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*A scientific paper*

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## **BEHAVIOUR MODEL 'NUDGEU' IN THE LIGHT OF CROATIAN ENTRY TO EUROZONE<sup>1</sup>**

### **ABSTRACT**

*Incentive-based behavioural models are today important topic in developed countries and applied in many economic policies. Recent economic theory is fully aware that classical economics is no longer sufficient in explaining and coordinating of recent economic phenomena. In the focus of this paper is the behavioural concept of 'Nudge' that is presented through the conceptual innovative model named 'NudgEU' in the light of Croatian entry into the Eurozone (hopefully in 2023). Prescribed regulation for Croatia's entry into the Eurozone has been met. Croatia together with Bulgaria entered the ERM II system. Formal conditions are fulfilled but authors point the question whether public is aware of the momentum. There is a lack of a quality information campaign or public polemic with clear message regarding economic benefits of the entry to Eurozone. The advantages of a country's entry into the Eurozone are mainly reflected in the reduction of risk premiums, reduction of transaction costs, development of capital markets, increased trade in the European market, attracting foreign investment etc. Therefore, authors propose the new model for policy makers to provide an incentive for the introduction of the Euro that could be applied especially for businesses, institutions and small and medium-sized enterprises. The model involves the establishment of a Centre on Behavioural Insights that could produce targeted different behavioural insights and nudges. Such centres are already established in the EU and some individual countries outside or within the EU. The main aim of this paper is to contribute to existing behavioural models used in public policy and in financial and monetary integration particular that could be applied in Croatia and in some other EU countries on their way to Eurozone through the model 'NudgEU' as author's original scientific contribution.*

**Key words:** Eurozone, behavioral economy Nudge, NudgEU.

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## 1. Introduction

Behaviour models are increasingly used in public policies around the world. Many developed western countries have already established BI centers where initiatives based on behavioural models are implemented. The European Commission established BI in 2019, and the topics it deals with are consumer protection, energy, environmental policy employment, finance, health (covid19) and others. Among the leading BI centers in the world, the Behavioural Insight Team (BIT) stands out, which in 2010 began to use behavioural models for public policy purposes. It is followed by the US under President Obama, who, under the influence of leading American behavioural economists, initiated the use of behavioural methods at the governing state level. It is followed by France, which has been conducting experiments in the field of behavioural economics since 2013. Similar centers and initiatives around the world continue to be organized. The subject of this paper includes an analysis of behavioural models used for public policy purposes. Based on the analysis, it is proposed to establish a BI center in the Republic of Croatia. The BI Center in the Republic of Croatia should deal with topics that can be designed or directed with the help of behavioural methods. Furthermore, the authors suggest that in addition to the topics dealt with by other BI centers such as public health, energy saving, environmental policy, the Croatian BI Center should also address Croatia's entry into the Eurozone. The Croatian public's entry into the Eurozone, i.e. the introduction of the Euro, has not been recognized enough as an important step in the further financial integration of the Republic of Croatia with the rest of the EU. There are no known concrete benefits that will result from the single European currency in our territory, and there are serious and rather irrational fears ranging from fear of rising retail prices, through the sale of Croatian property, land and real estate to fear of losing monetary sovereignty. Following the above, the authors propose a behavioural model of NudgeEU which, with the help of behavioural methods, would encourage Croatian citizens to positive repercussions of Croatia's entry into the Eurozone, and educate them and raise awareness of benefits of Croatia's entry into the Eurozone. The model represents an original scientific contribution that could be applied in the future to other EU candidate countries for joining the Eurozone. Paper is the 1.st phase of the project called "NudgeEU - Macroeconomic expectations and adjustments of the Croatian system towards the banking union and the Eurozone" by University of Zadar (<https://ekonomija.unizd.hr/projekti>, 2021). The paper consists of a theoretical overview that includes the accession of the Republic of Croatia to the Eurozone and presents basic behavioural models in public policies. The chapter with the elaboration of the NudgeEU model follows, followed by the conclusion.

## 2. Theory overview

We divided the theoretical overview into two parts. The first subchapter deals with Croatia's entry into the Eurozone, followed by a subchapter that presents behavioural models used in public policies.

