

EXECUTIVE SUMMARY

of the Thesis

**AN EXAMINATION OF THE USE OF NUDGING IN INDIA FROM THE
PERSPECTIVE OF BUSINESS, GOVERNMENT AND PUBLIC**

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the criteria for the award of

DOCTOR OF PHILOSOPHY

Submitted by

MS. SAWANT NEHA RAMESH

(Registration No. FOC/306)

Research Supervisor and Guide

DR. ARCHANA FULWARI

Associate Professor

The Department of Business Economics

Faculty of Commerce

The Maharaja Sayajirao University of Baroda,

Vadodara



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RESEARCH METHODOLOGY

Nudge theory, which falls under behavioural economics and was introduced by Richard Thaler and Cass Sunstein, emphasizes that individuals can be guided toward certain actions by making those choices the most convenient or accessible, without imposing them. Rooted in the idea of influencing decisions for positive outcomes, the theory has attracted significant interest from both businesses and governments worldwide over the past decade. In India the use of nudge-like interventions has been found in corporate practices and government programs. This study focuses on identifying how the nudge theory has been utilized in business domains such as finance, human resource management, and marketing, as well as in government initiatives. Additionally, it analyzes the effectiveness of these interventions through public perception.

The research methodology involves an extensive review of literature, organized under different themes as follows:

- Studies related to Nudge
 - Studies related to the Concept of Nudge
 - Studies related to Nudge Theory and its Broad Application
 - Studies related to Types and Framework
 - Studies related to Criticism of Nudge Theory
- Studies related to Business
 - Studies related to Finance
 - Studies related to HRM
 - Studies related to Marketing
- Studies related to Government
 - Studies related to BIT (Behavioural Insights Teams/ Units)
 - Studies related to Health
 - Studies related to Agriculture
 - Studies related to Environment
 - Studies related to Others Areas
- Studies related to India

The major point emerging out of the review of literature is that nudging has undoubtedly gained popularity across countries by adding freshness to the approach with which policies are formulated and designed. An important issue is that of providing empirical evidence of the effectiveness of nudging. No in-depth examination of the use of nudging by businesses or government, and their types, has been carried out in India. Very few studies are found in the Indian context regarding the use of different forms of nudging in public policy. There are no studies in India that assess effectiveness of nudging used by businesses or government. The Government of India has been toying with the idea of setting up a nudge unit within the NITI Aayog. A study of the application of nudging in India would provide useful guidance in the formulation of business strategies and public policies and programmes. In this context, the present study is an attempt to identify nudge interventions across varied dimensions of business and government programmes, and to assess their effectiveness.

Research Objectives

The present study examines the use of nudge interventions in the businesses and government in India. Also, the public perception towards nudge interventions has been examined to gauge their effectiveness in the area of finance, HRM, marketing and government programmes. The objectives of the study are as follows:

- To examine the use of nudging by businesses in India
- To carry out an examination of the use of nudging by government in India in various schemes and programmes
- To identify the most commonly used nudges in India
- To assess the effectiveness of nudging in influencing behaviour of people

Methodology

This study is exploratory in nature, aiming to identify and analyze the application of nudge interventions across business and government in India. It pursues two main objectives: mapping the spread of nudges across sectors and evaluating their effectiveness in shaping behaviour. Within business, the focus is on finance, HRM, and marketing areas where nudges are widely used to influence savings, investments, insurance coverage, tax planning, employee behaviour,

and consumer choices. In case of the government, the study examines select programmes in healthcare, education, environmental sustainability, taxation, and subsidies, etc.

The research draws on both secondary and primary sources of data. Secondary data includes review of research articles, reports, newspapers, and organizational documents to identify nudges in practice. For finance, reports of banks, Assets Management Companies (AMCs), insurance companies, and tax provisions were studied; for HRM, annual reports of India’s top 20 companies as per market capitalization based on the years 2023 to 2025 were analyzed; and for marketing, promotional strategies across four categories of consumer goods were examined. Government nudges in schemes and programmes were explored from surveys, official reports, and policy documents.

Primary data was collected via a structured disguised questionnaire based on the MINDSPACE framework which is an abbreviation comprising different nudges (Table 1), administered through Google Forms using convenience sampling across diverse demographics. This approach allowed the study to capture public perceptions of nudges and assess their effectiveness in driving behavioural change. The responses were analyzed using chi-square tests to provide empirical support for the qualitative findings, ensuring both depth and relevance in understanding how nudges operate in business and government contexts.

Table 1: MINDSPACE Framework

MINDSPACE	BEHAVIOUR
Messenger	Influenced by information with respect to who is communicating
Incentives	Using inducement to influence responses through predictable shortcuts
Norms	Influenced by others' actions
Defaults	Choose pre-set options according to their flow
Saliency	Attention is drawn to novel and relevant content
Priming	Subconscious cues often influence actions
Affect	Emotional associations significantly impact actions
Commitments	Consistency in public promises and reciprocity are key
Ego	Self-improvement is achieved through actions

Source: Institute for Government’s report *MINDSPACE: Influencing Behaviour through Public Policy*, commissioned by the UK Cabinet Office in 2009.

The present study is partially based on primary data collected from a sample of 411 respondents, exceeding the widely cited Krejcie and Morgan benchmark of 384 for large populations. Data

was collected between March and August 2024 using a structured questionnaire divided into two parts: Part A gathered demographic details (gender, age, education, occupation, and income), while Part B focused on perceptions of nudge interventions. The questionnaire was designed using the MINDSPACE framework to cover applications in finance, HRM, marketing, and government programs.

The study tests whether demographic characteristics are associated with perceptions of nudges in these four domains, using chi-square analysis to evaluate significance. Secondary sources such as reports, surveys, and research papers provided context, while the primary data offered insights into public reception. This systematic approach allowed the research to assess both the spread and effectiveness of nudges in India, combining qualitative and quantitative evidence for a comprehensive understanding. Chart 1 depicts the use of different types of nudges across the four domains examined. The shades of green indicate the number of questions under the corresponding element of MINDSPACE framework. The red cells indicate the particular elements not commonly found in the corresponding areas of application, and therefore, no questions were framed related to them.

Chart 1: Distribution of the Elements of MINDSPACE Framework Across the Areas of Application

	Finance	HRM	Marketing	Government
Messenger	Red	Red	Red	Red
Incentives	Light Green	Light Green	Light Green	Light Green
Norms	Light Green	Red	Light Green	Light Green
Defaults	Light Green	Light Green	Light Green	Red
Saliency	Red	Light Green	Light Green	Light Green
Priming	Light Green	Light Green	Light Green	Red
Affect	Red	Red	Light Green	Light Green
Commitment	Red	Red	Red	Light Green
Ego	Red	Red	Red	Light Green

Source: Researcher’s Compilation

In this study, perceptions of nudge interventions were measured using a five-point Likert scale (from strongly disagree to strongly agree) and some dichotomous (Yes/No) questions. To ensure validity, the questionnaire was reviewed by experts and a pilot test with 52 respondents was conducted. Reliability was confirmed with Cronbach’s Alpha above 0.9, indicating strong internal consistency. For analysis, demographic categories were reorganized: respondents under 18 years of age and 19-30 were merged into “Below 30 years”. Education was grouped into undergraduates vs. graduates and above, and occupations were classified as working vs. non-

working. The Likert scale responses were condensed into three categories - ‘effective,’ ‘ineffective,’ and ‘neutral’-while Yes/No responses were treated as effective or ineffective. This restructuring ensured alignment with the study’s objective of assessing public perceptions of nudges across finance, HRM, marketing, and government programmes.

Major Findings

Nudge Interventions in the Area of Business

This study focuses on three areas of business, namely, finance, HRM, and marketing.

