Advances in Consumer Research
ISSN (Print): 0098-9258
ISSN(Online): 3079-1766

Vol. 2, Issue 4 (2025) https://acr-journal.com/

Nudging In Digital Environments: A Review Of Behavioral Economics Interventions And Consumer Decision-Making

Vagish Mishra[1], Dr. Kaveri Khound[2]

[1,2]Assistant Professor, Department of Economics, K. R. Mangalam University, Gurugram, Haryana, India

Corresponding Author-
Vagish Mishra
Email ID : vagish0mishra@gmail.com

Cite this paper as: Vagish Mishra, Dr. Kaveri Khound, (2025) Nudging In Digital Environments: A Review Of Behavioral Economics Interventions And Consumer Decision-Making. *Advances in Consumer Research*, 2 (4), 2810-2822

KEYWORDS

Digital Nudging, Behavioral Economics, Choice Architecture, Cognitive Bias, Ethical Design

ABSTRACT

Behavioral economics has become an important theory for explaining consumer choices inside digital settings in an increasingly digital world. Conventional economic models, which presume reasonable actors making utility-maximizing decisions, fall short of fully appreciating the complexities of real-world behavior shaped by cognitive biases, emotional triggers, and environmental influences. A fundamental idea presented by Thaler and Sunstein, nudging is about minor changes in choice architecture that guide behavior without limiting choice freedom. Nudges appear in digital environments in interface design features like defaults, social proof, reminders, framing, and gamification all intended to use human heuristics. Ranging from e-commerce to fintech, health apps, and public services, digital platforms utilize nudges to affect activities like saving, purchasing, exercising, and civic involvement. Highlighting its possibilities and ethical complexities, this study combines theoretical insights on digital nudging with empirical evidence. Research show that targeting System 1 thinking fast, intuitive, and driven by heuristics is most successful especially in situations where consumers show little attention or cognitive engagement. Though raising questions about manipulation, transparency, and autonomy, the adaptability of digital nudges made possible by artificial intelligence and real-time behavioral tracking also improves their effectiveness. Dark patterns covert or coercive design techniques present ethical hazards even though nudges encourage prosocial behaviors including health enhancement and energy conservation. Regulatory and design frameworks are needed to ensure that nudging matches user welfare and democratic values. The review also assesses methodological approaches in nudge research, including randomized controlled trials, A/B testing, and qualitative studies. Challenges persist in measuring long-term effects, ensuring transparency, and generalizing findings across cultures. As digital environments evolve, the fusion of nudging with AI, personalized interfaces, and dynamic feedback systems presents both opportunities and ethical dilemmas. Responsible implementation, guided by ethical principles and user-centric design, is essential for leveraging digital nudges as tools for beneficial behavioral change in the digital age.

1. INTRODUCTION

Hyperconnectivity has turned digital worlds into the main forums for consumer engagement, decision-making, and behavioral influence. Behavioral economics has become an essential theoretical and practical framework for grasping consumer behavior, not as flawless rational players but as people influenced by biases, cognitive constraints, emotional triggers, and situational elements amid this change [1, 2]. Conventional economic theories held that people always made choices to maximize utility given accessible information. With digital platforms multiplying and saturating users with options, incentives, and tailored messages [3], behavioral economics by combining insights from psychology and social sciences provides a more subtle and realistic lens through which to investigate how people navigate the digital market [1,4].

As both Tamilarasi (2025) and Bergram et al. (2022) show, the combination of behavioral economic theory with digital technologies has brought in a new age of persuasive design, characterized by the idea of nudging [1,5]. Coined by Thaler and Sunstein in their seminal work Nudge (2008), a nudge is defined as any aspect of the choice architecture that alters

people's behavior in predictable ways without forbidding options or significantly changing economic incentives [6]. Often using subtle cues and default settings, nudges preserve freedom of choice while steering individuals toward beneficial outcomes. In physical surroundings, conventional examples include positioning better food at eye level in cafeterias or setting organ donation as an opt-out policy [7]. In digital environments, nudges are much more effective and ubiquitous [8]. Online platforms incorporate nudges as customized suggestions, scarcity messages ("only 1 left in stock"), default privacy settings, timed alerts, and social proof tools (e.g., "20,000 people liked this") [5,9].

Ten main categories of 231 digital nudges across 109 studies, according to the systematic literature review by Bergram et al. (2022): default, social, feedback, disclosure, friction, warning, commitment, scarcity, deception, and reinforcement [5]. Their review found that social and default nudges were most effective in guiding user behavior across domains such as health, finance, e-commerce, and sustainability [5,10]. Tamilarasi (2025) complements this by highlighting how digital platforms exploit cognitive biases like anchoring, loss aversion, and the availability heuristic to shape impulsive decision-making through interface features such infinite scroll, autoplay, and real-time notifications [1,11].

Understanding digital nudges requires one of choice architecture, the design of the decision-making environment [6]. Being naturally fluid and highly customized, digital platforms let the same user get several nudging experiences depending on time, behavioral history, and algorithmic estimates [12]. These feedback-driven systems can strengthen behavioral patterns including confirmation bias, social proof, and present bias [13]. For instance, Netflix's autoplay feature and curated suggestions subtly limit user autonomy and boost passive involvement by influencing time perception and attention span [14]. Likewise, e-commerce systems use urgency and rarity nudges to cause spontaneous purchases by tapping on short-term emotional responses rather than logical thought processes [1, 15].

Though digital nudges have the potential to promote beneficial behaviors like saving money, raising physical activity, or lowering screen time, they also bring up important ethical questions [5,16]. Nudges compromise consumer trust and autonomy when they go beyond the line into manipulation [17]. The design of dark patterns hidden subscriptions, deceptive pop-ups, and disguised ads shows how behavioral science can be improperly used in digital systems [18]. Consequently, both Tamilarasi and Bergram et al. support design transparency, user consent, and strong regulatory supervision in order to distinguish between ethical nudging and manipulative design [1,5,19].

Numerous situations have proven empirically the efficacy of nudges. Studies indicate that particularly when personalization matches user preferences [5,10,20], digital nudges may greatly change conduct with little intervention. Their long-term effects are nevertheless largely unknown. Though several studies assess immediate behavioral changes (e.g., click rates, purchase conversions) but not long-lasting habit modification, emotional results, or regret [13]. The risk of habituation to nudges or overreliance on automated decision aids also presents rising concern [17].

2. THEORETICAL FOUNDATIONS OF NUDGING:

Developed by Daniel Kahneman and Amos Tversky, the dual-process theory of cognition coincides significantly with this hypothetical evolutionary path of nudge. Human thought, according to this model, functions through two systems: System 1 which is quick, intuitive, and automated; and System 2 which is slow, intentional, and analytic [21]. Leveraging mental shortcuts known as heuristics, nudges mostly aim at System 1 thinking, hence facilitating rapid decision-making. Although System 1 lowers cognitive load, it also produces biases like anchoring, availability, framing, and loss aversion, each of which can be subtly controlled by means of nudges [22, 23]. For example, although the data is same, providing nutritious food at eye level (default nudge) or employing positive framing like "90% fat-free" instead of "10% fat" can significantly alter decisions.