### 2.1. Croatian entry to Eurozone

With the start of negotiations on joining the EU in 2004, the Republic of Croatia became a candidate country, followed by numerous and arduous years of opening and closing chapters of the prescribed procedure for candidate countries, which were passed by other candidate countries. The only thing is that the Republic of Croatia has stalled due to the unreasonable request of the EC that negotiations will not continue until the arrest and arrest of Croatian General Gotovina, who was later acquitted by The Hague Tribunal. So, the negotiations

started in 2005, and ended in 2011 when finally become obvious that the Republic of Croatia would become an EU member state, and that this would be the last country to complete the accession negotiations. Candidate countries that have not moved from the starting positions are Turkey (negotiations started in 1999, and the EC has promised to accept them if they accepted refugees), Northern Macedonia (negotiations started in 2005, and the EC has promised to accept them if they changes the name of the country Macedonia to Northern Macedonia), Montenegro (negotiations started in 2010, specific in that it adopted the euro in 2002 to replace the Deutsch mark, without objections from the European Central Bank) Serbia (negotiations started in 2012, and chapters do not close) and Albania (negotiations started in 2014, and this country is important to the EU due to its geostrategic position).

The signing of the Accession Treaty and the referendum on Croatian EU accession took place in December 2011, with the full accession in July 2013.

Every EU member state that joined the EU in previous years experienced an increase in foreign investment a few years before joining, and this, unfortunately, did not happen to a large extent in the Republic of Croatia, given the momentum of the 2008 global crisis that stopped or slowed down the whole world and thus Croatian economic development. Apart from external repercussions of the global financial crisis (stock exchange decline, increased unemployment, declining unemployment, rising interest rates, declining interest rates, declining household consumption, declining net income, etc.) Croatia has also suffered from domestic structural difficulties, declining production and of obsolete state apparatus (Bilas, 2008, Benolić, 2012). Thus, poor results of the Croatian economy in the period from 2008 to 2013 generated an increase in unemployment and government debt (Alpeza et al., 2015).

With Croatia's full accession to the EU in 2013, the Republic of Croatia became an equal member of the EU, and its accession to the EU was expected to mean attracting FDI, economic development, increased imports and exports, lower interest rates, reduced unemployment and other positive effects of integration (but this transition period lasted much longer than expected. However, after 2011, when negotiations on Croatia's accession to the EU began, stock market in Croatia raised due to foreign direct investment mainly through the equity, financial industry (establishing of foreign banks in Croatia mostly from Austria, Italy and Hungary).

Generally, Croatia is a small open transition economy which has been largely connected to other foreign markets (Šimović, 2013). The period after Croatian accession in the EU showed that the country was successful in the harmonisation of legislation and policies and institution building in some areas, but much weaker in respect of economic and structural reforms which remained unfinished (Butković i Samardžija, 2014). In last few years, Croatia has taken significant steps towards the adoption of the Euro, same as Bulgaria and Romania.

From July 2020 Croatian kuna and the Bulgarian lev are included in the European Exchange Rate Mechanism (ERM II) and Croatia will adopt euro in 2023. The positive decision of the European authorities in Croatia's accession to ERM II confirms the positively assessed efforts of Croatia in the previous period in the field of public sector management, strengthening legislation of prevention of money laundering, collection, processing and dissemination of statistics, and financial and administrative relief sector (more in Peša et al. 2021.) As a part of the European Union, Croatia shares the common challenges and future prospects. Macroeconomic data in 2022 finally show stabile growth of Croatian economy. The World Bank lowered its forecast for Croatia's gross domestic product (GDP) growth to 5.4% in 2022 and 4.4% in 2023 due to global economic slowdown. It is expected that the entry of the Republic of Croatia into the Eurozone will follow at the beginning of 2023, a competition for

coin design was held (known for the kuna plagiarism scandal), and all prices from 1 September 2022 must be expressed in euros.