- Finance

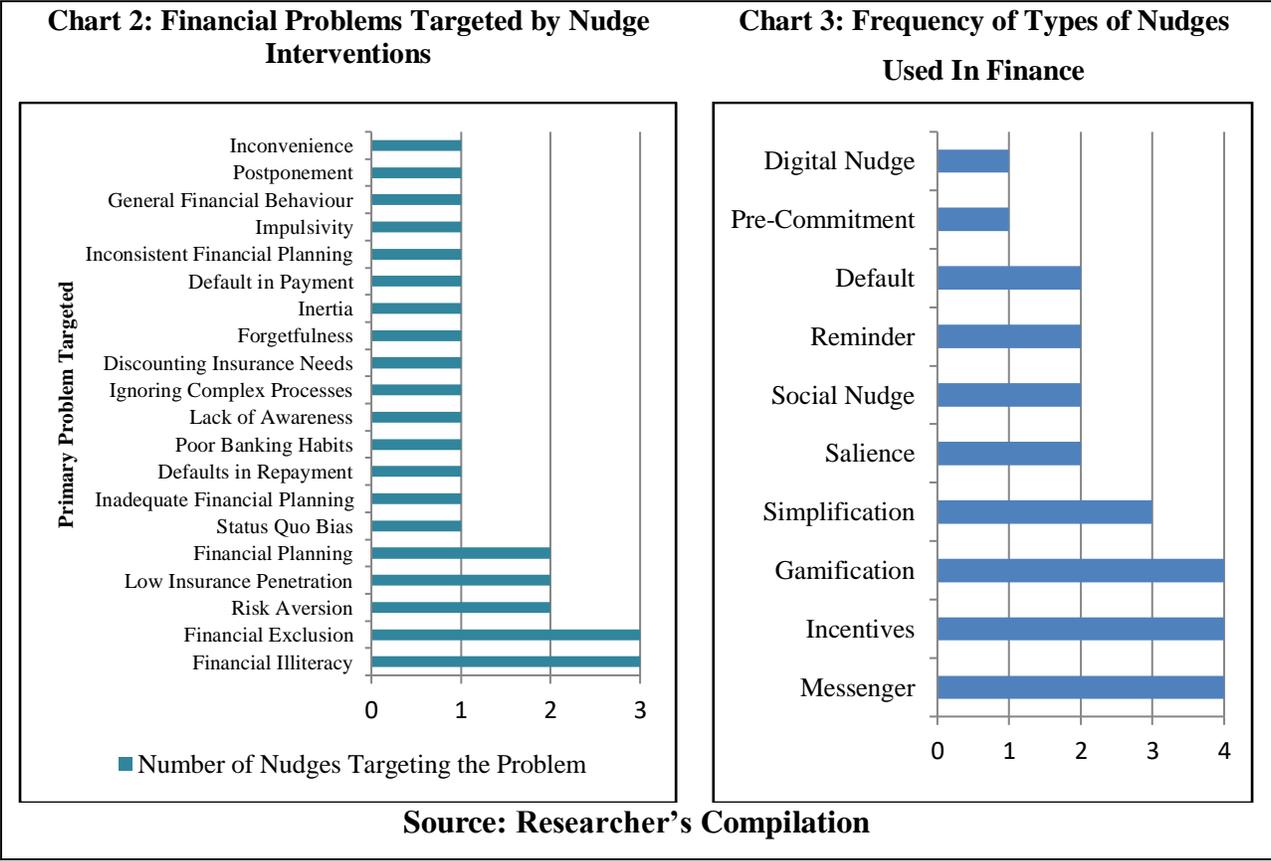
In finance, the study addresses issues like financial illiteracy, poor financial planning, financial risk aversion, loan repayment delays, and mistrust of banking services. These challenges stem from behavioural traits such as inertia, complacency, and emotional reactions. Nudges identified in reports and literature includes measures to encourage savings, simplify investment choices, promote insurance, and guide tax planning which are presented in Table 2.

**Table 2: Nudge Interventions in Business
Area of Application - Finance**

Type of Nudge	Problems Addressed	Tools Applied
Messenger	Financial Illiteracy, Exclusion, Risk Aversion	Public awareness programs (TV/Radio), influencers (e.g., Ankur Warikoo), Bank Financial Literacy Centers (FLCs), and trusted advisors
Incentives	Financial Exclusion, No/Low Insurance, Repayment Defaults	Jan Dhan Accounts (Zero balance), insurance cashbacks/reduced premiums, and rewards for timely payments (e.g., CRED, Paytm)
Saliency	Poor Banking Habits	Visual posters at ATMs, banking apps, and RBI’s Financial Literacy Week (FLW) materials
Simplification	Complex Processes & Illiteracy	RBI’s FAME booklet, SBI’s YONO app, and aggregators like PolicyBazaar that simplify comparison
Default	Inertia & Postponement	Pre-filled application forms and automatic premium payment schedules in Insurtech apps
Reminder	Forgetfulness & Defaults	SMS/Email alerts for EMIs. Creative approach: SBI’s "Chocolate Nudge" during personal visits to defaulters
Social Nudge	Poor Financial Planning, Risk Perception	Displaying investor statistics (social proof), peer-to-peer (P2P) insurance models, and social validation
Pre-commitment	Lack of Disciplined Saving	Systematic Investment Plans (SIPs) that automate long-term investment commitments
Digital Nudging	Complexity & Lack of Access	Investment apps (Moneyview, Mint) using framing and disclosure via mobile interfaces for immediate action
Gamification	Low Engagement & Illiteracy	Storytelling, role-play (Ujjivan’s Diksha program), and Zerodha’s animated videos/quizzes

Source: Researcher’s Compilation

These findings identify various nudge interventions to address financial behaviours and barriers through a combination of traditional and modern tools. Messenger and Salience nudges leverage public awareness programs, influencers like Ankur Warikoo, and visual ATM posters to combat financial illiteracy and poor banking habits. To overcome inertia and lack of discipline, Defaults and Pre-commitment strategies such as pre-filled forms and SIPs are used to automate positive financial outcomes. Incentives and Reminders including insurance cashbacks and creative approaches like SBI's "Chocolate Nudge" aim to reduce defaults and exclusion, while Simplification, Digital Nudging, and Gamification via apps like YONO or Zerodha make complex processes more accessible. Finally, Social Nudges provide the necessary social proof and peer validation to improve long-term financial planning and risk perception. Chart 2 and Chart 3 show the problems and nudges from the records and other literature examined.



Based on the Chart 2, the primary problems targeted by nudges range across various financial and behavioural barriers, with Financial Illiteracy and Financial Exclusion emerging as the most addressed issues, each targeted by three separate nudges. These are followed by Risk Aversion,

Low Insurance Penetration, and Financial Planning, each of which are addressed by two nudges. The remaining problems including behavioural factors like Inertia, Status Quo Bias, and Impulsivity, as well as issues like Default in Payment and Lack of Awareness are each targeted by a single nudge, reflecting a broad but less concentrated effort to tackle a wide spectrum of individual financial hurdles.

Chart 3 illustrates the frequency or prevalence of various behavioural interventions. The finding of the study shows that Messenger, Incentives, and Gamification are the most prominent. These are followed closely by Simplification, suggesting that reducing friction is a key priority. Salience, Social Nudge, Reminder, and Default are found in moderate and more or less equal use. Finally, Pre-Commitment and Digital Nudge are the least used strategies, although it may be noted that digital mode is found in use in many of the other nudges. Overall, the chart suggests a hierarchy where direct interaction (Messenger) and reward-based systems (Incentives and Gamification) are favoured over more passive or long-term psychological tools like pre-commitment.

