



Doconomy®

Applying Behavioural Science to improve Financial Wellbeing

Stina Söderqvist, PhD
Head of Behavioural Science, Doconomy

stina.soderqvist@doconomy.com

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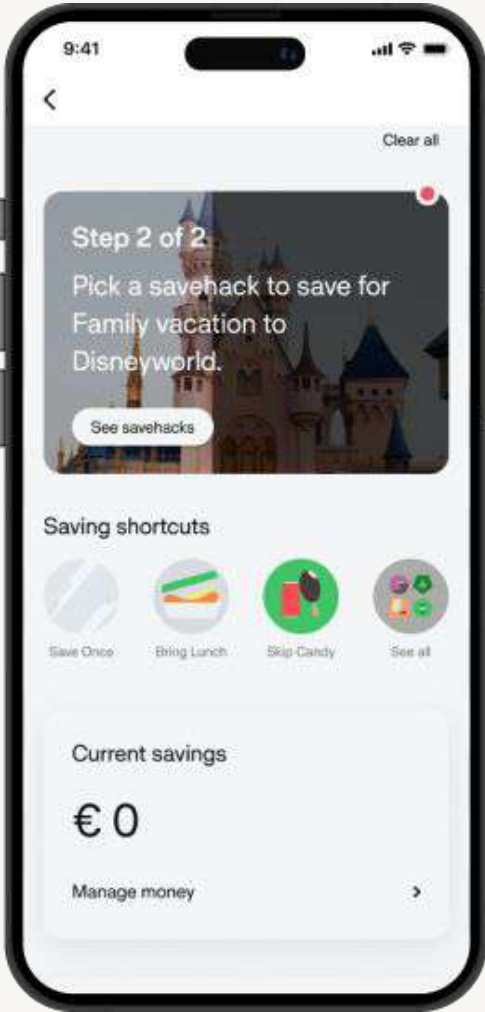
Who are Doconomy?



Doconomy's product suite

- SAVINGS GOALS
- MINDFUL CONSUMPTION
- INVESTMENTS
- SEGMENTATION

IMPACT FINANCE



IMPACT TRANSACTIONS



- CARBON CALCULATOR
- ENGAGEMENT SERVICES

02

Why work with behavioural science?



Engagement

Within the product

Beyond the product

03

Emotions and Finance



Rewards



We like to do more of what makes us feel good!



Rewards of consumption

- Activates the reward system in our brains
- Campaigns, bargains, and buy now pay later increases the reward further
- Link to identity and social approval

Financial stress



Financial stress

73% of Americans rank their finances as the number one stress in life

Capital one, credit wise survey 2025

87% of South Africans report financial stress, impacting physical and mental health.