## 2.2. Behavioural models in public policies

As we noted in the introduction, behavioural economics assumes that people are ‘predictably irrational’ (Ariely, 2010) and that they can be encouraged in public policies to make positive changes in behaviour for the common good. Behavioural economics uses psychological, social and emotional factors in creating behaviour models. Main behavioural economists, Tversky and Kahneman 1982, Camerer and Lewenstein 2004 i Sunstein and Thaler 2008 contributed greatly to behavioural economics. We single out Thaler and Sunstein who coined the term ‘nudge’. Nudging assumes that human are not exclusively rational beings and do not always act based on their knowledge and intentions (Thaler and Sunstein 2008). Their decision making is often not fully rational and can be influenced by heuristic and biases. A heuristic is a mental shortcut that allows people to solve problems and make judgments quickly and efficiently (Simon, 1950). A cognitive bias is a systematic error in thinking that occurs when people are processing and interpreting information in the world around them and affects the decisions and judgments that they make (Tversky and Kahneman, 1982). Simon (1959) also promote the concept of bounded rationality by positing that people face limitations in how much information they can process and how much time they have to proves it. Therefore, policy makers should do gentle push toward wishful citizens behaviour (nudge as positive push). According to Thaler and Sunstein (2008), libertarian paternalism (Paternalism is the permissibility of state influence in individual human decisions for the benefit of those same individuals) which relies on pushing, is a mild variant of paternalism, since alternative choices are not blocked or do not carry significant burdens for the individual (Ivanković, 2015). However, in reality pushing (nudge) can turn into aggressive paternalism, and as a remedy Thaler and Sunstein (2008) suggest the so-called self-nudge or snudge as a form of self-control. Snudging is essentially a form of pre-obligation. Pre-commitment strategies consist of voluntarily imposing restrictions on oneself in order to promote one’s own goals and prevent distractions and sensitivity to external stimuli (Benartzi et al. 2017). Thaler and Sunstein (2008) suggest that a nudge policy should not significantly change the economic incentives surrounding a given decision; legislation and regulation are also included. Many countries have already established Behaviour Insights centres to apply behaviour models in policymaking. One of the leaders is Halpern who established Behavioural Insights Team in 2010 for British public policy. They proposed EAST approach to apply behavioural insights: Easy, Attractive, Social and Timely. Now days, they advising foreign governments, local authorities and companies.

France, US, Australia, Pakistan are some of the countries that encourage behavioural experiments and applies behaviour models in their public policies. European Commission (EC) also established Competence center for behavioural insights in 2019. Their field of interests are mostly tax policy, public healthcare (Covid-19), European Green Deal, sustainability and transport. On the European level TEN (The European Nudging Network) was established with the mission to ensure a scientifically and ethically responsible dissemination of applied behavioural insights throughout Europe (see more in: <http://tenudge.eu/>, 2021). For example, the most known behavioural models in public policies is organ donation in UK. The Behavioural Insights Team conducted one of the largest Randomised Controlled Trials (RCTs) ever run in the UK, in partnership with NHS Blood and Transplant (NHSBT), the Government Digital Service (GDS) the Department for Health (DH), and the Driving & Vehicle Licensing Agency (DVLA). RCTs enable policymakers to distinguee the effectiveness of new interventions in increasing of organ donators.

Another example is behavioural experiment with farmers assessed the effect of two policy features of the new green architecture of the EU common agricultural policy on the adoption of environmentally friendly practices: increasing mandatory adoption and shifting budget to voluntary schemes. Results shed light on behavioural patterns, highlighting potential trade-offs between mandatory and voluntary schemes to increase agriculture's environmental and climate performance (Dessart et al 2001). The latest current example of the use of behavioural models in public policies is encouraging citizens to decide on vaccination against COVID-19 both in the EU and beyond.

