

5 Lies People Tell Today (and the Brain Science to Beat Them)

Nancy Harhut
Chief Creative Officer
HBT Marketing
@nharhut



1. People don't know why they do what they do.

2. People are bad at predicting what they will do.

Lie #1

**They say they aren't influenced
by advertising**

The Effect of Expectations



University of Bordeaux

“I have recommended The Hartford to everyone that I know”

“In the past, I have dealt with two other insurance companies, then I heard about The Hartford. I was so pleased, **my rates were lower**, and the process of **making a claim was fast and easy**. Thank you, I will never look for another insurance company.”

–Connie, Bullhead City

Call The Hartford today to see what you can save!
Get a no obligation quote + a FREE duffel bag



Auto Insurance
Program from



Testimonials and reviews

Recognition



Third party endorsements

 [Plan a Cruise](#) [Our Ships](#) [Destinations](#) [Deals](#) [Loyalty](#) [Manage Bookings](#) [Log In](#)

Extended
For A Limited Time!

Deposits From **\$25*** Per Person **ENDS 1/27/26**

**Book Now,
Save More!**

save up to **\$1,090*** per room + up to **\$100** onboard credit

BOOK TODAY

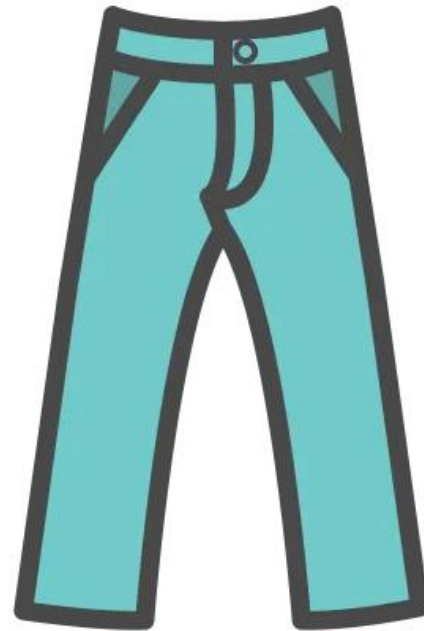


Mirror neurons

Truth:

**What people are told they'll
experience is often what they
do experience**

Concrete Language



Spend 30% more over 90 days
-Journal of Consumer Research

**Nancy, you
have used
87% of
available
space, your
storage is
almost full**

⚠ Nancy, you have used 87% of available space, your storage is almost full



NOTICE: Nancy, your files will stop syncing soon.

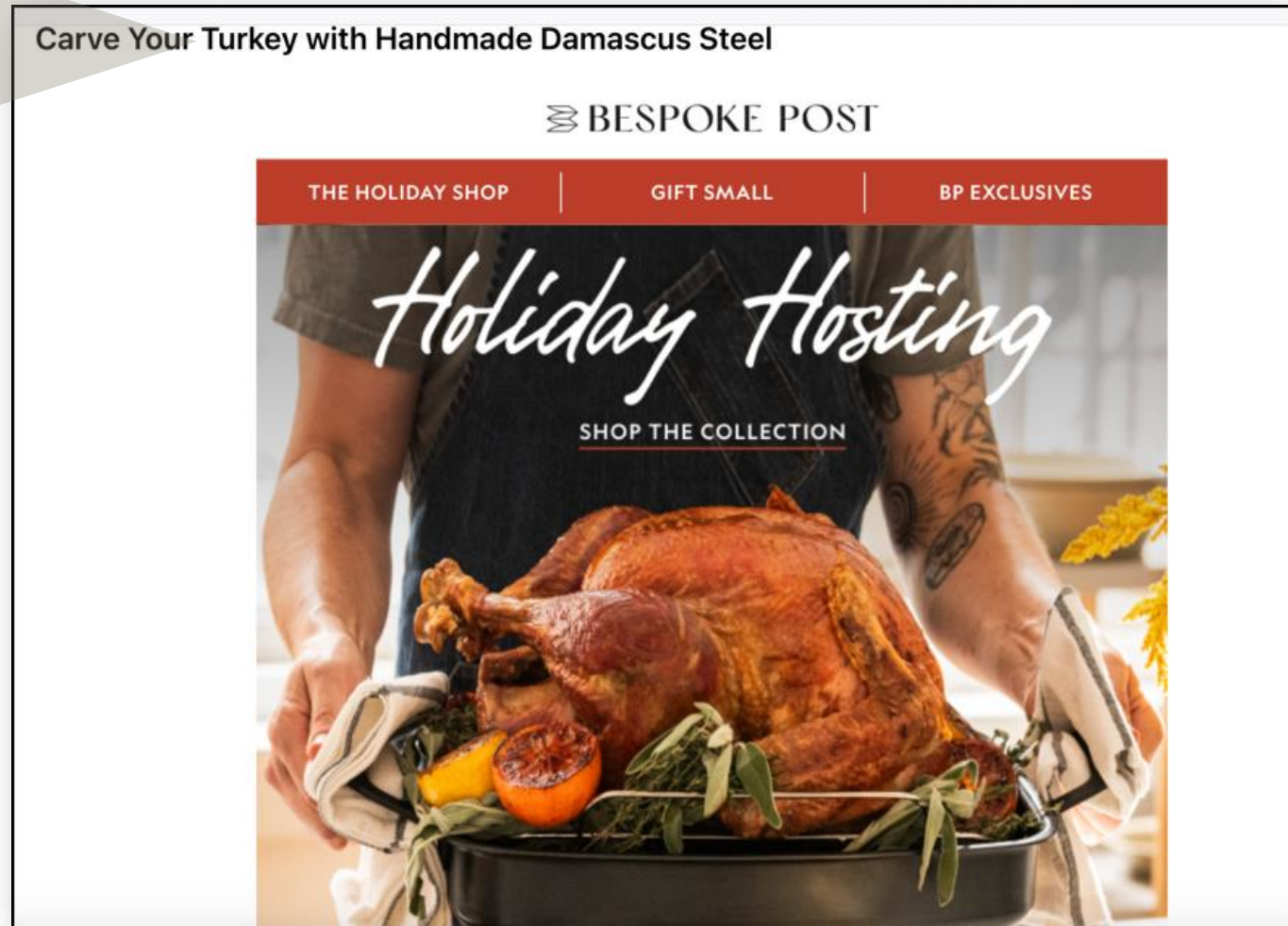


Your Dropbox storage is reaching maximum capacity. Adding one more file could fill up your account—and keep you from syncing and accessing your files when you need them.