Sanlam Benchmark report, 2023

Financial stress leads
to inaction

- Reduces our cognitive bandwidth
- Reduces our emotional bandwidth

04

Key behavioural science ingredients



The WHY - Motivation

Motivational drivers

Internal Motivation

- Values
- Needs
- Desires

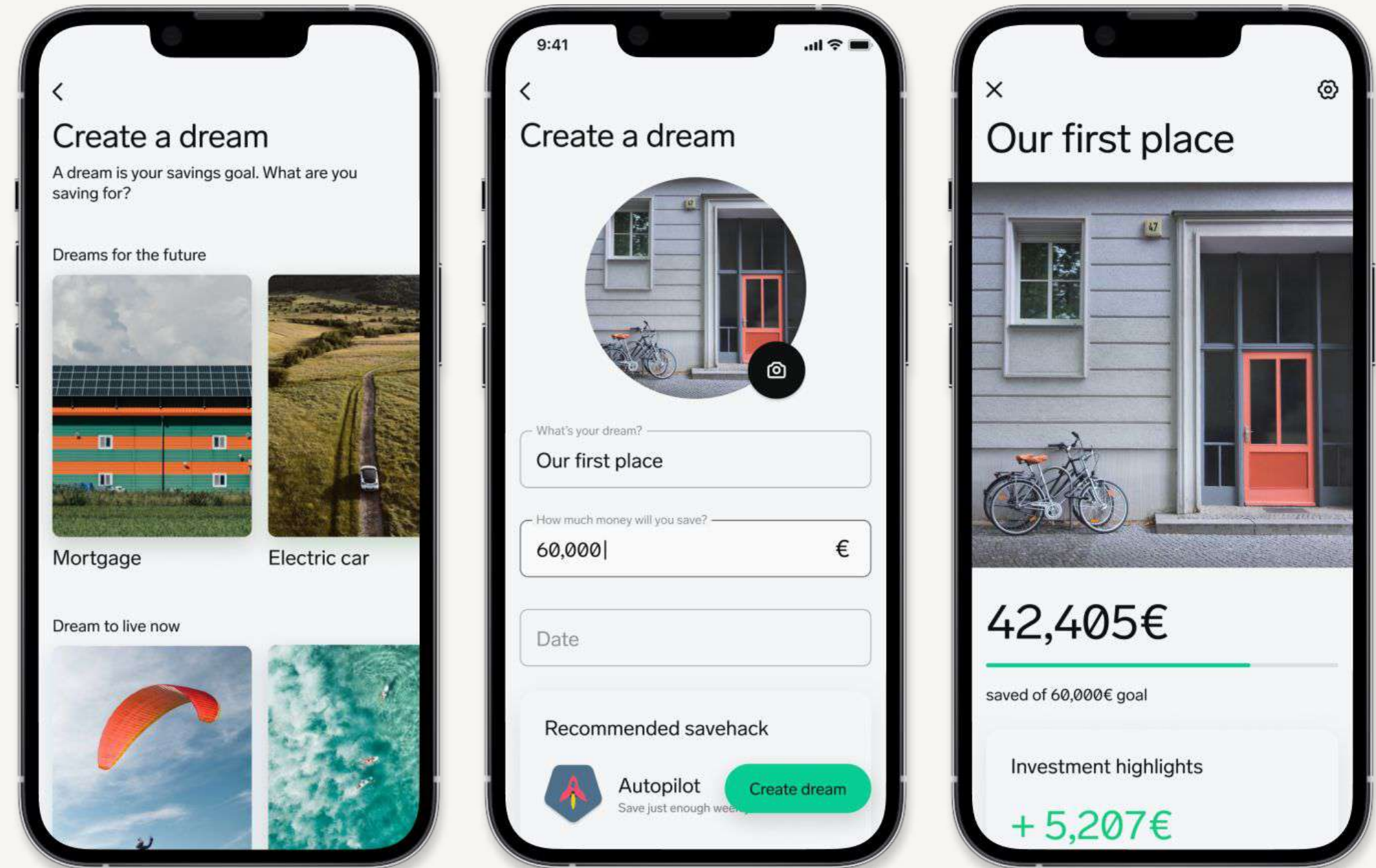
External Motivation

- Material reward
- Avoid punishment
- Money



Dreams

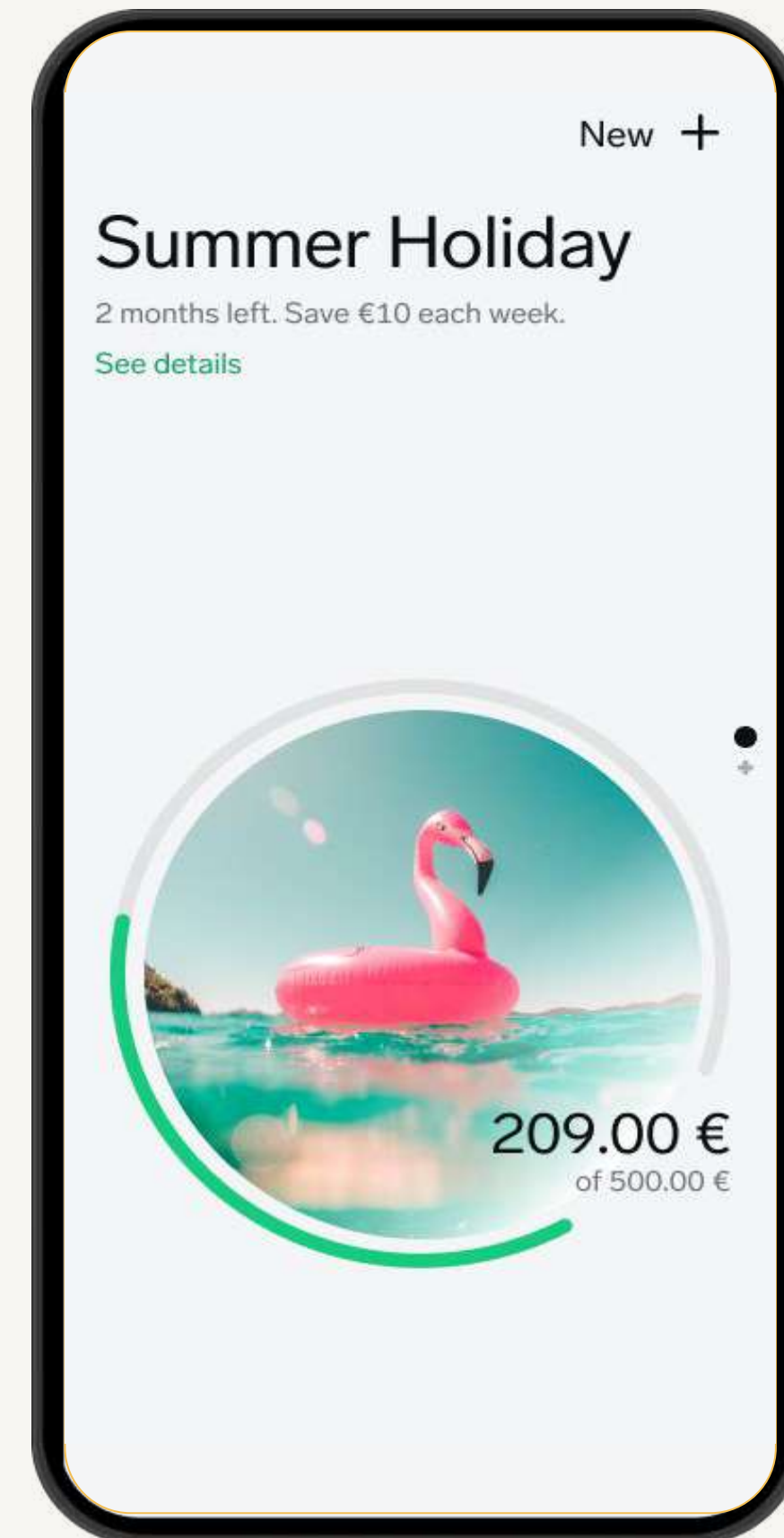
- Saving goals made concrete and emotional
- Fully localisable to make culturally and contextually relevant