### 3. NudgEU

The formal conditions for Croatia's entry into the Eurozone have been met. However, the question is whether Croatian citizens, entrepreneurs, craftsmen and companies are ready for Croatia's entry into the Eurozone? This paper is the 1st phase of the project called "NudgEU - Macroeconomic expectations and adjustments of the Croatian system towards the banking union and the Eurozone" by University of Zadar (<https://ekonomija.unizd.hr/projekti>, 2021) who deals with this topic with an emphasis on the behavioural approach to this issue. In the II. Phase of the project, we will analyse the expectations of institutions and companies toward new currency Euro in the Republic of Croatia on the basis of which a behavioural model - Nudge EU - will be created. Citizens and institutions of the Republic of Croatia are not fully aware of what they can expect from the entry of the Republic of Croatia into the Eurozone, and despite some efforts by Croatian ministers and Prime Minister Plenković, there is no quality public debate or attention to the expectations of the general public. There are certain political parties that openly oppose Croatia's entry into the Eurozone and advocate calling a referendum on this topic (political party Most and others). We believe that with the help of nudging, the citizens of the Republic of Croatia could be led to conclude for themselves what life and work will look like with the currency Euro (in the beginning of 2023). Today the citizens are left to their often, irrational fears, supported by the memory of the world crisis in 2008, information about the rise in prices 'overnight' in countries that have already adopted the Euro currency (especially in the neighbourhood country Slovenia). There is also an all-out fear as well as uncertainty due to the Covid-19 pandemic so that any change is viewed with underling. T

he authors suggest that the Croatian government should establish a behavioural center for the purpose of better management of the public sector, especially in light of Croatia's entry into the Eurozone. Let's help the citizens of the Republic of Croatia see for themselves why the introduction of the euro is good news because it will reduce transaction costs, attract foreign investment, simplify business, etc. NudgEU can help Croatian citizens reduce irrational fears of the unknown and strong feelings for the Croatian currency Kuna. For the Croatian citizens Kuna represent the independency of The Republic of Croatia because Croatia is the young independent country for only three last decades and the huge price were paid (war) for that.

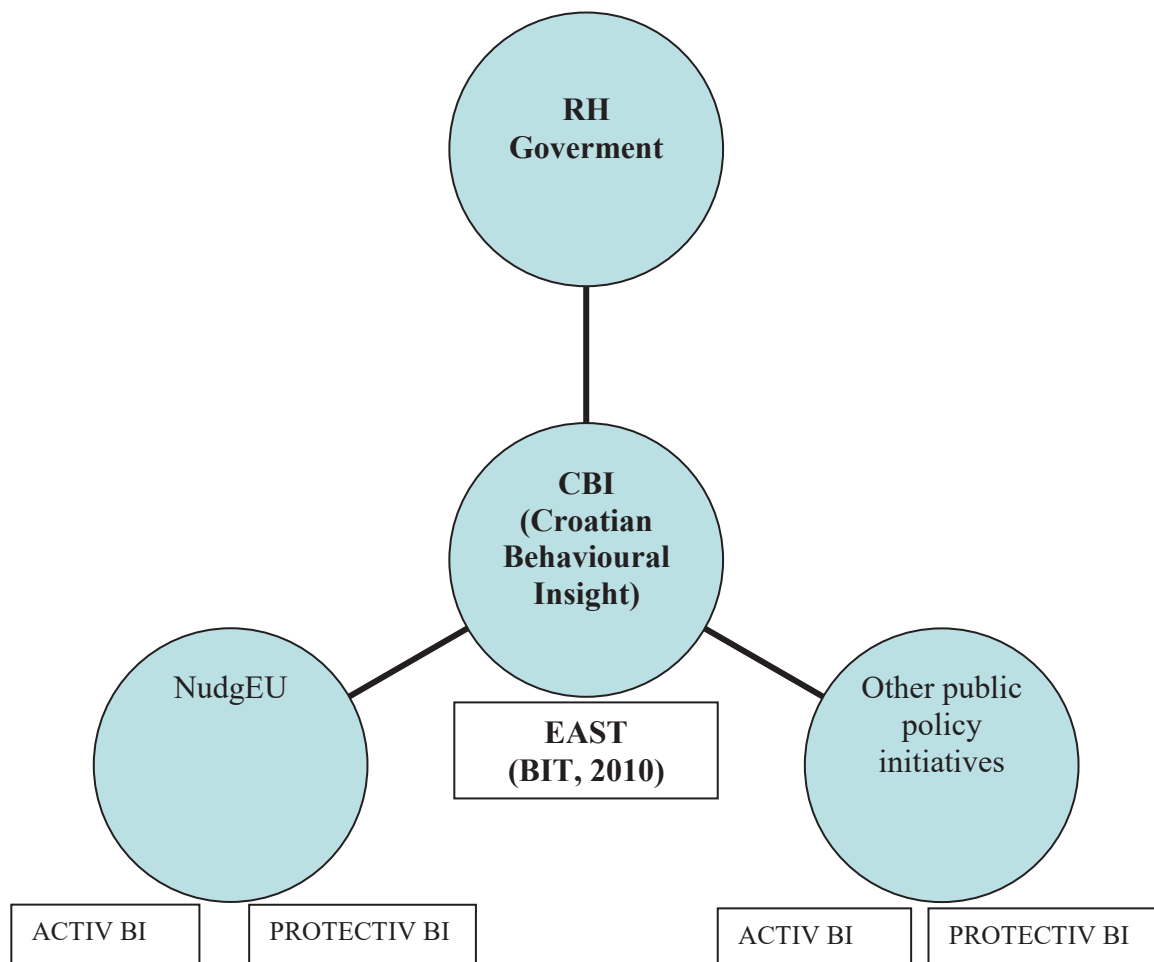
The authors propose the new model for policy makers to provide an incentive for the introduction of the Euro that could be applied especially for businesses, institutions and small and medium-sized enterprises. The model involves the establishment of a Centre on Behavioural Insights that could produce targeted different behavioural insights and nudges. The model named 'NudgEU' is a part of the project "NudgEU - Macroeconomic expectations and adjustments of the Croatian system toward the banking union and the Eurozone" by University of Zadar (<https://ekonomija.unizd.hr/projekti>, 2021) to support the process of Croatian entry to Eurozone. The authors participating in the project noted that the information campaign on the introduction of the euro is not sufficient.