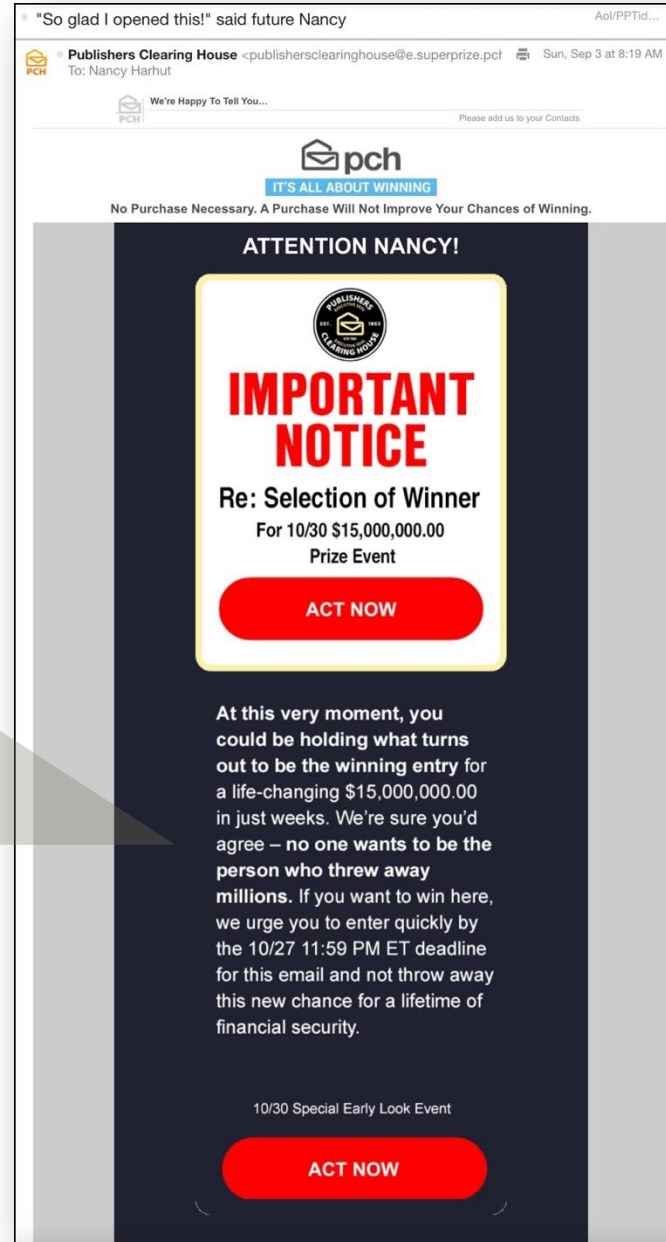
You'll get a minimum of 3,000 GB (3 TB) of storage when you upgrade to a Dropbox business plan today.

[VIEW YOUR OPTIONS](#)

**Carve your turkey
with handmade
Damascus steel**



No one wants to
be the person
who threw away
millions



Truth:

Specific language prompts more sales than vague language

Loss Aversion



150%, Journal of Applied Psychology

**Order Cathy's
gift today, or
pay more!
Prices increase
tomorrow!**

Subject: Order Cathy's gift today, or pay more! Prices increase tomorrow!

[Last day before prices increase: Valentine's Day gifts up to 45% OFF! View as webpage](#)



When it's
gone, it's
gone

Up to 70%
off

Subject: When it's gone, it's gone.

Up to 78% off. Trouble viewing this email? Click [HERE](#) for an online version. To ensure delivery, please add message@jeterman.com to your address book.



The J. Peterman Company

New | Men | Women | All | Sale



**Many
drivers in
MA are
overpaying**

Subject: Many drivers in MA are overpaying
Reply-To: Support

 **CHEAP**
INSURANCE FINDER

Get a Quote | Unsubscribe

cheap auto Insurance near 02459

Compare MA auto insurance rates.

Do you know if you're paying too much for auto insurance? Cheap Insurance Finder can help you find out. We make it easy to compare car insurance rates so you can find the cheapest coverage. It's fast, and it's free!

COMPARE QUOTES

Find out which companies in your area are the best fits for you—all in a matter of minutes. Why wait? The savings start here.

-- The Cheap Insurance Finder Team

Get a Quote

See best rates near:

 02459

GO

Truth:

**Loss can trigger action
faster than gain**

People say advertising doesn't influence them, but...

- **Effect of Expectations**
- **Concrete Language**
- **Loss Aversion**

Lie #2

**They say they want
more information**

Duration Heuristic



“TL;DR”
Raised 16% more money

@nharhut

The News in 5

The News in 5

📰 A former Uvalde police officer [was acquitted of charges](#) stemming from the 2022 elementary school shooting that killed 19 children and two teachers.

📰 Federal immigration enforcement just launched “Operation Catch of the Day” [in this state](#).

📰 The Supreme Court might break with Trump over [a case involving a federal official](#).

📰 Prince Harry took the stand in his trial against the UK press — and he spoke out about [the royal “rule”](#) that kept him silent for so long.

📰 A new study says antioxidants may delay menopause — here are [the simple ways](#) you could add them to your diet.

Executive Summary

Association of School Business Officials International Model 403(b) & 457(b) Supplemental Retirement Plan

Overview:

Public education organizations have offered supplemental voluntary savings plans for over 70 years to its eligible teachers and support staff as authorized under the Internal Revenue Code section(s) 403(b) and 457(b). These plans allow educators and staff the opportunity to increase their retirement savings



Until now, few Residents qualified for the disability coverage they need.

That changes today.



Finally, Resident Physicians can obtain the right amount of [disability coverage](#).

Introducing The Disability Insurance Plan for Resident Physicians, sponsored by the American Medical Association – only from AMA Insurance:

- ▶ Up to \$5,000 in protection – regardless of current salary, debt, or existing coverage
- ▶ Own-specialty protection
- ▶ Physician-exclusive coverage at the best possible rates [plus your 35% AMA member discount/15% physician discount – AMA membership not required]

Even with employer coverage, Residents are usually underinsured. Don't live with that risk any longer.