Recent theoretical developments such as those by Löfgren and Nordblom (2020) have greatly clarified when and why nudges work [24]. Their model shows that nudges are most successful in contexts where people either lack motivation or find it too intellectually challenging to apply System 2 thinking that is, in inattentional decision-making circumstances by modeling decision-making as a two-step process: first deciding whether to be attentive or inattentive, then making the actual choice. They show that nudges target the heuristic (inattentional) route [24]. This model also takes into consideration the "nudgeability" of people, noting that individuals who view a decision as insignificant or have faith in their intuitive choice are most vulnerable to nudges.

This idea fits with more general hypotheses in behavioral economics that explain how constrained rationality and limited information-processing ability affect actual decisions [25]. Behavioral economists understand that people often satisfice that is, select the first "good enough" choice especially in complicated or time-pressured settings rather than expecting them to constantly optimize. Therefore, nudges help to organize these surroundings such that the satisficing behavior still produces the desired effects. Capitalizing on inertia (a System 1 trait) without compulsion [1,26], for example automatically enrolling workers in retirement programs but letting them choose out has greatly boosted savings rates.

Furthermore, academics such as Gigerenzer and Gaissmaier (2011) contend that heuristics, though frequently linked with prejudices, can also be adaptive and effective particularly in ambiguous settings [27]. This viewpoint contends that nudging fast-thinking tendencies with good results instead of just preying on irrationality, therefore challenging the perception that

nudging does. By expanding the moral and practical reach of nudging, this interpretation allows it to be used in healthcare [28] in addition to public policy and environmental preservation rather than only in consumer behavior.

Notwithstanding these benefits, nudging draws detractors. Some academics claim that particularly when used covertly or with commercial intent, nudges might verge on exploitation. The difference between a nudge and a "dark pattern" becomes very important here. To conform with libertarian paternalism rather than coercion, Hansen (2016) and other ethicists stress that nudges should be transparent, readily resistible, and intended to improve the decision-maker's welfare [29,30]. As examined by Mols et al. (2020), the merging of nudging theory with moral foundations theory helps to explain the polarized public reaction to nudging. They contend that people with a strong sense of liberty or purity moral basis sometimes reject nudging on moral grounds even when results are helpful [31].

Thus, the theoretical underpinnings of nudging include ethics, psychology, and economics. It knows that real-world decision-making is seldom logical and wants to lead people toward better results without sacrificing their free will. Researchers and lawmakers can create more efficient and ethical nudging campaigns by grasping the fundamental processes dual-process thinking, heuristics, bounded rationality, and moral values. The need of base these interventions in solid theoretical and ethical frameworks grows ever more urgent as nudging gets more and more ingrained in digital settings, especially through algorithmically customized interfaces.

3. TYPES OF DIGITAL NUDGES:

Using principles from behavioral economics and psychology, digital nudging a design strategy in digital environments guides users' decisions via subdued interface cues. User behavior across a range of digital spheres from e-commerce sites to e-health and e-government portals is greatly impacted by it. Generally speaking, digital nudges include default settings, social proof and norms, salience and framing, reminders and prompts, gamification components, and personalization or recommend system. By matching user interface (UI) components with human heuristics, cognitive biases, and motivational triggers, every category affects decision-making processes and thus significantly improves or guides digital interactions without sacrificing freedom of choice [32,33].

Perhaps the strongest nudges in digital interfaces are default settings. Defaults capitalize on the status quo bias, which causes consumers to be more likely to stick with pre-chosen selections. Converting opt-in to opt-out methods such as in organ donation programs or newsletter subscriptions which significantly raises user participation rates [34]. E-commerce sites use default shipping options, while apps like Square pre-set tipping percentages to subtly encourage higher gratuities [38]. These minor UI changes drive great behavioral shifts without users consciously recognizing the manipulation [32,35].

Individual behavior is driven by social proof and social norms using seen peer behavior. On sites like Amazon or TripAdvisor, which emphasize "most popular" or "frequently purchased together," this kind of nudge is rather common. These indicators take advantage of our inherent need to fit in especially when there is ambiguity. Visibility of peer decisions serves validation in digital choice settings, hence guiding people towards similar choices. For example, Fitbit provides peer activity statistics to motivate users to engage in physical exercise [32,36]. The psychology of conformity guarantees that these signals have great influence over user actions [32,37].

Salience and framing are the process of drawing attention to key aspects of a choice and presenting them in a situation that shapes perception. Classic instances are highlighting limited-time deals or employing visual contrast for significant buttons. By presenting an ecologically friendly choice as "the most popular" or a donation amount as "suggested by others," a website could cause customers to comply without reasoned thought [39]. Directly influencing engagement rates and results [33,40], framing affects the mental shortcuts we use to evaluate risk, benefit, or urgency.

Using timing and repetition, reminders and prompts keep consumers interested and encourage action. Calendar notifications in productivity apps or push alerts in fitness or learning tools gently prod consumers toward desired actions. E-learning systems use reminders to motivate ongoing study; step counter apps like Fitbit urge users to move following times of inactivity [32,41]. These nudges are especially successful in habit-forming programs where long-term achievement depends on constant action [42].

Gamification components inspire people by using game mechanisms like as badges, leaderboards, progress bars, and rewards. These techniques help digital platforms to improve user experience and encourage desired behavior. Social media sites award user contributions with badges or milestones, whereas wellness apps generate feedback loops that reward consistency. Gamification exploits the psychological gratification gained from accomplishment and rivalry, therefore pushing consumers into repeat engagement and long-term platform loyalty [32,43].

Personalization and recommendation systems customize experiences based on user behavior, past, and preferences. These systems guide decision-making by narrowing choices and emphasizing the most relevant or advantageous options. Platforms like Netflix or Spotify use algorithmic nudges to recommend content, subtly influencing user consumption patterns. While effective, these nudges also raise ethical questions about transparency and autonomy [44].

Together, these nudges show how intentional or unintentional steering of user behavior can be accomplished via UI design. Importantly, digital nudging works on the principle that every interface design is a kind of choice architecture and so has behavioral effects whether meant or not [32,45]. Here, ethical considerations are paramount. Designers must strike a balance between influence and user autonomy and stay away from manipulative techniques, especially in situations like finance, healthcare, and governance. For instance, an honest nudge in e-finance could default consumers into more savings plans; unethical nudging could drive them to needless insurance purchases [46].

The usefulness of digital nudging crosses many industries. Presenting restricted inventory ("Only 2 rooms left!"), e-commerce induces urgency that encourages consumers to make bookings quickly. E-learning platforms motivate students to keep course modules going, therefore raising finishing rates. Opt-out defaults on e-government systems can motivate involvement in social good initiatives. Applications in e-health provide commentary on diet choices, level of physical activity, or drug compliance. Smart meters in green IS encourage consumers toward conservation by giving feedback on energy consumption. Every one of these illustrations shows how nudging, when morally used, can result in wiser user choices, increased compliance, and societal benefits [32,47].

Digital nudging will reach into fresh areas as next technologies like holographic interfaces and virtual reality develop. Behavioral science will probably be a central ability in information systems design when coupled with interface design. Furthermore, design science that is, theory-driven development of nudging systems is the subject of digital nudging study from observational surveys. To appropriately use nudging's power, researchers and practitioners alike have to grasp these behavioral effects [48–51].

