

Part 2

A Live Introduction to Applied Consumer Neuroscience





Building on yesterday's session, today we will explore how behavioural science can help define what a brand stands for in customers' lives and how that should guide its behaviour.



x



Dr Simon Moore / Founder

Chartered Psychologist

Chartered Psychologist and Neuroscientist who delves into the subconscious motivations of consumers.

By understanding the intricate workings of the mind, I uncover true insights that reveal what drives consumer behaviour, rather than just surface-level observations.



David Jenkinson / Founder

Strategic Creative Director

Strategic Creative Director who strives to help businesses articulate their unique proposition creatively.

By translating consumer insights into compelling design strategies, I create meaningful brand expressions and experiences that resonate deeply with audiences.

Remember these words.

You have 20 seconds. No writing them down.

bed

rest

awake

tired

dream

wake

snooze

blanket

doze

slumber

snore

nap

peace

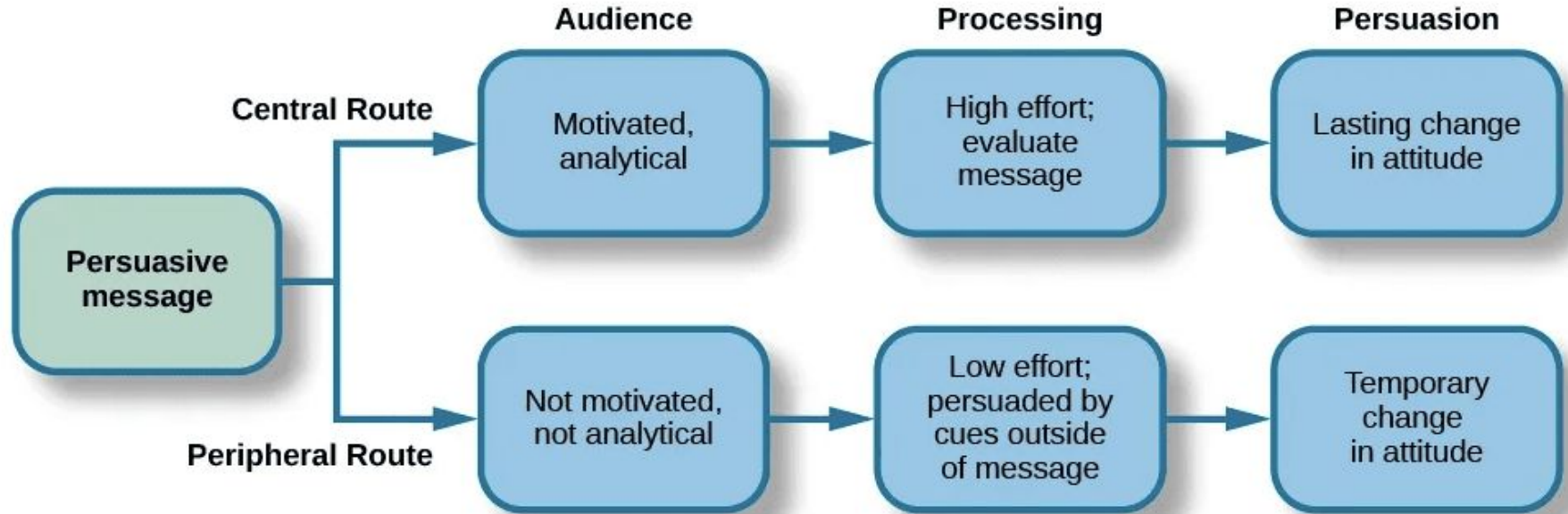
yawn

drowsy

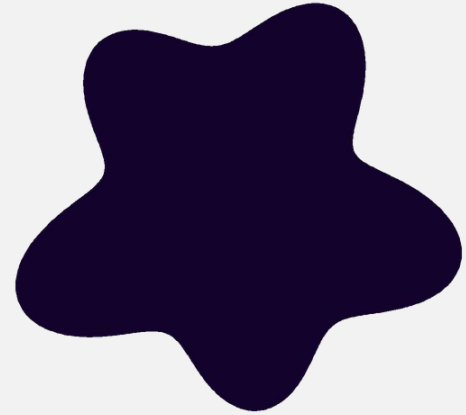
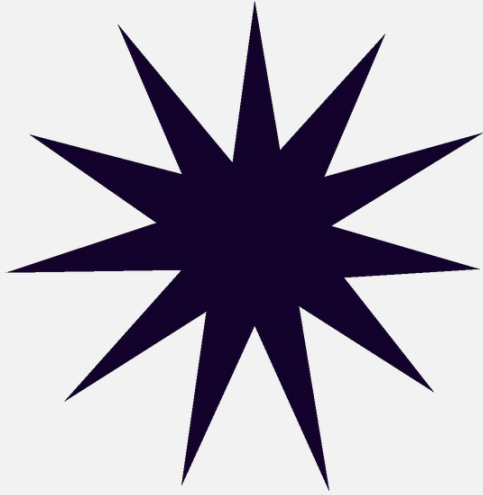
Psychology of Engagement & Persuasion