See my rate now ▶

10.4% more
persuasive,
-UCLA and
Georgetown

Truth:

**People don't want more
information, they want less**

Repetition Theory



Hermann Ebbinghaus,
Psychologist

**Nancy, by
now many
people have
already
contributed
to their IRAs
for 2025.**



Valued Principal Bank® IRA owner since 2020

Nancy, by now many people have already contributed to their IRAs for 2025. If you haven't yet, now may be a good time.

**Second
Chance: up to
\$600 in Winter
Favorites + \$50
credit to spend**

**Subject: Second Chance: up to \$600 in Winter
Favorites + \$50 credit to Spend**
Reply-To: vip@fabfitfun.com

FABFITFUN®

**DON'T MISS OUT: BONUS BOX + \$50
SHOPPING CREDIT — LIMITED TIME**

Still Want That
Winter Glow-Up?

**Nancy
Harhut
Eats Bugs
LIVE
NOW!**

Nancy Harhut Eats Bugs LIVE NOW!

GURU  **2025**
— THE CONFERENCE —



JOIN NOW

2-3 daily
reminders = 40%
increase in
attendance
-GURU Events

Truth:

**People don't want more
information, they want helpful
reminders**

Cognitive Fluency



Letter
Words

Easier to understand,
Author more intelligent

Steven, did the package we sent seem a bit overwhelming?

It did include a lot of detail.

This email can help make it easy.



The bottom line? Now you can make a decision about your retirement account.

<First name>, did the package we sent seem a bit overwhelming? It did include a lot of detail. This email can help make it easy.

You can now do more with the money in the retirement account from your former employer. You can:

-  Roll your money to an IRA – which you own and control
-  Leave the money where it is – in the control of your former employer's plan
-  Move your money to a new employer's plan – if that choice is available
-  Withdraw your savings – but be subject to losing 30% or more in taxes and penalties

Because we service your account, it's important we know which option you choose.

ACTION: Call XXX-XXX-XXXX
(M-F, 7am-9pm CST)

A Principal® financial professional will review tax, fee, and potential earning implications, and help you choose your best option. This service is complimentary.

You can also find out more [here](#).

[Terms of Use](#) | [Disclosures](#) | [Privacy](#) | [Security](#) | [Report Fraud](#)

©2021 Principal Financial Services, Inc.,
711 High Street, Des Moines, Iowa 50392

Your risk and diversification



The investments you have selected are aggressive for an investor with 5 years until retirement.

...needs attention.

- ▶ Not sure what changes to make? We can help create a plan that makes sense for your situation.

Your company stock allocation



This analysis shows you have no company stock in your account, which is reasonable given your other investments.

...is appropriate for your situation.

- ▶ Want help monitoring your company stock holdings? We can help you maintain a diversified portfolio.

Your savings



You are currently saving \$0 per year of your salary. Consider saving \$4,000 per year to get more Perot contribution and be better prepared for your retirement.

...needs attention.

- ▶ Want to make the most of your savings? We can help you stay on track.



Create a home you love with IKEA Kreativ

Find the right products for your living room, bedroom, office, and more. Explore furniture, storage, and decor in realistic, scale-accurate spaces. It's easy to get started in a virtual room or scan your space with the IKEA app.

Truth:

**People don't want more
information, they want easier to
understand information**

People say they want more info, but...

- **Duration Heuristic**
- **Repetition Theory**
- **Cognitive Fluency**

Lie #3

**They say our “tricks” don’t
work on them**

Before + After Pictures



83% inc. in
engagement
-Shapescale for Bus.

Proximity Effect

theRIDGE

Meet The Ridge.
A slim, RFID-blocking wallet
designed to streamline.

SHOP NOW



OLD WALLET



NEW WALLET

facebook

Revelare Kitchens
Sponsored ·

Save THOUSANDS On A Kitchen... more

CABINET REFACING PROGRAM



BEFORE **AFTER**

GET 50% OFF INSTALLATION
SEE IF YOUR ZIP QUALIFIES

revelarekitchens.com
Save Thousands On A Kitchen Cabinet Makeover

Learn more



HelloWoofy.com
Sponsored · 



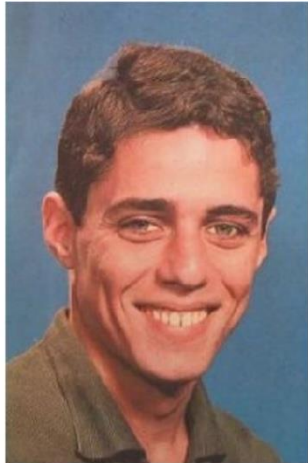
Want to double your reach for your business on Facebook, Instagram, and Tiktok? This is how you do it.

HelloWoofy's smart AI tool helps you find, plan, and schedule highly relevant and engaging content for your business. 🥰

We are offering all this for a SPECIAL PRICE - ONLY \$49/year. 🚀 (50% Savings)

OLD ME

Uses Hootsuite and paying \$1188 per year

NEW ME

Uses **HelloWoofy** for \$49 per year and gets same results

hellowoofy.com
50% Off - Limited Time Only

Get offer

Truth:

**Comparison shots reduce
uncertainty and prompt purchase**

Star Ratings



Left Digit Bias

Visual Completion Effect

-Cornell University

Nationwide »