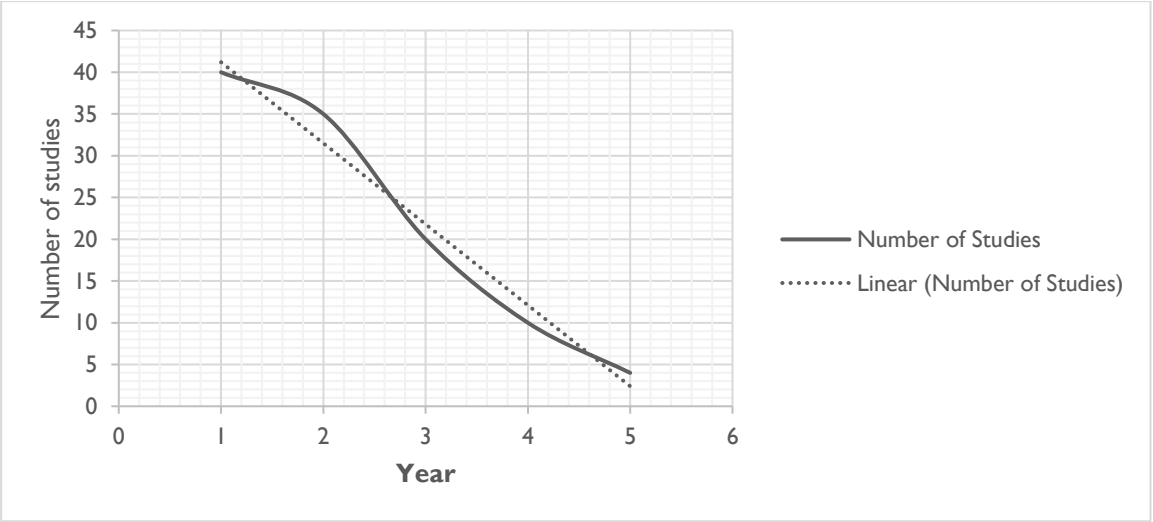

Figure.1 Based on the quantity of empirical studies published, this line graph shows how academic interest in digital nudging grew from 2012 to 2022. Particularly following 2016, the upward trend points to increasing interest in behavioral interventions on virtual channels.

Particularly accelerating after 2016, the number of digital nudging studies referring figure.1 has shown a steady increase over the previous ten years. This trend shows how behavioral economics is being incorporated into the development of digital platforms and how increasingly important persuasive technologies are in shaping consumer choices.

4. DIGITAL ENVIRONMENTS AND PLATFORMS FOR NUDGING:

The strategic application of digital nudging has become a crucial tool for influencing user behavior as people increasingly engage with digital platforms to make choices in areas including business, healthcare, finance, social networking, and public services. Designed to help users toward good results without limiting their freedom of choice, these nudges small design decisions in user interfaces (UIs) aim to steer users. Nudging differs by platform type as several digital environments provide distinct psychological, contextual, and technical affordances influencing user perception and response to UI elements [52,53].

E-commerce frequently uses digital nudging to boost conversion rates, promote upselling, and improve customer happiness. Through default options, social proof, urgency signals, and personalization, platforms like Amazon and Flipkart use nudges. For example, Amazon offers social proof confirming consumer choices and displays messages like "Only 2 left in stock" to build scarcity-based urgency [52, 54] by using words like "Customers who bought this also bought…" By displaying original prices next discounted rates, anchoring effects help to shape purchasing decisions by pointing consumers to view bargains as more valuable [55]. Moreover, pre-selected delivery or insurance alternatives depend on the status quo bias, which leads consumers to accept default choices to lower cognitive load [56]. These techniques show how digital platforms employ choice architecture to direct economic behavior without obvious persuasion.

In the world of health and fitness apps, nudging tactics mostly center around goal setting, reminders, feedback loops, and gameization. Apps like Fitbit, MyFitnessPal, and mental health services like Headspace and Calm utilize digital nudges to encourage better habits and psychological wellness. Nudges in this context often include commitment mechanisms such as asking consumers to create daily step goals or meditation streaks that improve consistency over time [57]. Frequent reminders and visually conspicuous progress markers use salience to keep health objectives in mind [58]. Loss aversion is often employed through feedback like "You're falling behind your weekly target," tapping into users' desire to prevent adverse outcomes rather than pursue gains [59]. Personalised insights also act as nudges by presenting past actions and recommending customized improvements emphasizing the shift from generalized to contextualized nudging in health platforms [60].

Using nudging, financial technology (fintech) apps like Acorns, Robinhood, and YNAB (You Need a Budget) try to affect saving, investment, and budgeting habits. By presenting images of long-term savings or compounding interest [61], these platforms sometimes incorporate nudges based on hyperbolic discounting, therefore motivating users to give long-term advantages precedence over near-term satisfaction. For instance, acorns forces consumers to round up regular purchases and automatically invest the spare change this depends on decoupling, where spending and saving grow psychologically distinct, therefore lowering the agony of saving [62]. Commonly also found in default settings like auto-investment plans, fintech nudges help to lower financial decision-making friction. Moreover, visual feedback and reward systems support good behavior and view financial operations as easy and satisfying instead of difficult or stressful [63].

Facebook, Instagram, and LinkedIn use nudging on social media to affect content interaction, posting habits, and user retention. One popular technique is social proof, in which user behavior is motivated by validation signals like: likes, comments, or shares [64]. For instance, the exhibition of trending stories or posts with "seen by" counts encourages conformity and FOMO (fear of missing out), which has roots in social norms and the availability heuristic [65]. Notifications are a primary instrument for nudging platforms deliberately time and customize notifications to draw users back into the app, leveraging attentional collapse and the psychological need for social reciprocability [66]. These nudges are often operated below conscious awareness and are improved by artificial intelligence techniques to maximize dwell time and engagement, therefore increasing both efficacy and ethical questions.

On government and public service systems, digital nudging is becoming more and more used to increase user compliance, boost civic participation, and simplify administrative procedures. Tax portals, for instance, use pre-filled forms as default alternatives, therefore influencing consumers toward completion by lowering friction and perceived effort [67]. Nudges in digital registration or welfare services might include timely reminders, status progress bars, and prompts such "Most citizens complete this step within 5 minutes" thereby leveraging framing and descriptive norms to increase compliance [68]. Behavioral insights teams in governments (such as the UK's Behavioural Insights Team) have demonstrated success with nudging interventions in areas like voting, organ donation, and license renewals many of which have migrated into digital form for improved scalability and personalization [69].

Every one of these spheres: e-commerce, health, fintech, social media, and public services, shows how context-specific nudging works. What stays constant among them is the basic behavioral mechanism, usually based in cognitive heuristics like anchoring, loss aversion, or status quo bias [70]. Physical surroundings, however, have a more scalable, quantifiable, and personalizable media found on digital platforms. Real-time data collecting, quick UI change A/B testing, and AI-driven adaptive nudges tailored to individual user profiles are all made possible. Still, the ethical ramifications of such therapies are debatable. Though nudging in health or savings applications might encourage positive conduct, nudging on social media or e-commerce can also lead to compulsive involvement or needless consumption. Hence, digital nudging should be deliberately created to match platform objectives with user goals, therefore maintaining transparency, respect for autonomy, and informed consent [71].

