

CYCLE IN SAFETY

Transport for London (TfL) plans to complete four bicycle-only superhighways by the end of 2016, intending to make the capital safer for cyclists. The two largest cycleways will cut through the city north-south and east-west; all the lanes will run parallel to roads, in order to speed up the traffic and reduce accidents involving bikes and vehicles. **GV**

credit-card companies want digital wallets to eliminate the pain of paying. But, do we – as the people using digital wallets to part with our money – want the same process? Whereas the pain of paying can make us feel guilty after an expensive dinner, it can also prevent us (to some degree) from impulsive shopping. In a future with digital wallets the way that they are envisioned now, and with almost all frictions eliminated from the payment system, we are likely to fall for temptation at a much higher rate. It will be almost as if we got to spend the whole day sitting on a table full of fresh doughnuts, cheesecake and truffles, all within reach. The result? Not good for our long-term health or savings rates.

The idea that electronic wallets should get us to think about money does not end with thinking about spending. What about savings? Could we add things to electronic wallets that would change the way in which we think about savings, and by doing so make us save more? Saving is an area of life that doesn't cross our minds very often, and even when it does, it rarely produces increased results. To test the extent to which the design of digital wallets could influence savings behaviour, Duke University conducted an experiment with more than 2,000 customers of a mobile money savings plan in Kenya. We randomly assigned participants to receive one of many different services from the savings plan. Some participants received two text messages every week: one at the start of the week to remind them to save and another one at the end of the week to report a summary of recent savings.



MAYO ON DEMAND

A slippery technology will help us extract that last smidgen of mayo from the bottle. LiquiGlide, a Massachusetts-based firm that commercialises an anti-adhesive material developed at MIT, has struck a deal with Orkla, a Norwegian packaged-food company. Orkla will use the substance to coat the inside of mayonnaise bottles it sells in Europe, ensuring every last drop ends up in your sandwich. **GV**

In addition to these text messages, other participants also received a gold-coloured coin with 24 engraved numbers (the numbers one to 24), to indicate the 24 weeks that the plan lasted. At the end of the week, if these participants had saved money, they were asked to take a sharp knife and scratch the number for that week in a way that indicated what they had saved during that week. Other participants got a different type of reminder message: a text that was framed as if it came from the participant's child, asking them to save for "our future". Yet another group of participants got a match for their savings. They received a bonus of ten per cent of their weekly savings, deposited in their account at the end of each week. There was also a group of participants who received a 20 per cent match. (We had some other conditions as well, but they did not end up being that interesting.)

At the end of six months, the service that performed spectacularly better than every other service was... the coin. Every other service, that is the text message from kids, the extra deposits and our other approaches, increased savings only slightly. Those who received the coin saved, on average, about twice as much as those who only received the simple messaging service.

How did a simple coin make such a difference in behaviour? We believe that it made the act of saving salient by changing what people were thinking about as they were going about their day. From time to time they saw the coin in their hut; from time to time they touched it, talked about it. By being physically present, the coin brought the thought about saving, and with it the act of saving, into participants' daily life.

How will our relationship with money evolve? With digital wallets, we are exploring a completely new medium – and this is a good point to ask how the future might be shaped. The answer is that it will depend on design. If the people putting these products into the market focus on minimising friction and thought, then more money will be spent with less thought and attention. But, if we understand the places where we fail when it comes to thinking about money and try to use technology to augment our memory and attention in order to help us think better, the future might be much better.

Dan Ariely's latest book, Behavioural Economics Saved My Dog, is out now (Oneworld)



NEW TRUST NETWORKS: YOUR BEST FRIEND IS A STRANGER

Online person-to-person interactions are setting the stage for more honest offline human behaviour

By **Rachel Botsman**

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DURING A RECENT FAMILY DINNER TO CELEBRATE the engagement of my cousin Anthony, the happy couple ceremoniously picked up their phones and deleted *Tinder*, the dating app on which they met. "We've gone from hook-up to chuppah in less than six months," Anthony declared in his toast. Intrigued, I asked them how many messages they exchanged before they met face-to-face. It turned out they had sent more than 150 texts to each other, over the course of three days. "I started to share genuine things about myself that I would normally keep

hidden for some time," his fiancée told me. "I felt like I didn't just know him, but actually trusted him." Anthony and Emily essentially met the person they plan to spend the rest of their lives with by swiping right. Their engagement represents not just a digital-age acceleration of intimacy but a world in which the speed and nature of trust is being fundamentally redefined.

Tinder and other dating apps are a green shoot in our understanding of how trust formed between people online can transfer into the real world. On the flip side, we are in the early stages of seeing how real-world interactions could change trust online. Take Alan, a 42-year-old Airbnb guest I recently met, who was highly sceptical of renting a home from a stranger. The place turned out to be much better than he expected. "The experience changed my assumptions," says Alan. "I was clearly wrong."

