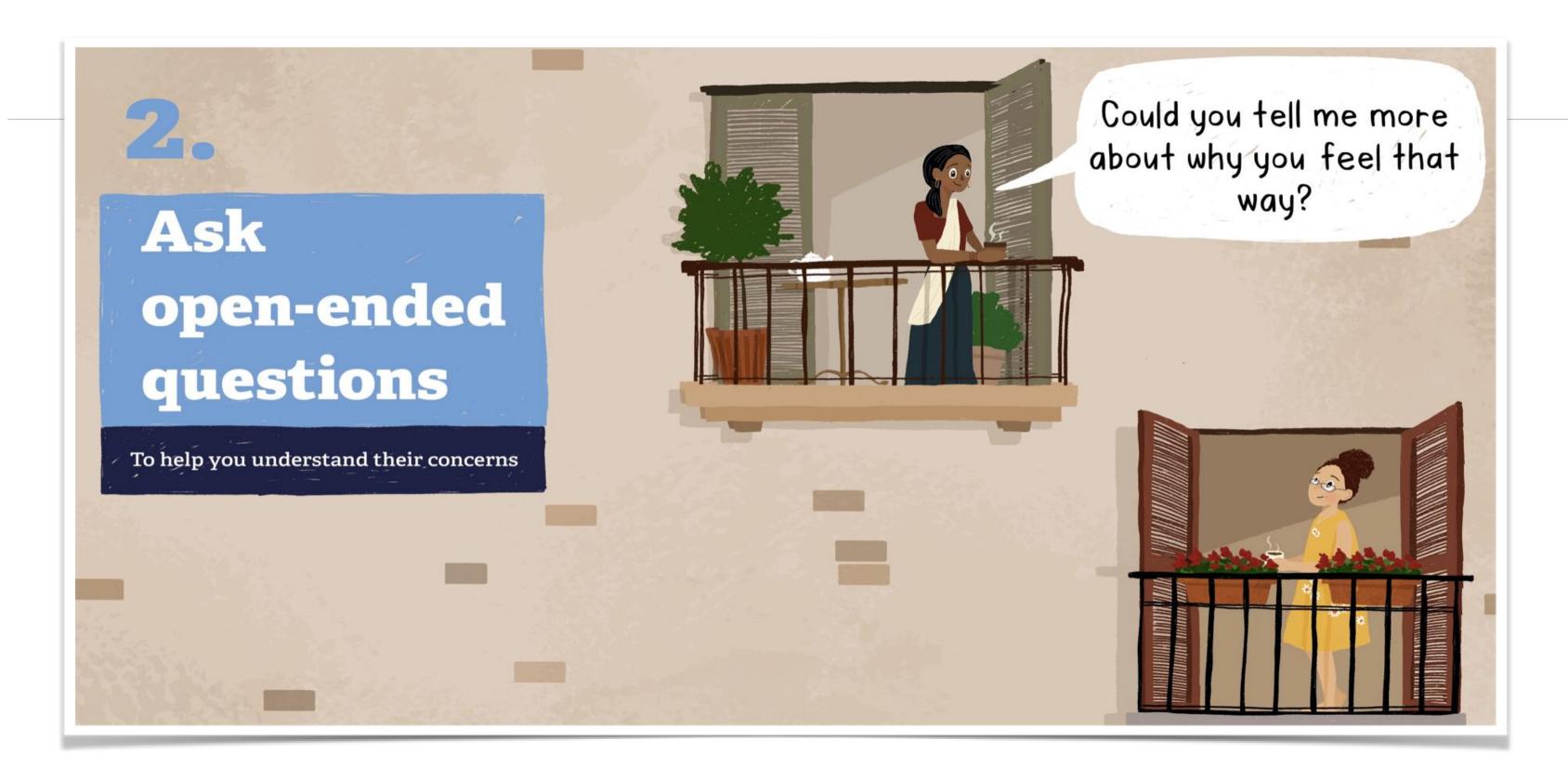


How to have conversations about vaccination



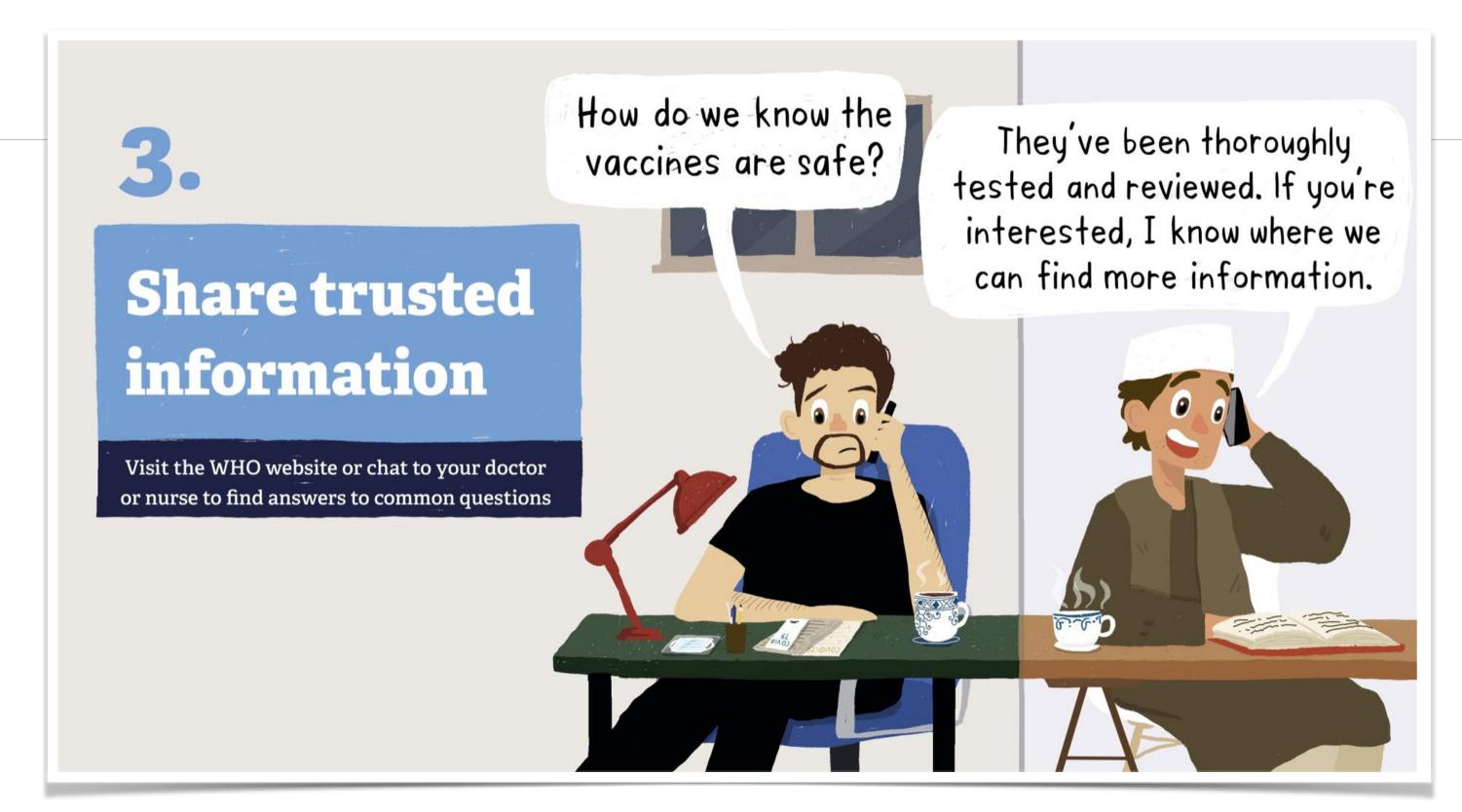
















4.

Explore reasons for wanting to get vaccinated

Share your motivations and what helped you overcome any concerns.

I want to get vaccinated so I can visit my parents again. What about you?



I got vaccinated to protect my older clients at work.







Boost vaccine confidence

- Lead by example. Build trust.
- Break down barriers.
- Conversations go a long way in vaccine confidence. Refer them to someone they trust.
- Their concerns can be emotional due to experiences and perceptions of poor or unfair treatment in the past.
- Don't overwhelm with facts and information. Acknowledge them and speak to their motivations.





Novelty of Research: Defaults

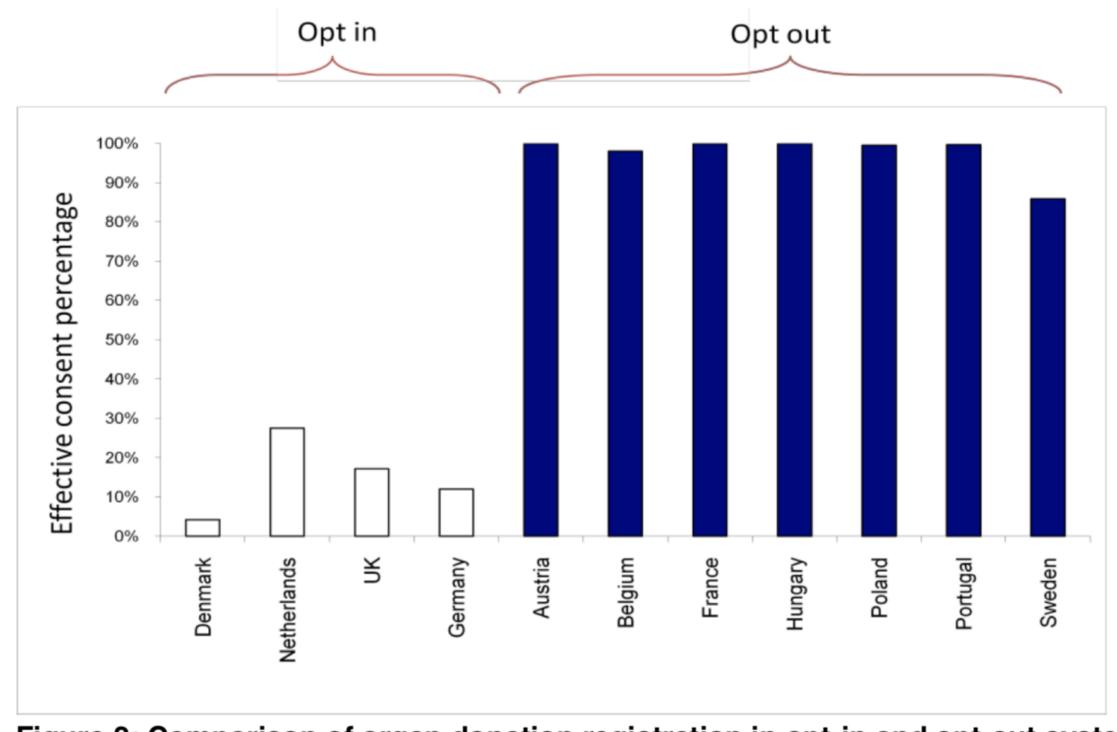


Figure 2: Comparison of organ donation registration in opt-in and opt-out systems





Novelty of Research: Salience

- Our attention is drawn to what is novel and relevant. We unconsciously filter out information.
- Novelty (messages in flashing lights), accessible (items on sale next to checkouts) and simple (a snappy slogan).
- Simplicity. Attention to what we can understand easily "encode".
- Directly related to personal experiences, than in general/abstract way.





Priming

- Our acts influenced by sub-conscious cues.
- Behavior may be altered if exposed to certain **sights**, **words or sensations**, if "**primed**" by certain cues before-hand.
- Priming acts out of conscious, which differs from memory.
 - Words
 - Smells
 - Sights





Affect

- Emotional associations can shape our actions. A powerful force.
- Good mood leads unrealistically optimistic judgements,..
- All perceptions contain emotion. "We do not just see a house: we see an ugly house, or a pretentious house". We see our **HOME**.





Commitment

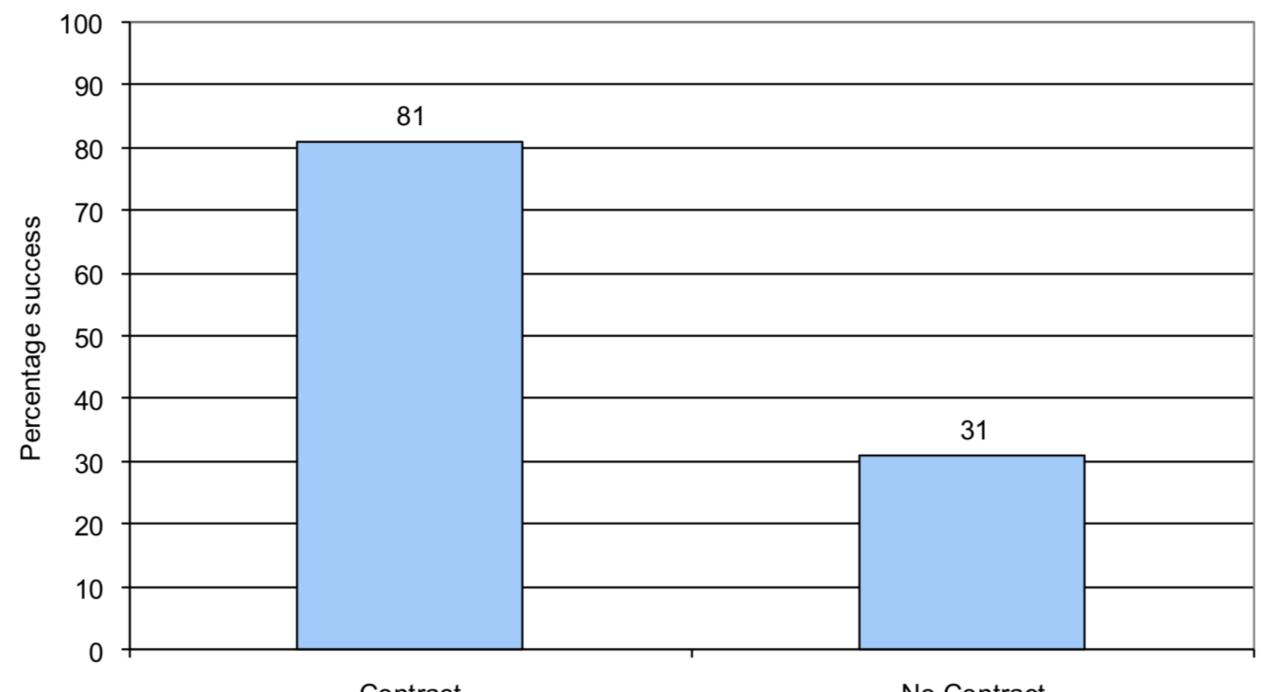
- Consistent with our public promises and reciprocate acts.
- Procrastinate decisions in our long-term interests.
- When aware of will-power weaknesses (overspend, overeat or smoking), use commitments to long-term goals.
- Commitments are effective as the failure cost increase (reputation).





Novelty of Research: Commitment

Success in Achieving Exercise Goal







Ego

- We act in ways that make us feel better.
- We behave so as to support positive self-image.
- When things go well, we attribute it to ourselves; When go badly, it's others' fault or bad moment. "Fundamental attribution error".
- Male donate more if approached by female for fund- raising.