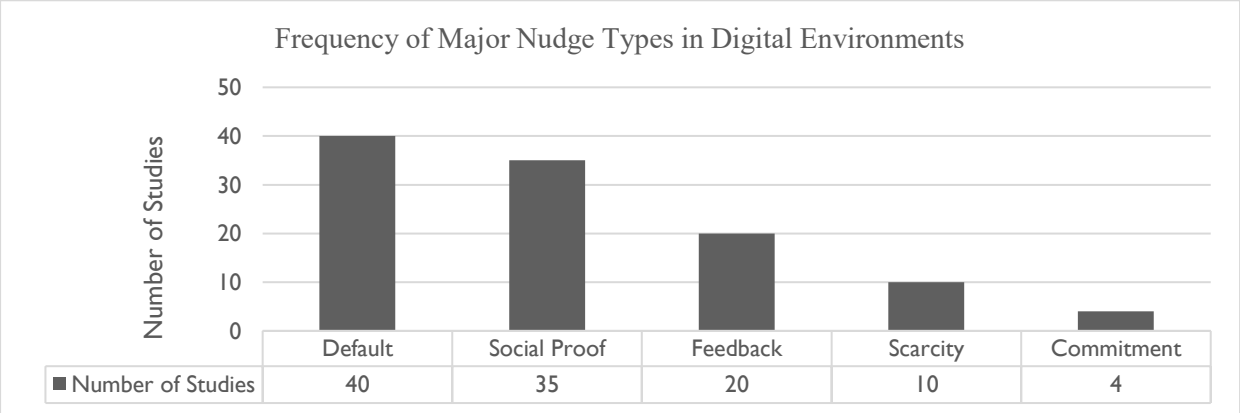

Figure.2 Five main kinds of digital nudges are shown in this chart distributed across empirical investigations; Default and social proof nudges dominate the scene, whilst commitment and scarcity nudges are less frequently found.

The most often researched and used methods in digital settings refer to figure.2, default and social nudges. These kinds often are understated but very effective, hence they are perfect for application in choice architecture over health, policy, and e-commerce channels.

5. METHODOLOGICAL APPROACHES IN NUDGE RESEARCH:

Studying nudges has grown from just talking about ideas to actually testing them with different methods. These methods not only prove that nudges work, but also look closely at what they mean for people's minds, for what is right and wrong, and for different situations. A good nudge plan, whether it's online or not, needs careful testing, which means using many ways to test it especially experiments where people are randomly assigned to groups, testing different versions, watching how people act, getting feedback from users, and carefully checking the limits of what we can measure. What we know now shows both the good things about careful testing and how hard it is to be sure that what works in a lab will also work in the real world, that what people say they would do is what they really do, and that nudges work the same whether they are clear or hidden [72,73].

Experiments, especially those with random groups and A/B testing, are key to figuring out if nudges really cause changes. Most studies about nudges use these ways to test them, which helps to see if specific nudges really make a difference [72]. These experiments often change whether nudges are there or not like having standard choices, showing what others do, or giving clear information and then measure how people's actions change. For example, Paunov and others did several random studies to see how messages about being open influence whether people go along with default nudges and found that while some clear messages helped, many did not, showing that it's complicated how people see and react to clear nudge information [73]. Also, Wachner and others found in their experiments that being open, even with default nudges, didn't really make people less likely to go along with them, which goes against the idea that nudges "work best when hidden" [74]. Online places have made it easy to do A/B testing which is like a simple version of random experiments by showing users two or more different designs. This is very common online, where nudges are part of how things look and work. For example, changing where buttons are, what the standard settings are, or how messages are written can show which version gets people to do what is wanted more often. A/B testing is good because it collects data right away and can be used on a large scale, but it can't really tell us why people do what they do [75]. Also, many studies that use these tests don't check to make sure people even noticed or understood the nudge, which makes it harder to know what the results mean [76].

Watching how people act and using online data tools are helpful ways to get long-term and detailed information about what users do. Unlike experiments that usually watch people for a short time, watching behavior lets researchers see if nudge effects last, if people get used to them, or if they stop working over time. Apps for exercise, learning websites, and online stores have been used as places to study this. For example, nudges that were made just for certain people in online learning were watched for weeks to see how changes in how things were presented or reminders affected how many people finished the course and how involved they were [77]. Also, money apps measure if people keep saving money after being nudged at first by having standard saving options or using game-like features [78]. But, just watching behavior doesn't show what would have happened if the nudge wasn't there, unless it's combined with experiments, which makes it hard to know for sure if the nudge caused the change.

Feedback from people and studies of what users think are very important to know how people understand and respond to small changes designed to influence behavior. These studies often involve surveys, discussions, or open-ended answers after people experience the change. For example, Jung and Mellers learned that people thought clear changes (those openly explained) were more okay and moral, even if they didn't work better [79]. Surveys also showed that changes seen as hidden or controlling cause resistance, especially in areas like health or money where people value making their own choices [80]. But, a major problem in this area is using fake situations, where people react to descriptions instead of actual choices, which makes it hard to know if the results apply to real life.

Even with better testing methods, some research problems still exist in studying these changes, especially with how they are done, explained, and how well they apply to different situations. A main issue is that how changes are explained in experiments is not consistent. Some studies simply mention the change, while others give full details about its purpose and how it works. This makes it hard to compare results from different studies and reach general conclusions [81]. Michaelsen, in a detailed review, found that many studies don't separate whether a change is outwardly clear (if it is mentioned) from whether it is inwardly clear (if people notice and understand it), which causes confusion in the results [72].

Another problem is that the way a change is explained can also have an effect. When transparency is added through a message, it might accidentally act as another change, which mixes up the effect of the original one. For instance, saying "This option is set as default to help you make better choices" not only reveals the change but also subtly pushes people to agree by suggesting authority or knowledge [73]. This double effect can skew how we understand the impact of transparency and requires better experiment designs that separate the explanation from the change itself

People acting differently because they know they are being watched is also a problem, especially online or in labs where people might try to act how they think they should. For example, people might follow changes not because they work well, but because they think it's what the researcher wants [82]. This risk is higher when the researcher is also designing the

choices, as in many behavior studies. While real-world changes in apps often come from neutral systems (like algorithms), experiments might falsely increase agreement because of perceived pressure.Lastly, whether results apply to different situations is still a concern. Much of the research relies on easily available people from platforms like Amazon Mechanical Turk, Prolific, or college students. While these groups are easy to reach, they may not represent everyone or real-world situations. Also, most studies are in Western cultures, which might overvalue personal choice and not fully consider group or authority norms common in other places [83].

Fixing this means getting different types of people involved and using research plans that look at different cultures. These plans should think about how behavior and ideas about what is right change across groups when using nudges. To sum up, the ways we study nudges are detailed and changing, with experiments giving us reasons why things happen, online data giving us deep looks into behavior, and studies that ask people for their thoughts giving us personal views. But, this area needs to keep working on making sure its measurements are correct, that it takes into account outside factors, and that its results can apply widely to make sure what we learn helps our understanding and makes for good and useful rules or designs. Clear, repeatable, and aware-of-the-situation research methods are very important for nudging to grow as a tool for changing behavior that is based on science and is morally sound.

6. FUTURE DIRECTION:

As online areas become more complicated and customized, nudging will likely combine with computers that can learn and think, helping create smart nudges that change based on how people act. These smart systems can study what people do as it happens to provide custom nudging plans, making them work better by changing messages, timing, and how they look based on the situation and what people like [84]. For instance, computer-powered nudging tools in online stores or health apps can change parts of the screen like images, suggestions, or warnings based on what people have done before or how they usually act, which leads to more specific and flexible online designs that affect choices [85]. This also applies to nudging systems that work in real time, watching what people do and changing things instantly, instead of using fixed actions. These types of systems could greatly help people change their behavior for good in areas like exercise, money management, and emotional health [86].