- Human Resource Management (HRM)

In HRM, nudges are applied to address behavioural challenges to encourage employee engagement, productivity, and retention. Common issues include resistance to change, lack of motivation, and poor adherence to organizational policies. Companies often use nudges like default enrollment in benefit programmes, recognition systems, or subtle reminders to encourage healthier workplace habits and better performance. Table 3 presents the nudge intervention with the tools applied in the area of HRM targeting the HR related problems

**Table 3: Nudge Interventions in Business
Area of Application - HRM**

Problem Category	Nudge Type	Tools Applied
Lack of Motivation & Productivity	Incentives	Welcome kits (branded mugs/shirts), cash bonuses, family benefits (childcare, school admission), and travel rewards
Mental Health & Burnout	Messenger / Feedback	Mental health ambassadors (relatable peers), motivational talks, and the DASS 21 screening scale for early detection
Poor Teamwork & Leadership	Social Nudge / Choice Architecture	Team-building activities, "Learning Menus" for optional training, and collaboration with leaders from diverse fields
Overwhelming Workload	Social / Salience	Organized recreation (hiking, reading clubs), and highlighting employee strengths on "Salience boards" to boost morale
Resistance to Change	Ease / Salience	Micro-learning modules, peer learning sessions, and "Learning Menu Cards" to make new skills less intimidating
Gen Z Retention	Digital / Reminder / Incentive	Apps for leave/career planning, instant feedback/validation, "no-contact" hours, and experiential rewards (game zones, cafes)
Employee Loyalty (Attrition)	Incentives (Emotional)	Sponsorship for higher studies, medical coverage for family, and scholarships for employees' children
Communication Gaps	Digital / Ease	Auditory learning (podcasts), AI conversational bots, and automated information sharing to reduce delays
Employee Loyalty (Attrition)	Incentives (Emotional)	Sponsorship for higher studies, medical coverage for family, and scholarships for employees' children

Source: Researcher's Compilation

The study addresses various workplace challenges by aligning specific problem categories with targeted nudge strategies and practical tools applied. The various tools applied in the organisation focus on boosting motivation and loyalty through tangible incentives like welcome kits and family-oriented benefits, while mental health and burnout are managed through peer ambassadors and screening scales. To enhance teamwork, leadership, and adaptability, the strategy employs choice architecture such as "Learning Menus" alongside social nudges like organized recreation and saliency boards. Furthermore, modern communication and retention hurdles, particularly for Gen Z, are tackled using digital tools, AI bots, and "no-contact" hours to streamline information flow and provide instant validation.

Chart 4: Number of Unique Nudges Applied against the "Major HR Problem"

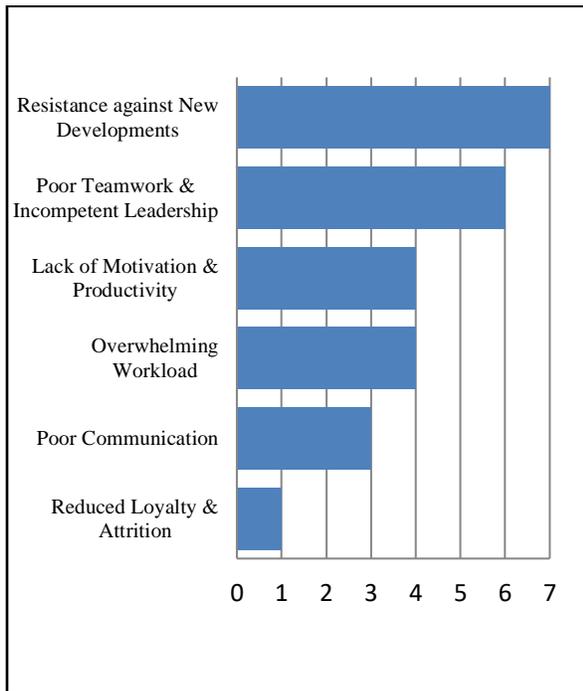
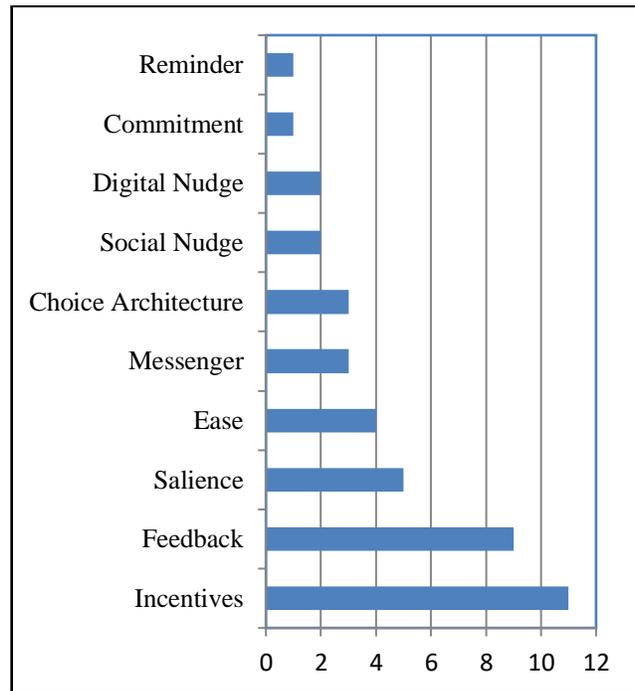


Chart 5: Frequency of the use of Nudge in the Area of HRM



Source: Researcher's Compilation

The findings presented in the Chart 4 highlight a multi-faceted approach to addressing organizational challenges through diverse nudge interventions. On the organizational front, interventions are most heavily concentrated on overcoming Resistance against New Developments and Poor Teamwork, followed by efforts to improve Motivation, Workload Management, and Communication. In contrast, Reduced Loyalty and Attrition have the least nudges used in an organisation. Chart 5 illustrates a comprehensive application of nudge interventions in organizational contexts. These workplace issues are most commonly tackled using Incentives and Feedback, while other tools like Saliency, Ease, Messenger, and Choice Architecture are applied with moderate frequency. Across both financial and HRM areas, highly specific behavioural hurdles are solved by Commitment/Pre-commitment, Digital Nudges, and Reminders more sparingly for targeted issues.

- Marketing

This study examines how nudges are tailored to different product categories for better suitability. Products are classified into four groups: convenience goods (routine purchases like bread, bottled water, toiletries), shopping goods (infrequent, considered purchases such as furniture, electronics, and clothing), specialty goods (luxury or unique items like designer watches, high-end cars, and jewelry, often linked to conspicuous consumption), and unsought goods (items not usually considered until needed, such as insurance, burial services, or repairs). In Table 4, each category of goods reflects distinct consumer behaviours, making it important to identify appropriate nudge interventions for influencing decisions effectively.