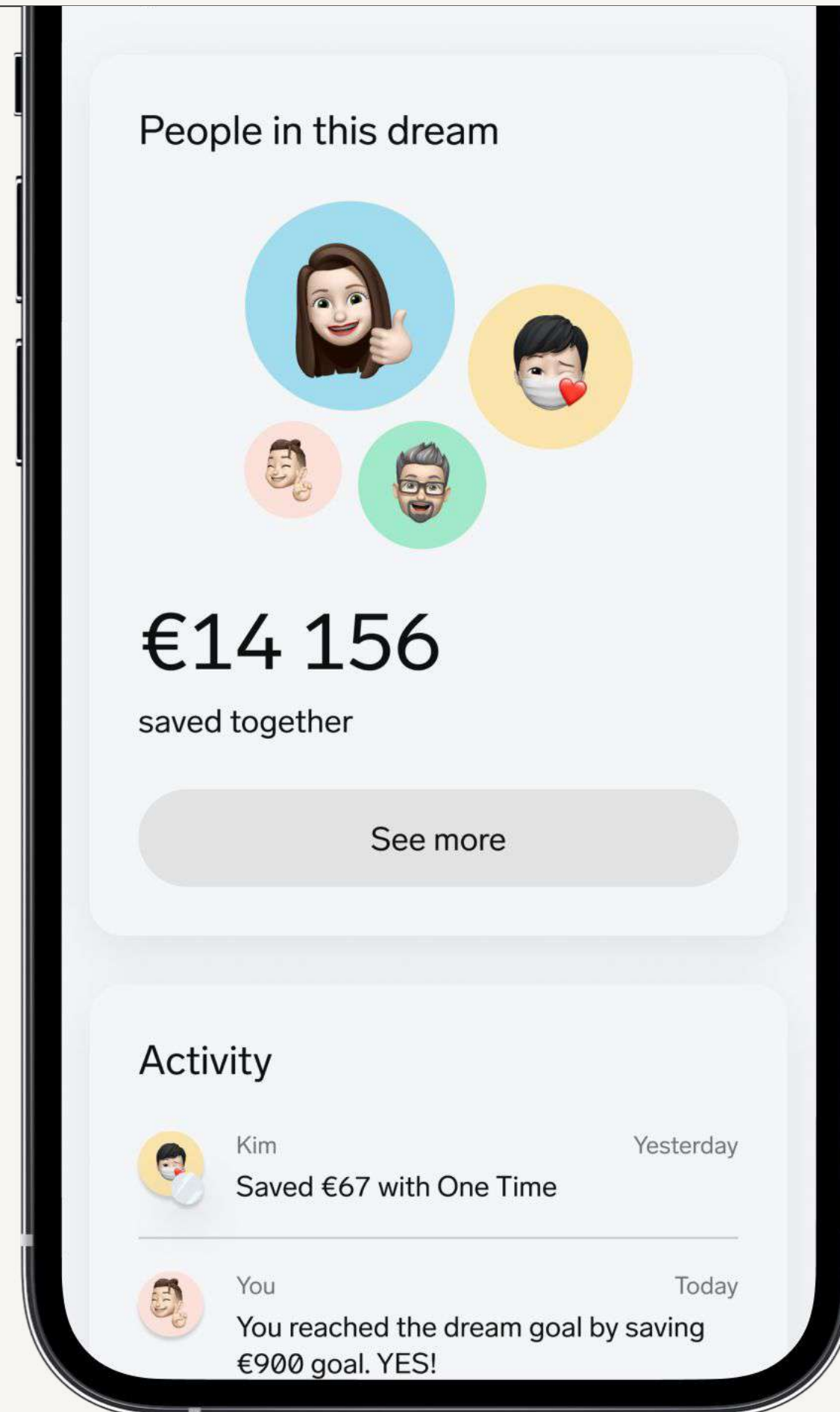
Inspire don't
prescribe



Make the Dream
personal and
concrete



Make use of the
strong motivator of
social belonging

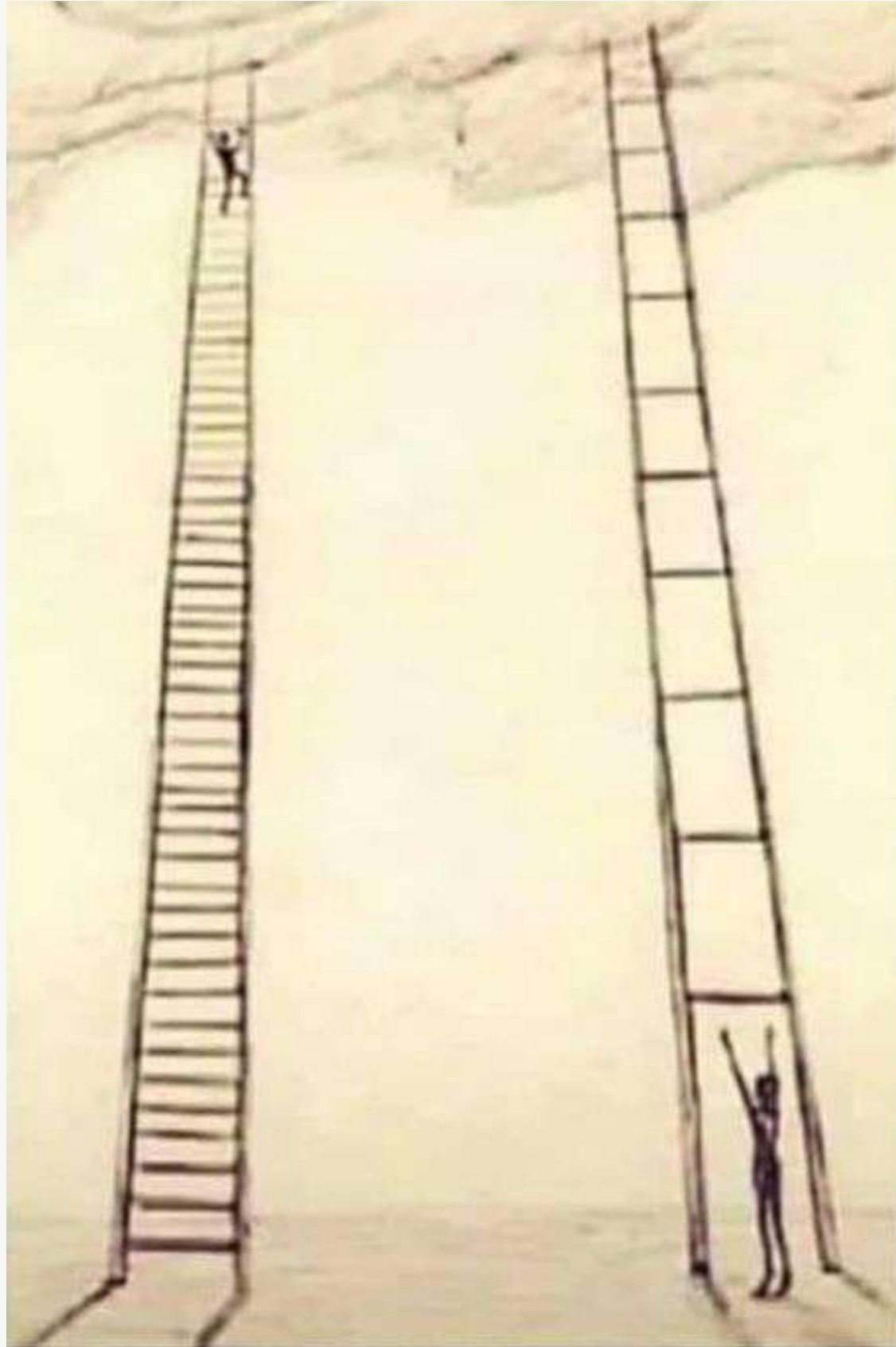


The HOW - Self-efficacy and ability

Self-efficacy and procrastination

Our own belief in our own ability to reach our goals.

When something is too overwhelming or too stressful we often procrastinate.




