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ARTICLE

Nudge on Choice Architecture

Effectiveness of Economic Recovery Policy and Irrational Behavior Predictions

Titi Rahmawati

Economic and Business, Muhadi Setiabudi University, Brebes, Indonesia

titirahmawati165@gmail.com

Abstract: Economic recovery policy in low-income communities is a priority of the government in tackling the tidal wave of the economy during the COVID-19 pandemic. This study aims to map the government's priorities and rapid action in its careful planning also implementation. The challenge is how society has a drive about a wide range of choices that have many possibilities, namely maximizing added value to the aid or fulfilling desires that approach irrational behavior. Therefore, encouragement is needed by every individual to choose choices that are in line with the government's policy objectives to eliminate or eliminate extreme poverty. The method used is an analysis of social science and behavioral science with circumplex strategy, which is further analyzed in correlation with quantitative methods using Kendall W. Test analysis and continued double regression. The results showed that encouragement had a positive and insignificant influence on the effectiveness of BLT policies; predictions of irrational behavior have a negative and insignificant influence on the effectiveness of BLT policies; And together, nudge and irrational predictably have a positive and significant influence on the effectiveness of Top Up BLT policies. Recommendations on the encouragement in improving the architecture of choice are the collaboration between the program implementation team and related stakeholders; irrational behavior predictions are anticipating irrational behavior tendencies by understanding the vulnerability of preconditions and conditions in the implementation of the program; the maintenance of the commitment of the central and local government and village government in enforcing regulations.

Keywords: nudge; top-up Bantuan Langsung Tunai (BLT); policy efficiency; irrational predictably

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1. Introduction

Economic recovery policy in low-income communities is a priority of the government in tackling the tidal wave of the economy during the COVID-19 pandemic. The model assumed by Ronald Coase is two types of economic conceptions, namely first, the concept of the study of the kind of human activity and the second concept related to a specific approach that discusses human choice (Crespo, 2011). The toughest challenge lies in mapping the government's priorities and rapid action and its careful planning and implementation. One of the program policies in question is implementing Top Up BLT assistance in 13, 14, and 15 sourced from Brebes Local government budget in 2021. The total handover amounted to Rp666,000,000 (Six Hundred and Sixty-Six million Rupiah) in four sub-districts with 23 villages. Thus, the calculation of each family gets Rp900,000 (Nine Hundred Thousand Rupiah).

The assistance provided by the government is an input that has benefits and added value but not only that, the government's next target is on the output and outcome of the program to achieve accelerated alleviation of extreme poverty. Multidimensional studies that analyze levels of well-being and poverty are becoming increasingly complex as an effort to measure and conceptualize various inherent phenomena (Esposito & Chiappero-Martinetti, 2010). This is a strategy to reduce the burden of spending on extremely poor groups targeted in 2024. The definition of extreme poverty refers to the World Bank and the United Nations that purchasing Power Parity (PPP) amounted to 1.9 US dollars per day. That is, the purchasing power of the target group is, on average, Rp27,000 per day. The challenges and further questions of how society has a drive about a wide variety of choices have many possibilities that can maximize added value to such assistance or are oriented toward desires that approach irrational behavior. Efforts to distribute welfare and eliminate poverty are the solution in China, which assumes that if many people are rich, the government will be easier to run compared to a government dominated by the poor (Song et al., 2020).

Encouragement is an attempt to design the environment as the best option similar to a stimulus so that it can predict irrational behavior and can avoid it. On the other hand, designing the environment by encouraging individual Direct cash aid (BLT) aid recipients is expected to improve aspects of governability so that the effectiveness of economic policy programs is expected to be achieved. Encouragement, in principle, can be an influence that has several forms, including incentives, understanding mappings, and defaults, giving feedback, expecting error, and structuring complex choices (Thaler & Sunstein, 2020). The study of the utilization of aid becomes very important in line with the allocation of BLT to the Village Fund by 40% in 2022. Thus, translating social events is how to understand decision scenarios in a changing environment and how they interact with changes in economic analysis, such as Keynes's theoretical description of uncertainty (Schiaffino et al., 2017).