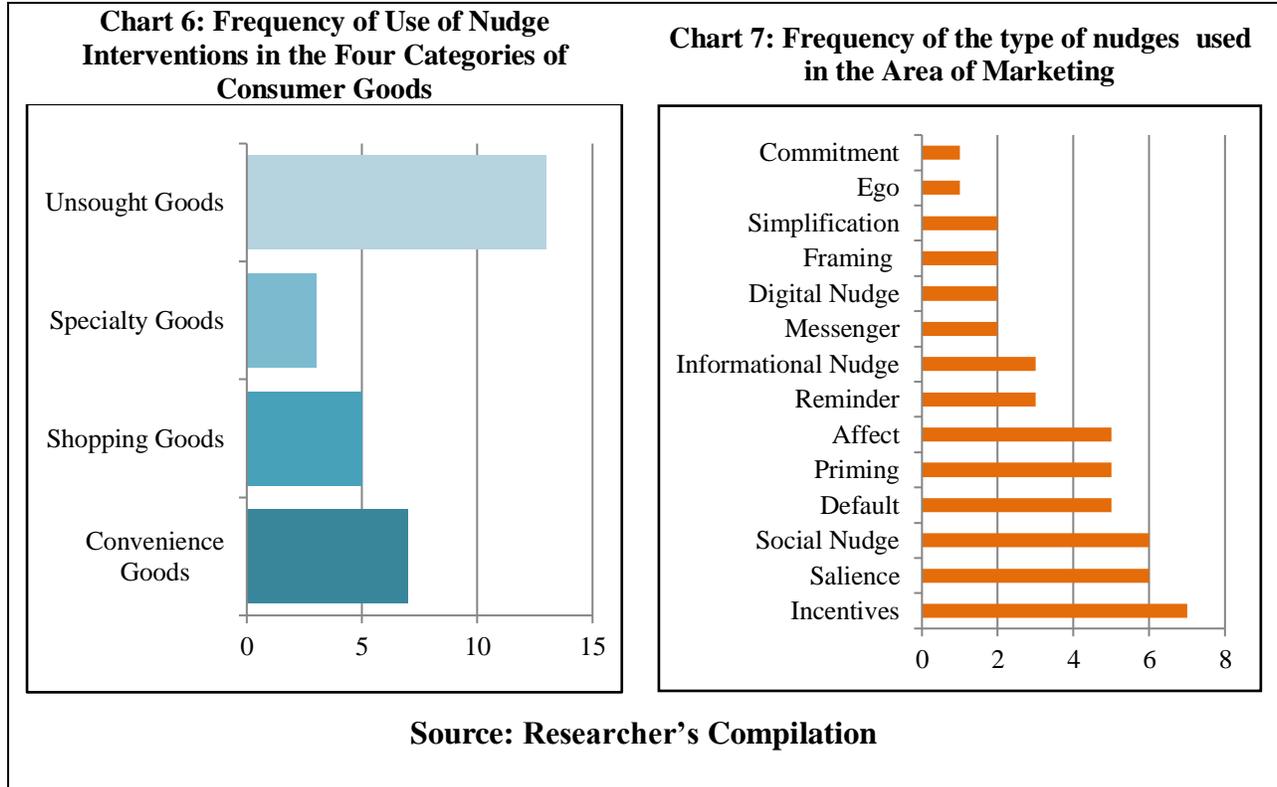
**Table 4: Nudge Interventions in Business
Area of Application - Marketing**

Category	Description	Key Problems	Applied Nudges	Tools
Convenience Goods	Frequent, low-thought purchases	Price sensitivity; Budgeting	Default, Priming, Salience, Messenger	Free samples, attractive packaging, newspaper ads
Shopping Goods	Comparisons based on quality/price	Choice dissonance; Decision fatigue	Digital, Social, Incentives, Priming	Outfit suggestions (AI), product bundling, discounts
Specialty Goods	Unique features or luxury branding	Habitual brand loyalty	Social, Messenger, Salience	Status signalling, self-esteem appeals, brand ambassadors
Unsought Goods	Bought only when awareness/need arises	Lack of priority; Procrastination	Framing, Simplification, Affect, Ego	Emotional storytelling, simplified sign-ups, limited-time offers

Source: Researcher's Compilation

Convenience Goods, characterized by frequent and low-thought purchases, rely on Defaults, Priming, and Salience through tools like attractive packaging and free samples to manage price sensitivity. Shopping Goods involves problems like choice dissonance and decision fatigue which are addressed by employing Digital and Social nudges, such as AI-driven outfit suggestions and product bundling, to assist in quality and price comparisons. In the case of Specialty Goods, Social and Messenger nudges are leveraged using brand ambassadors and status signalling to maintain habitual loyalty to luxury branding. Finally, Unsought Goods

combat lack of priority and procrastination which are nudged through Framing and Simplification, using emotional storytelling and simplified sign-up processes to encourage action before the need arises.



In marketing, across the four consumer goods categories, nudge interventions are most heavily concentrated in Unsought Goods, where approximately 13 different nudges are found to be used to overcome consumer procrastination and lack of inherent awareness. Convenience Goods follow with seven interventions, utilizing nudges like Defaults and Salience to streamline frequent, low-thought purchasing decisions. In the case of Shopping Goods, five nudges are found in use, such as Digital and Incentive nudges, to assist consumers in navigating complex quality and price comparisons. Finally, in the case of Specialty Goods, the fewest interventions are found in use with only three targeted nudges, primarily leveraging Social and Messenger strategies to reinforce luxury brand loyalty and status signalling.

Marketing strategies frequently rely on approaches that resonate with public perception and collective behaviour. For instance, salience nudges make certain product attributes stand out to

capture attention, while social nudges encourage conformity to group norms or trends, thereby amplifying the persuasive impact. Together, these techniques form a toolkit that marketers use to subtly guide consumer decisions without restricting choice, aligning with the broader principles of behavioural economics.

Nudge Interventions by Government

Behavioural Insights Team (BIT)

Apart from the common use of nudges found in business, systematic use of behavioral insights in public policy began with the UK's Behavioural Insights Team in 2010, inspiring similar units in countries like Australia, Canada, France, Germany, and the US. Today, over 300 public entities (OECD, 2025) worldwide apply behavioural insights, with developing nations, including India, joining in. India established its Behavioural Economics Unit (BEU) under NITI Aayog in 2016, supported by the Bill and Melinda Gates Foundation, to improve the effectiveness of major schemes such as Swachh Bharat Abhiyan, Jan Dhan Yojana, and Digital India. In 2017, the Centre for Social and Behaviour Change (CSBC) also set up a Behavioural Insights Unit to focus on research, intervention design, and capacity building. These initiatives highlight India's growing emphasis on nudges to encourage positive behaviours in areas like health, environment, finance, and civic responsibilities, aiming to make public programmes more effective and inclusive.

Nudge Interventions by Government

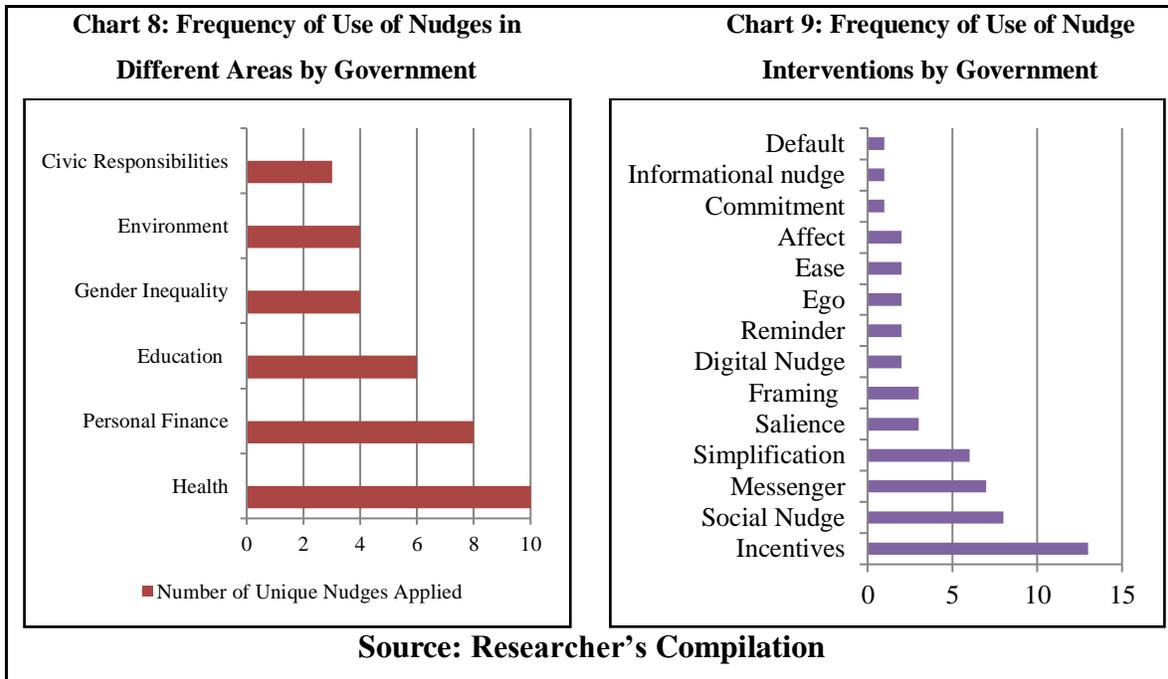
Table 5 highlights the common socio-economic issues faced in India and the behavioural challenges tied to each. The broad areas of nudge interventions that can be identified are education, health, finance, gender inequality, civic responsibilities, environment protection, resource conservation, etc. These social aspects are crucial for the economic development of any country, which makes the analysis of nudge interventions in these areas by the government very significant.