Behavior Change Framework

Mindspace Cue	Behavior	Psychological Processes (and Brain Mechanisms)
Messenger	We are heavily influenced by who communicates information to us	Attraction (impulsive); Trusting (impulsive)
Incentives	Our responses to incentives are shaped by predictable mental shortcuts such as strongly avoiding losses and mental accounts	Greed (impulsive); Fear (impulsive)
Norms	We are strongly influenced by what others do	Belonging (impulsive); Motor (habit)
Defaults	We ''go with the flow'' of pre-set options	Fear (impulsive); Comfort (impulsive)
Salience	Our attention is drawn to what is novel and seems relevant to us	Mental (habit)
Priming	Our acts are often influenced by sub-conscious cues	Motor (habit)



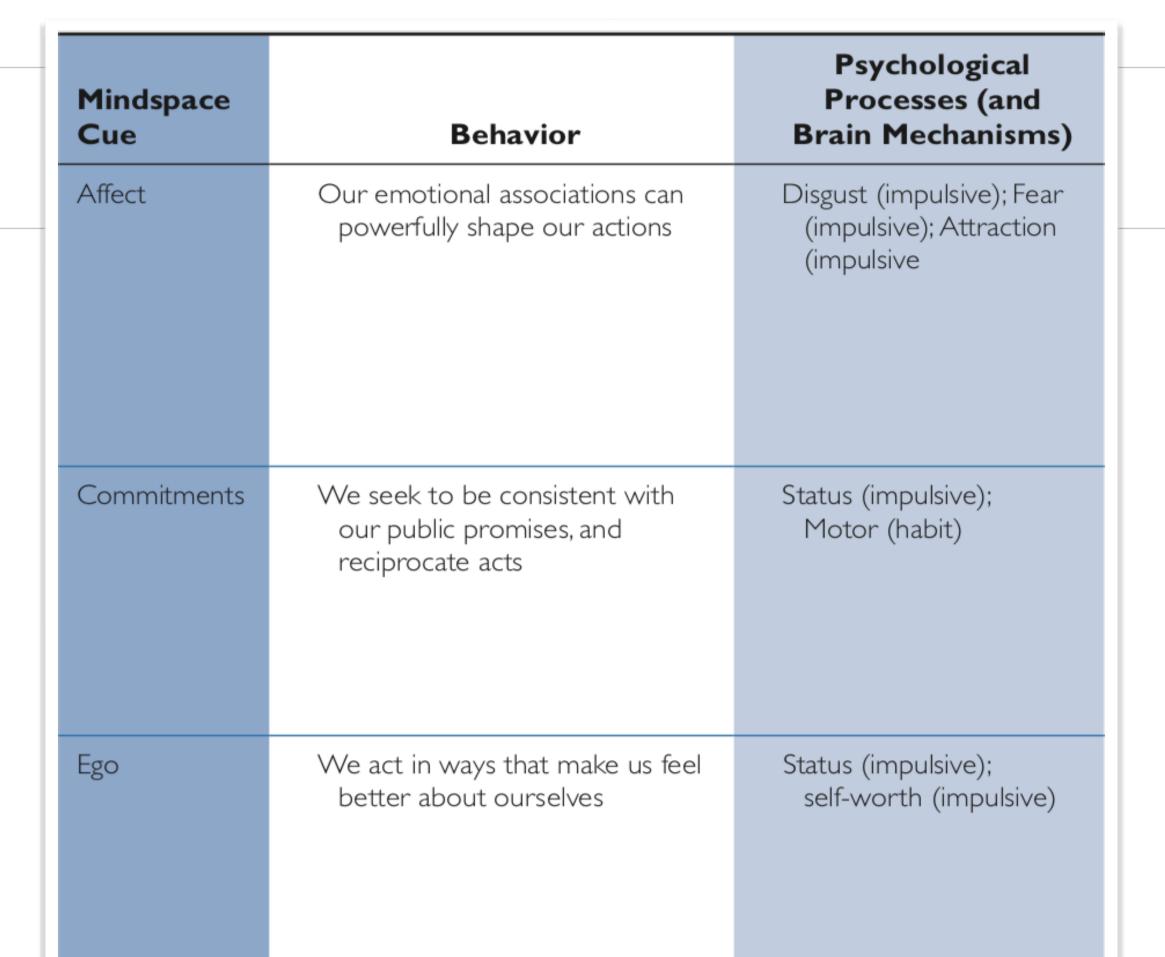










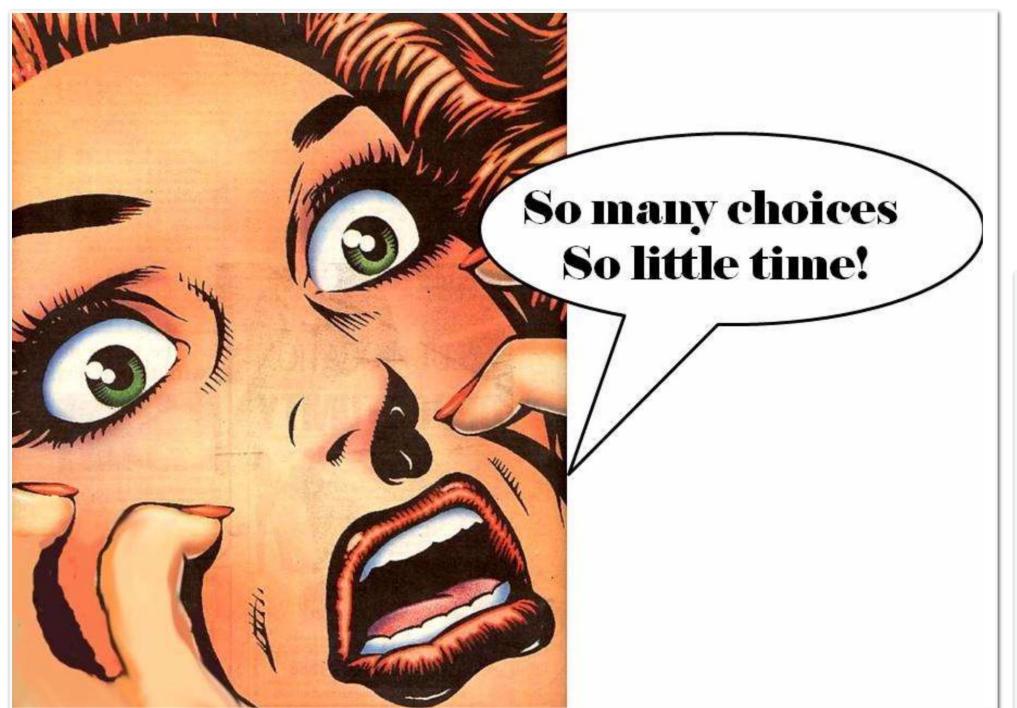
Photo By Esha Samajpati

Studies show most people tend to choose the second most expensive item on the list.





Tyranny of Choice





https://www.economist.com/christmas-specials/2010/12/16/you-choose











Decision Paralysis

"As the number of choices keeps growing, negative aspects of having too many options begin to appear."



http://www.swarthmore.edu/SocSci/bschwar1/Choice%20Chapter.Revised.pdf





Paradox of Choice

"As the number of choices grows further, the negatives escalate until, ultimately, choice no longer liberates, but debilitates."







Nudging

Priming Bias:

What we see or hear immediately before a choice affects how we behave.

https://www.slideshare.net/sgmitch/nudge09





CERTIFIED Pre-Owned Vehicles VEHICLE SEARCH		equest t has information on the rFax reports, warranty, a		CIRTIFILD		
CURRENT OFFERS MODEL INFORMATION FINANCIAL CALCULATORS	URRENT OFFERS ODEL INFORMATION Street Address (Line 1)		(Line 2)	(SOM)		
APPLY FOR FINANCING	City*	State* 2	ip Code*			
BENEFITS OF CERTIFIED CERTIFICATION PROCESS WARRANTY COVERA EXTENDED WARRANT ROADSIDE ASSISTANCE CONCIERGE SERVICE MY ACURA	O Within	II you acquir 1 3 months months		3-6 months More than 12 months Adobe Acrobat Reader to view the Lands.		
	Would you like to be contacted by your rocal please provide a contact preference.			DOWNLOAD BROCHURE		
	⊟ Phone	☐ Phone ☐ Email		Or Call Us		
	Would you like to sign usubs criptions? ☐ General Acura News	up for any of the following and Info	g Acura.com ema	You may also request a brochure by calling Acura Client Services at 1-800-862-2872.		
	SUBMIT	⊞ MDX	VortSige Secured			





- ☑Large railroad Europe made small change to its website so seat reservations would be included automatically with ticket purchases (at an added cost of 1-2 euros), unless the customer unchecked a box on the online booking form.





Demonstrate Social Proof

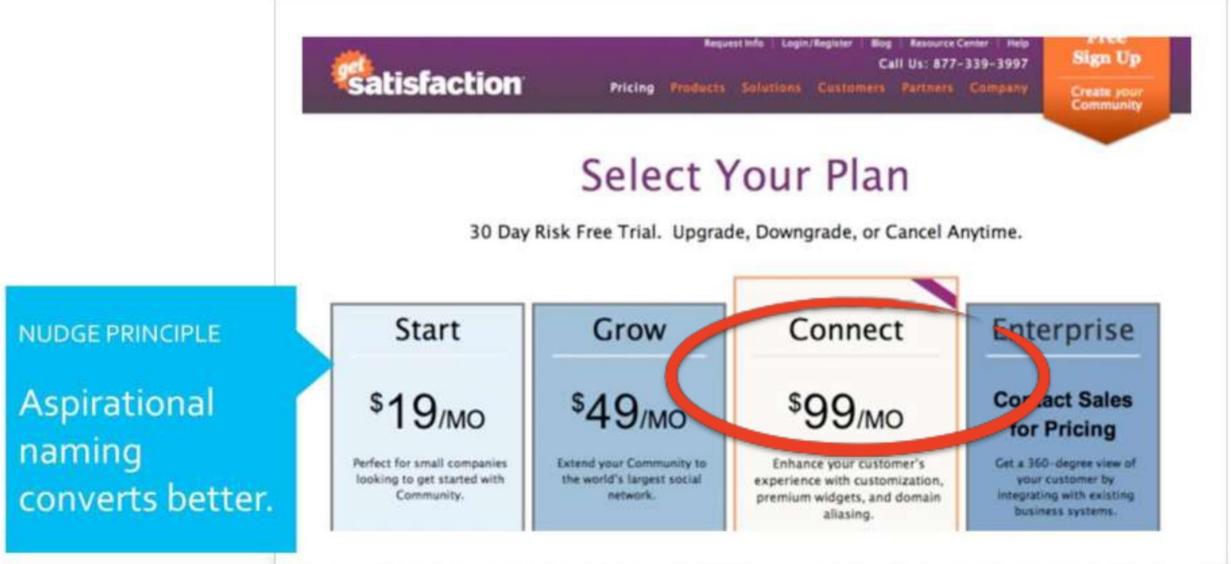


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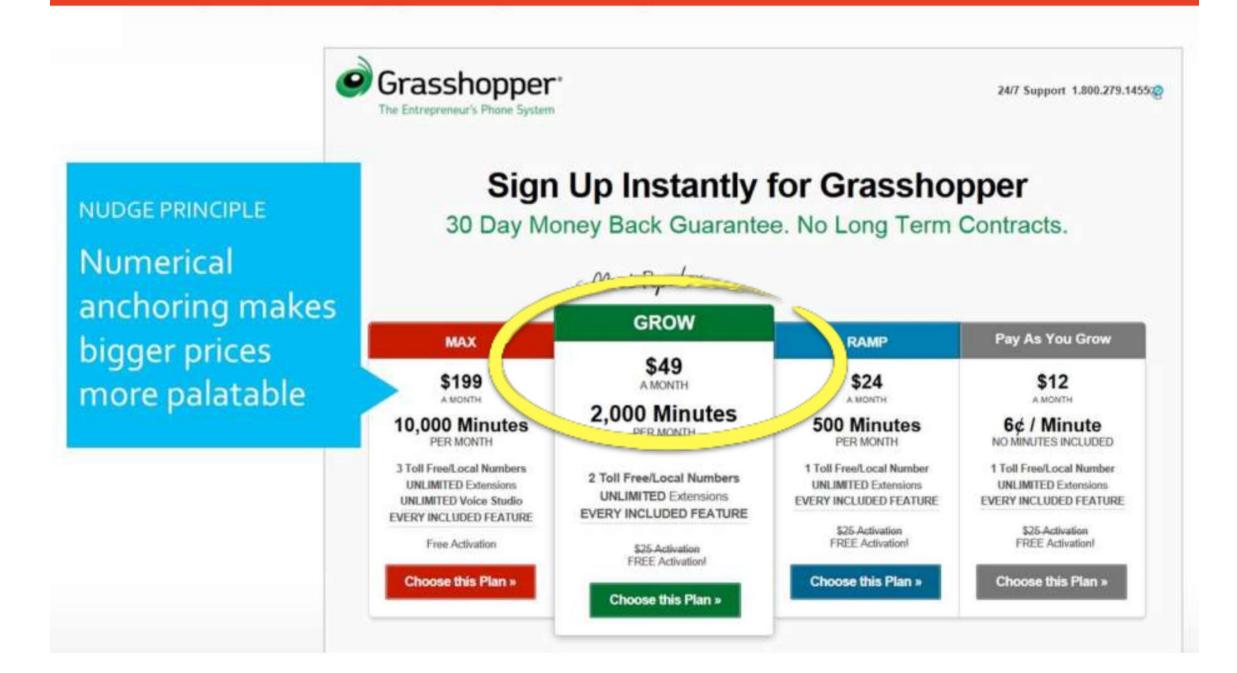
Play The Name Game







Flip Everything!







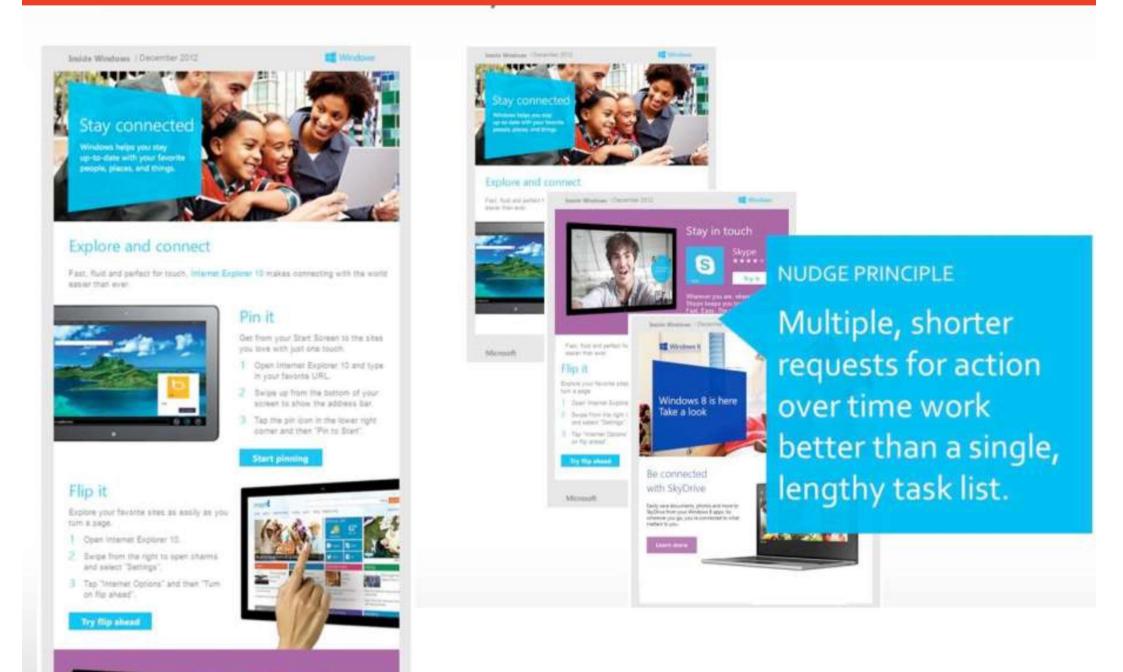
Limit Choice







Nudge Over Time, Not All At Once







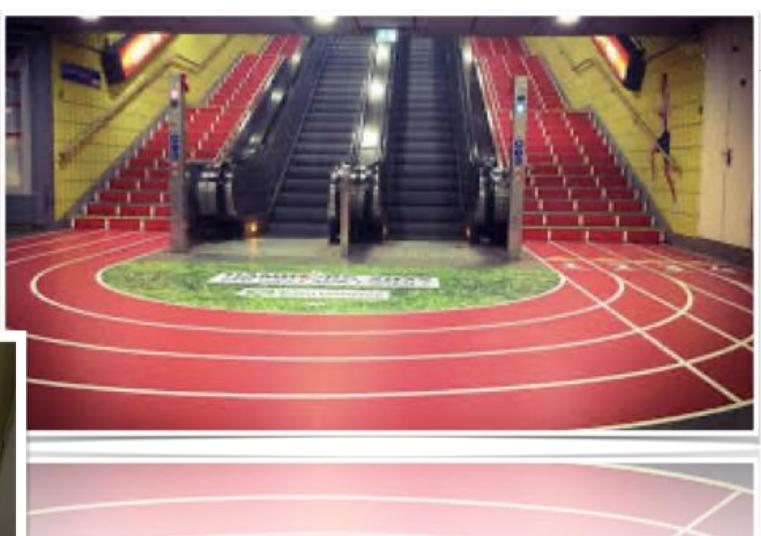


https://www.youtube.com/watch?v=OaLGg1wYztk













Literature of Research

- Kahneman, D. (2011). Thinking Fast and Slow. New York: Farrar, Straus and Giroux.
- Thaler, R. H., & Sunstein, C. R. (2008). Nudge: Improving decisions about health, wealth, and happiness. New Haven, CT: Yale University Press.