That one good travel experience could effectively be the gateway to persuasion, positively influencing Alan's trust in the online world and changing his behaviour around everything from believing strangers' reviews on products and services to trusting cryptocurrencies that have no traditional entity to trust. A new trust framework is emerging, fuelled by social, economic and technological forces that will profoundly change not just how we are trusted in the world, but how we view trust in the world.

Understanding of, and research into, the interaction between technology and trust is still in its nascent stages. Stanford University sociologists Paolo Parigi and Karen Cook are studying communities that include couch-surfing and dating sites. "We have some preliminary research confirming the idea that people's levels of trust towards others can be modified through the experience of participating in this relatively new form of collective action," says Parigi. "If confirmed in subsequent research, the implication is that trust can be engineered and that technology can play a crucial role."

As I researched platforms that depend on person-to-person trust, I saw that there is a common pattern. In the first layer, people have to trust that a new idea will work and is safe. The next layer is trusting the platform or third party facilitating the exchange. And the third layer is trusting the other user. I call this process the trust stack. Take the French long-distance ride-sharing startup BlaBlaCar, now connecting more than two million drivers and passengers every month. At the outset, you

have to dismiss the warning most parents give their kids: never get in a car with a stranger. You trust that ride-sharing is a safe idea. Then you trust the platform will not only weed out the bad apples but will help you fix any problems. Finally, you trust the driver and passengers that you will share a ride with will be good, honest people. Over time, people open up to changing their behaviour the more they live in these trust structures. So sharing a ride with someone you don't know can become as normal as driving alone.

As people repeatedly go through the trust stack in different areas of their lives, the process and comfort of using online/offline trust to make decisions accelerates. A regular BlaBlaCar user is likely to be more open to finding a lawyer on a marketplace such as UpCounsel than going with a bricks-and-mortar firm. Digital tools are raising our levels of trust in others in ways that are speeding up the disruption of an old norm and accelerating the adoption of new ideas.

This is a threat to big organisational systems – universities, corporations, banks, healthcare, even licensed taxi associations – that have depended on people placing value in the belief that traditional safeguards and centralised guarantees will keep them safe and render goods and services reliable. As this traditional institutional trust framework continues to crumble, it creates fertile ground for technology-engineered decentralised trust directly between people. Prepare for 2016 to be a year when incumbents across industries realise that the real disruption taking place is not technology; it's a trust shift that will open the doors to completely new – and sometimes counter-intuitive – ways of designing systems that will change human behaviour on a large scale.

Rachel Botsman is co-author of What's Mine is Yours: The Rise of Collaborative Consumption (Harper Business)

JET PACKS TAKE OFF

New Zealand-based Martin Aircraft will release a commercial jet-pack in 2016. Costing \$200,000 (£130,000), it will be initially aimed at “first responders”, such as fire fighters and emergency services, with a civilian version in 2017. GV



VR ZOO

Landmark Entertainment Group, a California-based production company, will build a zoo for CGI animals. The zoo will be part of a \$200m VR theme park, due to open in a still-to-be-chosen location in China between mid-2016 and early 2017; the park will also include a virtual aquarium and an art gallery, and has the approval of animal rights groups. GV

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THE ONLINE JUNGLE WILL BECOME A TAD LESS BRUTAL

Post-Gamergate, abusive behaviour will be taken far more seriously

By **Daniel Nye Griffiths**

IN JUNE 2015, A CANADIAN TEENAGER AWAITING sentencing for harassment, hacking and hoax calling (we can't name him due to his age) explained to the court why he had terrorised women he met through the game *League of Legends*: he was bored. Among his techniques was “swatting” – using fake emergency calls to send armed police to a victim's home, expecting armed resistance.

In recent years, swatting, along with doxxing – releasing somebody else's private information online – and threats of death, rape and violence have become increasingly prevalent. Targets have been as diverse as Olympian Tom Daley, historian Mary Beard, actress Zelda Williams and Labour MP Stella Creasy. In many cases, these threats were delivered using Twitter and other social networks, leading a frustrated Dick Costolo, then Twitter CEO, to exclaim in a leaked memo: “We suck at dealing with abuse and trolls on the platform and we've sucked at it for years.”

Costolo's memo was widely supposed to be related to the “Gamergate” controversy, which made headlines in autumn 2014. Representing a loose confederacy of socially conservative gamers and developers, right-wing pundits, men's-rights activists and opportunists, the hashtag – coined inexplicably by the actor Adam Baldwin – acted as a rallying call across online communities against progressive voices in gaming and beyond. Many of these voices, including the initial targets, video-game developer Zoe Quinn and feminist critic Anita Sarkeesian, had experienced abuse from similar sources before. This episode, however, pushed online harassment on to the front page of the *New York Times*



Increased vigilance for online harassment also means harsher penalties for perpetrators