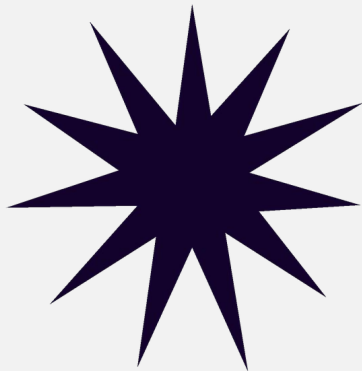
Elaboration Likelihood Model (ELM)



**One of these is called Bouba.
The other is called Kiki.**



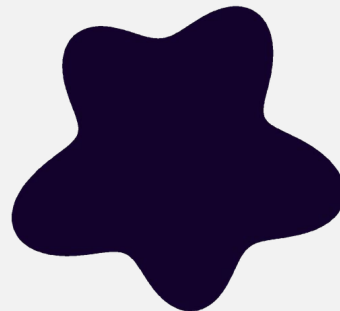
Almost everyone agrees.



KIKI

95%+

match them the same way,
across languages and cultures



BOUBA

So what for brands?

names, shapes, sounds and fonts carry meaning before a single word is read. Make sure yours say what you mean.

Don't look at your phone. Think of the Apple logo.

- 1 Which side is the bite on: left or right?
- 2 How many leaves are there?
- 3 Does the leaf touch the apple?

**Bite on the right. One leaf.
The leaf doesn't touch the apple.**



1 in 85

people drew the logo correctly from memory

under 1 in 2

could pick the real logo out of a line-up

So what for marketers? familiarity isn't memory.
Seeing your brand a thousand times doesn't mean
customers can recall it, or pick you out when it
counts.

Blake, Nazarian & Castel (2015), UCLA. Most *Apple* users in the study, too.

**Same energy drink, sold as boosting mental focus.
Then everyone did word puzzles.**

A

Full price

Paid \$1.89 for the drink

B

Discounted

Paid \$0.89, a bulk discount

**Which group solved more puzzles?
Hands up: A, B, or no difference.**

The discount made the drink work worse.

9.9

puzzles solved
at full price

5.8

puzzles solved at the
discounted price

9.1

puzzles solved
with no drink at all

So what for marketers? discounts don't just cut margin, they cut perceived quality, and that changes the experience itself. Protect price; add value instead of taking it off.

Shiv, Carmon & Ariely (2005), Journal of Marketing Research. Figures from the high-expectation condition.

Remember the word list?
Hands up if you saw...

BED

SLEEP

CAR

DREAM

SLEEP was never on the list.

Every word was linked to sleep, so your brain filled in the gap and filed it as a memory.

Memory is rebuilt each time, not replayed.

So what for marketers? customers remember the story your brand fits, including things you never said or did. Good or bad.

The DRM false memory effect (Deese, 1959; Roediger & McDermott, 1995).



Does luxury sell?

What do you all think?



Do you want to sell products or create ‘shrines’?

**We are programmed (evolutionary speaking)
to ‘protect and save’ high end resources.**

Four brands. One “unique” identity.



Everlane

“Designed to last. We're not big on **trends**... wear our pieces for **years, even decades**.”
Made with **the finest materials**.

✓ Built to last

✓ Quality & craft



COS

“**Quality** is at the centre of the COS design ethos. We put **lasting design** and **exceptional craft** first.”

✓ Built to last

✓ Quality & craft



ARKET

“**Carefully crafted** to **outlast short-lived trends**, to be used and cherished for **many years**.”

✓ Built to last

✓ Quality & craft



Uniqlo

“Simple, **high-quality**, everyday clothing.” Clothes that are “**non-disposable, long-lasting**”.

✓ Built to last

✓ Quality & craft

If everyone is unique in the same way, **no one is**.

Two of these brands, COS and ARKET, even share an owner: H&M Group.

**Yesterday we explored how
the brain shapes decisions.**

**Today, we're going to explore how
that understanding can shape a brand.**

Find your North Star in the customer's brain.



Emotion before function

Feelings steer the choice.
Facts justify it afterwards.



Time & the future self

Make future benefits feel near,
vivid and personal.



Threat & reassurance

Pair every risk with an easy,
confident next step.