"They brought nudge theory to prominence. It also gained a following among US and UK politicians."

The same people, with the same problems, could be enabled to make better decisions.





"Nudge" worldwide

- British <u>Behavioural Insights Team</u> in 2010. It is often called the "Nudge Unit", at the British <u>Cabinet Office</u>.
- President Barack Obama: White House administration
- Australia government: Behavioral Insights community of practice
- Nudge theory has also been applied to <u>business management</u> and <u>corporate culture</u>.





Don't Tell Me What I Can't Do!

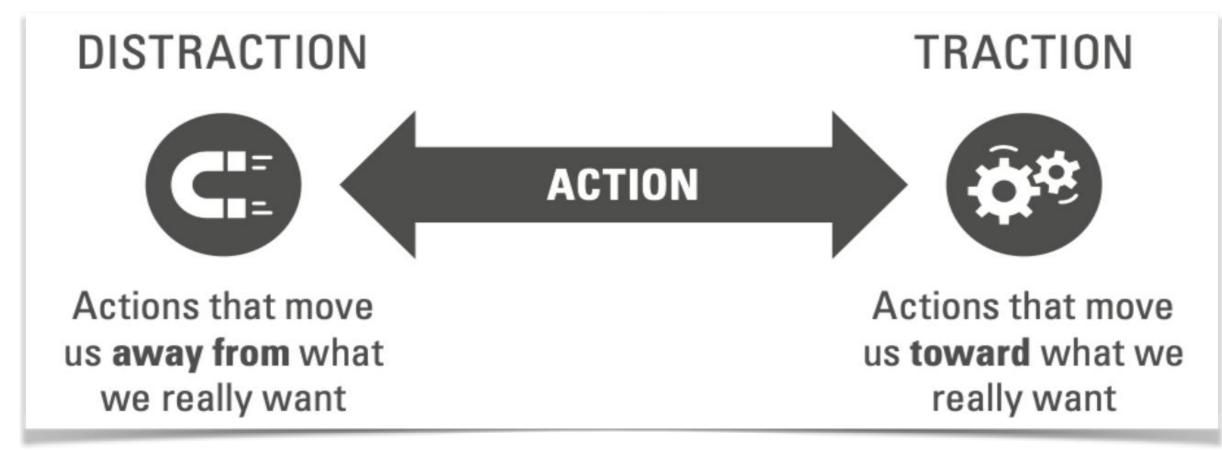
- 2012: New York Mayor Michael Bloomberg tried to ban the sale of sodas and other beverages >16 ounces.
- This was a modest initiative, but the effort created a significant backlash.
- "Nudges" preserve freedom of choice, they do much better than mandates and bans;





Don't Tell Me What I Can't Do!

- Proper Rewards
- "But You Are Free" (BYAF) Technique
- Change the Narrative

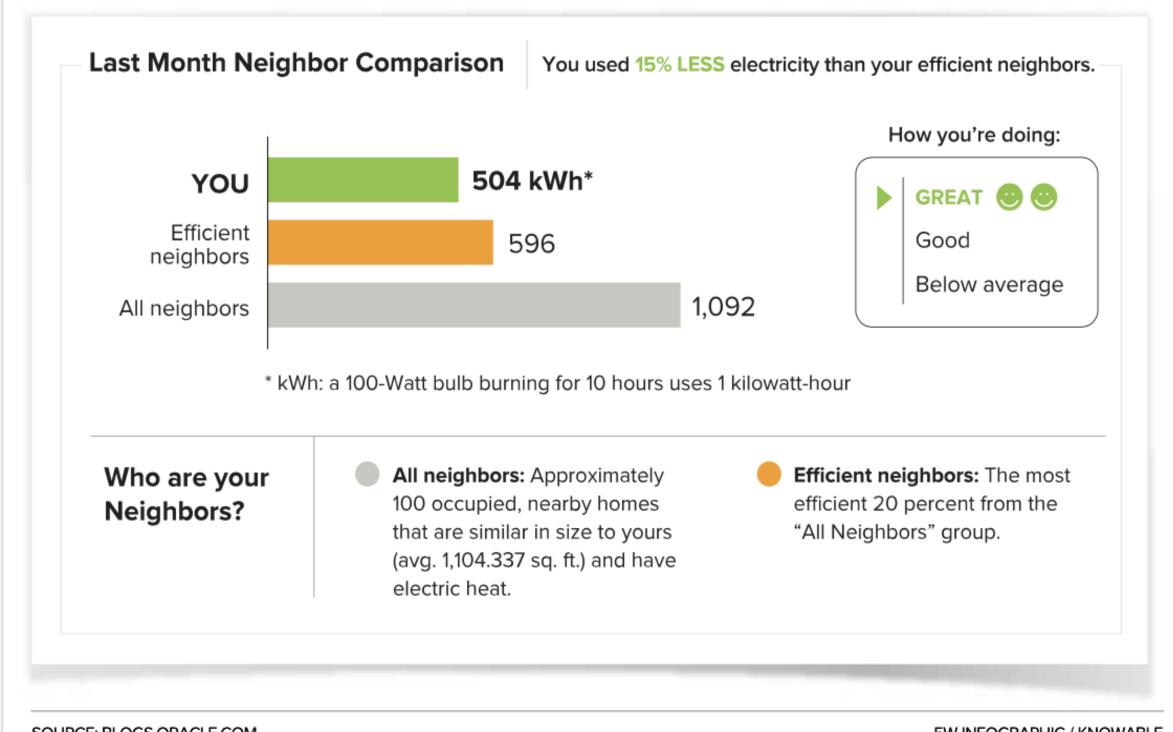






Well done!

On utility bills, householders who are told they use less electricity than their neighbors will often increase their usage — unless they also see a smiley face to let them know they're doing a good job.



SOURCE: BLOGS.ORACLE.COM

5W INFOGRAPHIC / KNOWABLE





Nudges









Nudges









Nudges

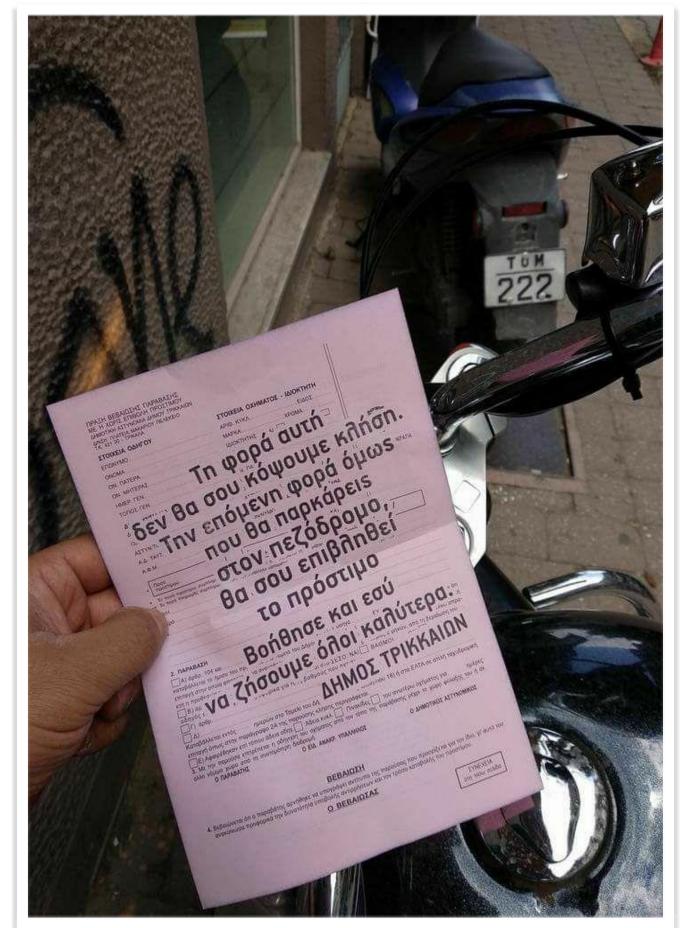












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Attention: How and When

How it Works

GiffRocket combines the thoughtfulness of a gift certificate with the flexibility of cash:

1. Buy your friend a gift

Choose any business. Deliver the gift to their email or Facebook wall, or as a printable card.

2. They redeem instantly

We send them money to spend at the business before they go. They can choose a bank transfer, PayPai payment, or check in the mat.

3. They enjoy your gift

They use the money to buy something nice or have a fun night out, thanks to you!

Send a GiftRocket







Attention: How and When

Avoid heavy- texted pages. If needed, use novelty.

BUT INSTEAD YOU ARE WONDERING WHAT TO DO

You are full of doubt and reasons why you aren't successful. You are carrying around all you past failures like bag lady and you don't know how to move forward.

There are emotional obstacles to success like fear and motivation and there are practical problems like money and time. Neither has to keep you from achieving your potential.

You can have success but you have to address both emotional and practical obstacles. In your coaching session we will investigate exactly what is standing in your way and develope clear strategies for moving past those road blocks.

THE MOST COMMON ROADBLOCK TO SUCCESS IS NOT KNOWING WHAT YOU WANT

You have to define success for yourself. You have to know what your ideal life looks like. It can be hard to know without trying all the different options but who wants to spend the next 50 years searching for the right path.

You don't want to start something unless its the right choice, something you can stick to. In these coaching sessions we will look at what you already know about yourself and choose a path that will bring you success.

I believe that you not only have a right to shine but you have a responsibility to shine. When you have success you improve your family's life, your friends and community's lives, the economy, the world.

Your happiness and fulfillment is a imperative if you are going to do good in the world.

BUT INSTEAD YOU ARE WONDERING WHAT TO DO

You are full of doubt and reasons why you aren't successful. You are carrying around all you past failures like bag lady and you don't know how to move forward.

There are emotional obstacles to success like fear and motivation and there are practical problems like money and time. Neither has to keep you from achieving your potential.

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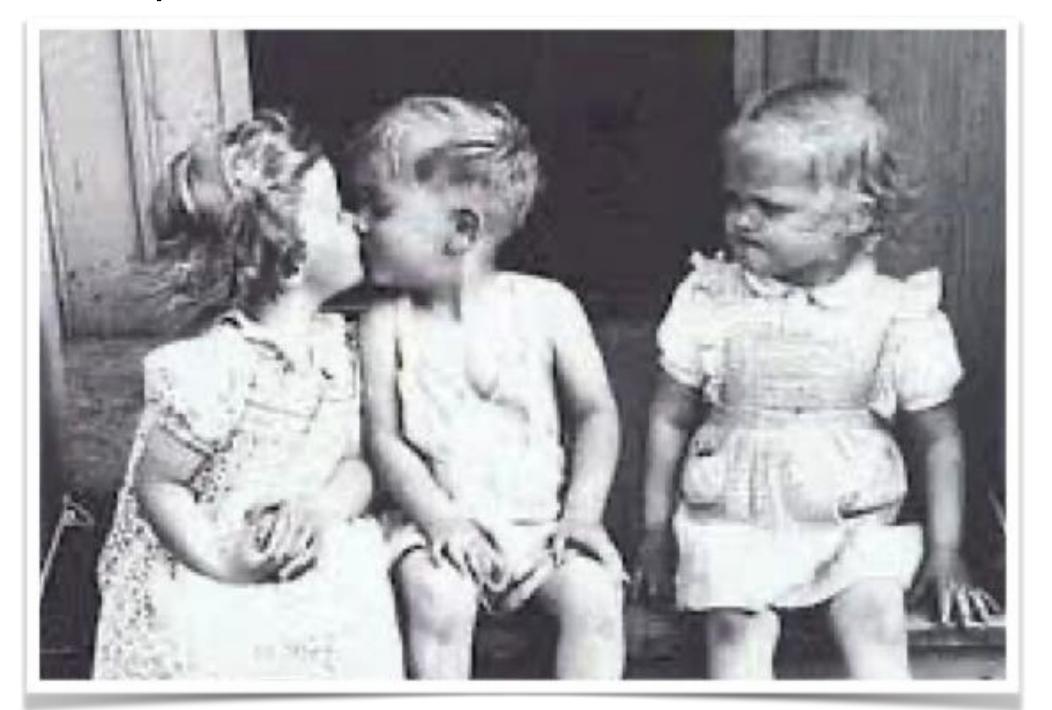


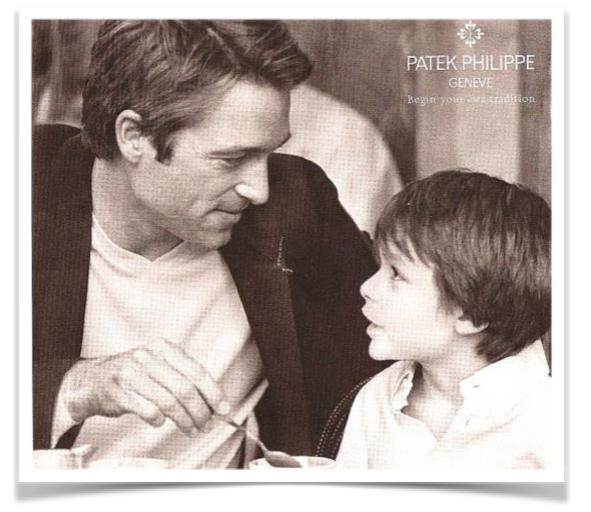




Grab Attention

• Inspire emotion. Create emotions.









Grab Attention

• People don't read. They scan. Plan accordingly.