Croatia has not established a BI unit yet, and nudge has not been used as far as we know. Therefore, we propose the establishment of a BI center that will deal with protective and active nudge techniques with the first task of encouraging the adjustment of the introduction of the euro for both citizens and small and medium enterprises.

The whole project assumes that there is no quality information campaign on the benefits of the introduction of the euro in the Republic of Croatia (early 2023) and that via public initiatives could use nudging within the EAST platform (Nudge unit, 2010). It is also obvious that there is a lot of misinformation of general public opinion about the damage that the introduction of the euro in the Republic of Croatia will cause. The most mentioned are the increases in the retail prices of goods and services, but also the sale of land to foreign citizens and even the loss of monetary independence. The CNB scandal over the withdrawal of the tender for the design of the euro coin did not help either, so we are actually working on an anti-campaign.

Therefore, we propose the NudgeEU model as follow:

**Graph 1: Model NudgeEU**



*Source: Authors*

The NudgeEU model presupposes the establishment of the CBI (Croatian Behavioral Insights) center by the Government of the Republic of Croatia in order to catch up with developed countries that have been implementing behavioural models in public initiatives for the last ten years. CBI activities are divided into two basic elements: NudgeEU and other public policy initiatives. EAST is the frame of all CBI activities as proposed BIT 2010. East means that all behavioural insights should be easy, Easy, Attractive, Social and Timely which means easy to apply, attractive to the audience, socially acceptable and in the right time. A foundation principle of behavioural economics is that we all look for “easy” when making hard decisions, which is the entire premise for heuristics or shortcuts. Attractive in BI Terms means nudging people by drawing their attention on words or things in order to influence their choices. Social involves the influence of norms, peer pressure, and the human desire to fit in as powerful means of influencing their behaviour and choices. Timing means the right message at the right time. From when we make offers to when and in what context we share information, to creating forms that place critical information (in order to affect the sequence in which a person read it) we can dramatically influence decisions (Schweyer, 2022).