Practical value

What it does: easy to copy

Emotional value

How it feels: hard to copy



Individual differences

Risk appetite and choice style
change what motivates.



Framing & language

The words you choose
change perceived value.



Identity & belonging

People choose brands that
say who they are.

Your products can be copied. **How you make people feel can't.**

But firstly:

What is a brand North Star?

In short

**A North Star defines
what you stand for
and guides what you do.**

Importantly

The North Star words only matter if they give you clear direction.

- Do they guide how you speak?
- Shape the experience you create?
- Steer the choices you make?
- Build the loyalty you want?

Introducing MediMutual



MediMutual is a specialist income protection provider for healthcare and veterinary professionals - from doctors and nurses to Pharmacists, Dentists and Vets.

Founded by pharmacists in 1928, it has spent almost 100 years helping protect people's livelihoods when illness or injury prevents them from working and importantly, it's a mutual.

There are no external shareholders. Its policyholders are its members, and the organisation exists for their benefit.

The category has an established language

How would you pay your bills if you couldn't work

For most of us, being unable to work for medical reasons would present a serious financial challenge. What would happen to you or your loved ones if you couldn't work due to illness or injury which resulted in a loss of earnings?



wesleyan

When your health suffers, your finances don't have to

If ill health stopped you from working, would you be able to cover your mortgage and other family expenses?

56% of UK working adults

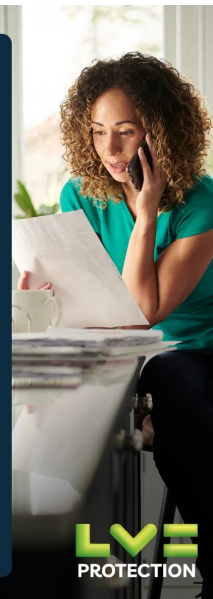
told us they would feel more financially resilient if they had insurance that pays them an income if they were unable to work due to illness or injury¹

¹ LV= Reaching Resilience - August 2022

For financial advisers only



LV=
PROTECTION



Fear is the category default.

But fear doesn't always drive action.
Sometimes it drives avoidance.

Recognise any of these default category terms?

VALUE

CONFIDENCE

STATUS

ESCAPE

CHANGE

SECURITY

FREEDOM

PROGRESS

INDULGENCE

Recognise any of these default category terms?

VALUE

Retail

CONFIDENCE

Beauty

STATUS

Luxury

ESCAPE

Travel

CHANGE

Fitness

SECURITY

Banking

FREEDOM

Automotive

PROGRESS

Technology

INDULGENCE

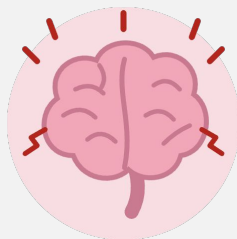
Chocolate

Scare people, and they **look away**.



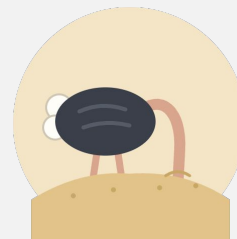
The scary message

“What if you got seriously ill?”



Your brain

Feels the threat, sees no easy way out



The response

Hides from the fear, not the risk

So the fear turns into:



Look away



“Not me”