Therefore, referring to the World Bank statement, financing that should be prioritized is on school needs, basic health needs, and financing on business capital expenditure needs. The priority of financing has a position as an alternative that could be done or vice versa in the preferred architectural system. Thus, the encouragement that is an effort to design the environment is expected to have a good role for individuals and local governments. The research questions are: (1) how does the effect of a nudge on the effectiveness of the Top Up BLT program in Brebes District 2021; (2) how does the effect of the irrational predictably on the effectiveness of the Top Up BLT program in Brebes District 2021; (3) how does the influence of nudge and irrational predictably together on the effectiveness of Top Up BLT program in Brebes District 2021. The research was conducted in 4 sub-districts in Brebes Regency, namely the Wanasari Subdistrict, with several villages as many as 220 villages. The research object was a low-income community determined based on the results of the Musyawarah Desa Khusus (Musdesus), amounting to 23,356 people.

The worsening economic gap during the COVID-19 pandemic presents challenges for the government so that inclusive economic policies can be held through a series of

policies in perspective (ISEI, 2021) strive for dynamic optimization with multiple constraints, namely, economic and health crises can be handled by optimizing speed, balance, accountability, transparency, and implementation efficiency; 2) improve punctuality in the face of supply-demand racing; 3) strengthen synergy and breakthroughs; 4) create a strategy in strengthening systemic resilience; 5) Strengthen communication strategies. Effective communication by leaders is essential to managing the credibility of a policy, not just increasing transparency (ISEI, 2021). Thus, efforts in the face of economic instability plus a focus on creating group immunity require not only the expertise of appropriate and rapid policy formulations but the success of achievements so that a policy concludes its effectiveness.

Policy effectiveness is a chain that connects several processes in stages ranging from inputs, contexts, processes, and products (Sugiyono, 2016) so that, in general, the description of the achievement of a policy can be described and found correlated with strategies involving all parties. Previous research has found that BLT is effective in reducing poverty, such as increasing school funding, and improving health quality but on the other hand, potentially reducing participation in the job market, reducing economic activity, lack of interest in investment, and improving unhealthy habits such as smoking (Al Izzati et al., 2020). Such conditions can be explained as two conditions that can occur simultaneously and expand the target gap and achievement of BLT policies on the ground. Therefore, social norms must be sophisticated, easy to understand, and can be adhered to as interventions to approach the instrument of behavior and synergy of stakeholders so that imitation behavior that cultured the social environment tends to be the main goal of the government and provide added value and benefits to the empowerment of rural communities.

The development of the study of economic behavior is becoming more widespread and deeper with the influence of sociological, political, anthropological, philosophical, and biological views so that economic behavior is defined as assumptions about how one makes choices every day (Diacon, 2014). Such as a study that attributes character to the economic behavior of Serbian people who view economic behavior as an individual territory, so that its realization is an individual motive and action (Krstić & Pavlović, 2020). Thus, the definition of economic behavior is a realistic view of psychology with a multi-disciplinary social science point of view in explaining the phenomenon of economic decisions of both individuals and institutions. Individual daily habits and environmental influences in question have seven dimensions, including: (1) the proportion of risk; (2) The level of patience;(3) present bias; (4) the potential for altruism; (5) positive reciprocity; (6) negative reciprocity; (7) Confidence level (Lades et al., 2021). Some dimensions that can translate the economic behavior of society will facilitate the identification of choices and decisions made by individuals with expected environmental influence and conditioning.

The question arises when each individual needs a boost, whether it always has to do with the complexity of choice, the influence of environmental conditions, and the obstacles of the individual in translating the feedback they may get. The main difference between regulation and nudge is that regulation is mandatory or mandatory, while nudge provides voting (Thaler & Sunstein, 2020). Some concepts that can explain are 1) status quo bias; 2) present bias; 3) social norms; 4) we don't follow through. This is a behavioral approach to understanding and measuring policies that can eventually be utilized to map individual tendencies in making choices. Identifying the system in question is referred to as the preferred architectural system. Interventions made on preferred architectures ensure information about different options is easier to understand. Interventions made in the architecture of choice are to ensure information about various options is easier to understand.