The first part concerns NudgeEU which is divided into active and protective BI. Active BI implies nudge to positive aspects of Croatian Entry to Eurozone towards citizens, SME and public in general such as further financial integration, export and import, reducing of transaction costs etc. Nudge should be based on other countries and their experiences that already joined Eurozone such as Latvia (2014) and Lithuania (2015). Protective BI in the segment of NudgeEU means protection of bias and prejudices, irrational fears and emotions of some part of the Croatian society regarding Croatian Entry to Eurozone. Part of the Croatian society are afraid of raise of expenses of goods and services, of losing lands and houses and losing of monetary independency. It is not surprising that people feel insecure given the 2008 crisis and the difficulties facing Greece (country in Eurozone from 2001), but also given the hard-won independence and relatively young state, and the covid-19 crisis followed by the current war in Ukraine. All these international events affect the attitudes (and emotions of fears) of the population of Europe, including Croats. Behavioural Insight could be used to nudge public opinion in the rational direction to avoid overemotional and irrational behaviour that could affect expectation.

The second part of CBI activities should address other public policy initiatives in the protection and active segment. The protection segment includes educating the public about dark nudge or dark patterns techniques used on network use. The term dark pattern was first coined by Harry Brignull in 2010, used to describe tricks that websites and apps use to make users do things they don't intend to. In his website, [www.darkpatterns.org](http://www.darkpatterns.org), Brignull has a “Hall of Shame” where he displays examples of UX designs that abuse dark patterns. Intrusion can compromise the protection of privacy and personal data and then is called dark nudge (Goodwin, 2012, Lin et al, 2017, Schmidt and Engelen, 2020) and can pose a serious threat to human rights. (More in: Jorgensen 2019). The active segment includes all those activities carried out by other BI centers in the world, and include public healthcare, reducing electric energy, waste management, plastics, food, environmentally conscious behaviour, circular economy, product durability and more (Ölander i Thøgersen, 2014, Kallbekken ai Sælen, 2013, Rivers et al., 2017, Ebeling and Lotz, 2015, Parajuly et al. 2019, Cerulli-Harms et al., 2018, Stefansdotter et al., 2016). The Behaviour Insight Team as a BI world leader divided area of BI activities as follow: government & society, economy, environment, health, education and international development. Government & society area work on society where the bond between citizens and their government is built on mutual trust and understanding. The goal is clearer understanding of human behaviour at the heart of policymaking while helping people make better decisions for themselves to strengthen this social bond including



behavioural insights. The final goal is to improve how citizens interact with government and public services and to reduce violence, improve gender equality, increase charitable giving, build more connected communities and support people struggling with loneliness. Economy nudges that supported job seekers, helped borrowers avoid debt arrears and guided businesses towards government growth-support schemes. BI should use the full power of applied behavioural science to shape competition, tax and monetary policy, to help people thrive as technology and automation transform work, to drive innovations and help consumers to make the right choices and finally to build more sustainable economies and resilient to future financial shocks. Environment activities are based on shifting consumers towards greener energy, transport or food choices. Healthcare activities include Working closely with governments, public health bodies and charities to improve policy and systems. People need to be encouraged to make healthier choices for themselves, and make the healthcare they rely on more accessible and affordable. BIT current priorities include antimicrobial resistance, vaccination, obesity and mental health. Education activities should be strengthening by behavioural insights to offer extra support to teachers, learners that includes motivating learners and teachers with especially emphasis on digital learning, and tackling inequalities in education. Finally, international development is focused on urgent policy challenges in low- and middle-income countries, including revenue generation, financial inclusion and public health. Croatian Behavioural insights centre should follow Competence center for behavioural insights established by European Commission in 2019. A European competence center cover topics such as sustainability (sustainable transport and product sustainability labelling) climate and environment (European Behavioural Green Day), communication, consumer protection, employment, energy, finance (finance education of consumers, mortgage markets), public health (vaccination issue, Covid-19), inclusion, equality (equal gender pay levels) and tax policy (increasing tax compliance). Method such as online behavioural experiments, an experimental survey, field experiments, lab experiments, 'public good' games, a laboratory experiments are used by EC. Applying behavioural sciences to policy-making is more of an inductive than deductive process. Some insights will be transferable from one context to another, but others will not. Ultimately, observations of behaviour will always be required, either to come up with new insights or to confirm that existing ones are transferable to other contexts. This emphasis on the empirical is characteristic of behavioural sciences and is perhaps one of its greatest contributions to the policy-making process (Troussard and Bavel, 2018). As we can see from the methods of behavioural insights that are used by European Commission in public policy, they rely mostly on different kind of experiments that are specific of behavioural psychology and/or behavioural economy such as online and offline behavioural experiments in laboratories. Because they observe behaviour in a controlled environment where only the relevant variables are kept while all the noise is eliminated, experiments can isolate and test the underlying psychological mechanisms of a decision or behaviour (Lunn and Choidealbha, 2018). Some authors warn that it is not enough to conduct only controlled experiments in an isolated environment because life is too complex to be simulated. Therefore, it is necessary to conduct experiments based on the behaviour of citizens who have only studied empirically. Troussard and Bavel, in 2018, warn that such experiments should be very transparent, and their results should be publicly available and openly discussed.