Besides just improving business, nudging is being looked at more for good causes, such as protecting the environment, saving energy, and getting people involved in their communities. For example, smart meters nudge families by showing how their energy use compares to their neighbors, using what is normal in society to encourage environmentally friendly behavior [87]. Likewise, systems are being made to promote recycling, eco-friendly travel, and smart buying habits, using how things are presented and interfaces that help set goals [88]. These “green nudges” show that using what we know about behavior to help everyone is becoming more popular, making sure nudging is not just about helping individuals.

However, these new technologies also raise important questions about what is right and wrong and how digital nudging should be controlled. As systems get smarter and harder to understand, there are worries about whether people can make their own choices, if they are being tricked, and if they truly understand what is happening. Experts caution that nudging can easily go too far, especially if people do not know they are being influenced or cannot say no [89]. The idea of “choice architects” becomes very important here: designers and system creators have a lot of power to change behavior, so they need to be more open, fair, and responsible [90]. Studies call for creating ethical rules and guidelines to manage how nudging systems are used, ensuring that these actions match what is important in a fair society and do not take advantage of how people think for business purposes [91].

7. CONCLUSION:

As using online systems becomes more common in daily routines, using behavior-based ideas through online changes gives helpful but subtle methods for affecting choices. From choices that are already set and what others think to adding game-like features and custom suggestions, online changes have been shown to work well at guiding what people do in different areas like health, money, learning, and government help. These actions, based on the ideas of mental shortcuts, thinking mistakes, and how our minds process things in two ways, aim at quick, easy thinking to push for faster, simpler choices. While many changes are made to help users do better—like pushing healthier routines or more saving—they also bring up important worries about freedom, honesty, and possible control, especially when making money is more important than what is good for users.

The facts shown in this look back say that well-made changes can give clear good results, mostly when they match what users want and moral design rules. But problems stay in checking how well they work over time, if they work the same in different cultures, and the blurry line between trying to persuade and forcing someone. The growth of tricky designs interfaces that use behavior ideas to fool or trap users has made people look more closely at how changes are used in a moral way. Also, as computer learning and watching behavior as it happens get mixed with change plans, the chance for super-custom, changing, and even self-running decision setups calls for stronger control rules and public talk. What happens next in online changes must focus on doing things in a good way. This means making clear, user-approved, and aware designs that respect how everyone is different and how they think. Moral watch, working together between fields, and using research that includes everyone are key to balance how well online changes work with fair beliefs and user power. Instead of seeing changes as

just ways to persuade, they should be seen as parts of a wider system of choice design that helps support well-informed, fair, and lasting choices. In the end, online changes have a huge chance to shape behavior for the good of society, but if they are seen as right and have an effect depends on moral plans, strong facts, and thinking about their role in human freedom. As we go through a world run more and more by algorithms, using changes as a careful and morally aware design way of thinking will be key to growing trust and responsibility in online interactions

REFERENCES

[1] Tamilarasi R. Behavioral Economics and Consumer Decision-Making in the Digital Age. International Journal of Social Impact [Internet]. [cited 2025 Aug 1];10:2455–670. Available from: https://ijsi.in/wp-content/uploads/2025/07/18.02.024.20251003.pdf

[2] Kahneman D. Thinking, fast and slow [Internet]. psycnet.apa.org. 2011. Available from: https://psycnet.apa.org/record/2011-26535-000

[3] Simon HA. A Behavioral Model of Rational Choice. The Quarterly Journal of Economics [Internet]. 1955;69(1):99–118. Available from: https://www.jstor.org/stable/1884852

[4] Tversky A, Kahneman D. Judgment under uncertainty: Heuristics and Biases. Science [Internet]. 1974 Sep 27;185(4157):1124–31. Available from: https://www.science.org/doi/10.1126/science.185.4157.1124

[5] Bergram K, Djokovic M, Bezençon V, Holzer A. The Digital Landscape of Nudging: A Systematic Literature Review of Empirical Research on Digital Nudges. CHI Conference on Human Factors in Computing Systems [Internet]. 2022 Apr 27; Available from: https://dl.acm.org/doi/10.1145/3491102.3517638

[6] Adkisson RV. Nudge: Improving Decisions About Health, Wealth and Happiness. The Social Science Journal [Internet]. 2008 Dec 1;45(4):700–1. Available from: https://www.researchgate.net/publication/257178709_Nudge_Improving_Decisions_About_Health_Wealth_and_Happiness_RH_Thaler_CR_Sunstein_Yale_University_Press_New_Haven_2008_293_pp

[7] Johnson EJ, Goldstein D. Do Defaults save Lives? Science [Internet]. 2003 Nov 20;302(5649):1338–9. Available from: https://www.science.org/doi/10.1126/science.1091721

[8] Weinmann M, Schneider C, vom Brocke J. Digital Nudging [Internet]. papers.ssrn.com. Rochester, NY; 2015. Available from: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2708250

[9] Cialdini, R. B. (2007). Influence The Psychology of Persuasion. New York Harper Collins. - References - Scientific Research Publishing [Internet]. www.scirp.org. Available from: https://www.scirp.org/reference/referencespapers?referenceid=1108133

[10] Caraban A, Karapanos E, Gonçalves D, Campos P. 23 Ways to Nudge: A Review of Technology-Mediated Nudging in Human-Computer Interaction. Proceedings of the 2019 CHI Conference on Human Factors in Computing Systems - CHI '19 [Internet]. 2019; Available from: https://dl.acm.org/citation.cfm?doid=3290605.3300733

[11] Jesse M, Jannach D. Digital nudging with recommender systems: Survey and future directions. Computers in Human Behavior Reports [Internet]. 2021 Jan;3:100052. Available from: https://www.sciencedirect.com/science/article/pii/S245195882030052X

[12] Dennis AR, Yuan L (IVY), Feng X, Webb E, Hsieh CJ. Digital Nudging: Numeric and Semantic Priming in E-Commerce. Journal of Management Information Systems [Internet]. 2020 Jan 2;37(1):39–65. Available from: https://www.tandfonline.com/doi/abs/10.1080/07421222.2019.1705505

[13] Acquisti A, Brandimarte L, Loewenstein G. Privacy and human behavior in the age of information. Science [Internet]. 2015 Jan 29;347(6221):509–14. Available from: https://www.science.org/doi/10.1126/science.aaa1465

[14] Yao D. How to Build a Habit-forming Product -to Understand the Hook Model through an Analysis of WeChat [Internet]. [cited 2025 Aug 6]. Available from: http://www.u-hyogo.ac.jp/mba/pdf/SBR/7-4/141.pdf

[15] Greenleaf EA, Johnson EJ, Morwitz VG, Shalev E. The price does not include additional taxes, fees, and surcharges: A review of research on partitioned pricing. Journal of Consumer Psychology [Internet]. 2016 Jan 1 [cited 2020 Jun 14];26(1):105–24. Available from: https://www.sciencedirect.com/science/article/abs/pii/S105774081500042X

[16] Schmidt AT, Engelen B. The ethics of nudging: An overview. Philosophy Compass [Internet]. 2020 Feb 27;15(4):1–13. Available from: https://compass.onlinelibrary.wiley.com/doi/full/10.1111/phc3.12658

[17] Mathur A, Acar G, Friedman MJ, Lucherini E, Mayer J, Chetty M, et al. Dark Patterns at Scale: Findings from a Crawl of 11K Shopping Websites. Proceedings of the ACM on Human-Computer Interaction