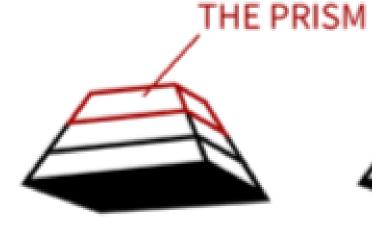


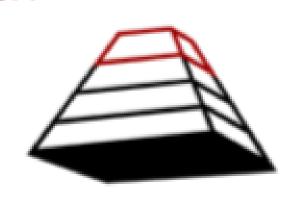
Models - DRIVE

D.R.I.V.E.® - A practical framework for applying behavioral insights in strategy











D.EFINE

Analyze and define strategy as a set of preferred behaviors

R.ESEARCH

Research actual behaviors and review related contexts

I.DENTIFY

Identify and evaluate suitable science-backed solutions

V.ALIDATE

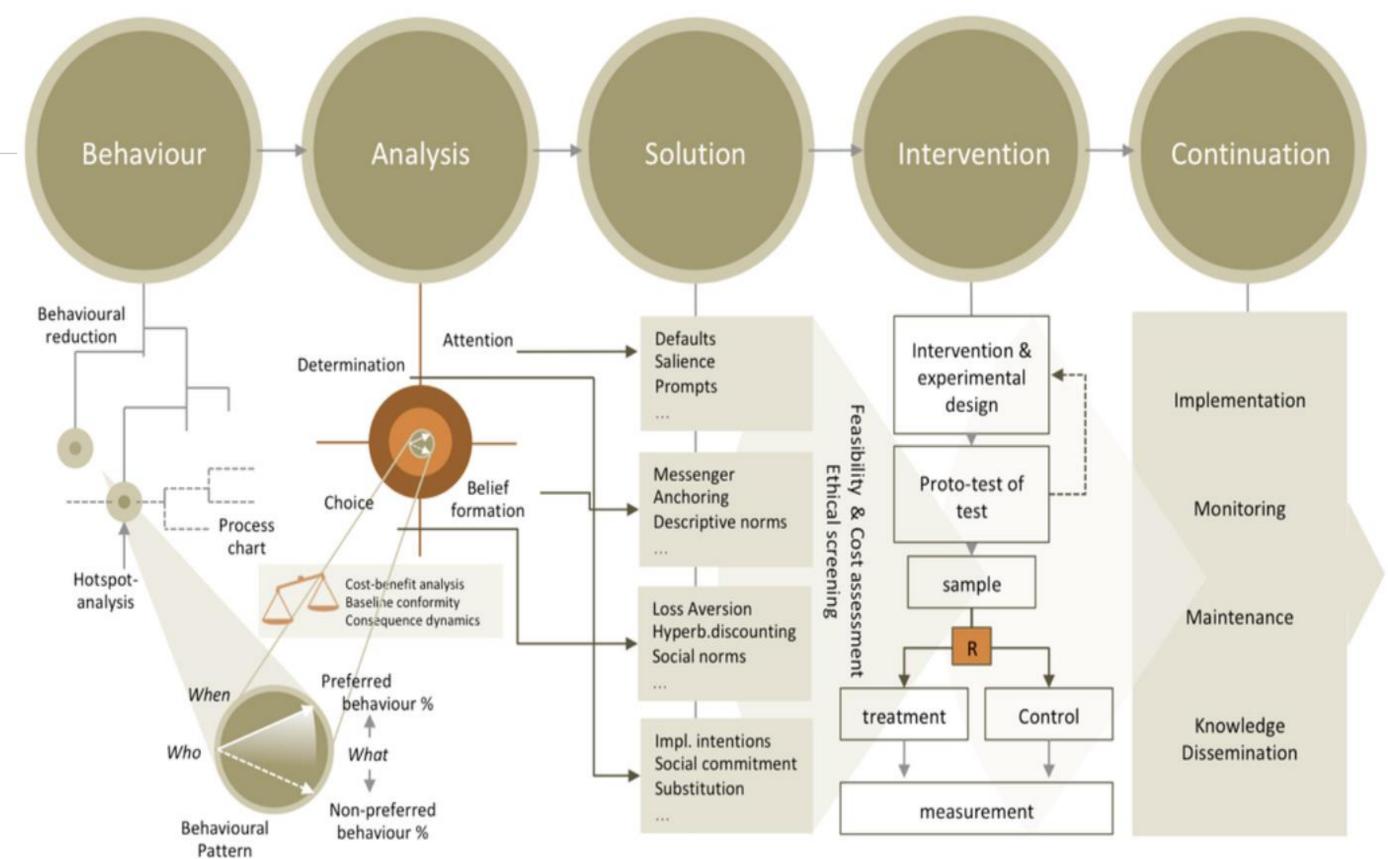
Design, test and validate tailormade behavioral interventions

E.XECUTE

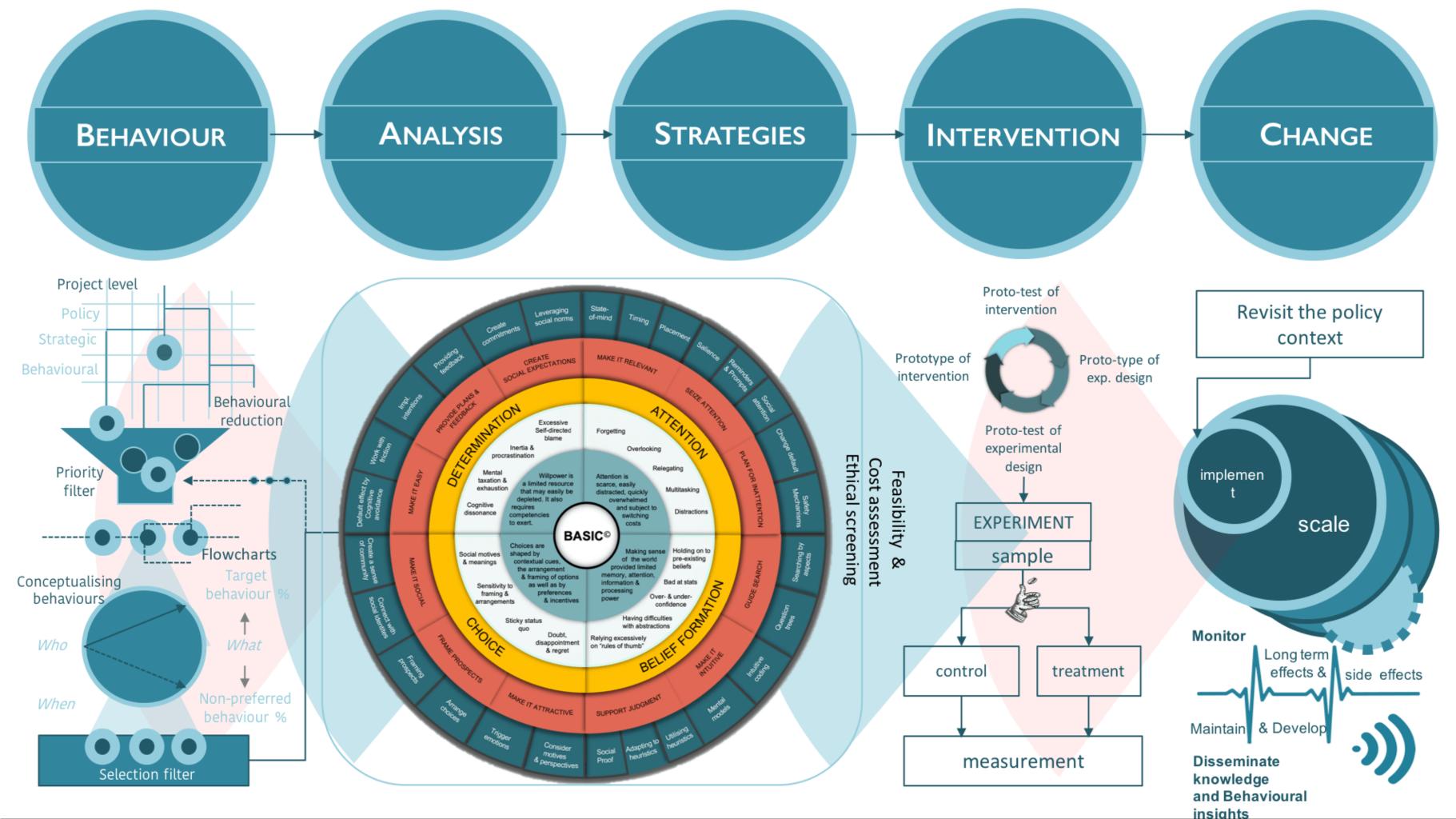
Realize reliable change by executing tested interventions







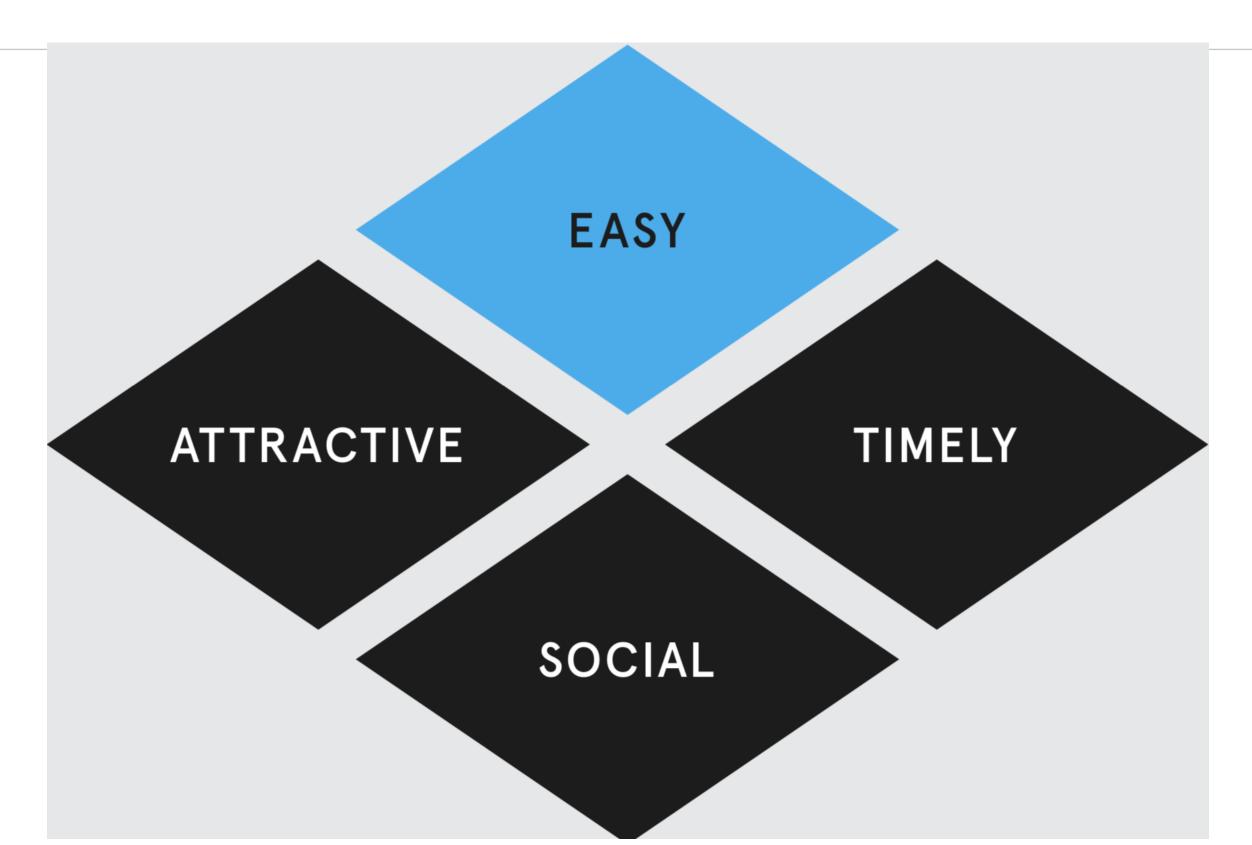
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Models - EAST







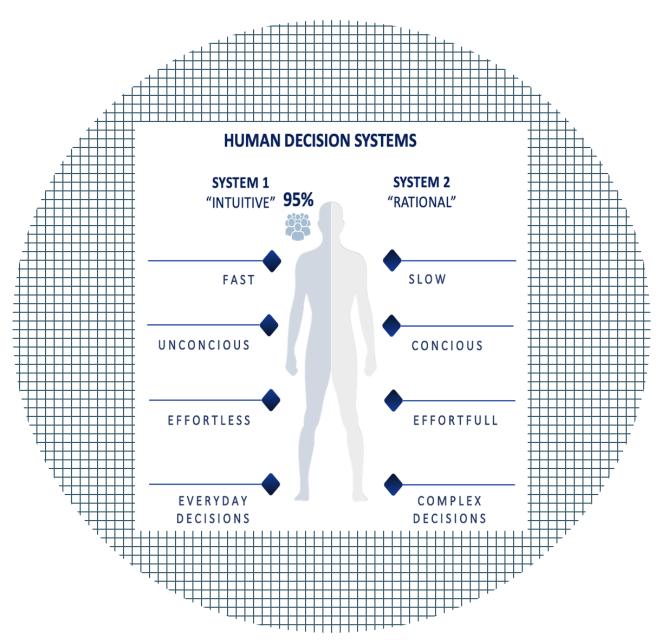
SWOT Analysis

Nudge

Choice Architecture



Let's talk about it



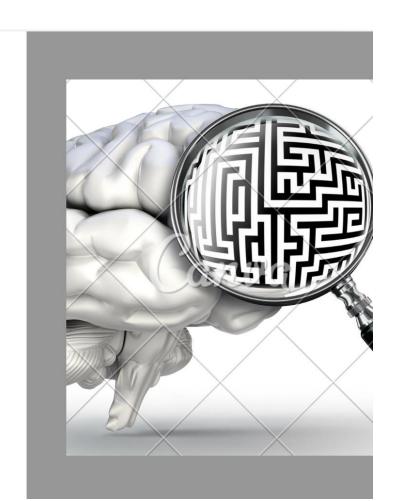


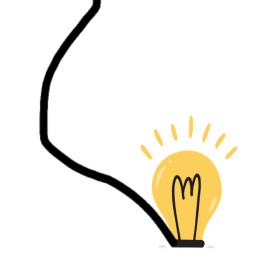




Understanding
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WHAT?

- SWOT (Strengths, Weaknesses, Opportunities, Threats)
- A SWOT analysis is a method used to evaluate the Strengths, Weaknesses, Opportunities and Threats involved in a project.
- Begins by specifying the objective of the project.
- Then identifies
 - 1. the internal (strengths and weaknesses) and
- 2. the **external** (**opportunities and threats**) factors that are favorable or unfavorable to achieving the objective.
- Strategic planning tool





WHAT?

- SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis
- Strategic planning tool
- In the context of business decision-making (but not only) SWOT helps dissect the internal and external environment of an organization (or any examined entity)



Strengths

SMC ANALYSIS



Opportunities



Weakness

identify your project's/company's weaknesses and potential threats, as well as its strengths and the potential opportunities you plan to exploit.