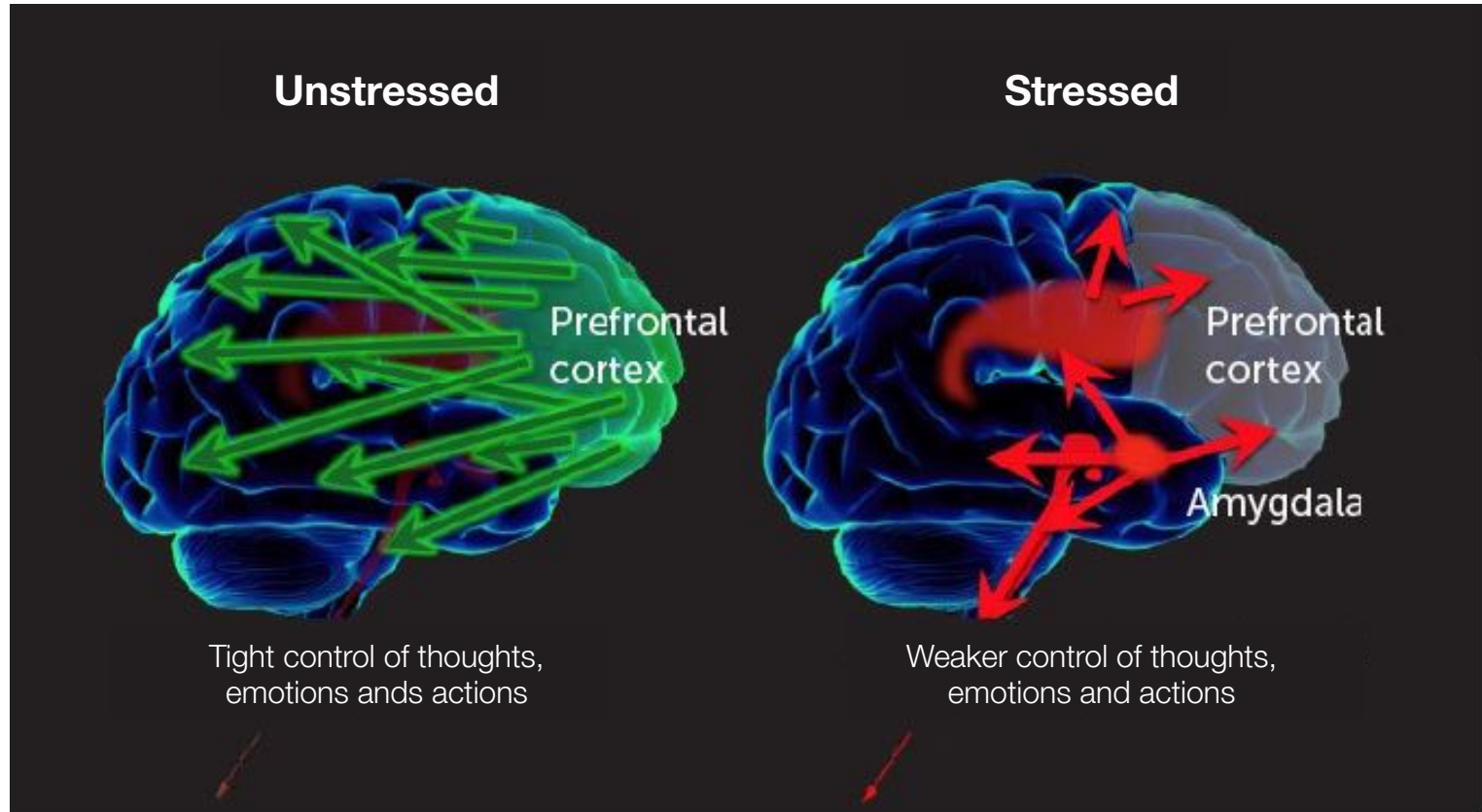


“Later”

THE FIX

Pair the fear with an easy win

Fear only works when people feel able to act. Not “You could get seriously ill” but “Protect your income in 5 minutes.”