[Internet]. 2019 Nov 7;3(CSCW):1–32. Available from: https://dl.acm.org/doi/abs/10.1145/3359183

[18] Chang WJ, Seaborn K, Adams AA. Theorizing Deception: A Scoping Review of Theory in Research on Dark Patterns and Deceptive Design. arXiv (Cornell University) [Internet]. 2024 May 2;23:1–7. Available from: https://dl.acm.org/doi/abs/10.1145/3613905.3650997

[19] Low D. Behavioural Economics and Policy Design [Internet]. Co-Published with Civil Service College Singapore; 2011. Available from: https://www.worldscientific.com/doi/pdf/10.1142/8235#page=182

[20] Hummel D, Maedche A. How effective is nudging? A quantitative review on the effect sizes and limits of empirical nudging studies. Journal of Behavioral and Experimental Economics [Internet]. 2019 Jun;80(1):47–58. Available from: https://www.sciencedirect.com/science/article/pii/S2214804318303999

[21] Booch G, Fabiano F, Horesh L, Kate K, Lenchner J, Linck N, et al. Thinking Fast and Slow in AI. Proceedings of the AAAI Conference on Artificial Intelligence [Internet]. 2021 May 18;35(17):15042–6. Available from: https://ojs.aaai.org/index.php/AAAI/article/view/17765

[22] Kahneman D, Slovic P, Tversky A. Judgment under Uncertainty [Internet]. RePEc: Research Papers in Economics. RePEc: Research Papers in Economics; 2017. Available from: https://www.taylorfrancis.com/books/mono/10.4324/9781912282562/analysis-amos-tversky-daniel-kahneman-judgment-uncertainty-camille-morvan-william-jenkins

[23] Tversky A, Kahneman D. Judgement Under Uncertainty: Heuristics and Biases, No. 1 [Internet]. Uoregon.edu. Oregon Research Institute; 1973 [cited 2025 Aug 6]. Available from: https://scholarsbank.uoregon.edu/items/1ddd6d87-bcc9-4a2b-b8f0-3ceaaeac8d70

[24] Löfgren Å, Nordblom K. A theoretical framework of decision making explaining the mechanisms of nudging. Journal of Economic Behavior & Organization [Internet]. 2020 Jun;174:1–12. Available from: https://doi.org/10.1016/j.jebo.2020.03.021

[25] Margolis H. A New Model of Rational Choice. Ethics [Internet]. 1981 Jan;91(2):265–79. Available from: https://www.journals.uchicago.edu/doi/pdf/10.1086/292227

[26] Madrian BC, Shea DF. The Power of Suggestion: Inertia in 401(k) Participation and Savings Behavior. The Quarterly Journal of Economics [Internet]. 2001 Nov 1;116(4):1149–87. Available from: https://academic.oup.com/qje/article-abstract/116/4/1149/1903159

[27] Gigerenzer G, Gaissmaier W. Heuristic Decision Making. Annual Review of Psychology [Internet]. 2011;62(1):451–82. Available from: https://www.annualreviews.org/content/journals/10.1146/annurev-psych-120709-145346

[28] Rachlin H. Choice architecture: A review of why nudge: The politics of libertarian paternalism. Journal of the Experimental Analysis of Behavior [Internet]. 2015 Aug 11;104(2):198–203. Available from: https://onlinelibrary.wiley.com/doi/abs/10.1002/jeab.163

[29] Hansen PG. The Definition of Nudge and Libertarian Paternalism: Does the Hand Fit the Glove? European Journal of Risk Regulation [Internet]. 2016 Mar;7(01):155–74. Available from: https://www.cambridge.org/core/journals/european-journal-of-risk-regulation/article/definition-of-nudge-and-libertarian-paternalism-does-the-hand-fit-the-glove/16D7A1CBCE9928E3E9ED713BF48C315C

[30] "TO NUDGE OR NOT TO NUDGE: ETHICAL CONSIDERATIONS OF DIGITAL NUDGING BA" by Tim-Benjamin Lembcke, Nils Engelbrecht et al. [Internet]. Aisnet.org. 2019. Available from: https://aisel.aisnet.org/ecis2019_rp/95/

[31] Nilsson A, Erlandsson A, Västfjäll D, Tinghög G. Who are the opponents of nudging? Insights from moral foundations theory. Comprehensive Results in Social Psychology [Internet]. 2020 May 13;1–34. Available from: https://www.tandfonline.com/doi/abs/10.1080/23743603.2020.1756241

[32] Walser R, Seeber I, Maier R. Designing idea convergence platforms: The role of decomposition of information load to nudge raters towards accurate choices. AIS Transactions on Human-Computer Interaction [Internet]. 2019 Sep 30;179–207. Available from: https://aisel.aisnet.org/thci/vol11/iss3/5/

[33] Sugden R. On Nudging: a Review of Nudge: Improving Decisions about Health, Wealth and Happinessby Richard H. Thaler and Cass R. Sunstein. International Journal of the Economics of Business [Internet]. 2009 Nov;16(3):365–73. Available from: https://www.tandfonline.com/doi/abs/10.1080/13571510903227064

[34] Stjernschantz Forsberg J, Eriksson S, Hansson MG. Changing defaults in biobank research could save lives too. European Journal of Epidemiology [Internet]. 2009 Dec 3 [cited 2019 Jul 10];25(2):65–8. Available from: https://link.springer.com/article/10.1007/s10654-009-9413-0

[35] Dabholkar PA. Factors Influencing Consumer Choice of a "Rating Web Site": An Experimental Investigation of an Online Interactive Decision Aid. Journal of Marketing Theory and Practice [Internet].

2006 Oct;14(4):259–73. Available from: https://www.tandfonline.com/doi/abs/10.2753/MTP1069-6679140401

[36] Shleifer A. Psychologists at the Gate: A Review of Daniel Kahneman's Thinking, Fast and Slow. Journal of Economic Literature [Internet]. 2012 Dec;50(4):1080–91. Available from: https://www.aeaweb.org/articles?id=10.1257/jel.50.4.1080

[37] Fox CR, Rottenstreich Y. Partition Priming in Judgment Under Uncertainty. Psychological Science [Internet]. 2003 May [cited 2019 Sep 4];14(3):195–200. Available from: https://journals.sagepub.com/doi/abs/10.1111/1467-9280.02431

[38] McKechnie S, Nath P, Xun J. New insights into emotion valence and loyalty intentions in relational exchanges. Psychology & Marketing [Internet]. 2018 Jan 10;35(2):160–9. Available from: https://onlinelibrary.wiley.com/doi/abs/10.1002/mar.21077

[39] Dolan P, Hallsworth M, Halpern D, King D, Metcalfe R, Vlaev I. Influencing behaviour: The mindspace way. Journal of Economic Psychology [Internet]. 2012 Feb;33(1):264–77. Available from: https://www.sciencedirect.com/science/article/pii/S0167487011001668

[40] Michie S, Richardson M, Johnston M, Abraham C, Francis J, Hardeman W, et al. The Behavior Change Technique Taxonomy (v1) of 93 Hierarchically Clustered Techniques: Building an International Consensus for the Reporting of Behavior Change Interventions. Annals of Behavioral Medicine [Internet]. 2013;46(1):81–95. Available from: https://academic.oup.com/abm/article-abstract/46/1/81/4563254

[41] Evans JSBT. Heuristic and Analytic Processes in Reasoning. British Journal of Psychology [Internet]. 1984 Nov;75(4):451–68. Available from: https://doi.org/10.1111%2Fj.2044-8295.1984.tb01915.x