4.5 | ★ ★ ★ ★ ★ U.S. News Rating

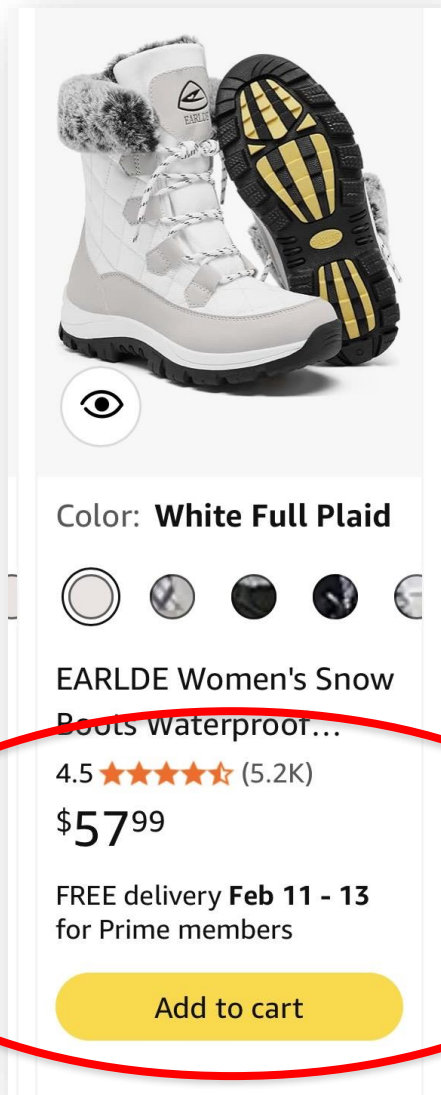


Nationwide®

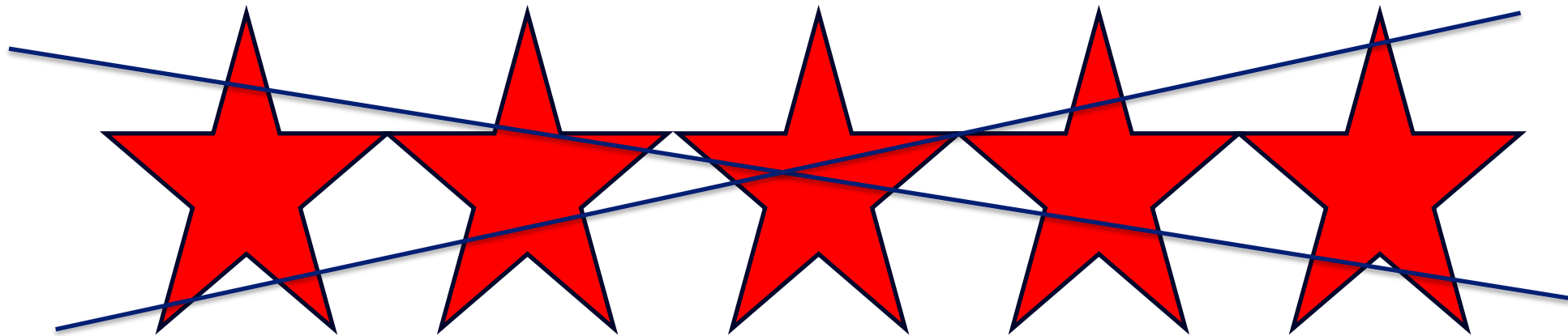
Average Annual Rate: \$2,178

Compare Quotes

People **pay more** with star ratings
vs. the same numerical rating
-Journal of Marketing Research



Stars near CTA ↑ conversion by 21%
Worldata



4.2 – 4.5, Northwestern University

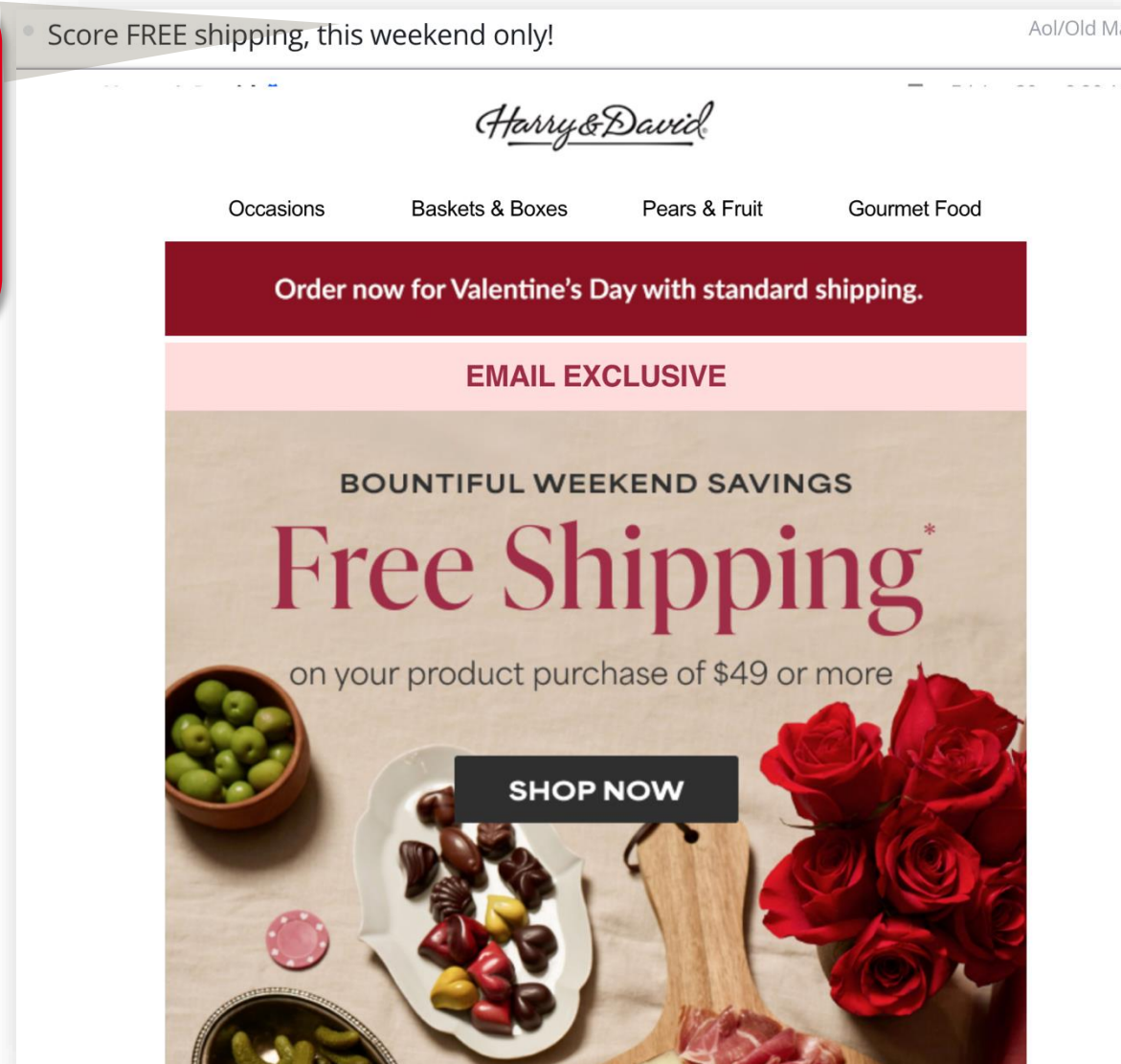
Truth:

**Properly displayed star ratings
increase ROI**

Free Shipping



**Score FREE
shipping this
weekend only!**



1 in 2 online
shoppers spend
up to a minimum
amount to get
free shipping
-Capital One
Shopping

Order Summary

Merchandise: \$84.90

Promo code discount: **-\$44.46**

GLITTER [Details](#) | [Remove](#)

Merchandise after discount: \$40.44

Shipping (est.): \$9.95

[Estimate My Tax](#) ▾

Total (est.): \$50.39

\$9.56 to go for FREE Shipping

FREE!