Table 5: Nudge Interventions by Government in India

Area	Key Initiatives	Behavioural Issues	Applied Nudges
Education	Mid-Day Meal, Kasturba Gandhi Balika Vidyalaya (KGBV)	Rigid Societal norms, health issues	Incentives, Messenger, Framing
Health	Covid-19, Mamta Card, Organ Donation	Distrust, rigid beliefs, inertia	Reminder, Social, Salience, Digital
Personal Finance	Jan Dhan Yojana, Digital Payments	Procrastination, planning fallacy	Ease, Default, Simplification
Gender	Beti Bachao Beti Padhao, Sukanya Samriddhi Yojana	Subconscious bias, rigid societal norms	Social Norms, Ego, Incentives
Environment	PM Surya Yojana, Smart Meters	Habits, laziness, inconvenience	Social Norms, Commitment, Salience
Civic Responsibilities	Election Campaigns, E-Challan	Lack of discipline, "superior" attitude	Salience, Social Norms

Source: Researcher's Compilation

The findings presented in the Table 5 demonstrate how government uses nudge interventions in public policy to address specific behavioural barriers across the six areas. In the case of Education and Gender equality, initiatives like Mid-Day Meals and *Beti Bachao Beti Padhao* utilize Incentives, Messenger, and Social Norms to dismantle deep-seated societal biases and health issues. Health and Environment sectors typically encounter problems of inertia and lack of good habit formation. These are tackled through nudges like Reminders, Salience, and Commitment strategies, exemplified by COVID-19 vaccinations and the PM Surya Yojana. Government initiatives and schemes like Jan Dhan Yojana involve the use of Ease and Defaults to address procrastination and resistance. To inculcate the spirit Civic Responsibility, Social Norms and Salience are found to be used to curb indiscipline and to improve public engagement.



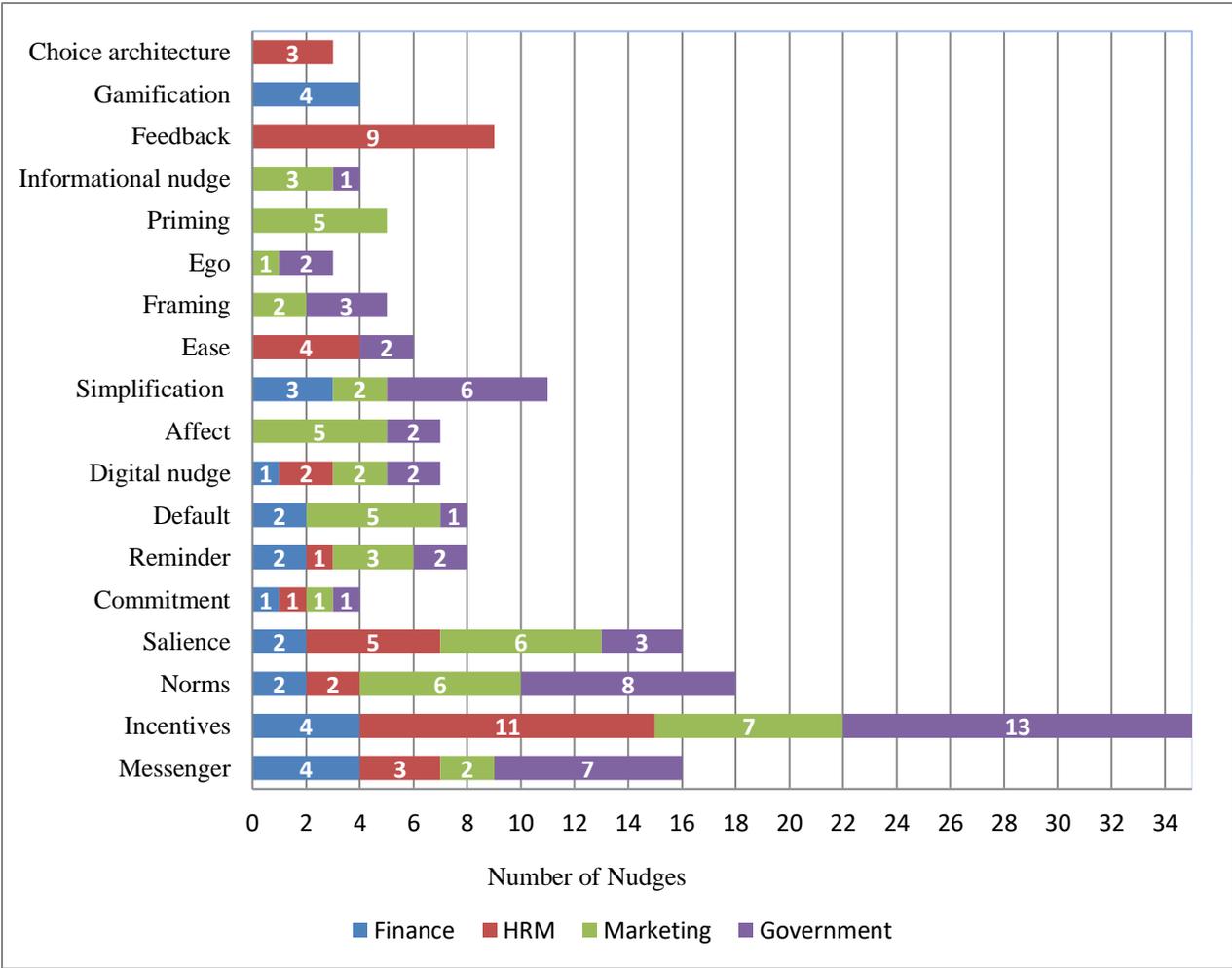
In the context of government, nudge theory is most extensively applied in the Health sector, which utilizes ten unique nudges to address behavioural barriers such as distrust, rigid beliefs, and inertia (Chart 8). This is followed closely by Personal Finance, with eight unique nudges targeting procrastination and the planning fallacy, and Education, which employs six nudges to navigate societal norms and health-related obstacles. Other areas under government, including Gender equality, the Environment, and Civic Responsibility, utilize between three and four unique nudges each to combat issues like subconscious bias, ingrained habits, and lack of discipline.

Within the sphere of government schemes and initiatives, incentive nudges are the most frequently employed tools to influence citizen behaviour (Chart 9). These nudges often take the form of financial rewards, or subsidies as they provide clear and tangible motivations that are easily understood by the public. In contrast, other types of nudges such as social nudges (leveraging peer influence and social norms), simplification (reducing complexity in processes or information), messenger (using trusted figures to deliver messages), and saliency nudges (highlighting the most relevant or noticeable aspects of a choice) are applied less extensively compared to incentives. Meanwhile, nudges such as framing, digital interventions, reminders,

ego, ease, informational and affect nudges, are used at a moderate level. These approaches are valuable in reinforcing desired behaviours, but they often require more contextual tailoring to ensure effectiveness

The analysis of nudge interventions across various areas highlights how each area employs distinct strategies to address its specific challenges. By mapping these interventions within their respective contexts and then consolidating the findings, the study presents a comprehensive view of how nudge techniques are utilized across diverse areas of application, as illustrated in Chart 10.