Keep it simple

- Practically
- Emotionally

Savehacks


Unique saving tools help users allocate more money towards their dreams

Automatised



Everest
Save an increasing amount weekly

View




Round up
Round up and save every time you spend

View


Lifestyle inspiration

Smart choices



Sell Old Things
Save €25 weekly


View



No Reminder Fees
Save €10 monthly


View

Skip it




Skip Takeout Coffee
Save €3.2 each day

View



Skip Candy
Save €2 each day

View




Skip Takeout Food
Save €10 each day

View


Fun and surprising

Fun ways to save




The Rocket
Play to make a deposit

View




Save goaaal
Save when your team scores

View



Calendar Chaos
Save on weird holidays

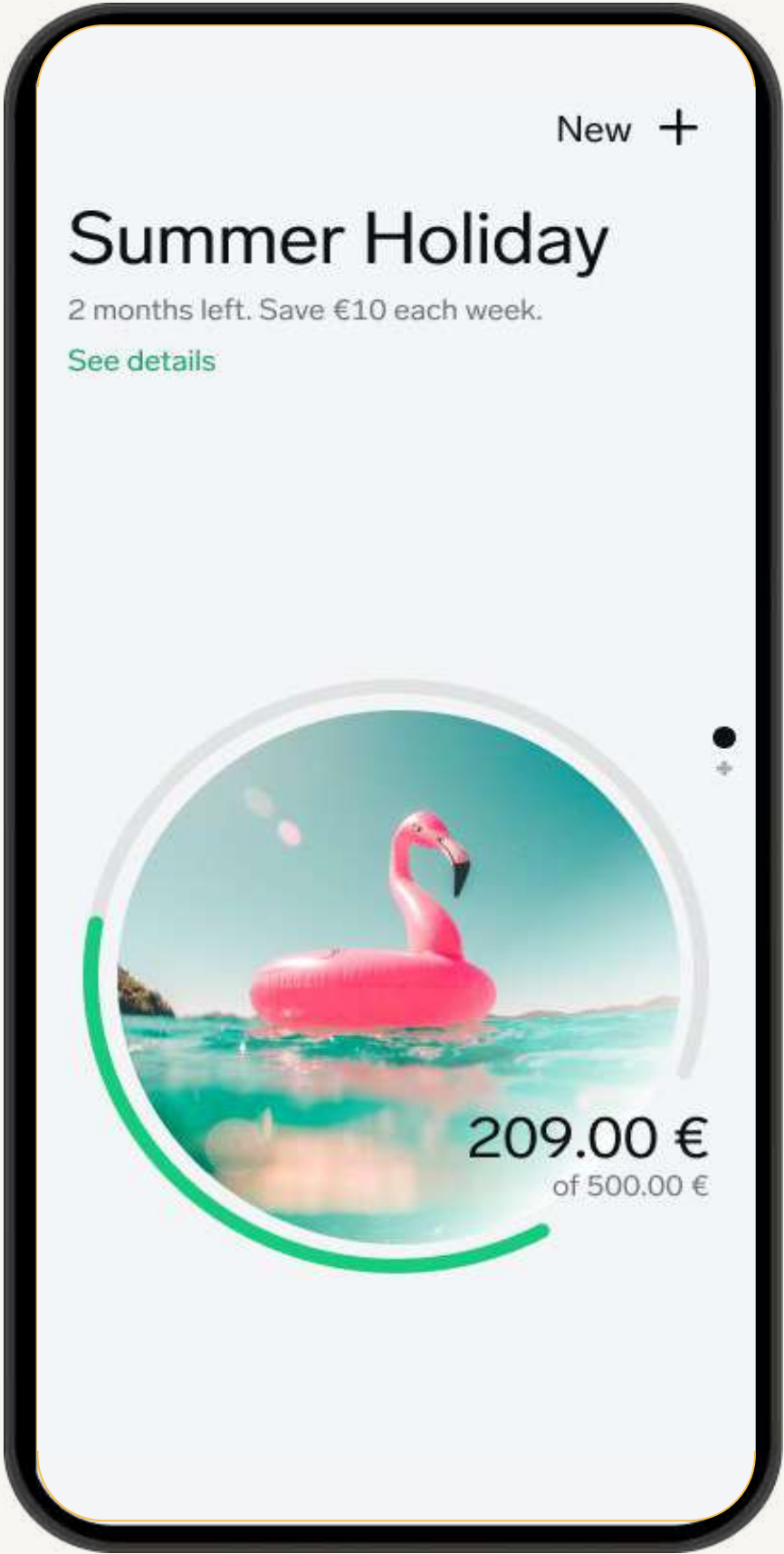
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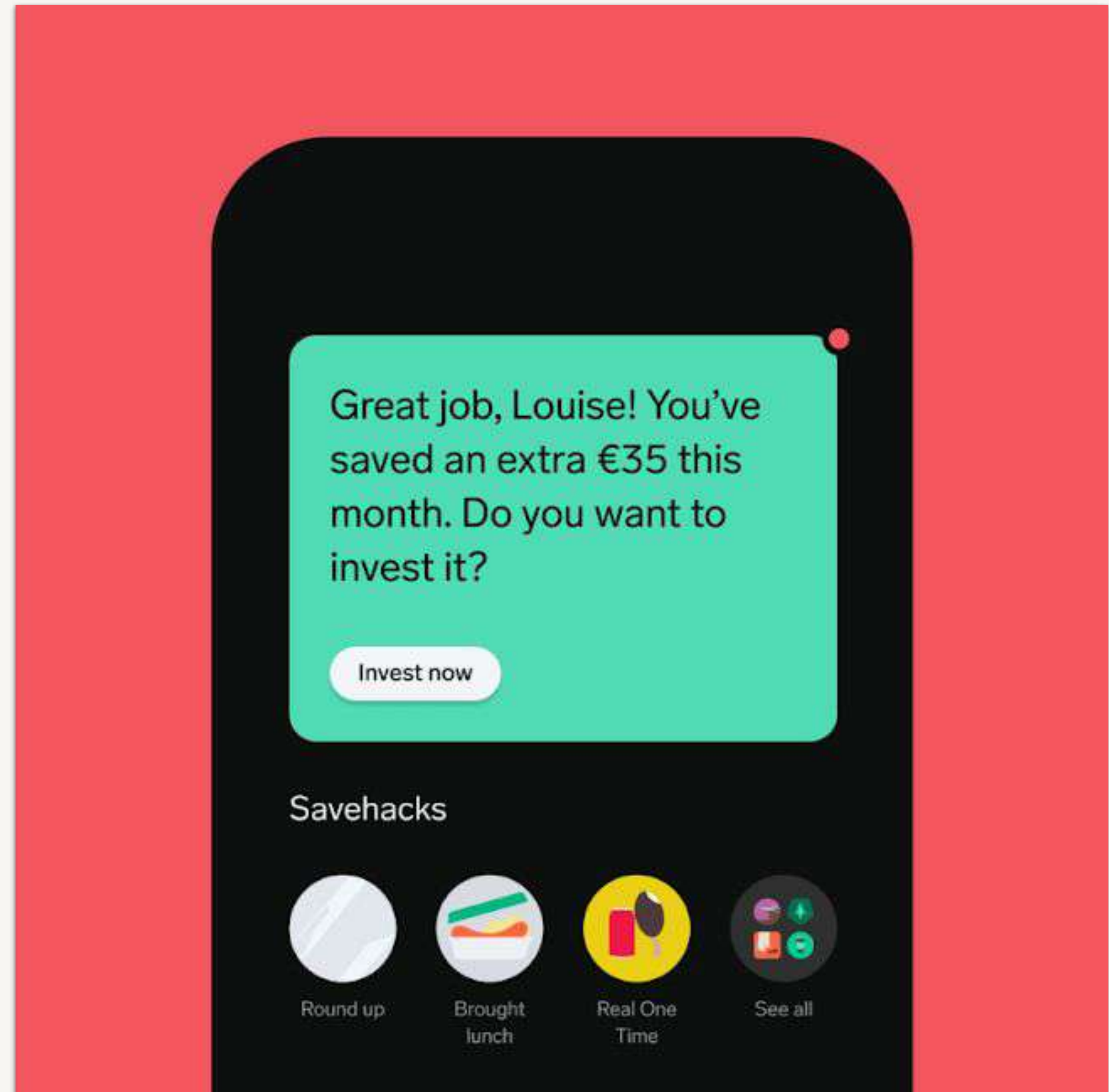
The Thief
Save a suprise amount weekly