There are six principles in the architecture of choice that can be assessed and measured including: 1) incentives; 2) mapping; 3) default; 4) reciprocity; 5) Predict errors; 6) Choice complexity preferences (Thaler & Sunstein, 2020). In addition to these models, there is a process of developing conclusions known as discrete experimental techniques of choice, which include steps as follows: 1) selection of

attributes and definitions of their respective levels; 2) develop alternatives and sets of options (experimental design); 3) data collection; 4) Data analysis (Lourenço-Gomes et al., 2013).

Studying irrational behavior is the art of understanding daily habits and decisions and can further be used to design and condition the environment in the future. But whether irrational behavior is a relative and uncontrollable phenomenon or its appearance can be predicted and designed in such a way. The answer can certainly be predicted in line with various observations, facts, and data that can be proven, such as several dimensions that can explain how erosional behavior can be operated on, among others: 1) relativity; 2) errors in demand and supply; 3) cost comparison; 4) the cost to social norms; 5) the influence of desire; 6) delay and self-control; 7) ownership; 8) Complexity of choice; 9) the effect of expectations; 10) the strength of the price; 11) influence of personal character; 12) bonus (Ariely, 2008). Therefore, the occurrence of irrational behavior can be associated with information impermanence or asymmetric information caused by a person's emotional state, influences about certain contexts, short-term thinking, inconsistent attitudes, and lazy attitudes.

Kahneman's model has two systems: the first system explains that the individual will make his decisions quickly, automatically, using intuition, not much effort, and processes under the conscious; The second system of individuals will make decisions slowly, thoughtfully, analyze, and full of effort in maximizing Kahneman's logic (Kahneman, 1994; Maital, 2004). Predictions of irrational behavior are expected to increase the effectiveness of applying people's choices in making decisions to provide support to government policies in the long term. Attention to sociological factors in practice will meet two facts first, knowing the clarity of the consequences of a particular policy size on the social system as a whole; Secondly, Most measures that are effective policies seek to influence individual behavior close to the targets that have been set (Essay et al., 1990).

2. Methods

This research uses a quantitative method with survey method, namely research on data collected and expressed in the form of numbers. There is also qualitative data as a support, such as a word or sentence data arranged in a questionnaire. The sample in this study was the recipient of top-up BLT 2021 with APBD allocation. The next method is circumplex strategy analysis as an analysis of behavioral approaches and social sciences. The population in this study was a low-income community determined based on the results of the Musyawarah Desa Khusus (Musdesus), amounting to 23,356 people. The sampling technique used is simple random sampling. This technique is used because the population has homogeneous members and does not pay attention to strata (Sugiyono, 2016). The sample in this study was calculated with a formula from Isaac and Michael (1983) with an error rate of 5% then the sample number was 344 people.

Research combining social science with behavioral approaches attempts to understand behavior as a function of individuals in responding to the environment with circumplex strategy. The phenomenon is related to the state and action of the human system. Therefore, the environment is described as the intersection of various sociocultural contexts, offering a new formula related to humans who narrate themselves in their identity. The research was conducted in 4 sub-districts in Brebes Regency, namely Kersana, Jatibarang, Losari, and Songgom Subdistrict, with several villages as many as 23 villages. The district is selected based on the target village of Top Up BLT recipients. The study time will be carried out in one stage on January 23, 2022, exactly one month after receiving assistance.

Data collection techniques are carried out with questionnaires and observations. The questionnaire is an instrument in which participants or respondents fill out questions or statements given by researchers. In contrast, observation activities are believed to be a complex process composed of various biological and psychological