[42] Evans JStBT. Dual-Processing accounts of reasoning, judgment, and social cognition. Annual Review of Psychology [Internet]. 2008 Jan;59(1):255–78. Available from: https://www.annualreviews.org/content/journals/10.1146/annurev.psych.59.103006.0936

[43] Hutchinson JMC, Gigerenzer G. Simple heuristics and rules of thumb: Where psychologists and behavioural biologists might meet. Behavioural Processes [Internet]. 2005 May 31;69(2):97–124. Available from: https://www.sciencedirect.com/science/article/abs/pii/S0376635705000495?via%3Dihub

[44] Smids J. Toward a Philosophy and Ethics of Persuasive Technology. Studentthesesuunl [Internet]. 2025 [cited 2025 Aug 6]; Available from: https://studenttheses.uu.nl/handle/20.500.12932/29595

[45] Torning K, Oinas-Kukkonen H. Persuasive system design. Proceedings of the 4th International Conference on Persuasive Technology [Internet]. 2009 Apr 26; Available from: https://dl.acm.org/doi/abs/10.1145/1541948.1541989

[46] Oinas-Kukkonen H. Behavior Change Support Systems: A Research Model and Agenda. Persuasive Technology [Internet]. 2010;4–14. Available from: https://link.springer.com/chapter/10.1007%2F978-3-642-13226-1_3

[47] Sunstein, Cass R. Nudging and Choice Architecture: Ethical Considerations [Internet]. Ssrn.com. 2015. Available from: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2551264

[48] Camilleri A, Larrick RP. Choice Architecture [Internet]. Ssrn.com. 2015 [cited 2025 Aug 6]. Available from: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2929776

[49] Burns T, Roszkowska E. Rational Choice Theory : Toward a Psychological, Social, and Material Contextualization of Human Choice Behavior. Theoretical Economics Letters [Internet]. 2016;6(2):195–207. Available from: https://www.diva-portal.org/smash/record.jsf?pid=diva2:928490

[50] Johnson EJ, Shu SB, Dellaert BGC, Fox C, Goldstein DG, Häubl G, et al. Beyond nudges: Tools of a choice architecture. Marketing Letters [Internet]. 2012;23(2):487–504. Available from: http://www.dangoldstein.com/papers/Johnson_etal_beyond_nudges_tools_ML2012.pdf

[51] Ren S, Liu D. Effects of digital nudging on the adoption of APPs for value co-creation among online consumers. Information Technology and Management [Internet]. 2022 Jul 20; Available from: https://link.springer.com/article/10.1007/s10799-022-00371-x

[52] Mirsch T, Lehrer C, Jung R. Digital Nudging: Altering User Behavior in Digital Environments. Proceedings der 13 Internationalen Tagung Wirtschaftsinformatik (WI 2017) [Internet]. 2017 Feb 14;634–48. Available from: https://www.alexandria.unisg.ch/handle/20.500.14171/102622

[53] Caraban A, Karapanos E. The '23 ways to nudge' framework. Interactions [Internet]. 2020 Sep [cited 2021 Feb 18];27(5):54–8. Available from: https://dl.acm.org/doi/fullHtml/10.1145/3414464

[54] Dash A, Chakraborty A, Ghosh S, Mukherjee A, Gummadi KP. Investigating Nudges toward Related Sellers on E-commerce Marketplaces: A Case Study on Amazon. Proceedings of the ACM on Human-Computer

Interaction [Internet]. 2024 Nov 7;8(CSCW2):1–31. Available from: https://dl.acm.org/doi/abs/10.1145/3686994

[55] AIS Electronic Library (AISeL) - AMCIS 2017 Proceedings: The Effect of Digital Nudging Techniques on Customers' Product Choice and Attitudes towards E-Commerce Sites [Internet]. Aisnet.org. 2017. Available from: https://aisel.aisnet.org/amcis2017/HumanCI/Presentations/13/

[56] Schneider D, Klumpe J, Adam M, Benlian A. Nudging users into digital service solutions. Electronic Markets [Internet]. 2019 Nov 28;30. Available from: https://link.springer.com/article/10.1007/s12525-019-00373-8

[57] Jóhannsdóttir LG, Sigurðardóttir SG, Óskarsdóttir M, Islind AS. Digital nudging in digital health technologies: a systematic review. Health and Technology [Internet]. 2025 Jun 27 [cited 2025 Jul 28]; Available from: https://link.springer.com/article/10.1007/s12553-025-01000-7

[58] Jose J. Design and implementation of a comfortable Mobile-based monitoring and recommendation system for healthy lifestyle habits - Webthesis. Politoit [Internet]. 2024 Jul 26; Available from: https://webthesis.biblio.polito.it/31855/

[59] Purohit AK, Schöbel S, Bill O, Holzer A. Nudging to Change, the Role of Digital Health. Computers in health care [Internet]. 2023 Jan 1 [cited 2025 Mar 9];137–54. Available from: https://link.springer.com/chapter/10.1007/978-3-031-17666-1_10

[60] Chiam J, Lim A, Ankur Teredesai. NudgeRank: Digital Algorithmic Nudging for Personalized Health. Proceedings of the 28th ACM SIGKDD Conference on Knowledge Discovery and Data Mining [Internet]. 2024 Aug 24;18:4873–84. Available from: https://dl.acm.org/doi/abs/10.1145/3637528.3671562

[61] Bhatt E, Seetharaman P. Rethinking Digital Nudging: A Taxonomical Approach to Defining and Identifying Characteristics of Digital Nudging Interventions [Internet]. AIS Electronic Library (AISeL). 2023. Available from: https://aisel.aisnet.org/thci/vol15/iss4/3/

[62] Johannes Hübner. Towards Improving Consumer Financial Decision-Making Through Mobile Information Systems. 2019 Jan 1 [cited 2025 Aug 6]; Available from: https://www.research-collection.ethz.ch/handle/20.500.11850/397018

[63] Siani C. Unleashing the Potential : Experimental Study on the Effectiveness of Nudging Strategies in Webpage Design for Emerging Fintech Startups - University of Twente Student Theses. Utwentenl [Internet]. 2023; Available from: https://essay.utwente.nl/97635/

[64] Robijn A. Digital Nudges for Social Behaviour Change: A Platform Fostering Inclusion through Personal Interactions [Internet]. studenttheses.uu.nl. 2022. Available from: https://studenttheses.uu.nl/handle/20.500.12932/43315

[65] Bhuiyan MM, Horning M, Lee SW, Mitra T. NudgeCred: Supporting News Credibility Assessment on Social Media Through Nudges. Proceedings of the ACM on Human-Computer Interaction [Internet]. 2021 Oct 13;5(CSCW2):1–30. Available from: https://dl.acm.org/doi/abs/10.1145/3479571

[66] Pratyush Pandab. Interaction Interrupted - Investigating The Effects Of Notifications On Flow Experiences And Understanding Common Notification-handling Strategies. Academiaedu [Internet]. 2014 Jan 5 [cited 2025 Aug 6]; Available from: https://www.academia.edu/download/35052756/Interaction_Interrupted_Presentation_by_Pratyush_Pandab__2013_.pdf

[67] Dennehy AI, Estévez EC, Fillottrani PR. New Technologies for Innovation in Public Services: A Review of Case Studies. Unlpeduar [Internet]. 2020 [cited 2025 Aug 6]; Available from: https://sedici.unlp.edu.ar/handle/10915/114555