START CHECKOUT



Secure Checkout [Learn More](#)



spend by up to 30%
Wharton

Goal Gradient Effect



Collect 9 more nights to get 1 free
And you have 2 free nights to redeem

Endowed Progress Effect

79% - Wharton, USC

Truth:

**People overvalue something
that's free**

People say our “tricks” don’t work, but ...

- **Proximity Effect**
- **Visual Completion Effect**
- **Zero Price Effect, Goal Gradient Effect, Endowed Progress Effect**

Lie #4

**They say our messages go
in one ear and out the other**

Generation Effect

Rapid – Fast
Rapid – F

10 - 15 more words
-University of Toronto

 **Constant Contact** 
Sponsored · 

Spark Inspiration!  ... See more

**MAKE
M_RKET_NG
EASIER
WITH
AI.**

EMAIL → SOCIAL → SMS → 

constantcontact.com
Ignite your ideas with AI 

[Sign up](#)

“I never read
The Economist.”

Management trainee. Aged 42.

Management trainee,
Aged 42



**Sometimes what's missing
isn't always so obvious.**

When it comes to life insurance, there are dentists who are underinsured.

But there's a brand new way to **fill in the gap**:

Announcing New ADA-sponsored Level Term Life Insurance

Truth:

**People better remember
information they help create**

Alliteration

Peter Piper
Picked a Peck
of Pickled Peppers

22% ↑ in memorability

7% ↑↑ in credibility

-Bromley, Stanley & Shotton

Ditch Your Data Doubts

AM American Marketing Association
To: nharhut@me.com
Mar 7, 202

Ditch Your Data Doubts



Online | 2 Hours | March 12

Transform Your Approach to Marketing Analytics

Reduce the guesswork in your marketing decisions! Build your confidence to showcase the numbers by uncovering effective data, applying analysis techniques and

Fab Feb fares

Fab Feb fares – from \$59 one-way.

Make a mid-Winter getaway with our everyday low fares. [View in a web browser](#)

jetBlue

**Put the R&R
in February.**

A mid-Winter getaway
always spells a good time.

everyday low fares
starting at

\$59 one way
or 3,400 pts
+ \$5.60 taxes & fees

[See more low fares](#)

BETTER THAN BAREFOOT

Water shoes cushion and protect every step
- whether you're walking or wading.

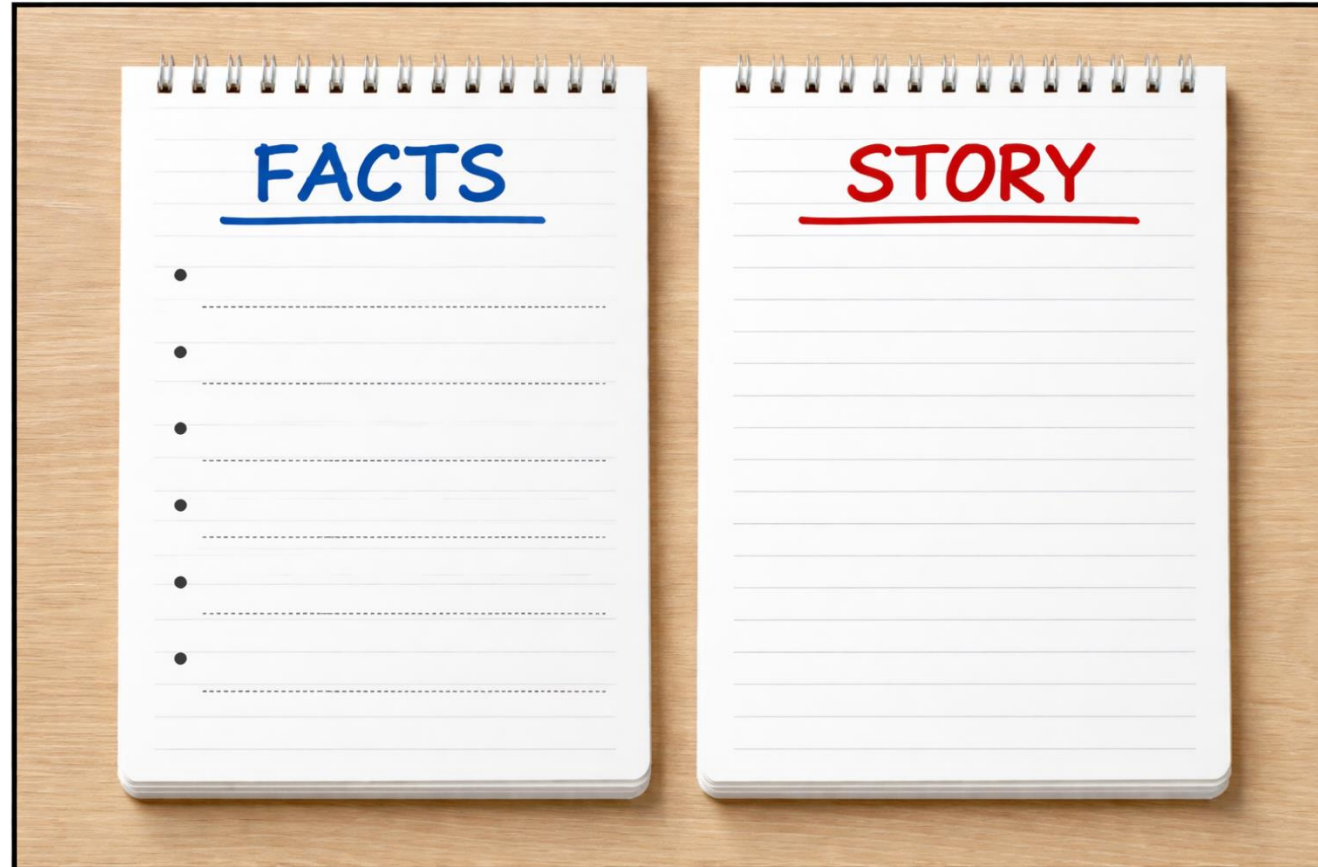
SHOP WATER SHOES

Truth:

**People remember – and believe –
alliterative phrases**

Storytelling

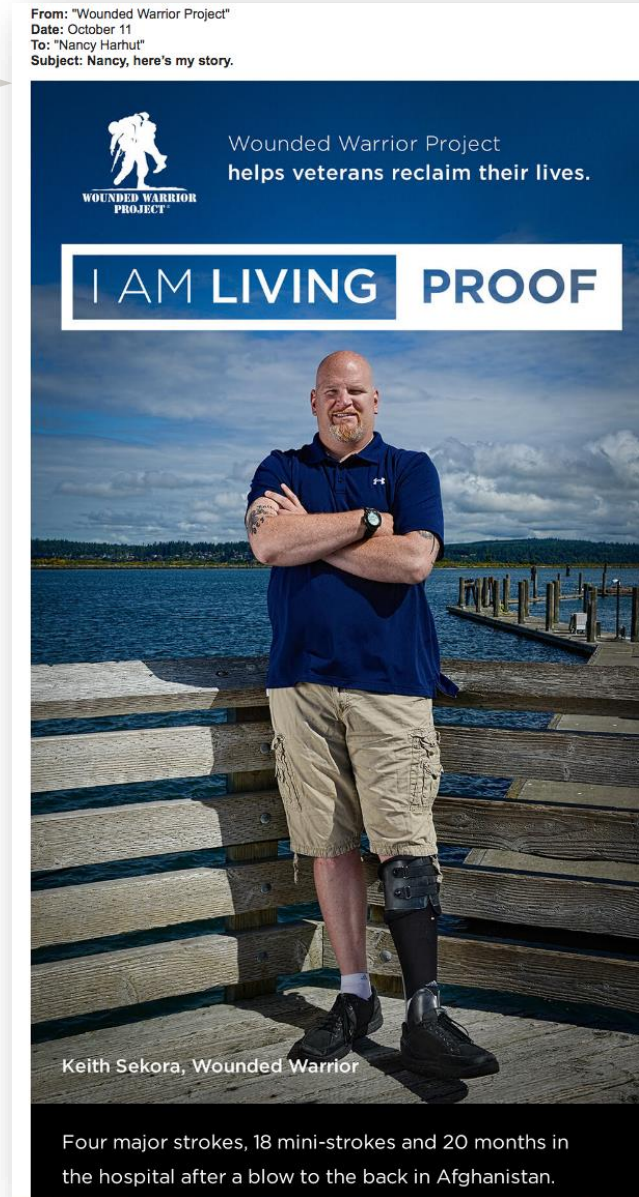
13%



93%

615% increase
- Stanford University

**Nancy, here's
my story**



Home- improvement horror story

Subject: Home-improvement horror story

[Add us to your address book.](#) | [Browser view](#)



“We should’ve used
Angie’s List...”

My husband and I are eager, young homeowners. We recently purchased our dream home, an 85-year-old, two-story Tudor. In great condition overall, the house needed a new sewer to replace the faulty clay-tile main, so we negotiated to have it replaced as a condition of our purchase.

The sellers agreed. We were thrilled!

FREE CUSTOMIZATION THRU 6/8. [SEE DETAILS](#)

FINDING REFUGE

with Zoe Hart

5 MIN READ



STORY BY: Zoe Hart | **PHOTOS BY:** Travis Rummel | **LOCATION:** French Alps; The Dolomites

French Alps, 2016

My phone rings as I start loading Mika into the baby backpack. My husband, Max, is checking in from work to see what my plan is for the day.



 Chat

Truth:

Stories stick with people

People say our messages go in one ear and out the other, but ...

- **Generation Effect**
- **Alliteration**
- **Storytelling**

Lie #5

**They say they make up
their own minds**

Social Proof



13-20%  in purchases, Peking University

**More than 4,500,000 users are
registered to Digital Banking, while
5,900,000 have downloaded the Mobile
app. You?**

Customers Like You Bought

\$25.99

Staples Multiuse
Copy Paper, 8 1/2" x
11", 8-Ream Case

[View Details](#)



\$7.99

Staples® Manila File
Folders, Letter, 3
Tab, Assorted

[View Details](#)



\$8.00

Sharpie® Fine Point
Permanent Markers,
Black, 12/pk (30001)

[View Details](#)



\$101.99

HP 950XL 951 Color
Ink Cartridges,
C/M/Y, Combo Pack

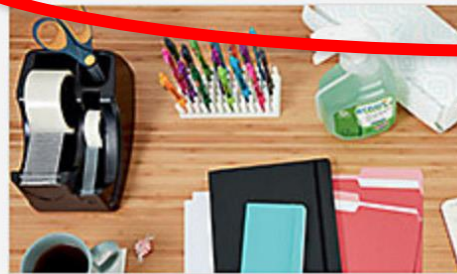
[View Details](#)



Popular Categories & Services



Food & Breakroom



Office Supplies



Cleaning Supplies &
Facilities Maintenance



Print & Marketing
Services

**This Customer
Favorite is
Back in Stock!**

This Customer Favorite is Back In Stock!

WINE ENTHUSIAST[®]
CATALOG

BACK IN STOCK!