Behavioural sciences certainly enrich the variety of insights that inform our understanding of the problems. In this sense, they only complement – but do not replace – more traditional tools (e.g. incentives, regulation or information disclosure) available to policy-makers for addressing them (Troussard and Bavel, 2018).

As a policy program, nudging is not meant to replace other policies and institutional reform programs. Moreover, proponents of nudging do not, or at least should not, advertise nudging

as a panacea and we should not expect it to be the antidote to all structural and institutional problems. (Schmidt and Engelen, 2020). Some neoclassical economists do not believe that behavioural economics offers anything particularly insightful about human behaviour that cannot be similarly captured by appropriate modifications to traditional economic models of behaviour (Levine, 2009 in Luoto and Carman (2014)). Author of this model strongly believe that behavioural insights should be incorporated in public initiatives together with classical economic approaches tools such as regulation and different appropriate ISO standards. Those initiatives should also take care of ethical problems of public surveillance and avoid hard push (nudge), manipulations, surveillance and dark nudge or patterns techniques (Mathur et al. 2021) Some of authors are concern regarding behavioural interventions based on manipulation and unethical practice (Goodwin, 2012, Lin et al. 2017, Schmidt and Engleeln, 2020.) Behavioural centres should promote positive public goals in the cooperation and in transparent communication with the citizens. BI professionals should test and use the tools and practices to nudge people toward rewards and incentives that might generate more emotional impact and produce better results for them and their organizations (Schweyer, 2022).

#### 4. Conclusion

We assume that over the next decade, each country will have a BI center for public policy interventions. Each country will need to use choice architecture and nudge techniques for active and protective BI. With the development of technology and consequent supervision, BI professionals will use experiments, tools and techniques to encourage people to accept acceptable behaviour for which they will be rewarded and punished for unacceptable behaviour that is not in the public interest. One should be very careful here considering the ethical side of the problem of supervision and encouragement especially when it comes to dark nudge that monitors, collects data, surveillance and encourages individuals in the desired direction without their knowledge and consent or with their half-knowledge consent. Here BI centers can play a role in educating the public about the problem and protection through state laws and regulations. The Republic of Croatia must cope with rapid changes in public policies and establish a BI center that will have its own protective and active function. The protective function of BI should protect all abuses of behavioural techniques of citizens, companies and consumers in the Republic of Croatia, and the active function covers all those areas where the state wants to encourage its citizens to socially acceptable behaviour such as health care, waste management, tax payment, circular economy, sustainability and more. The crisis of 2008, which caused a decline in economic activity in Croatia, left its mark on the perception of Croatian citizens. Covid-19 also contributed to a sense of insecurity as did the current war in Ukraine. That is why the BI Center should encourage public confidence in the work of institutions and with the help of the NudgeEU project promote the benefits that are evident after the accession of the Republic of Croatia to the EU. Various EU funds available to the Republic of Croatia, and Croatia's entry into the Eurozone will enable further financial integration, economically stable development, encouragement of foreign investment, reduction of transaction costs and growth of trade within the European market.

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