[68] Sharma K, Zhan X, Nah FFH, Siau K, Cheng MX. Impact of digital nudging on information security behavior: an experimental study on framing and priming in cybersecurity. Organizational Cybersecurity Journal: Practice, Process and People [Internet]. 2021 Sep 20;1(1):69–91. Available from: https://www.emerald.com/insight/content/doi/10.1108/OCJ-03-2021-0009/full/html

[69] Tor A. Digital Nudges: Contours and Challenges. 2023 Jan 1 [cited 2025 Jun 7];3–18. Available from: https://link.springer.com/chapter/10.1007/978-3-031-25059-0_1

[70] Lettieri N, Guarino A, Malandrino D, Zaccagnino R. Platform Economy and Techno-Regulation—Experimenting with Reputation and Nudge. Future Internet [Internet]. 2019 Jul 23 [cited 2019 Oct 17];11(7):163. Available from: https://www.mdpi.com/1999-5903/11/7/163

[71] Meske C, Amojo I. Ethical Guidelines for the Construction of Digital Nudges. arXiv:200305249 [cs] [Internet]. 2020 Mar 11; Available from: https://arxiv.org/abs/2003.05249

[72] Michaelsen P. Transparency and nudging: an overview and methodological critique of empirical investigations. Behavioural public policy [Internet]. 2024 Mar 13;1–11. Available from: https://www.cambridge.org/core/journals/behavioural-public-policy/article/transparency-and-nudging-an-overview-and-methodological-critique-of-empirical-investigations/F8348A8C962D46AE7C283CFB6C72B42A

[73] Bruns H, Kantorowicz-Reznichenko E, Klement K, Luistro Jonsson M, Rahali B. Can nudges be transparent and yet effective? Journal of Economic Psychology [Internet]. 2018 Apr 1;65:41–59. Available from: https://www.sciencedirect.com/science/article/pii/S0167487017307845

[74] Janson A, Barev TJ. Making the default more legitimate – the role of autonomy and transparency for digital privacy nudges. Information Technology & People [Internet]. 2024 Dec 26; Available from: https://www.emerald.com/insight/content/doi/10.1108/ITP-04-2023-0334/full/html

[75] Eigenbrod L, Janson A. Association for Information Systems AIS Electronic Library (AISeL) How Digital Nudges Influence Consumers - Experimental Investigation in the Context of Retargeting [Internet]. 2018. Available from: https://core.ac.uk/download/pdf/301378641.pdf

[76] Davis D. NUDGING TOWARD EQUALITY: THE ROLE OF BEHAVIOURAL INSIGHTS IN SOCIAL WELFARE POLICY. European Journal of Research in Social Sciences [Internet]. [cited 2025 Aug 6];13(1):2025–56. Available from: https://www.idpublications.org/wp-content/uploads/2025/02/Full-Paper-NUDGING-TOWARD-EQUALITY-THE-ROLE-OF-BEHAVIOURAL-INSIGHTS-IN-SOCIAL-WELFARE-POLICY.pdf

[77] Kim J, Castelli DM. Effects of Gamification on Behavioral Change in Education: A Meta-Analysis. International Journal of Environmental Research and Public Health [Internet]. 2021 Mar 29;18(7):3550. Available from: https://www.mdpi.com/1660-4601/18/7/3550

[78] Mohamed Iliyas, Kumar KP. Personalization in the FinTech Age. 2025 Jun 11;249–79. Available from: https://onlinelibrary.wiley.com/doi/abs/10.1002/9781394311682.ch11

[79] Kneipp SM, Lutz BJ, Means D. Reasons for Enrollment, the Informed Consent Process, and Trust Among Low-Income Women Participating in a Community-Based Participatory Research Study. Public Health Nursing [Internet]. 2009 Jul [cited 2020 Nov 8];26(4):362–9. Available from: https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1525-1446.2009.00791.x

[80] Reisch LA, Sunstein CR. Do Europeans like nudges? Judgment and Decision Making [Internet]. 2016 Jul;11(4):310–25. Available from: https://www.cambridge.org/core/journals/judgment-and-decision-making/article/do-europeans-like-nudges/12257E62119108BFD36C0E67C9979AF5

[81] Ivanković V, Engelen B. Nudging, Transparency, and Watchfulness. Social Theory and Practice [Internet]. 2019;45(1):43–73. Available from: https://www.jstor.org/stable/45218911

[82] Polanin JR, Hennessy EA, Tsuji S. Transparency and Reproducibility of Meta-Analyses in Psychology: A Meta-Review. Perspectives on Psychological Science [Internet]. 2020 Jun 9;15(4):1026–41. Available from: https://journals.sagepub.com/doi/abs/10.1177/1745691620906416

[83] Szaszi B, Goldstein DG, Soman D, Michie S. Generalizability of choice architecture interventions. Nature Reviews Psychology [Internet]. 2025 Jul 17 [cited 2025 Aug 3]; Available from: https://www.nature.com/articles/s44159-025-00471-9

[84] Harder T, Janneck M. Digital Nudging in Online-Learning Environments: Enhancing Self-regulation and Decision Through Usability-Centric Design. Lecture Notes in Computer Science [Internet]. 2024 [cited 2025 Aug 6];3–18. Available from: https://link.springer.com/chapter/10.1007/978-3-031-61672-3_1

[85] Mejtoft T, Ristiniemi C, Söderström U, Mårell-Olsson E. User Experience Design and Digital Nudging in a Decision Making Process. BLED 2019 Proceedings [Internet]. 2019 Jan 1; Available from: https://aisel.aisnet.org/bled2019/38/

[86] Dalecke S, Karlsen R. Designing Dynamic and Personalized Nudges. Proceedings of the 10th International Conference on Web Intelligence, Mining and Semantics [Internet]. 2020 Jun 30; Available from: https://dl.acm.org/doi/abs/10.1145/3405962.3405975

[87] Kuyer P, Gordijn B. Nudge in perspective: A systematic literature review on the ethical issues with nudging. Rationality and Society [Internet]. 2023 Jan 30;35(2). Available from: https://journals.sagepub.com/doi/10.1177/10434631231155005

[88] Anand P. Nudging Urban Communities: Behavioural Science Interventions to Foster Civic Engagement. SSRN Electronic Journal [Internet]. 2025 [cited 2025 Apr 12]; Available from: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5119963

[89] Apriliani L. Hypernudging in the Digital Era: Exploring the Impact and Ethical Considerations of Advanced

Behavioral Interventions. UPY Business and Management Journal (UMBJ) [Internet]. 2025 Jul 7 [cited 2025 Aug 6];4(2):200–15. Available from: https://journal.upy.ac.id/index.php/ubmj/article/view/7947

[90] Beatriz M. AI-powered personalization: A behavioural economics perspective in marketing. Iscte-iulpt [Internet]. 2024 Oct; Available from: https://repositorio.iscte-iul.pt/handle/10071/33789

[91] Benner D, Schöbel S, Janson A, Jan Marco Leimeister. How to Achieve Ethical Persuasive Design: A Review and Theoretical Propositions for Information Systems. AIS transactions on human-computer interaction [Internet]. 2022 Dec 31 [cited 2023 Sep 14];14(4):548–77. Available from: https://www.alexandria.unisg.ch/entities/publication/e742a998-b0c5-4a5f-9f33-b38f9566f47d

fffff