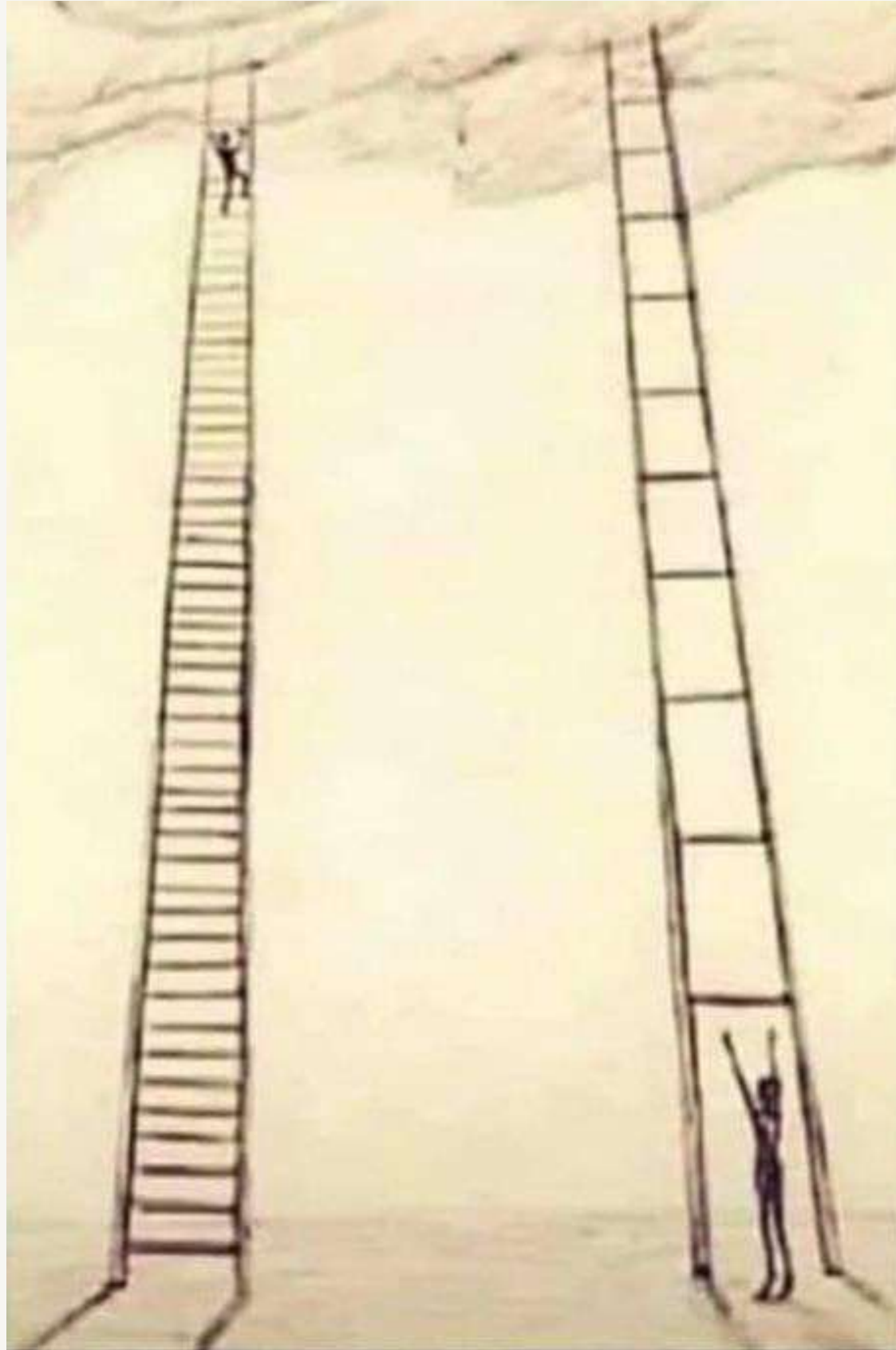
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Visualise and reward progress



Give the right
feedback and upsell
at the right time





Reduce risk aversion

- Experience trumps numbers (description-experience gap)
- Sample the experience of investing with micro investments to avoid large “all-or-nothing” decisions.

05

Impact



Boosting financial wellbeing

28%

of people saving with our finance product had no savings habit before

+2000€

more saved per year than before using Dreams (on average in Nordics)

6-8%

of monthly income consistently saved across countries & cultures (Sweden, Ukraine)

74%

feel more positive about their finances after just two months of using Dreams

59%

feel more confident about money after just two months

2/3

feel less stressed about money after just two months

THANK YOU FOR LISTENING!

Contact: stina.soderqvist@doconomy.com