Table 1. Research Framework

Dimension	Sub Dimension	Indicator
Nudge	1. Incentives 2. Spying on options 3. Complex choice of structure 4. Give feedback 5. Estimated Errors 6. Normal choice	1. Who are the users? 2. Who chooses? 3. Who pays? 4. Who makes a profit? 5. Desire 6. Needs 7. Compensation statement 8. Elimination aspects 9. Warning system 10. Coercion function 11. A cultured design 12. Required and mandatory choices
Irrational Predictably	1. Relativity 2. errors in demand-supply 3. cost comparison 4. cost to social norms 5. the influence of desire 6. Delay and self-control 7. ownership 8. complexity of choice 9. effects of expectations 10. Price power 11. personal character 12. bonus	1. perception of relativity of needs and desires 2. free market mechanisms and market boosts 3. value in cost comparison 4. social norms 5. market norms 6. desire based on gender 7. desire based on emotional state 8. desire based on a thoughtful decision 9. decisions for health portions 10. decisions for the investment portion 11. ownership of the material 12. ownership in non-material matters 13. open accessibility to options 14. value of individual expectations 15. group expectation value 16. price perception value 17. influence of personal character 18. bonus value
Effectiveness of the Top Up BLT in Brebes District 2021	1. context 2. Input 3. Process 4. Products	1. suitability of program objectives 2. input quality 3. Parties involved 4. program implementation time 5. program implementation procedures 6. performance of parties involved in the program 7. satisfaction of the program recipient 8. program impact

Source: Ariely (2008), Thaler and Sunstein (2020), Sugiyono (2016)

processes in the form of observation and memory actions. Observational techniques will assist in observations on research related to human behavior. Data analysis in this study is a parametric inferential statistic used to analyze sample data as ordinal data. This statistical analysis is also referred to as probability statistics, where the results are applied to the Sugiyono population. The analysis technique used is Kendall W. correlation analysis, and continued multiple regression is the testing of hypotheses:1) there is an influence of nudge on the effectiveness of BLT Top Up policy 2021; 2) there is an influence of irrational predictably on the effectiveness of BLT Top Up policy 2021; 3) there is a simultaneous influence between nudge and prediction of irrational behavior on effectiveness of BLT Top Up policy 2021 that is associative so that they can find out changes in the value of dependent variables when the value on the independent variable is lowered or raised (Sugiyono, 2016).

3. Results and Discussion

The characteristics of respondents amounting to 344 people from 220 villages are the dominant gender that is the recipient of BLT 2021 Top Up assistance is 51.5% female numbering 177 people; 2) The minimum age limit of the beneficiary is 33 years, and the maximum age limit of the beneficiary is 88 years with an average age of 57.49 years. Summary of respondent characteristics as contained in Table 2.

Table 2. Respondent Characteristic

		f	%
Gender	Male Female	167 177	48.5 51.5
Age	33–44 45–56 57–68 88–99	13 138 192 1	3.7 40.11 55.81 0.29

Source: Data processed (2022)

The statistic test will then describe each variable that affects and is affected, including the minimum, maximum, mean, and standard deviations as follows:

Table 3. Variable Descriptive Statistics

	N	Min	Max	Mean	Std. Deviations
Nudge	344	24.00	87.00	39.7733	8.74223
Irrational Predictably	344	21.00	89.00	32.3895	7.68509
Effectiveness Program	344	39.00	59.00	51.1483	3.02537
Valid N (listwise)	**344**				

Source: Data processed (2022)

Based on the results displayed in Table 3 of 344 respondents whose variable X1 (Nudge) has an average of 39.77 with a standard deviation of 8.74 so that respondents have nudge values ranging between 8.74 below average (24.00) and 8.74 above average (87.00); Variable X2 (Irrational Predictably) has an average of 32.38 with a standard deviation of 7.68 so respondents have irrational predictably values between 7.68 below average (21.00) and 7.68 above (89.00) ;d a Varied Y (Program effectiveness) has an average of 51.14 with a standard deviation of 3.02 so that respondents have a program effectiveness value of 3.02 below the average (39.00) and 3.02 above average (59.00). Thus, the variable range that indicates the balance of values is in variable Y.