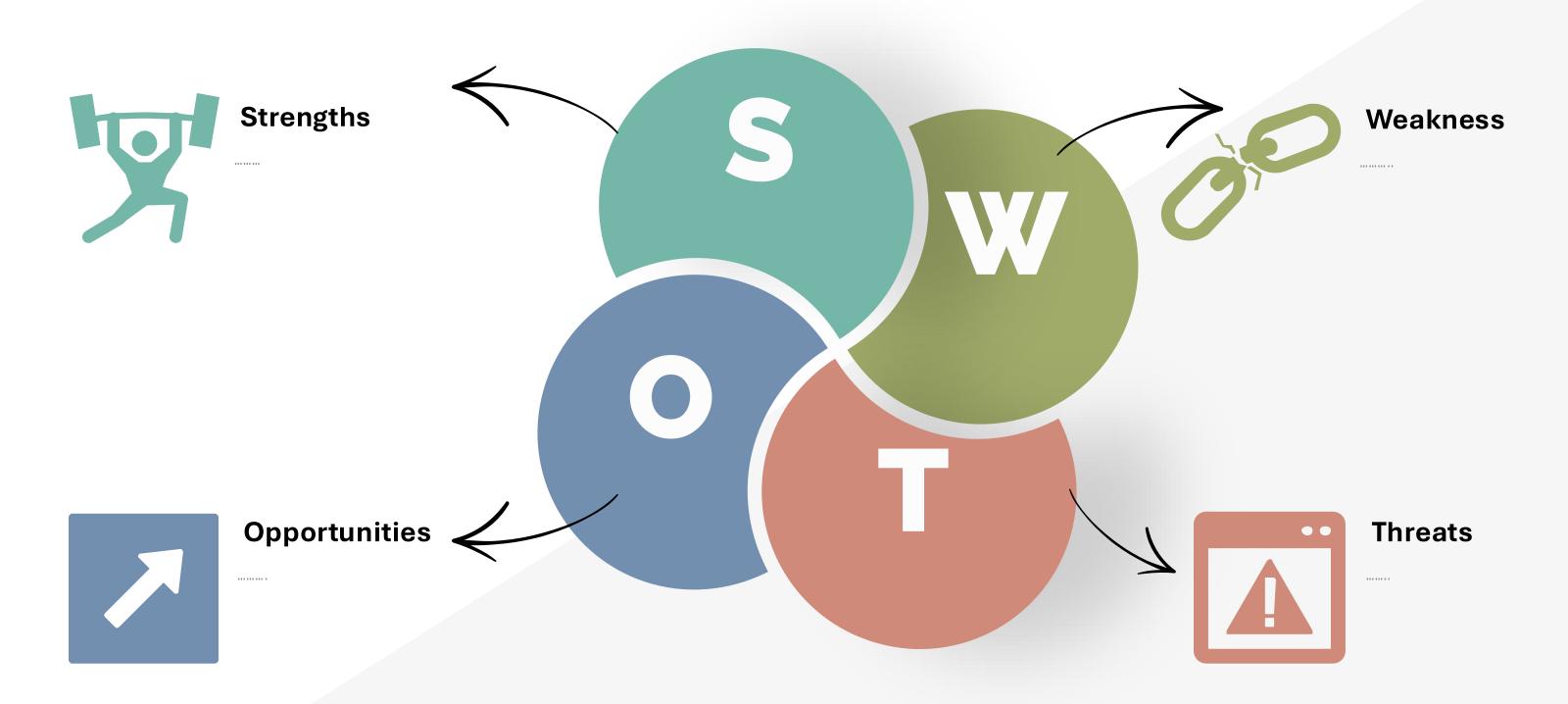


Threats



SWOT OVERVIEW

identify your project's/company's weaknesses and potential threats, as well as its strengths and the potential opportunities you plan to exploit.



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WHEN?

RAM (RASCI)	AGB	PSC	PO	ВМ	BIG	SP	PM	PCT
Business Case	I	С	Α	R	С	S	S	n.a.

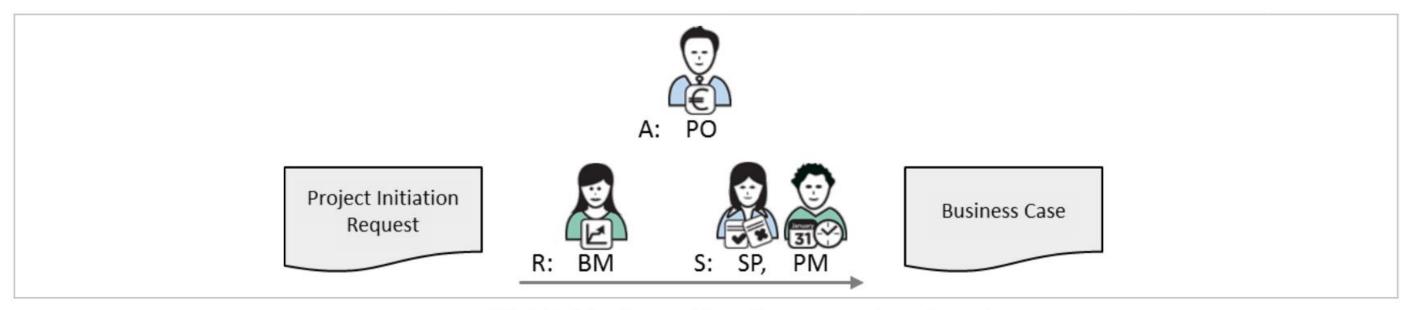


Fig 5.5 Business Case inputs and main roles

Related Artefacts	Initiating	Planning	Executing	Monitor & Control	Closing
Benefits Management	Business Case	Business Implementation Plan	Project Reports	Business Implementation Checklist	Project-End Report

5.3 Business Case

The purpose of the Business Case is to capture the reasoning behind the project, to describe the project's alignment with the organisation's strategic objectives, to provide a justification for the investment in time and effort, and to set out the budgetary needs. For larger strategic projects, the Business Case may also include an assessment of impact and risks along with a more detailed cost-benefit analysis.

The Business Case provides decision-makers with the information they need to determine whether the project is worth doing. The Business Case is a living document and therefore should be re-examined at critical project milestones to check that the expected benefits are still achievable, the costs/schedule fall within the budget/timeline, and the project is still relevant to the organisation and should be continued.

Key Participants	Description		
Project Owner (PO)	Accountable for the Business Case.		
Business Manager (BM)	Creates the Business Case, supported by the Solution Provider (SP) and the Project Manager (PM) (if known).		
Other project stakeholders	Consulted in defining the project's Business Case		
Approver	A preliminary Project Steering Committee (PSC) or a higher-level Appropriate Governance Body (AGB)		

Inputs

• Project Initiation Request

Steps

- The Business Manager (BM) drafts the Business Case based on the information captured in the Project Initiation Request. The main project aspects to be analysed and presented are:
 - the project's justification and impact
 - the project's positioning in the overall organisational strategy
 - an assessment of Strengths, Weaknesses, Opportunities and Threats (SWOT Analysis) of several solutions, one of which is proposed for implementation
 - a cost benefit analysis, per identified solution, detailed to the extend required
 - synergies and interdependencies with other projects and initiatives
 - high-level project roadmap, including major milestones.
- The Project Owner (PO) evaluates the Business Case and decides to approve or reject it.
- 3. The Project Owner (PO) sends the Business Case to the Appropriate Governance Body (AGB) if needed for corporate approval.



WHEN?





WHERE?



Project Management Methodology

Guide 3.1

https://www.pm2alliance.eu/wp-content/uploads/2024/02/pm²-project-management-methodology-NO0523520ENN.pdf





WHERE?

E BOOK Decision Making

https://demo.openeclass.org/courses/DEMO-A2605/





Reaching a Peaceful End....Time for Party

"To every thing there is a season and a time to every purpose..."



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- L.K.Rizopoulos@gmail.com







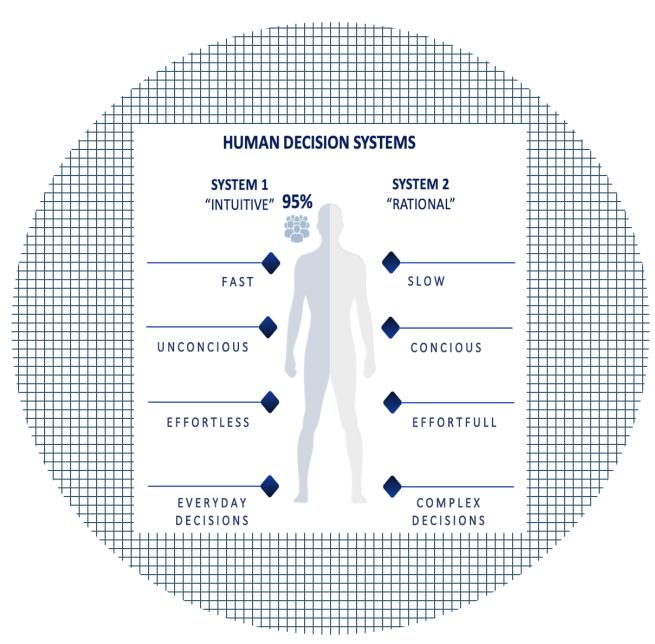
Scenario Based Forecasting

Nudge

Choice Architecture



Let's talk about it



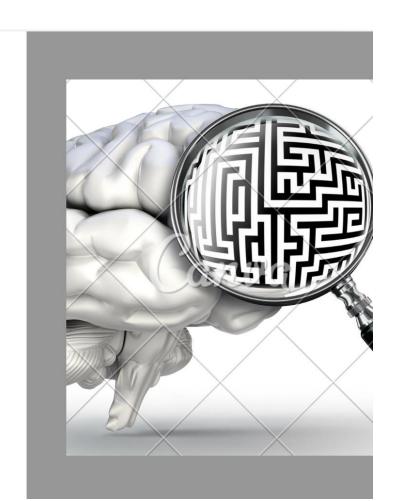


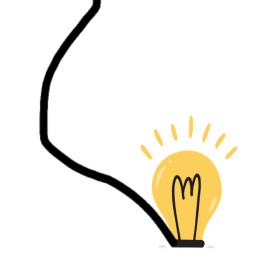




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Theory and Applications of Experts (WHAT)

- Research and applications concerning defense (primarily) sector (DS).
- Leadership and decision-makers in DS settle choices under uncertainty and chaos.
- Various factors may affect their decision-making processes (DMPs).

Our goal:

• to demonstrate how defense sector can use choice architecture to enable nudging people to make better choices, while suggesting tools that may substantially benefit DMP and maximize the efficiency of resources' allocation.





Theory and Applications of Experts (HOW)

- Identifying the significant factors concerning planning in strategic level and decisions and the way they affect DMPs in (primarily) military operations.
- Seeking the leadership style to be exercised within the framework of strict structures of AFs, that fosters military leaders to improve themselves.
- Utilizing a forecasting model of violations to answer if whether the forecasts of leader's actions can be used to modify the optimal response function of the follower.

• That model may effectively correlate specific stimuli, leading that way to automatic desired choices and behaviors broadly accepted as more cost-effective.





Theory and Applications of Experts (HOW)

• Several forecasting exercises indicating that predictability is quite high, more importantly in terms of sign/direction of change. Therefore considerable cost reduction decisions could have been made following the forecasts.

•

- For our analysis we consider methods and models, primarily around the thetamethod, that produce better forecasting performance over benchmarks.
- We examine the implications of structural changes in these series and provide examples where forecastability can be used to improve not only the underlying economic costs but also the full aspect of military necessities and expenditures.





Theory and Applications of Experts (WHY)

- Defense sector: daily, active and intensive resource allocation decisions very costly.
- Moderating on these costs while maintaining operational capabilities results in two-fold gains:
 - improved decisions and improved morale in the military side
 - improved security perceptions from the civilian side
- Our suggestions frame the choice context with a formulated model and strategic tool: cost-savings, better outcomes and maximization of the resources' allocation.





Common Pitfallls

- Not a broad enough view of the context
- Static strategy (do not take into account trade-off decisions)
- Broad principles rather than specific initiatives Not Benchmarking
- Constant adding of initiatives and programs without eliminating those that have become nonessential
- 'Star Trek' status





- World not a safe place. From static to dynamic posture.
- Three things needed: Money, money, and yet more money.
- Must do more things —some of them new— with less.
- Follower's response to the Leader, critical issue.
- Nudge management has never been examined so far among the military DMPs.





- The world (fast-changing and uncertainty) demands forecastability, speed and agility and an approach to strategic management that involves three basic stages:
 - understanding the context
 - making strategic decisions and weighing risks
 - executing amid uncertainty
- A good plan should be scientific and quantified as possible and focuses on performance:
 - Clear objectives and measures
 - Consensus on tools and transparent performance
 - Gathering data Best data available, better than NO data





- Benchmarking performance
- Predictability and Forecasting Methods

- Big savings in Defense

Dynamic strategy for uncertain times

- So far, studies have not researched and/or measured such interventions and their relative effectiveness on the specific context of Defence sector
- A novel forecasting method of violations pattern is provided as a tool to reduce defence expenditures and enhance cost effectiveness of defence sector's resources through improved and integrated DMPs





- People between alternatives that involve risk and uncertainty, evaluate options based on reference points and that they are loss-averse (they dislike losses more than equivalent gains). As a result, individuals are more willing to take risks, in order to avoid a loss, than to secure a gain.
- Nudge theory is based on the premise that decisions are often easier to change when we "go with the grain" of human nature, when we follow rather than fight human nature.
- Decision-makers and people do not make choices in a vacuum. They are in an environment where many factors, can influence their decisions. The person who creates that environment is a "choice architect". Changing the "choice architecture", people could be enabled to make better decisions.





- An initial and systematic review of existing documentation, relevant policies, programs and projects and legislation in a generic level and countries, organisations or bodies that have already implemented 'nudges' in their public or defense policy activities
- Survey questionnaires (50 defense experts, 400 semi experts and non experts) publicly available MoD's and HNDGS data
- Personal and telephone interviews from high level key authorities' officials and business experts
- Forecasting exercises
- Statistical tools:
- R
- SPSS Excel





Experts' pool (100):

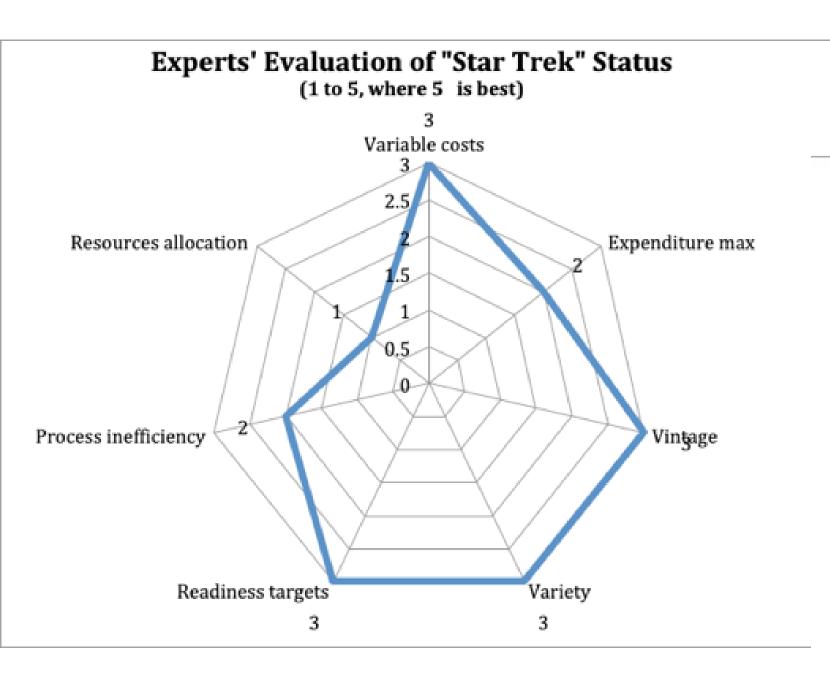
Public and Defense sector: Prime Ministers, Ministers (active and former), former Chief of Staffs, Ambassadors, Active and retired high rank Officials (Generals), Region Leaders, Mayors, NATO and UN high level representatives, Defence Industry Specialists and Commercial Representatives, Defence Attaches

Business sector: CEOs, GMs, big business owners, HR, Business Development, Marketing and R&D managers



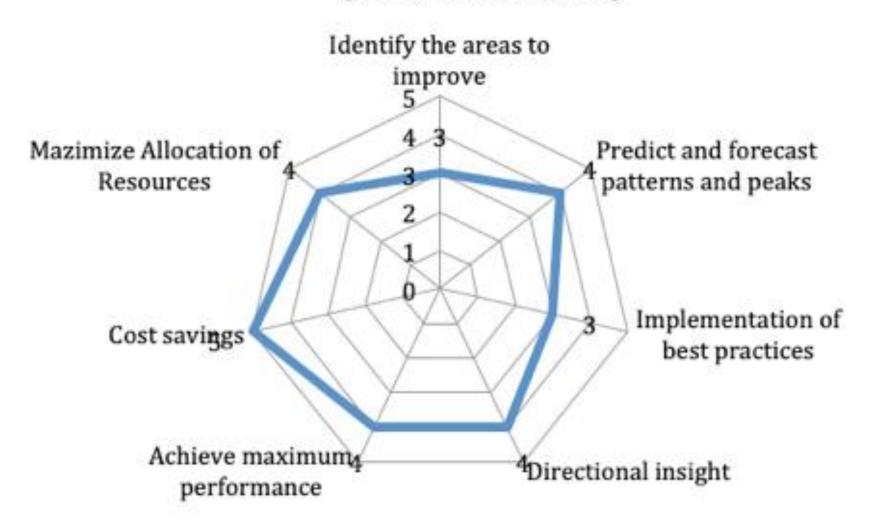


Star Trek vs...