**All-In-One Lazy Susan
Cheese Board**

This Customer-Favorite is Made of
Marble and Solid Acacia Wood

SHOP NOW

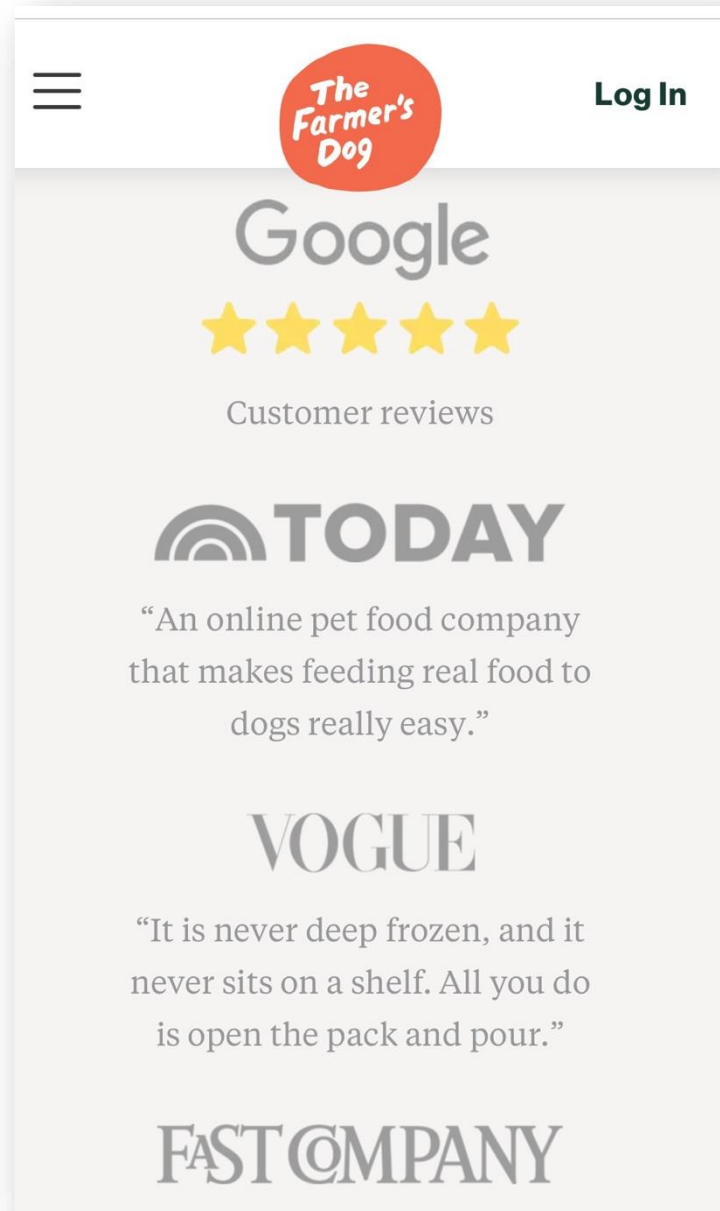
Truth:

**People do what other people
like them do**

Authority Principle



Vanderbilt University



TRUSTED AND TESTED BY THE U.S. SKI TEAM

SHOP ALL U.S. SKI TEAM APPAREL



...(because who knows home security better than a burglar?)



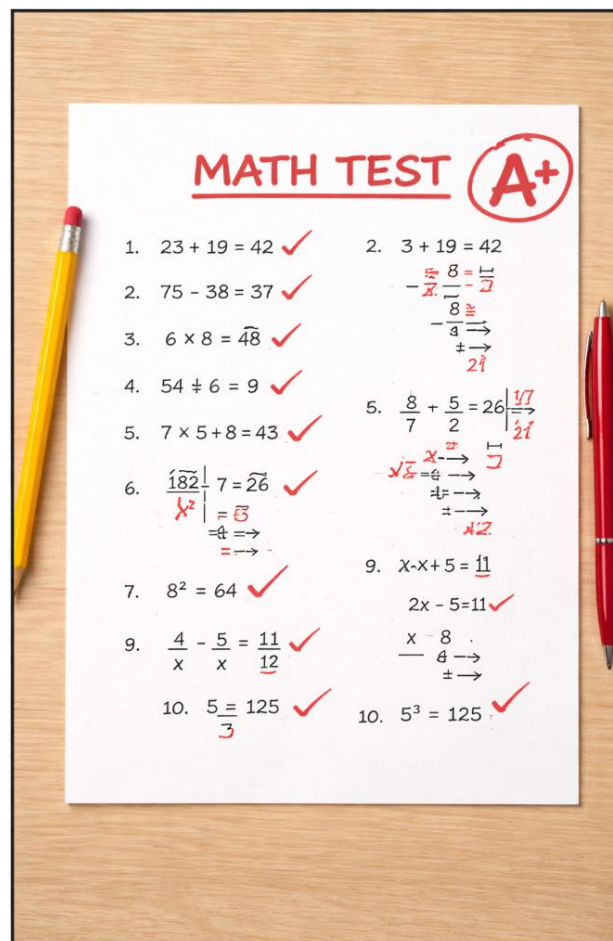
"THE ONLY HOME SECURITY COMPANY NOT OUT TO ROB YOU. I SHOULD KNOW."

Hi there, the name's Robbert. I'm SimpliSafe's pro home security expert (because who knows home security better than a burglar?).

Truth:

**Deferring to authorities is a
common decision-making shortcut**

Identity Priming



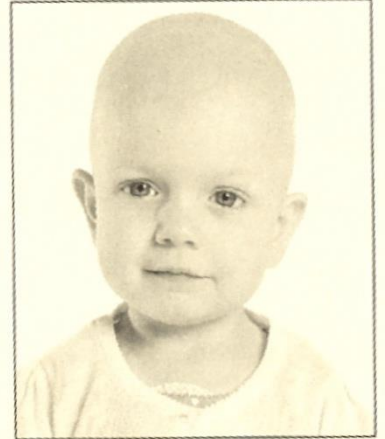
**Generous...
dedicated...
compassionate
— these are just
a few of the
words I would
use to describe
you.**

Marlo Thomas

August 5

Mr. Allen Rosenspan

38 Summit Ave
Sharon, MA 01947-2149



Brook, age 2
Atypical Teratoid/Rhabdoid
Tumor (ATRT)

Dear Mr. Rosenspan,

Generous . . . dedicated . . . compassionate -- these are just a few of the words I would use to describe you.

As a member of our Partners In Hope family, it is your generous contributions each month that allow St. Jude Children's Research Hospital to give the precious children who come to us the best possible care -- regardless of their family's ability