The next statistical technique is used to measure how the rise and fall of dependent variables if both independent variables as predictors are manipulated or decreased in value. The technique used is an analysis of multiple regressions so that the general equation of multiple regression is obtained as follows:

$$Y' = 51.132\ \alpha + 0.012\ X_1 + -0.014\ X_2 + e$$

Intercept value Y When $X_1 = 0$, therefore the value of 51,132 indicates the effective value of the BLT Top Up program in Brebes Regency 2021 when the nudge and irrational predictably = 0. In contrast, the regression coefficient value X_1 is 0.012, which indicates that any change of one unit or unit value on X_1 will increase (positive value) value Y by 0.012. The coefficient value of X_2 is −0.014, which indicates that any change of one unit or unit in X_2 will decrease (negative value) the value of Y by −0.014.

The next research hypothesis test is conducted by testing the associative hypothesis with the Kendal W Concordance Coefficient Technique, which serves as a multivariate correlation analysis that looks for correlations between 2 or more independent variables with one dependent variable, which varies on the ordinal scale of Isna and Warto (2013) with the following analysis results:

Table 4. Analysis with Kendall W Test

Mean Rank		Test Statistic	
X_1	1.33	N	344
X_2	1.67	Kendall's W	0.778
Y	3.00	Chi Square	18.667
		df	2
		Assymp. Sig.	<0.001

Source: Data processed (2022)

Output analysis on the multivariate hypothesis test uses the Kendall W. coefficient in the ranks section, illustrating the mean rank of the three variables, where the mean rank of the nudge variable is 1.35; the mean rank of irrational behavior prediction is 1.67, and the mean rank of the effectiveness of the program is 3.00. Kendal W's

Concordance correlation coefficient of 0.778, or equivalent to 77.8 percent, indicates a high correlation between encouragement, irrational behavior prediction, and effectiveness of the Top Up BLT program in Brebes Regency 2021 with a positive direction. The output analysis illustrates that the better the push and the better the prediction of irrational behavior, the higher the effectiveness of the BLT Top Up program in Brebes Regency 2021 and vice versa. The next step of analysis is to prove whether the hypothesis H0 or Hk is accepted; then, we can compare the values in the chi-square table and chi-square calculated with the formula provisions db = N-1; a= 0.05, then H0 is rejected. The chi-square count value was 18,667; therefore, the hk hypothesis was accepted, and H0 was rejected with an asymp.sig value below 0.05 which was asymp.sig calculated by 0.001.

This social science research was conducted with a behavioral approach so that the analysis conducted in addition to using SPSS 28 analysis techniques is also carried out with circumplex strategies that are expected to reveal phenomena between social science, countries, and human behavior systems (McGrath, 1995). In the market, the circumplex strategi method observes three aspects: actors, behavior, and context. So, in knowing the effectiveness of the program that is influenced by irrational impulses and predictions can be described as follows:

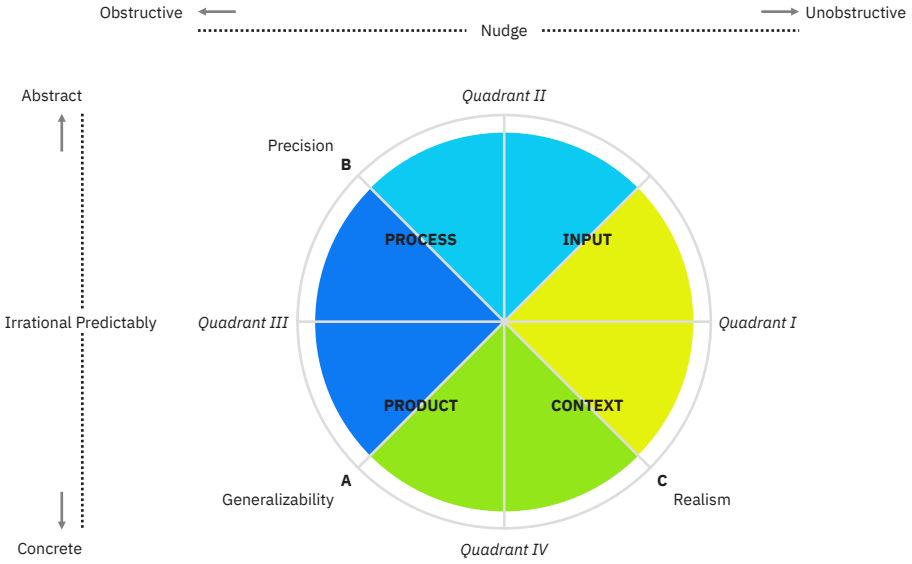

Figure 1. McGrath Circumplex Strategy

Table 5. Level of Nudge and Irrational Predictably

Nudge	Unobstructive	Intermediate	Obstructive	Intermediate
	Quadrant I	**Quadrant II**	**Quadrant III**	**Quadrant IV**
	Input	Input	Process	Product
	Context	Process	Product	Context
Irrational Predictably	Intermediate	Abstract	Intermediate	Concrete