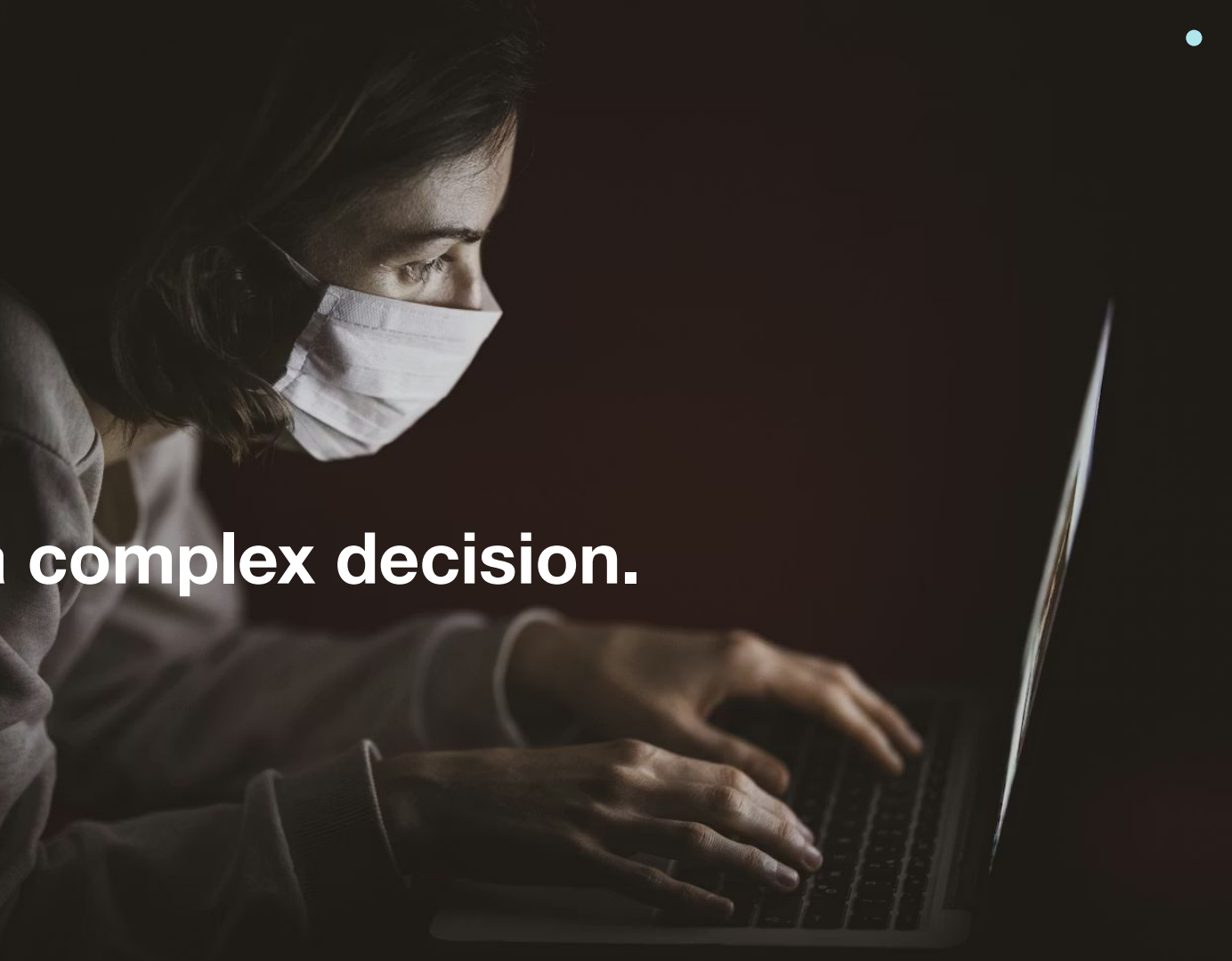


Source: Arnsten, Nature Reviews Neuroscience (2009).

And there's another problem

The audience are:

**Time-poor.
Uncertain.
Anxious.
Faced with a complex decision.**



THE EASIEST DECISION

Quick show of hands...

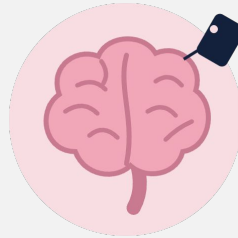
Who has put off sorting out something financial that you know matters?

Your brain treats future you as **a stranger**.



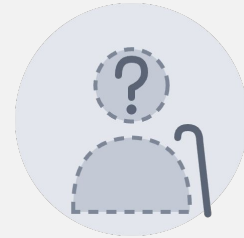
You, today

Wants the reward now



Your brain

Files future you under "stranger"



Future you

Feels like someone you've never met

So we keep putting off the things that would help them:



Insurance



Health check



Pension



Will

THE FIX

Make future-you familiar

People shown an aged photo of their own face saved more than twice as much for retirement.

So, we've got...

- A category creating anxiety.
- A complex decision creating cognitive load.
- And a time-poor customer whose easiest decision is often simply... **Not to decide.**

**Healthcare professionals
spend their lives caring for others,
but who cares for them?**

Caring for the Carers

They care for everyone else.
We care for them.

Care reflects their world, not the language of insurance.
This distinction matters.

Reflecting the human connection missing from the category.

**A promise that could only come from a mutual
built exclusively for healthcare professionals.**

**RELENTLESS
REASSURANCE**

→ **MAKE IT EASIER.**

**The world of income protection
can feel complicated.**

Our role is to remove that anxiety
wherever we can.

**CALMING
CONFIDENCE**

→ **CHANGE
THE FRAME.**

**Protection should
not be built on fear.**

We focus on the confidence that
comes from being prepared.

**MUTUAL
UNDERSTANDING**

→ **MAKE IT HUMAN.**

Healthcare is demanding

We understand healthcare
because healthcare is all we do.

Three values.

What do they change in practice?

RELENTLESS REASSURANCE.

→ MAKE IT EASIER.

Reassurance starts with reducing uncertainty.

**When someone is already unsure,
an unclear process gives them
another reason to put things off.**

Our role is to make the next step
feel clear and manageable.

What this asks us to do

Identify what makes someone hesitate,
and address it in the experience.

How we want them to feel

“I understand what’s involved.
I can take the next step.”

MAKE IT EASIER: HELP THEM GET STARTED

You want to join a membership programme.

You click “Join” and see:

“To complete your registration, you’ll need your personal details, membership preferences and supporting information.”

You have little time, you don’t know what other information you need, how long it will take or whether you can finish later.

What frame of mind does this put you in?