Chart 10: Nudge Identification Area-wise Matrix



Source: Researcher’s Compilation

Chart 10 shows that incentives nudge dominates across all areas, especially in HRM and government, highlighting rewards as the primary driver of behavioural change. Norms,

messenger, and salience also stand out, with norms heavily used in government and marketing areas, messenger widely applied across all areas, and salience particularly strong in marketing and HRM. Some nudges are area-specific: gamification in finance, feedback and choice architecture in HRM, and priming in marketing. Ego nudge is the least used, while reminders and commitments appear moderately across all areas. Digital nudges, though less frequent, are notable for their presence in every sector. Overall, finance and marketing lean on subtle psychological cues, while government and HRM rely more on explicit incentives and social regulation, reflecting different behavioural challenges across contexts.

The present study analyzed nudge interventions by businesses and government in India. The findings revealed that nudge interventions are well practiced in India. While the assessment of the direct impact of nudge applications identified in the above sections is not within the scope of this study, an attempt has been made to assess their effectiveness by examining public perception towards them.

Effectiveness of Nudge Interventions – Aggregate and Demographic Characteristics-wise

At the aggregate level, that is, without differentiating between the areas of application and the demographic characteristics, it was found that 44% of respondents view nudge interventions as effective, compared to 35% who see them as ineffective, making positive perceptions 26% higher than negative ones. Those favouring effectiveness are also more than twice the number of neutral respondents. The analysis then further explores these perceptions across demographic factors such as gender, age, education, occupation, and income. Table 6 shows the perceptions of the respondents toward nudge interventions at an aggregate level and as per demographic characteristics. The table is based on colour codes with green colour indicating strong perception in the range of 40% and above; yellow colour indicating perceptions of 20 to 40% and red indicating weak perceptions in the range below 20%.

**Table 6: Perceptions of Nudge Interventions (in %)
(Aggregate and Demographic Characteristic-wise)**

Demographic Characteristics	Caterogisation	Responses (%)		
		Ineffective	Neutral	Effective
Aggregate	-	35	21	44
Gender	Female	34	21	45
	Male	36	21	43
Age	Below 30	24	25	51
	31-40	39	17	44
	41-50	45	19	36
	51-60	57	17	26
Education	Above 61	73	13	14
	Under-graduate	20	27	53
Occupation	Graduate and above	41	19	40
	Working	41	18	41
Income	Non-working	28	25	47
	Below 5 lakhs	34	22	44
	5-10 lakhs	41	20	39
	Above 10 Lakhs	25	21	54

Source: Researcher's Compilation

It is evident that the column with the percentage of responses showing nudges to be effective has the highest occurrence of green colour which sharply contrasts with neutral perceptions which does not have a single cell of green colour. In fact, the percentage of favourable responses exhibit 73% of cells with colour code green, indicating a strong belief that the nudges are effective. Further, in the percentage of responses perceiving nudges to be ineffective only six out of 15 cells have green colour indicating that negative perception with strong opinion is found in less number of cases.

Despite significant social changes and progress in breaking gender stereotypes, it is found that social, cultural, and biological factors continue to shape perceptions. Women are often seen as more responsive to social and environmental cues, while men may emphasize practical and logical aspects. Based on this, one might expect women to view nudges as more effective. However, findings show no clear gender-based difference in overall perceptions which is supported by the results of chi square test.

Age influences perceptions of nudges, with younger groups being more impressionable viewing them as more effective, while older groups tend to be more skeptical. The study shows that 50% of respondents up to 40 years of age find nudge effective compared to 28% who find them ineffective, whereas in higher age brackets, a majority of respondents perceive them as ineffective (57% in ages 51–60 years and 73% in above 61 years of age). This highlights a clear

trend: younger respondents perceive nudges to be effective. This is substantiated by the chi-square test results which shows age to be a statistically significant factor

Education appears to shape perceptions of nudges, with undergraduates showing stronger positive views 53% find them effective versus 20% ineffective, making favourable perceptions 2.65 times higher. In contrast, respondents with higher education are evenly split (40–41% effective vs. ineffective), suggesting more critical evaluation. Overall, effectiveness perceptions decline as education level rises, aligning with the idea that higher education fosters reflective thinking. The chi-square test result support the finding that education level is a statistically significant factor associated with perceptions. Cross-analysis with age further supports this, as younger respondents dominate the under-graduate group, reinforcing the trend that youth are more receptive to nudges.

Occupational background influences perceptions of nudges, with working respondents evenly split 41% finding them effective and 41% ineffective likely reflecting their direct experiences in professional settings. In contrast, non-working respondents show stronger positive perceptions, with 47% viewing nudges as effective, which is 15% higher than that in the working group. Among non-working individuals, favourable views are 1.68 times greater than unfavourable ones, suggesting that without direct workplace exposure, perceptions may be shaped more by feelings than by practical comparisons. The chi square test regarding the association of occupational background with perceptions towards nudges shows it to be statistically significance at 5 %.

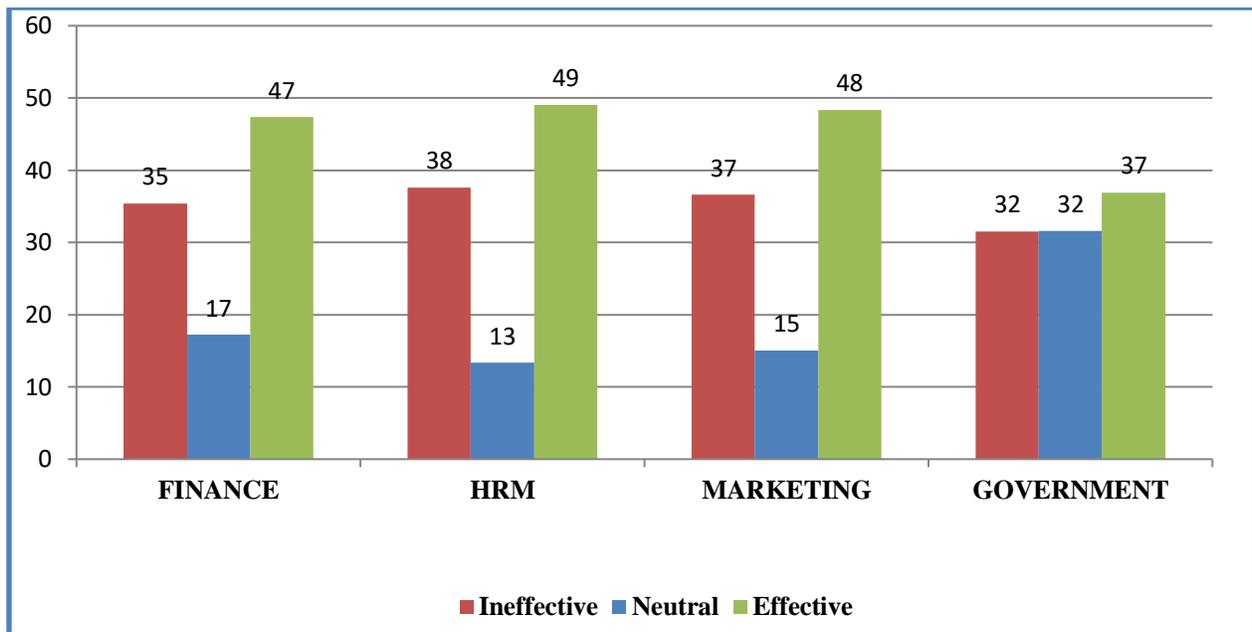
Income shows a mixed influence on perceptions of nudges. Respondents in the lower and higher income groups display stronger positive views, while the middle-income group is evenly divided. In the lower-income category, favourable perceptions are 30% higher than unfavourable ones, likely linked to younger age, lower education, and non-working status. In contrast, higher-income respondents, many of whom are graduates and working professionals, show more than double the proportion of positive perceptions compared to negative, possibly due to greater relevance of nudges. The middle-income group reflects contradictory socio-economic influences, resulting in equal percentage across effective and ineffective perceptions. These varied findings

for income levels are further reflected in the chi-square test showing it to be statistically insignificant.