Source: Data processed (2022)

Quadrant I analysis has two strategies: field strategies and field strategies. The step is to make observations so they can be translated into values naturally occurring in the field. This stage is carried out during the event of the distribution of the Top Up BLT program in several villages that are sampled. Aspects of context include the recipient's reaction to the impact of the program, the achievement of objectives and the accuracy of the goals and coordination and information on the implementation of the program; and input aspects include the timeliness of program implementation, the performance of program implementers, and satisfaction with the program. The results showed that the nudge level was in an unobtrusive state, and the prediction of

irrational behavior was intermediate. This was obtained from 165 people from 344 people at low nudge levels and 338 people from 344 at the middle level.

Quadrant II analysis has two strategies: laboratory strategy and experimental simulation strategy. The step is to set the program's implementation by involving the village companion as an intermediary in obtaining data. Aspects that can be manipulated to determine the effectiveness of the program in quadrant II are inputs and processes. Aspects of the process in question include the breadth of the program's impact, opinions on program improvement, and the knowledge of program recipients of program implementation procedures. The results showed that the nudge level was at the intermediate level, and the prediction of behavior is an abstract level. This was obtained from 89 out of 344 who were at the middle nudge level, and 300 people were at the irrational predictably low level.

Quadrant III analysis has two strategies: assessment study and sample survey. The step is to conclude a sample specified in the population that receives the Top Up BLT assistance program. The aspects observed in quadrant III are processes and products. Aspects of the product in question include the positive side of the overall program, the products produced, and whether the program can be continued. The results showed that the nudge level in quadrant III obstructive and irrational level predictably was at the intermediate level. It was obtained from 76 people at the prominent nudge level, and 39 were at the irrational predictably intermediate level.

Quadrant IV analysis has two strategies: formal strategi theory and computer simulation. The aspects observed in quadrant IV are aspects of the product and context. The step is to translate the theory underlying hypothesis making on quantitative analysis and prove it in the calculation of SPSS 28. The results of the analysis showed a level at a level of medium nudge and irrational predictably. This is evidenced by the amount of influence calculated using descriptive statistical analysis with a cross-tabulation technique, where the value at the nudge level is 41.7%, an intermediate value, and the value at the irrational predictably level of 75%, which is a value at a high level.

Designing the architecture of choice in a particular field always has an incentive to push people in a direction that benefits the designer (architect of choice) rather than the user. This assumption often hinders public discretion in formulating the implementation of a rigid and detailed program. Economic and psychological approaches are points of view that can well describe decisions with uncertainty; they come from utility theory as economic preferences and understand the personal characteristics that are psychological approaches (Schröder & Gilboa Freedman, 2020). But the architect's view of choice sees the phenomenon only as part of a conflict of interest with the object as the target; it is a common condition that can be encountered but will not make the designer stop his design of the building that has been planned. In addition to the push of the hierarchy model, in general, it can describe uncertainty to describe 'true' or 'ideal' in Bayesian inference (de Cooman & Walley, 2002). Therefore, considering the incentive side on impulse actions will be aligned with the application of supervision and transparency in the implementation of activities (Thaler & Sunstein, 2020).