Quick quote application form (Maker it easier)

Before: Creates uncertainty and hesitation

1 Tab

Cloud Tabs
PFLONM09

Save
Bookmarks
Reading List
Shared with You

Get a quick quote today

What is your occupation?

What is your annual income?

How much monthly cover do you need?

How long do you want to wait after becoming unable to work before your payments begin?

☐ Day 1 ☐ 1 week
☒ 2 weeks ☐ 1 month
☐ 2 months ☐ 3 months
☐ 6 months ☐ 12 months

Date of Birth

Gender assigned at birth ☒ Male ☐ Female

Have you smoked or vaped in the last 12 months? ☐ Yes ☒ No

First name

Surname

Email

[Contact Us](#)

[Continue](#)

After: Builds in reassurance throughout

1 Tab

Cloud Tabs
PFLONM09

Save
Bookmarks
Reading List
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Before we look at cover options, we want to understand the reality of your working life.

Healthcare careers are unique - your protection should be too.

This quote is only a starting point. You can adjust details anytime and nothing is final yet.

Takes around 2 minutes

[Contact Us](#)

What is your occupation?

What is your annual income?

How much monthly cover do you need?

How long do you want to wait after becoming unable to work before your payments begin?

☐ Day 1 ☐ 1 week
☒ 2 weeks ☐ 1 month
☐ 2 months ☐ 3 months
☐ 6 months ☐ 12 months

Step 1 of 5 - Understanding you

CALMING CONFIDENCE.

→ CHANGE THE FRAME.

**Confidence comes from seeing
the value of being prepared.**

**Income protection often starts
with what could go wrong.**

Our role is to help people see
what having protection in place
could mean for their lives.

What this asks us to do

Start with what being prepared makes
possible, while explaining the risks and
cover clearly.

How we want them to feel

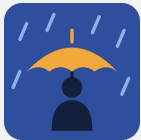
“I can see the value of being prepared.”

REMEMBER

Different risk appetites need different messages.

Risk-averse customers

Need to feel safe before they act



Safety

"I need to know this isn't hard, takes too long etc"



Predictability & control

"Tell me exactly what happens, and when."



Clear stages & plans

"Show me the plan, one step at a time."

Risk-tolerant customers

Need to feel something new is happening



New & fresh

"Show me something I haven't tried before."



Learning & growth

"Give me a chance to learn something and get better."



Outcome over process

"Skip the steps. Just show me where I'll end up."

Same product, two stories: sell the **plan** to one and the **payoff** to the other.

Change the word, **change the behaviour.**

would



will

Certainty persuades

Hedged wording (“would”, “might”, “could”) is judged less credible and less persuasive than confident wording.

Erickson et al., 1978 · Hosman, 2002 (powerless language)

25% fat



75% lean

Same beef, tastes better

Identical mince was rated higher quality, tastier and less greasy when labelled “75% lean”.

Levin & Gaeth, 1988

rebate



bonus

Over 2x more spent

People given the same \$50 spent more than twice as much when it was called a “bonus”, not a “rebate”.

Epley, Mak & Idson, 2006

~~to vote~~



be a voter

+10 points turnout

Asking people about being “a voter” rather than “voting” raised actual turnout by more than 10 points.

Bryan, Walton, Rogers & Dweck, PNAS, 2011

CHANGE THE FRAME: FROM FEAR TO CONFIDENCE

A healthcare professional is considering income protection.

The category often asks:

“If illness stopped you working, how would you pay your bills?”

What ONE thing could having protection in place help this person feel more confident about?

Social content (Change the frame)

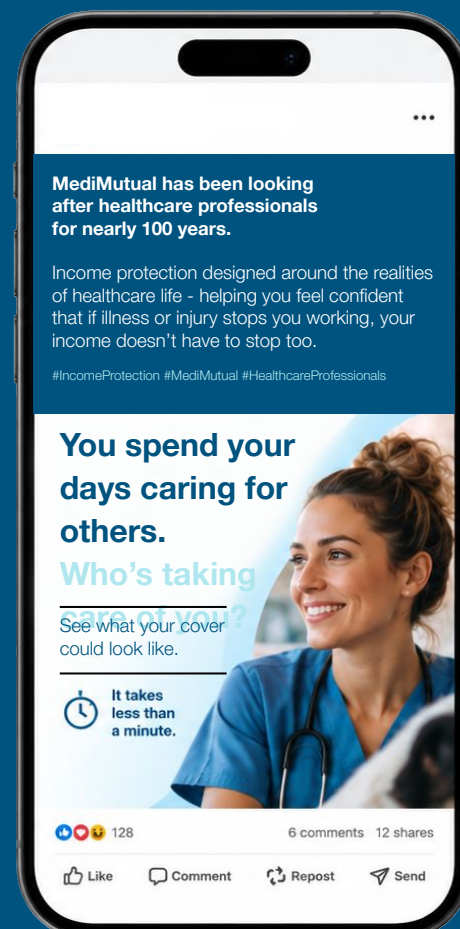
Before:

Opens with fear



After:

Leads with confidence



MUTUAL UNDERSTANDING.