Nudges and Forecastability Potential Contributions

(1 to 5, where 5 is best)







We run several forecasting exercises to examine predictability of violations.

We conduct the analysis on a suitable combination of rolling and evaluation windows and data transformations (levels, log-levels, monthly differences and annual differences).

Forecasts are evaluated on standard statistical measures: root-mean squared error, mean absolute error, non-scaled and scaled Theil's Information Criterion and the Sign Success Ratio.

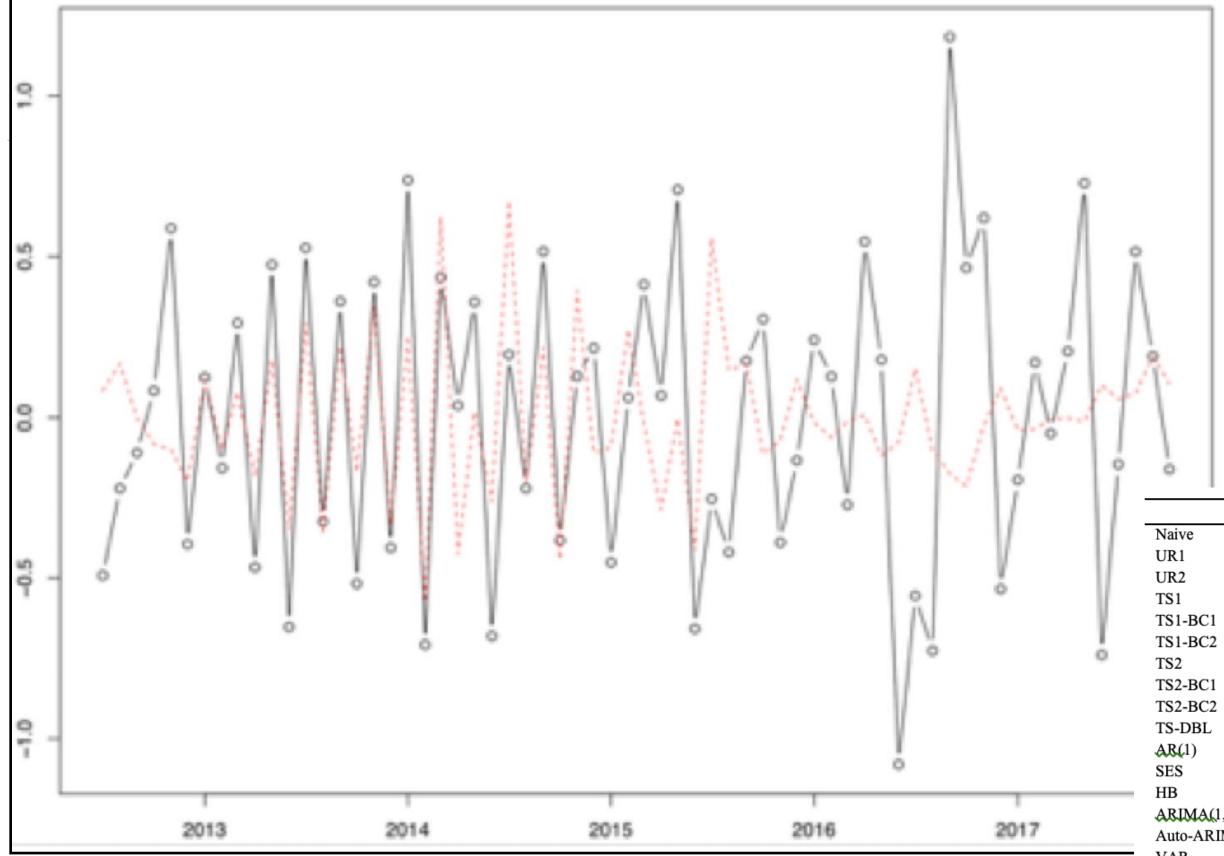
The first four measures are meant to judge variance, uncertainty and efficiency of the forecasts; the last measure is about measuring directional accuracy.

In each table the first two measures are always expressed as ratios with respect to the naive benchmark.

There is a total of 504 combinations that we consider and some selected results are presented in what follows.





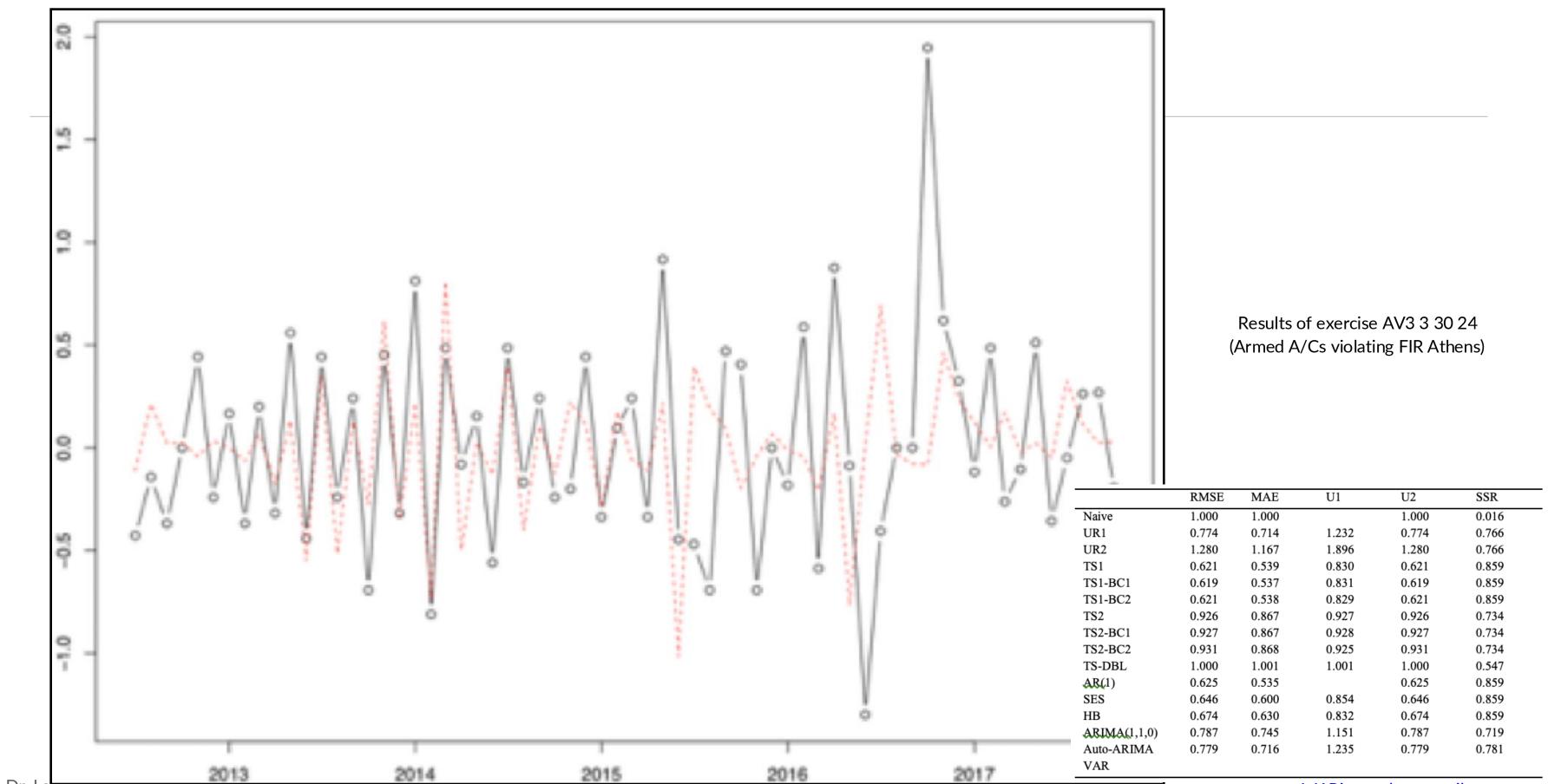


Results of exercise AC 3 30 12 (A/Cs violating FIR Athens)

	RMSE	MAE	U1	U2	SSR	
Naive	1.000	1.000	1.000	1.000	0.000	
UR1	0.765	0.687	1.035	0.765	0.781	
UR2	1.296	1.279	1.660	1.296	0.781	
TS1	0.597	0.566	0.931	0.597	0.828	
TS1-BC1	0.600	0.567	0.931	0.600	0.844	
TS1-BC2	0.597	0.566	0.932	0.597	0.828	
TS2	0.823	0.707	1.066	0.823	0.750	
TS2-BC1	0.823	0.709	1.066	0.823	0.766	
TS2-BC2	0.817	0.705	1.069	0.817	0.750	
TS-DBL	1.003	1.003	1.002	1.003	0.500	
AR(1)	0.601	0.573	0.962	0.601	0.828	
SES	0.630	0.630	0.940	0.630	0.828	
HB	0.667	0.657	0.947	0.667	0.828	
ARIMA(1,1,0)	0.726	0.698	1.102	0.726	0.781	
Auto-ARIMA	0.768	0.699	1.045	0.768	0.781	
VAR						

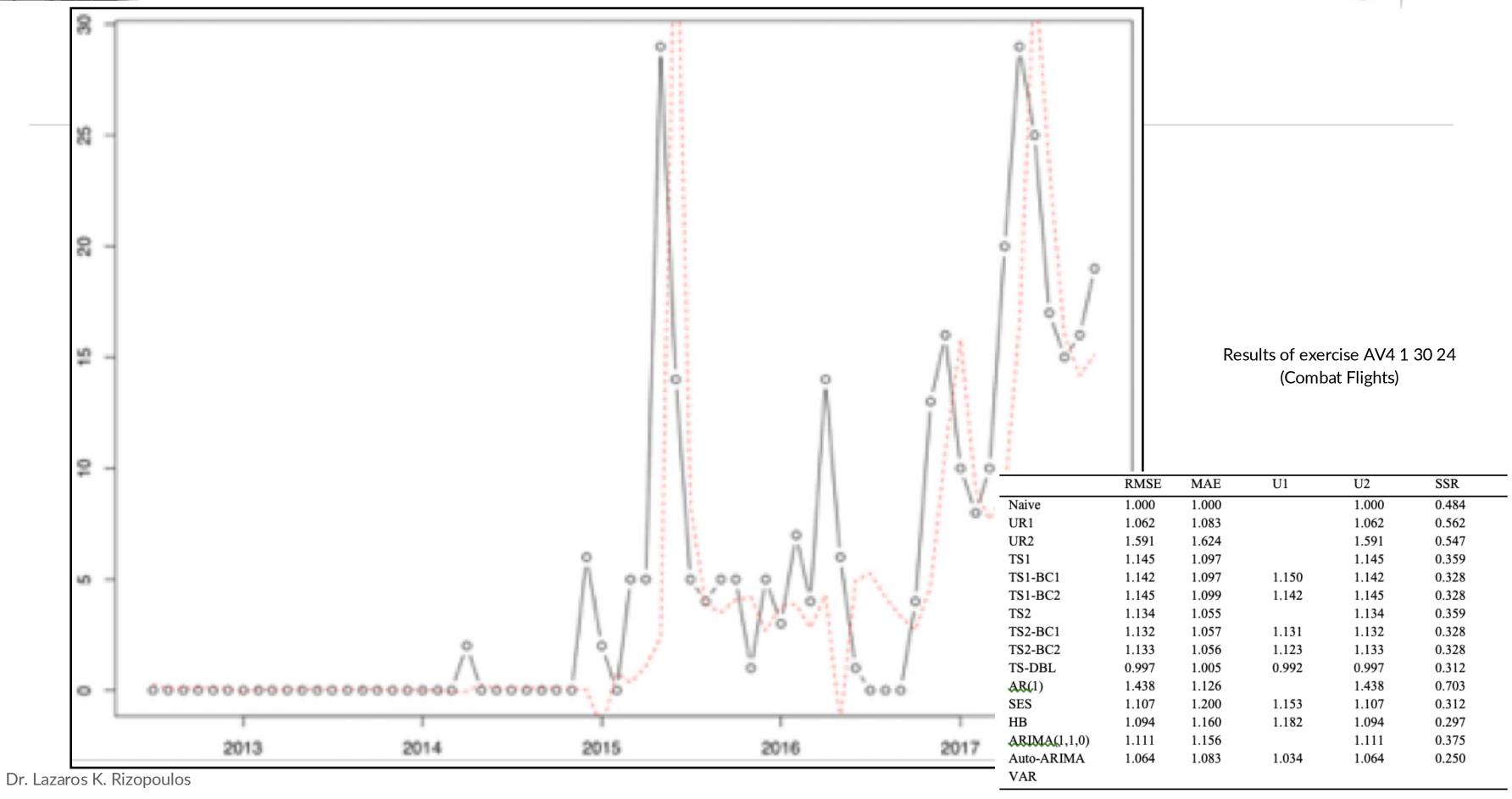






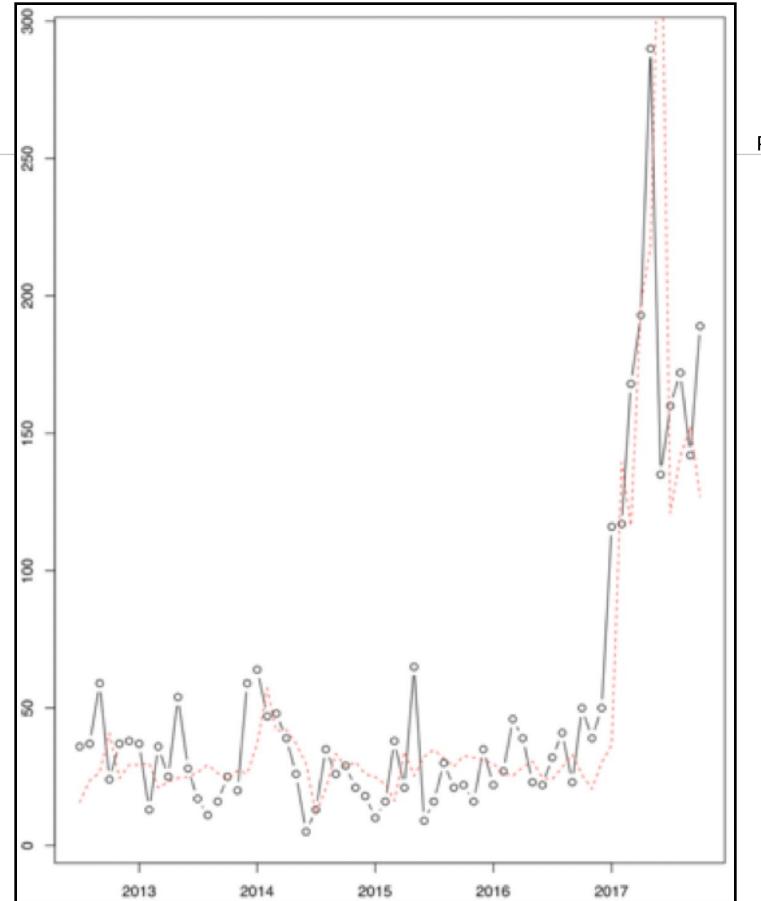












Plot of Naval Territorial Violations (exercise NV 3 30 24)

	RMSE	MAE	U1	U2	SSR
Naive	1.000	1.000	1.000	1.000	0.000
UR1	0.801	0.809	0.926	0.801	0.719
UR2	1.272	1.258	2.489	1.272	0.719
TS1	0.653	0.642	0.843	0.653	0.797
TS1-BC1	0.651	0.636	0.826	0.651	0.812
TS1-BC2	0.653	0.645	0.851	0.653	0.797
TS2	0.834	0.741	0.898	0.834	0.750
TS2-BC1	0.830	0.736	0.879	0.830	0.781
TS2-BC2	0.832	0.739	0.894	0.832	0.781
TS-DBL	0.997	0.993	0.991	0.997	0.578
AR(1)	0.574	0.572	1.015	0.574	0.781
SES	0.616	0.619	0.996	0.616	0.766
HB	0.636	0.630	0.787	0.636	0.797
ARIMA(1,1,0)	0.793	0.776	1.007	0.793	0.734
Auto-ARIMA	0.812	0.820	0.943	0.812	0.688
VAR					





Results (Forecasting Exercises)

- Four main results:
 - Changes exhibit high predictability, before the Catalyst.
 - High predictability is suggestive of how one can incorporate the results in the decision making plan.
 - Where the pattern appears to be breaking up, one can consider intervention analysis (part of future research).
 - Data on two periods can be used to construct methods/models for forecasting under different scenarios.