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

3300 Mutual of Omaha Plaza
Omaha, NE 68175

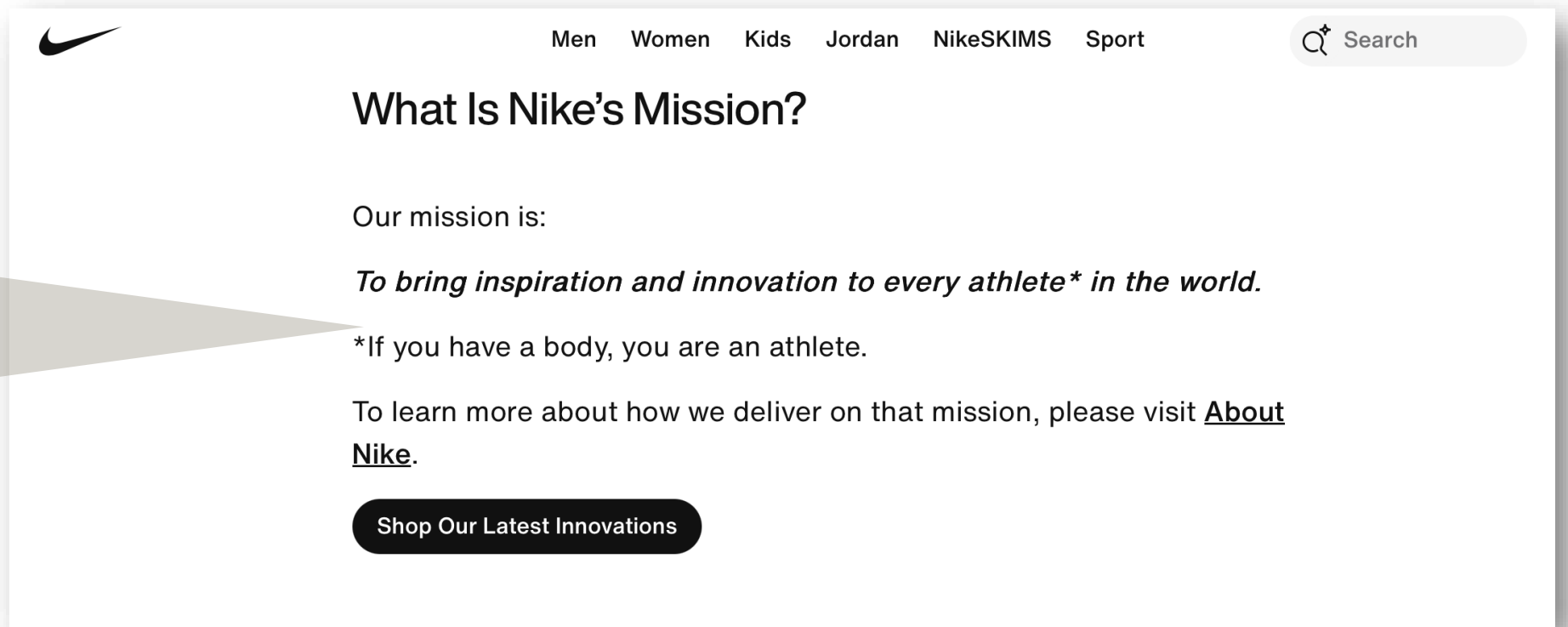
*If you're always there for your loved ones
when it counts, please read on.
This policy is made for people like you.*



If I am right about you, your family members are the most important people in your life. You're always there for them when it counts. United of Omaha Life Insurance Company Guaranteed Acceptance Whole Life Insurance is designed for caring people like you. Act now, and you are guaranteed acceptance, regardless of your health.

**If you're always
there for your
loved ones
when it counts,
please read on.
This policy is
made for
people like you.**

**If you have
a body,
you are an
athlete**



The screenshot shows the Nike website's 'What Is Nike's Mission?' page. At the top is the Nike logo and a navigation bar with links for Men, Women, Kids, Jordan, NikeSKIMS, and Sport. A search bar is located in the top right corner. The main heading is 'What Is Nike's Mission?'. Below it, the text reads 'Our mission is:' followed by the italicized mission statement: 'To bring inspiration and innovation to every athlete* in the world.' A grey callout box points from the text 'If you have a body, you are an athlete' to the asterisk in the mission statement. Below the mission statement, it says '*If you have a body, you are an athlete.' and then 'To learn more about how we deliver on that mission, please visit [About Nike](#).' At the bottom is a black button with white text that says 'Shop Our Latest Innovations'.



Men Women Kids Jordan NikeSKIMS Sport

Search

What Is Nike's Mission?

Our mission is:

To bring inspiration and innovation to every athlete in the world.*

*If you have a body, you are an athlete.

To learn more about how we deliver on that mission, please visit [About Nike](#).

Shop Our Latest Innovations

Truth:

**People's actions can be
influenced by the social identity
you bring to mind**

People say they make up their own minds, but ...

- **Social Proof**
- **Authority Principle**
- **Identity Priming**

5 Lies People Tell Today

1. They aren't influenced by advertising
2. They want more information
3. Our "tricks" don't work on them
4. Our messages go in one ear and out the other
5. They make up their own minds

"A tour de force. The most intelligent
marketing book I have read in years."
Mark Schaefer, author of *Marketing Rebellion*

Nancy Harhut

Using Behavioral Science in Marketing

Drive customer action
and loyalty by prompting
instinctive responses



**“Every marketer who
wants to attract and
retain more customers
needs this book”**

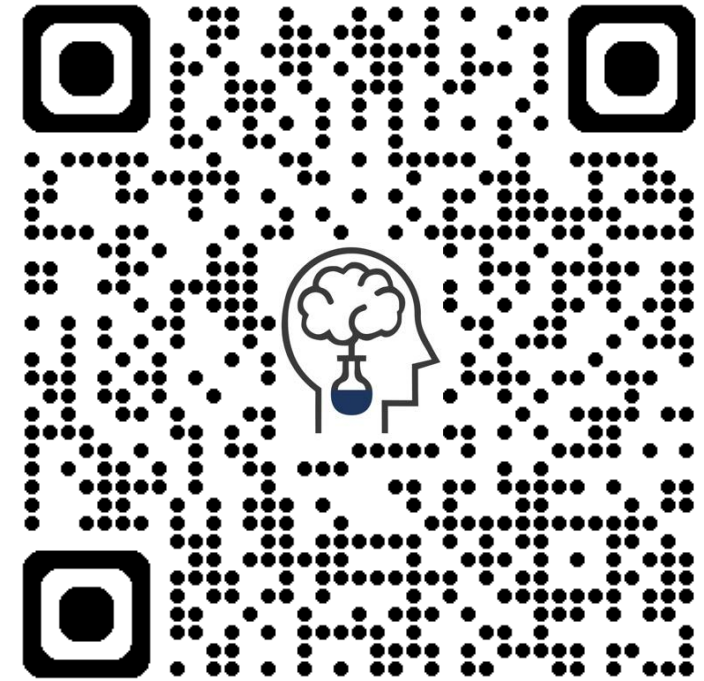
- Roger Dooley, *The Persuasion Engine*



THANK YOU!



**FREE Behavioral
Science Cheat Sheet**



Nancy.Harhut



@nharhut



Nancy Harhut