→ MAKE IT HUMAN.

Understanding someone should change how we respond.

Healthcare professionals have demanding working lives. Their circumstances affect when and how they can engage with us.

Our role is to listen and respond in ways that fit their situation.

What this asks us to do

Use what someone tells us to shape the support we offer.

How we want them to feel

“They’ve listened.
They understand what works for me.”

THE EVIDENCE

Why you should open with emotion



No choice

People who lost emotional brain function struggled to make even simple decisions, though their logic was intact.

Damasio, Descartes' Error, 1994



63% vs 5%

After hearing a set of pitches, 63% of people remembered the stories. Just 5% remembered a statistic.

Heath & Heath, Made to Stick, 2007



2x

People gave over twice as much to help one named child as they did for statistics about millions in need.

Small, Loewenstein & Slovic, 2007



-40%

Adding the statistics to that child's story cut giving by around 40%. The facts dampened the feeling.

Small, Loewenstein & Slovic, 2007



+52%

Emotionally connected customers are worth 52% more than those who are just highly satisfied.

Magids, Zorfas & Leemon, HBR, 2015



3x

Emotional campaigns were twice as likely to deliver very large profit gains as rational ones. (FACEBOOK)

Binet & Field, IPA Databank, 2013

Lead with the **feeling**. Follow with the facts.

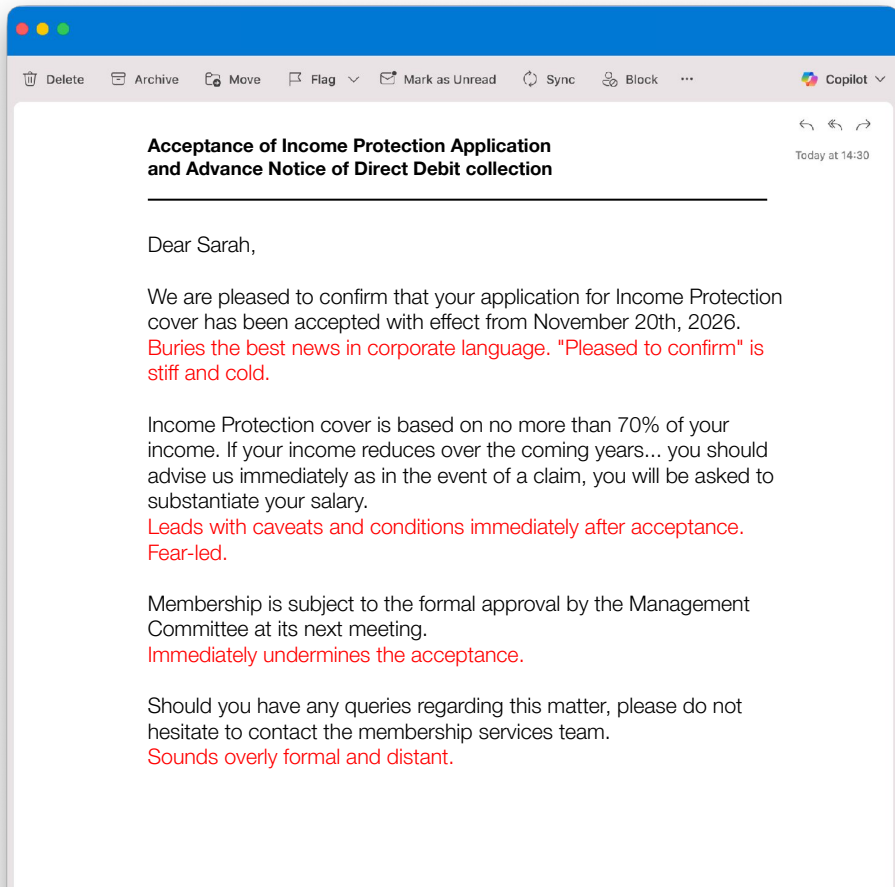
Archetype signals

Archetypes are not labels. Listen for clues and adapt your style to what the member needs in that moment.