Effectiveness of Nudge Interventions – As per Areas of Application

This section presents the findings of public perception of the effectiveness of nudges across different areas of application (Figure 1)

Figure 1: Effectiveness of Nudge Interventions – As per Areas of Application



Source: Researcher's Compilation

Perceptions of nudge effectiveness vary by area of application, with business-related nudges (finance, HRM, marketing) viewed more favourably around 47–49% effective, significantly higher than ineffective responses, and with fewer neutral views. HRM nudges stand out as the most relatable, given their close link to human behaviour. In contrast, government-led nudges show mixed perceptions, with only 37% finding them effective and nearly equal proportions viewing them as ineffective or neutral, reflecting skepticism tied to trust, transparency, and political values. In an overall sense, 44% of respondents perceive nudges as effective compared to 35% ineffective, suggesting that nudges are more positively received when applied in contexts with direct personal relevance, while government applications face greater complexity and polarization.

Analysis of Association between Respondent Characteristics and Perception as per Area of Application

The study tested whether demographic characteristics influence perceptions of nudge interventions across the area of finance, HRM, marketing, and government by using chi-square analysis. Results show that most demographic factors are significantly associated with perceptions, though gender and income are least influential. Specifically, income is linked only to financial nudges, indicating that other factors like age, education, and occupation play a stronger role in shaping how respondents view nudge effectiveness.

Table 7: Nudge Perceptions in the Areas of Business
(% of responses and *p*-value of chi-square test)

Demographic Characteristics -wise	Ineffective/ Neutral / Effective →	FINANCE			HRM			MARKETING		
		I	N	E	I	N	E	I	N	E
Gender	Female	36	16	48	36	12	52	38	14	48
	Male	35	18	47	39	15	46	35	16	49
	<i>p</i> -value	0.892			0.435			0.823		
Age	Below 30	22	24	55	23	17	60	27	20	54
	31-40	41	11	48	44	10	46	39	10	51
	41-50	47	12	41	51	10	40	46	12	41
	51-60	63	9	28	67	7	26	57	9	34
	Above 61	83	2	15	85	6	10	73	2	25
	<i>p</i> -value	0.000*			0.000*			0.000*		
Education	Under-graduate	15	29	56	17	20	63	24	21	55
	Graduate & above	44	12	44	47	11	43	42	12	45
	<i>p</i> -value	0.000*			0.000*			0.000*		
Occupation	Working	43	11	46	46	10	44	41	12	47
	Non-working	27	24	49	28	17	55	31	19	50
	<i>p</i> -value	0.000*			0.000*			0.043**		
Income	Below 5 lakhs	34	18	48	36	13	51	36	16	48
	5-10 lakhs	44	17	39	46	12	42	42	13	45
	Above 10 Lakhs	23	14	63	26	15	59	27	15	58
	<i>p</i> -value	0.031**			0.161			0.392		

41% and above	21 to 40%	Below 20%
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*Significant at 1% level of significance; **Significant at 5% level of significance

Source: Researcher's Compilation

In financial nudges, all demographic factors except gender show significant associations with perceptions. Literature suggests that females are less proactive in independent financial decision making and more influenced by social factors, which could make them either more receptive to nudges that guide objective choices or indifferent if they don't relate to decision-making. Male, being more proactive and risk-bearing, may also respond in two ways either appreciating nudges or dismissing them as unnecessary given their financial awareness and empowerment. Thus, perceptions of financial nudges vary across gender, reflecting differences in decision-making styles and engagement with financial matters but with mixed outcomes. Age, occupation, education, and income all strongly influence perceptions: younger age groups and those early in their careers view financial nudges more positively, while older respondents show declining effectiveness. Higher education and working status align with favourable views, especially among younger professionals. Income plays a key role, with 63% of higher-income respondents finding financial nudges effective, a proportion nearly three times greater than those who view them as ineffective. Overall, except for gender, demographic characteristics consistently show strong associations, with positive perceptions of financial nudges higher than in other areas combined.

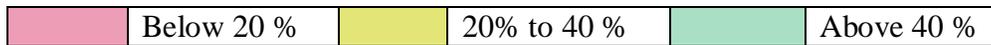
In HRM-related nudges, perceptions are significantly associated with age, education, and occupation, but not with gender and income. Gender shows no statistical significance since HR issues like motivation, teamwork, and workload affect both male and female similarly, though both groups report higher positive perceptions when compared with results when all areas are combined. Age plays a strong role, with younger respondents (up to 30 years) showing 60% favourable views, while older groups (50–60 years of age and above 61 years of age) largely perceive HR nudges as ineffective. Education also matters: 63% of undergraduates report effectiveness, while graduates and above lean more toward ineffectiveness, reflecting critical evaluation shaped by work experience and age. Occupation reinforces this divide, as non-working respondents are far more positive than working ones, who compare nudges against real workplace conditions. Income shows a mixed but weak association, with higher-income respondents being more receptive, with statistical significance achieved at somewhat higher level of 16 %.

In the context of marketing nudges, gender does not show statistical significance, with both male and female respondents showing broadly similar perceptions. Age, however, is a decisive variable: younger respondents (particularly those under 30) demonstrate markedly favourable attitudes, while effectiveness declines sharply among older groups, who predominantly express negative views. Education also plays a critical role, as undergraduates report substantially stronger positive perceptions compared to graduates and above, who tend to adopt a more critical stance. Occupation further influences outcomes, with non-working respondents perceiving nudges more positively than working individuals, who evaluate them on the factors such as convenience, flexibility, reliability, efficiency, alternatives, etc., attached to the marketing efforts which play an important role in affecting the nudge perceptions. Income presents a mixed pattern; lower and higher income groups are found to be more favourable, while the middle-income group leans toward negative perception, rendering income statistically insignificant. Collectively, the findings indicate that marketing nudges are most strongly shaped by age, education, and occupation, whereas gender and income exert minimal influence.

In business, nudges like those in finance, HR, and marketing are perceived as directly influencing personal well-being through decisions on savings, investments, purchases, and workplace experiences. By contrast, government nudges aim at broader welfare goals such as health, education, environment, and various schemes where perceptions depend not only on personal benefit but also on views about collective good. Even when interventions do not directly affect individuals, they may still form opinions based on empathy, transparency, accessibility, or concerns about bureaucracy and complexity. Thus, perceptions of government nudges are shaped by both personal relevance and broader societal values. Table 8 show the perceptions towards nudge interventions by government.