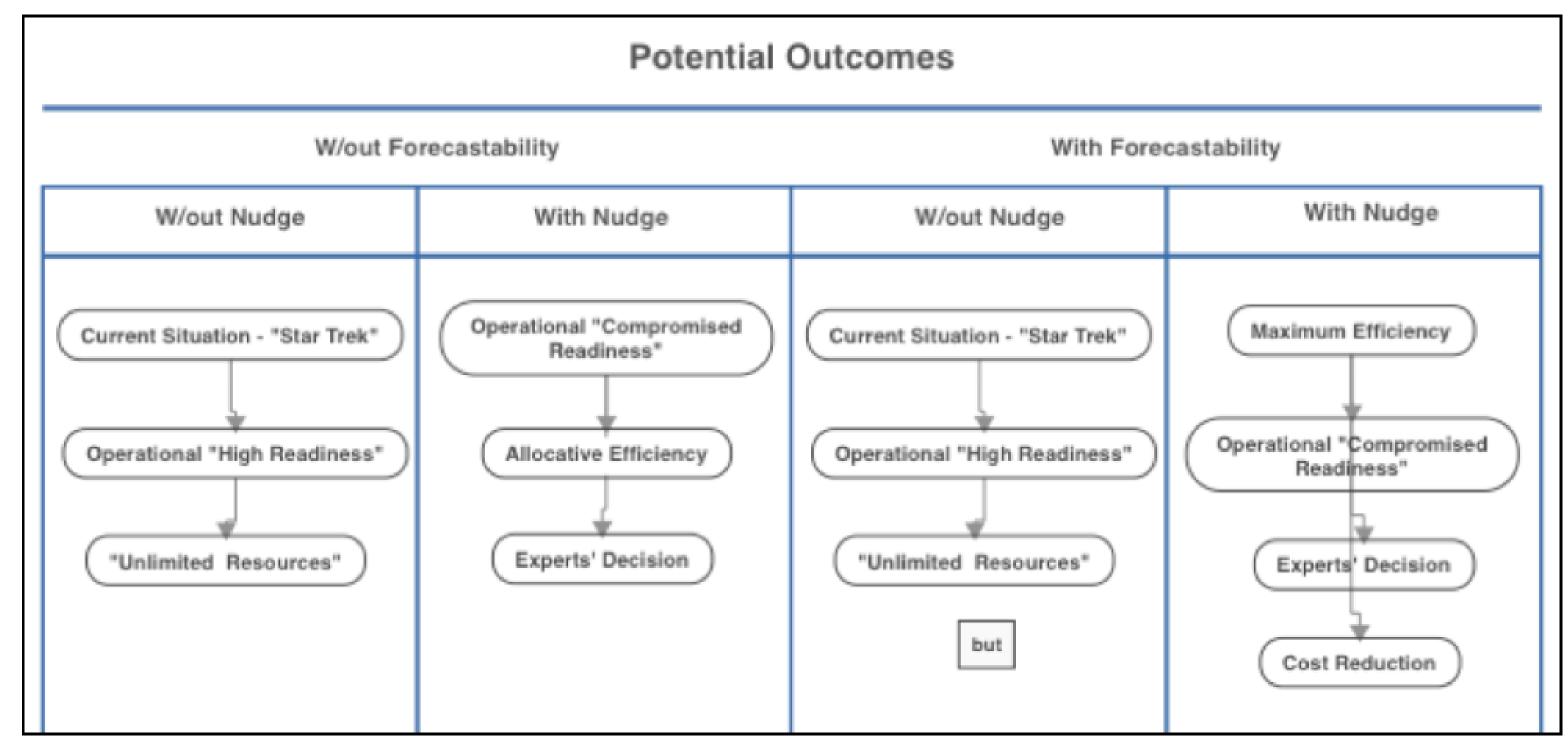




- Nudge offers an alternative to conventional approaches and contribute to a wide range of defense sector (strategic, operational and tactical level).
- The forecasting model may bring accurately predefined targets and defaults for all incidents.
- If the forecast fails, then may follow the business as usual protocol. **Work backward**, analyse and **re-run** the model for better outcomes.
- Methodology may break the routine behavior and work as a reminder concerning the possible gains and losses.











W	out	With		
Forecas	tability	Forecastability		
W/out Nudges	With Nudges	W/out Nudges	With Nudges	
& Interventions	& Interventions	& Interventions	& Interventions	
Star Trek Ops Full Readiness Unlimited Resources Highly Reactive	Operational Readiness Allocative Efficiency Experts Decision Moderate Reactive	Star Trek Operational Full Readiness Unlimited Resources Highly Reactive	Efficient Ops Readiness Maximum Efficiency Experts Learning Highly Proactive	
Star Trek - BCS scenario 1000 ACs (violating) - 500 ACs (interceptors) * 1 Flight Hour * 10,000 Euro cost/per hour = 5,000,000 ms/E	Cost reduction cannot be defined due to experts' decision (Reactive and responsive criteria and risk averse attitude)	Star Trek - BCS scenario 1000 ACs (violating) - 500 ACs (interceptors) * 1 Flight Hour * 10,000 Euro cost/per hour = 5,000,000 ms/E	70% moderate predictability Reduction costs due to: Integrated training and ops flights. Readiness & MRO cycle efficiency Maximum resources' allocation, Other means, Sustainable strategic decision, AI & ML	

Dr. Lazaros K. Rizopoulos





Cost Improvement in Cost Savings Only when actual results are lower than forecasting) I out of 4 increased risk (only when actual results are bigger than forecasting), anticipated though- immediate transfer to "Star Trek" status Trek" status		Follow	Do not Follow	
Risk increased risk (only when actual results are bigger than forecasting), anticipated though- immediate transfer to "Star" "Star Trek" status Unlimited resources	Cost		(only when actual results are	
	Risk	increased risk (only when actual results are bigger than forecasting), anticipated though- immediate transfer to "Star		

Follow / Do not Follow Forecast Matrix Forecast Results Lower (-) More (+) Follow Follow Do not Follow Do not Follow Cost / Risk Cost / Risk Cost / Risk Cost / Risk WIN / Neutral Neutral / Neutral WIN / Antici-Neutral / Neutral one (+) pated Risk **Actual Results** Cost / Risk Cost / Risk Cost / Risk Cost / Risk WIN / Neutral WIN / Neutral WIN / Neutral WIN / Neutral Lower (-)

Dr. Lazaros K. Rizopoulos





Nudging offers an alternative to conventional approaches.

Our suggestions may substantially contribute to a wide range of other tasks of defense sector, regarding the three level of decision-making (strategic, operational and tactical level).

Through the forecasting model, HAFs may commit to accurately predefined targets and defaults for all violations incidents.

If the forecast fails, then decision-maker can follow the business as usual protocol and then should work backward, analyze and re-run the model for better outcomes in the future.

Methodology like this may break the routine behavior and work as a reminder to individuals concerning the possible gains and losses and enhance the fear of loss bias.





Nudges can help strategic DMPs to overcome the overestimated value of messages through leadership, which is considered to be credible and powerful. The model and pre-committed default decisions for action can motivate and enhance the quality of reporting and strategic DMP as also as de-biasing of the process.

Defaults can also contribute to counteract leadership pressure and lead to more efficient choices.

Nudge insights and our forecasting results may be utilized to address the common pitfall in strategic contexts of opponents' neglect and bring upfront the critical information concerning their behavior.



From a mind-set of	To a mind-set of
Static posture	Dynamic posture for uncertain times
Expecting stability	Expecting change and uncertainty where enhanced situational awareness and properly mapping of the context is crucial
Meeting deadlines and deliver dates at any cost, as the only performance metric	Cost effectiveness of DMPs
Decisions at the scheduled time	Collaborative and iterative strategic decision-making, risk analysis and action against vulnerability
Leadership with a single course of action	Leadership as navigators. Adjust the course as conditions direct
Changing the Mind	Changing the context
Annual management cycle	Iterative management cycle
Static resource allocation	Integrative resource allocation process
Driving control	Driving responsibility







SUGGESTIONS

Our suggestions are:

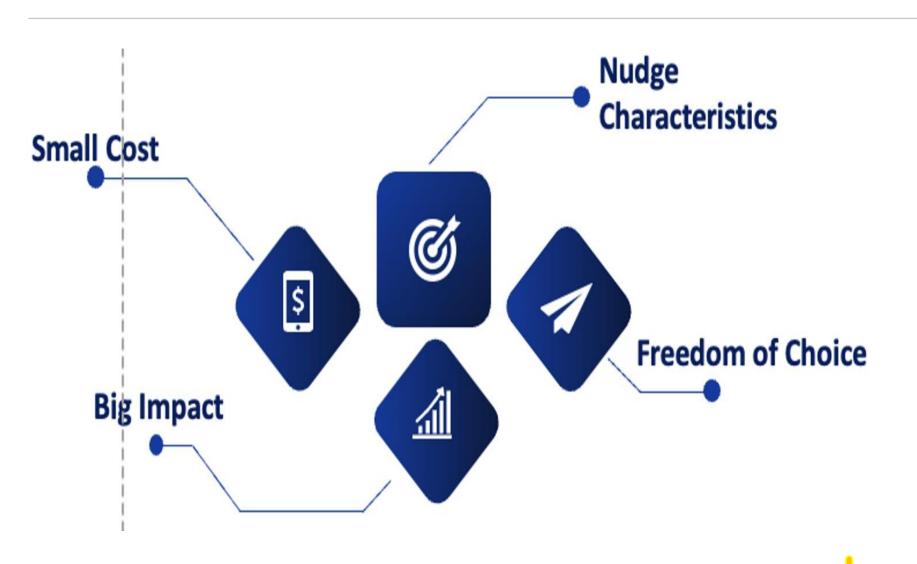
Easy to implement and easy to abandon

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- Maximising Resources Allocation





CONCLUSIONS



BIG IMPACT

SMALL / ZERO COST

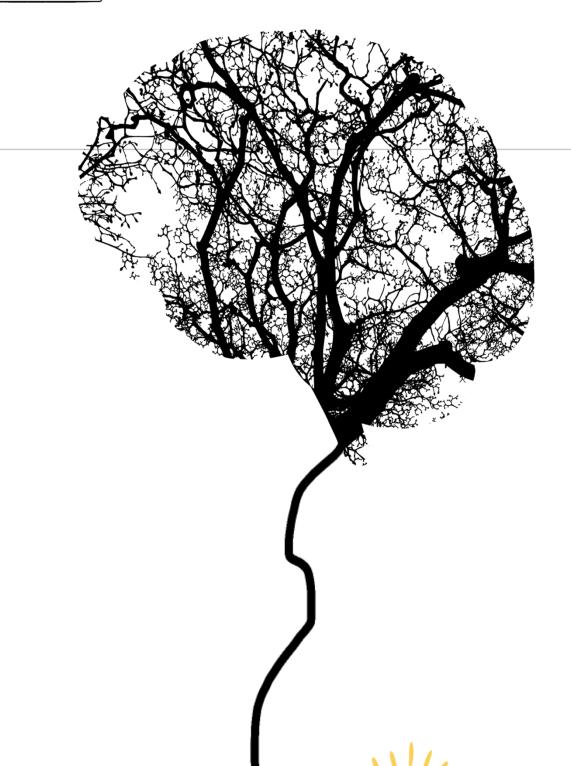
FREEFOM OF CHOICE

ETHICS?

EASY TO IMPLEMENT







PROPOSALS

TOP LEVEL AUTHORITY

STRATEGIC DESIGN

REVIEW / INTEGRATION

CHOICE ARCHITECTURE

AXES





Why NUDGE matters

- World not a safe place. From static to dynamic posture.
- Three things needed: Money, money, and yet more money.
- Must do more things —some of them new— with less.
- Follower's response to the Leader, critical issue.
- Nudge management has never been examined so far among the military DMPs.