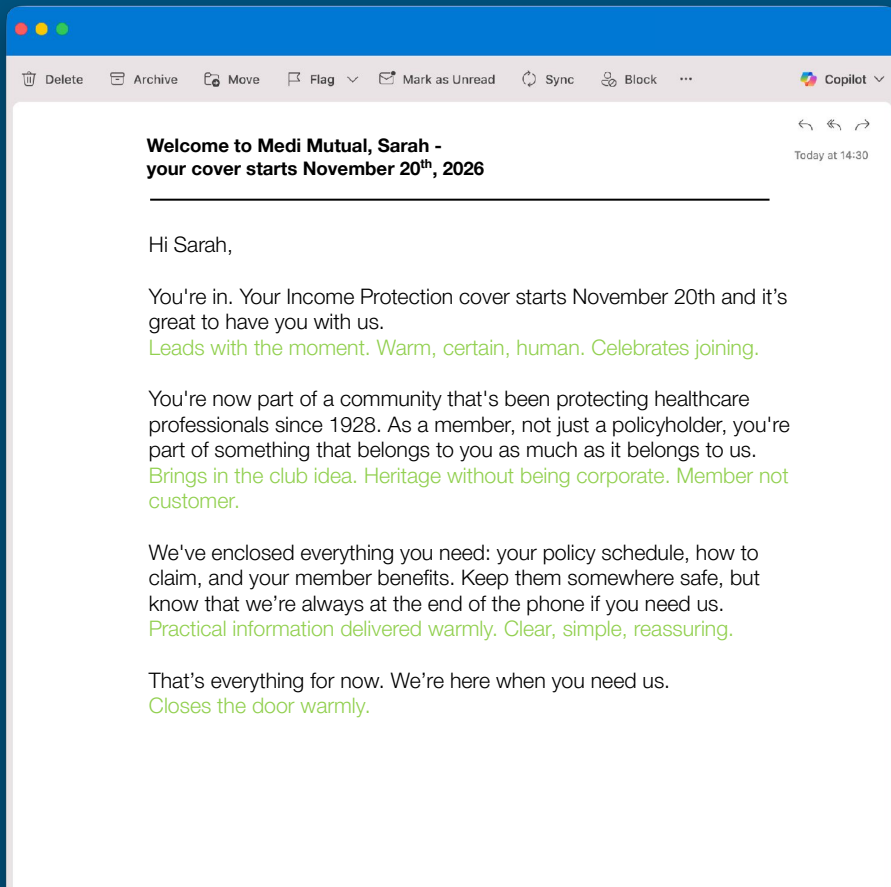
Archetype	What they tend to sound like	What they need from us	Best claims tone
Sociable	“Will someone talk me through it?” “What happens next?”	Reassurance, connection, support	Warm, calm, human, relationship-led 
Planner	“Can you explain the criteria?” “What evidence do you need?”	Clarity, detail, transparency	Structured, factual, precise 
Individualist	“Just tell me what you need from me.”	Efficiency, control, straightforward answers	Brief, direct, no jargon 
Adventurer	“Can we keep this simple?” “How quickly can this move?”	Flexibility, ease, momentum	Simple, practical, low-friction 

Welcome email (Make it human)

Before: Treats acceptance as a transaction



After: Recognises the human moment



Key takeaway: A strong north star does three things well

1. Starts with a human need

What does your customer really need to feel?

2. Finds something you can credibly own

Why are you the brand to deliver it?

3. Guides everyday decisions

What does it mean for what you say, show and do?

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Neuroscience**



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relationships.**

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psychology



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fit around your role
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Practical & actionable

Tools and
templates you can
apply immediately



Commercial impact

Apply learning to
drive engagement
and retention

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- 10 modules in 2 stages or in-house in 1

Stage 1 - Foundations

- 5 modules
- 1 day
- DLN Certificate

1 The Fallible Customer Brain

2 The Neuroscience of Trust and Credibility

3 How the Brain Evaluates Value

4 Design Psychology for Engagement

5 Behavioural Segmentation

Stage 2 - Application

- 5 modules
- 1 day
- Complete the full DLN Diploma

6 Influencing & Decision-Making

7 Habit Formation & Repeat Behaviour

8 The Emotional Brain & Memory Formation

9 The Psychology of Creating Value

10 AI in the Customer Journey

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per person



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22 - 23 February 2027



Amsterdam

5 - 6 October 2027



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Or email us if you have any questions



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The ELA™
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Your Facilitators



Dr Simon Moore

Chartered Consumer Psychologist & Neuroscientist

Over 20 years helping global brands understand customer behaviour, trust and decision-making



David Jenkinson

Executive Strategy Designer & Brand Specialist

Over 20 years designing strategy and customer experiences that drive growth and loyalty

Trusted by global leading brands



Thank you