Table 8: Perceptions towards Nudge Interventions by Government
 (% of responses and *p*-value of chi-square test)

Demographic Characteristics		Government		
		Ineffective	Neutral	Effective
Gender	Female	30	31	38
	Male	33	32	35
	<i>p</i> -value	0.830		
Age	Below 30	23	33	45
	31-40	35	29	36
	41-50	40	31	28
	51-60	49	32	19
	Above 61	62	29	8
	<i>p</i> -value	0.001*		
Education	Under-graduate	20	33	47
	Graduate & above	37	31	32
	<i>p</i> -value	0.000*		
Occupation	Working	37	30	33
	Non-working	26	33	41
	<i>p</i> -value	0.057**		
Income	Below 5 Lakhs	72	73	86
	5-10 Lakhs	44	38	40
	Above 10 Lakhs	14	20	26
	<i>p</i> -value	0.547		



*Significant at 1% level of significance; **Significant at 5% level of significance

Source: Researcher's Compilation

In government-related nudges, gender shows no significant association with perceptions, as both males and females report similar views, with females only slightly more positive (8% higher than males). Neutral and negative perceptions are nearly the same across both groups. However, compared to business areas, favourable responses for both genders drop by 18–23% in government nudges, whereas business nudges shows 7–16% higher responses for effectiveness. This highlights that while gender differences remain minimal, overall perceptions of government nudges are less favourable than those in business contexts.

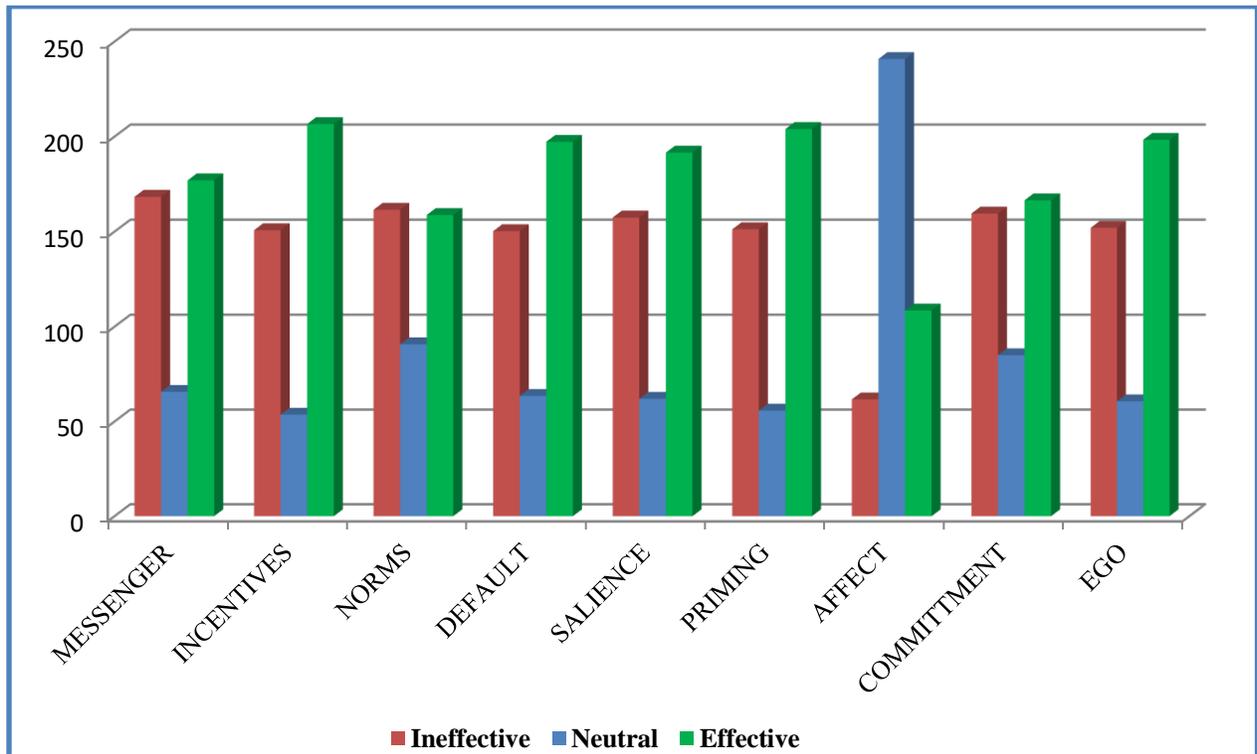
For government nudges, perceptions are strongly shaped by age, education, and occupation, while gender and income show no significant association. Younger respondents are more favourable, but effectiveness declines sharply with age, as older groups lean toward negative or neutral views. Education also matters: undergraduates perceive government nudges more positively, while graduates and above are more critical, with negative perceptions outweighing positive ones. Occupation reinforces this divide, as non-working respondents are more receptive, whereas working respondents tend to be skeptical, comparing nudges against workplace realities and expectations of governance. Overall, government nudges show reduced effectiveness compared to business nudges, with a notable shift toward neutral perceptions across demographics.

Income shows a mixed influence on perceptions of government nudges. Lower and higher income groups tend to view them more positively, while the middle-income group leans toward negative perceptions. For instance, respondents earning above ₹10 lakhs report much stronger favourable views, with positive perceptions far exceeding neutral and negative ones, whereas the ₹5–10 lakhs group shows more negative responses. Despite these variations, income is not statistically significant overall, as the mixed responses cancel out across groups. Compared to aggregate level, government nudges show declines in both positive and negative perceptions, with a notable rise in neutral responses across all income levels, suggesting that broad, public-focused nudges generate less decisive opinions.

Effectiveness of Nudge Interventions – MINDSPACE Framework

This section discusses the findings of the effectiveness of nudges as per the MINDSPACE framework depicts in Figure 2.

Figure 2: Effectiveness of Nudge Interventions – MINDSPACE Framework



Source: Researcher’s Compilation

Within the MINDSPACE framework, most nudges such as incentives, defaults, salience, priming, and ego are perceived as effective, with positive responses outweighing negative ones by 23–35%. Messenger, norms, and commitments show weaker effectiveness, with norms evenly split between effective and ineffectiveness. Affect stands out as least effective, with far more responses to be ineffective and a high neutral response (59%), indicating indecisiveness. These findings suggest that small behavioural prompts can meaningfully influence choices, and combining different nudges can enhance impact by reducing indifference and steering behaviour more decisively.

CONCLUSION

This study concludes that nudge interventions are context-dependent and shaped by demographics. Financial nudges are most influenced by income, HRM nudges by occupation and work experience, and marketing nudges by diverse factors like age and education. Government nudges, targeting the wider public, evoke more neutral responses, reflecting sensitivity to trust,

transparency, and political climate. Overall, nudges are not universal solutions but adaptive tools that must be designed with ethical integrity, demographic inclusivity, and area-specific versatility. Their success lies in precision nudging, transparent, targeted strategies that respect demographic identities while remaining flexible to shifting public perceptions.

LIMITATIONS

This study acknowledges certain limitations. It focuses on business nudges in finance, HRM, and marketing, and government nudges in select areas like health, education, personal finance, gender equality, environment, and civic responsibilities, leaving out other stakeholders and domains where nudges may also be relevant. While public perceptions were analyzed using qualitative and quantitative methods, more rigorous approaches such as randomized controlled trials or large-scale experiments could yield deeper insights but were beyond the scope of the present study due to resource constraints. Additionally, the study assessed effectiveness mainly by area and demographics, not by typology of nudges, since not all types are applied across all contexts. Statistical testing relied primarily on chi-square analysis. These constraints highlight opportunities for future research to broaden scope, employ advanced methodologies, and conduct more detailed typological and statistical evaluations of nudge interventions.

SCOPE FOR FURTHER RESEARCH

The study incorporates different areas, various demographic characteristics and perception of nudge interventions. However, there remains scope to explore other stakeholders where behavioural interventions may also play a significant role. An important area of future research is India centric BIT and a comparative study of BITs with other countries. In the case of India, other demographic characteristics like rural/urban population, standard of living also should be considered to get a better picture for the use of nudge interventions. As scalability and repetition are issues of concern in nudge interventions, there is a scope for experimental study carried out for longer period. Since the analysis in the present study involves the most commonly used nudges which are easily understood by public at large, further study can be carried out related to higher order nudges applied to more complex situations for better understanding of high context application.

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