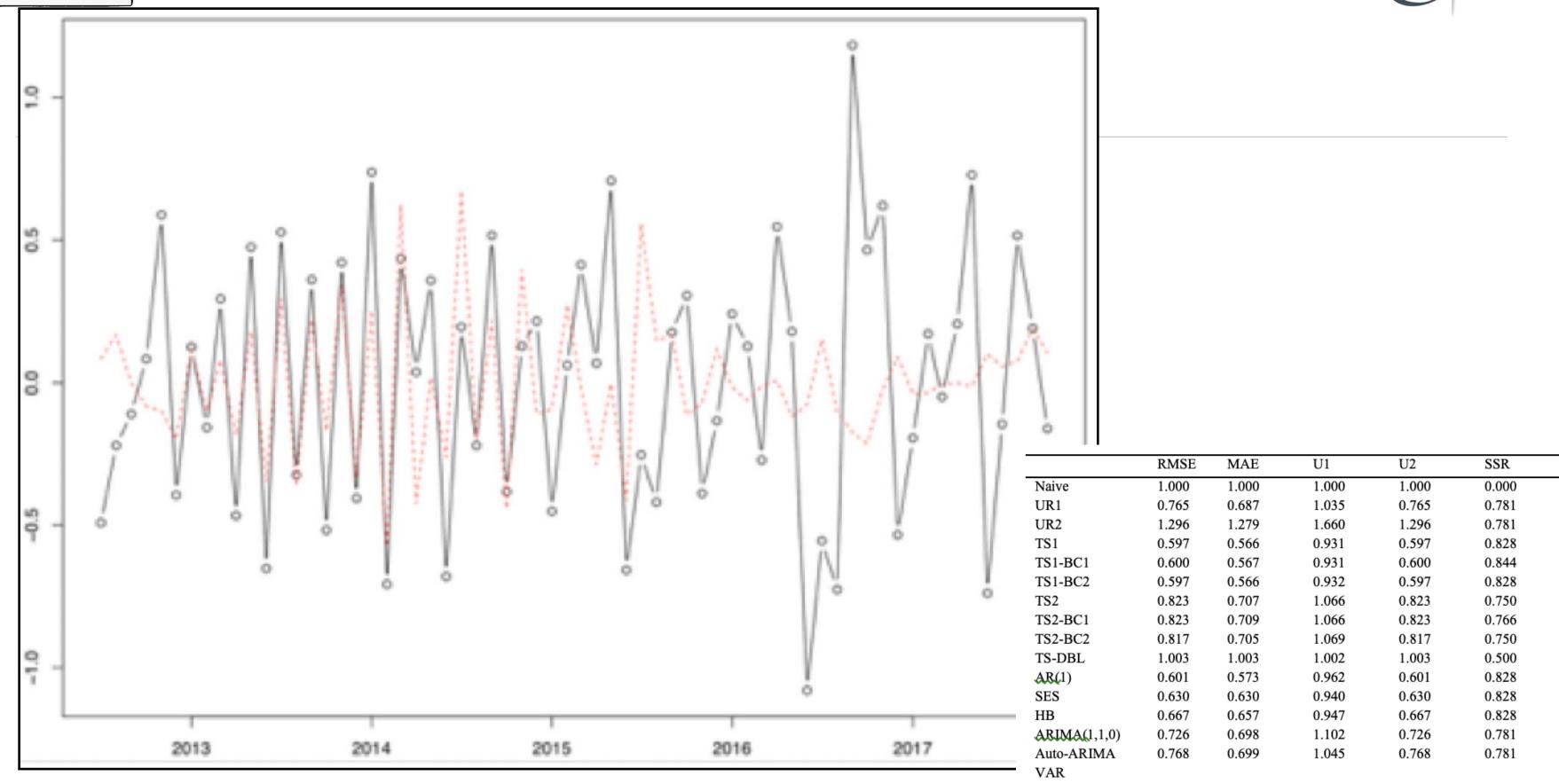


Why NUDGE matters

- Defense sector: daily, active and intensive resource allocation decisions very costly.
- Moderating on these costs while maintaining operational capabilities results in two-fold gains:
 - improved decisions and improved morale in the military side
 - improved security perceptions from the civilian side
- Our suggestions frame the choice context with a formulated model and strategic tool: cost-savings, better outcomes and maximization of the resources' allocation.

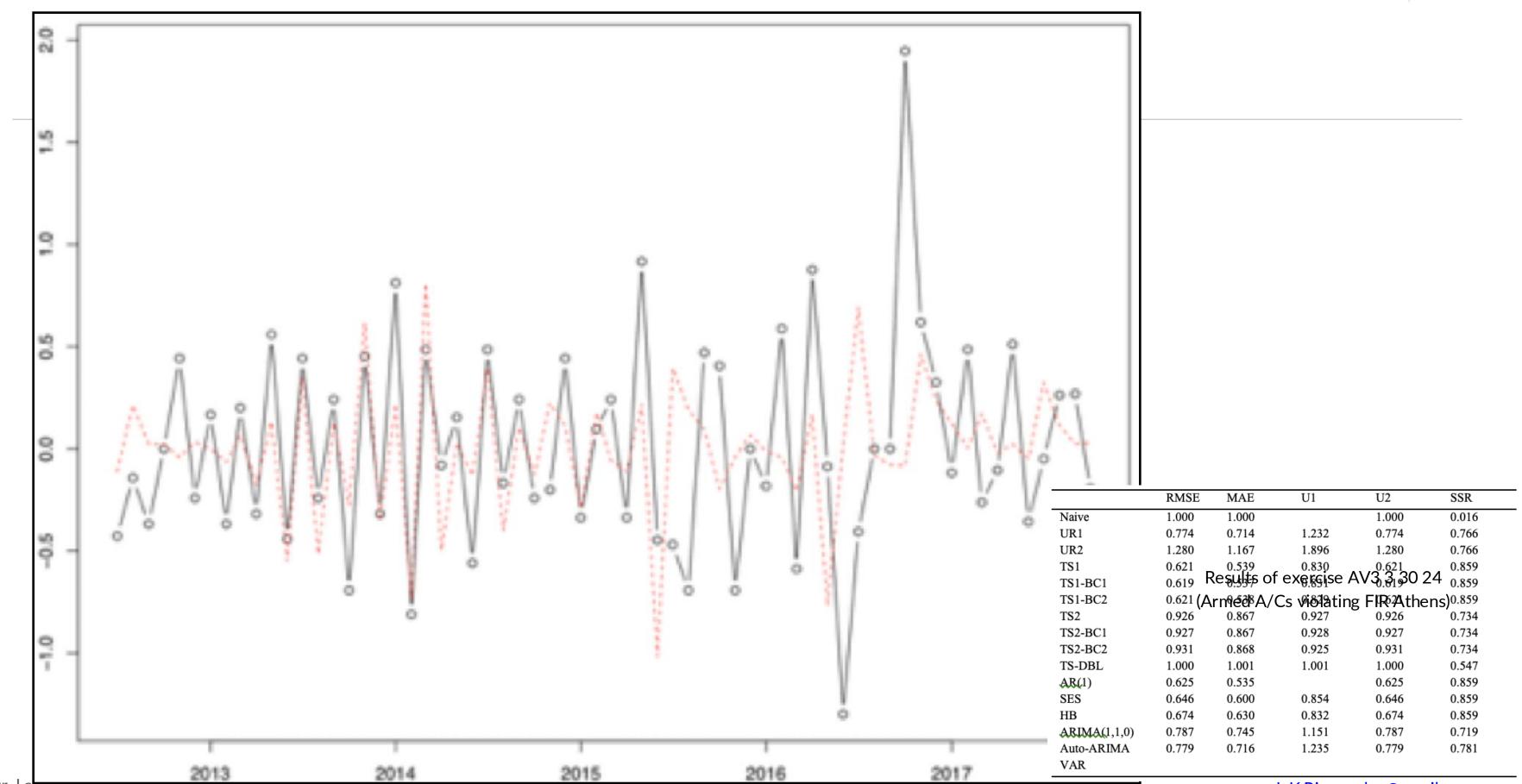






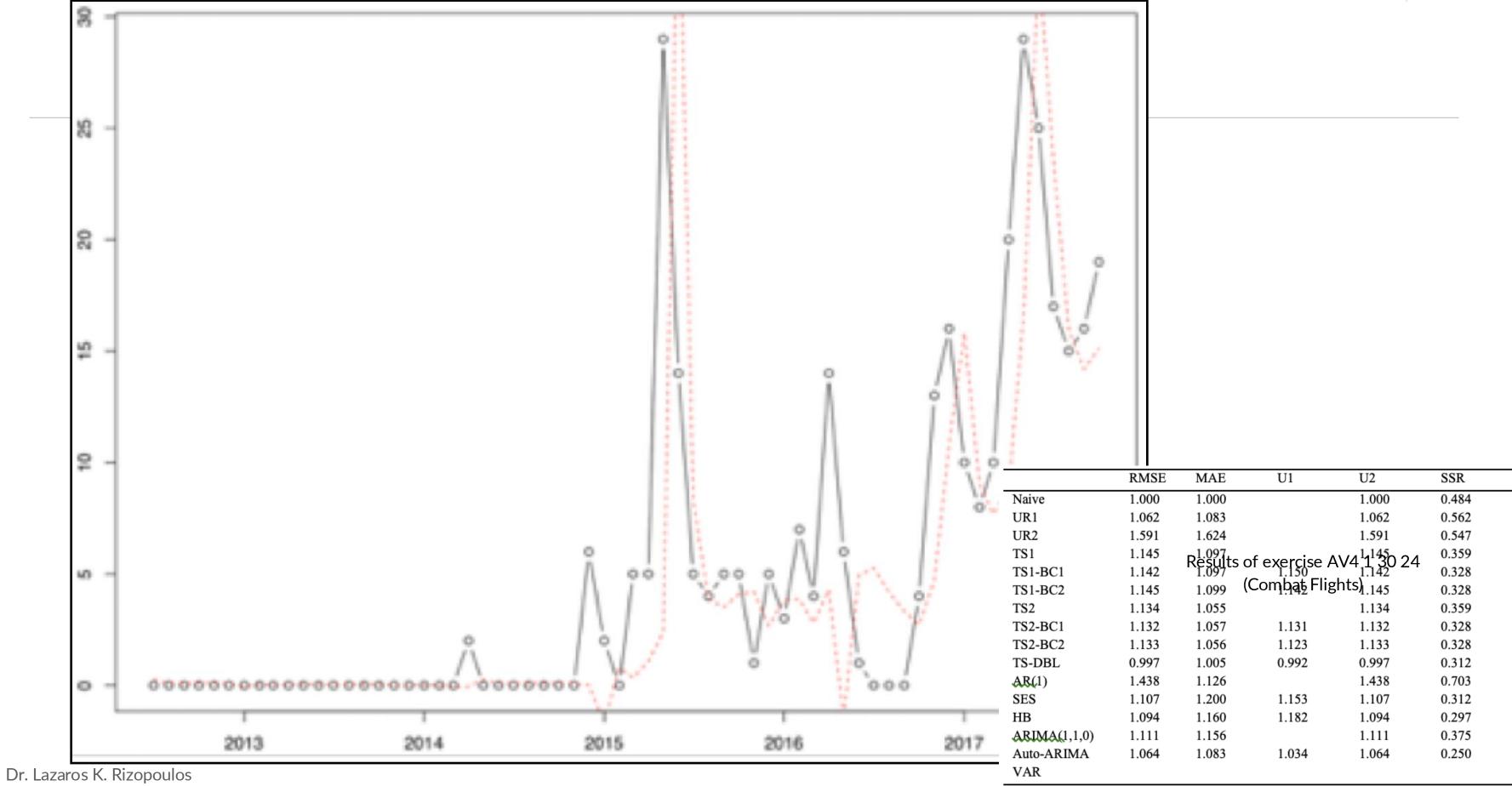






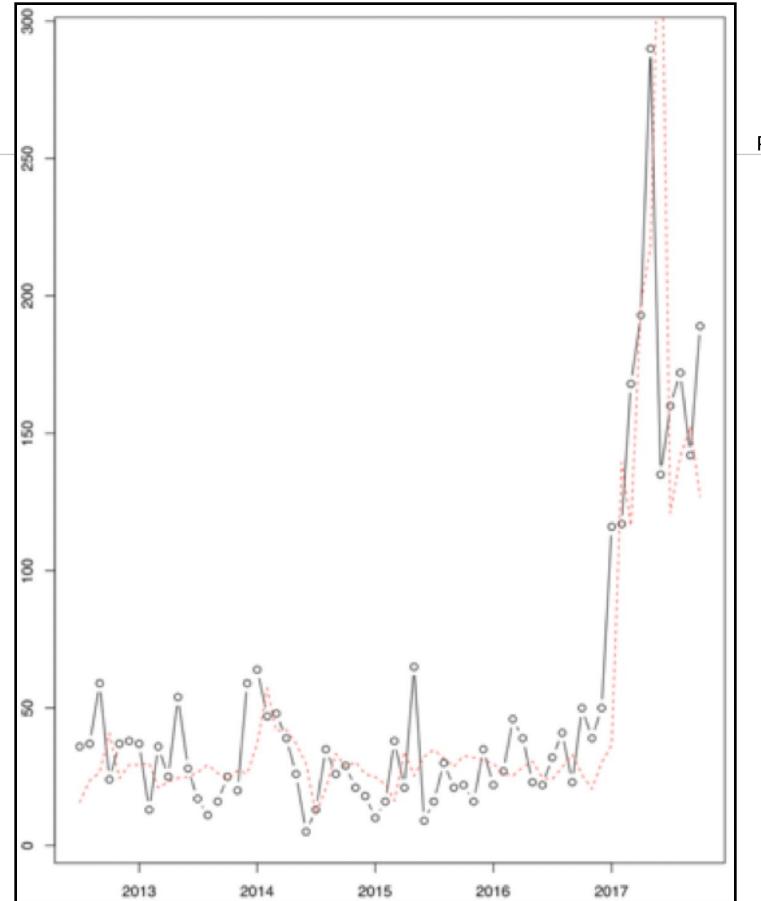












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Proposals

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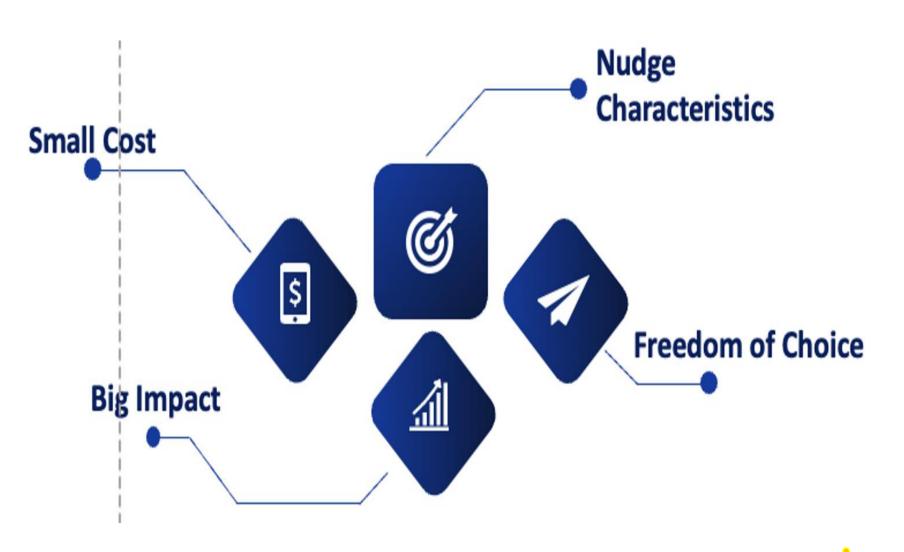
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CONCLUSIONS





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SMALL / ZERO COST

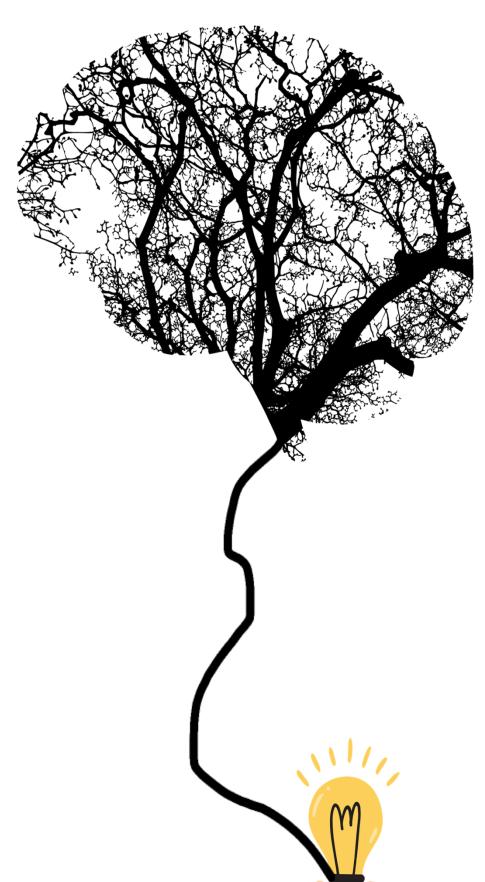
FREEFOM OF CHOICE

EASY TO IMPLEMENT



PROPOSALS





TOP LEVEL AUTHORITY

STRATEGIC DESIGN

AXES

REVIEW / INTEGRATION

CHOICE ARCHITECTURE





Reaching a Peaceful End....Time for Party

"To every thing there is a season and a time to every purpose..."

- Lt Col Lazaros Rizopoulos, PhD
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 - L.K.Rizopoulos@gmail.com