The influence of the encouragement given to implementing the Top Up BLT program in Brebes Regency is lower than the prediction of irrational behavior can be proven by a multiple regression test where the effect of variable X_1 is 0.012 if variable Y is at its constant value. The calculation of the impetus that is further reflected in the circumplex strategy shows the best tendency is at the stage of process activities and products that affect 41.7%. Analysis of low-condition support on options architecture is also supported by a study that proves that the rationalization of options is influenced by several other factors such as information perfection and market conditions (Fulton, 2022). Some analyses that support that the impetus is in the implementation of the program include:

- There is a role of women in the allocation of the utilization of aid funds so that it is in

- line with the priorities of family needs in general;
- Consideration of meeting needs still has a top priority;
- There are parties who direct the use of assistance in general;
- There is a pattern of planning on the utilization of assistance;

Thus, the encouragement for implementing the Top Up BLT program in Brebes Regency is still very low, and innovation is needed. This condition should be accompanied by an analysis of decision-making strategies related to three assumptions, including 1) the objective function of decision-making is to minimize the maximum regret of strategy choices; 2) decision-making should be committed to the strategy chosen from the beginning; 3) pay attention to the ambiguity factor (by creating the lower and upper limits) (Permana, 2020). The ambiguity aspect is a situation that can be explained as an imperfect or even unknown probability (Ford et al., 2013). This problem basically represents a central role that has empirical characteristics of economic politics that describe not only variables and economic relationships but also the traits and standards of individual, social and stereotypical behavior (Pötzsch, 1972).

Irrational actions are often done consciously or unconsciously. Every human being does have his point of view, so sometimes the values and limits become immeasurable and very dependent on subjectivity and certain points of view. There is a difference between moral boundaries and human behavior, especially their role as human beings or as collective members (Moreh, 1989). In contrast to the individual conditions in question, in implementing programs that have been designed and arranged in such a way in government programs, there are measurable procedures, targets, and objectives so that they are expected to provide clear outputs and outcomes. Intuition can lead to more effective decision-making than analysis under certain conditions, and assumptions can be considered common sense (Julmi, 2019). This is certainly a challenge for the government if the policy is studied with a behavioral approach, that everyone tends to take irrational actions if they have the opportunity. However, in theory, the condition can be controlled if there are still considerations of ethical values and social judgment (Ariely, 2008). In addition, the cultural background and values that interact within it form a complex system with an economic system (Kostis, 2021).

The influence of irrational behavior predictions on implementing the Top Up BLT program in Brebes Regency is partially higher than the influence of encouragement. It can be proven by a multiple regression test where the effect of variable X2 is -0.014 if variable Y is at its constant value. Calculations of the encouragement further reflected in the circumplex strategy show the best tendency to be at the stage of consumer and product activities that affect 75%. Irrational behavior tendencies in economic behavior occur not because of right or wrong values but rather choices. The chosen actions can have efficient consequences when compared to the choices they pass (Liang, 2022). This condition can be understood in the presentation of research that proves that irrational behavior that affects the architecture of people's choices includes: 1) Online shopping out of necessity; 2) The tendency to change plans to fulfill desires such as being affected by advertising, especially on social media; 3) Stuck on the cultured influence in a low-mediated society such as: comparing what you have with what others have. This is supported by a study that reveals that there is an inverse relationship between consumption and population size: the lower the type of consumption, the greater the share of the population (Córdoba & Liu, 2022); 4) Stuck on price comparisons they tend to prioritize cheap prices without considering quality; 5) The reflexive system controls the automated system, such as changes to plans that have been drawn up in the use of funds in the interests of education, health, and capital needs in urgent needs or other kaingin; 6) Tends to be responsive in its economic behavior without sufficient consideration.

The principle of rationality can be understood as an explanation of how people behave or act, respectively, in the field of economics the assumption of rationality is usually used which is often expressed by the term consumer sovereignty

(Kirchgässner, 2013). The government's commitment to policy and program implementation starts from how procedures and rules can be well socialized, and it will affect both the implementers and the public as a target. If the preconditions on its implementation cannot be achieved properly, then there will be asymmetric information that could cause rumors such as bubble model theory that is expected to occur and short-lived is getting bigger and not under the control (Awaya et al., 2019). Other policies such as increasing market competitiveness can encourage analysis of individual behavior in the market to lead to its effectiveness (Buso & Hey, 2021). Therefore, preventive measures can be realized in regulations so that they can become limitations and guidelines in the implementation of the program and ensure feedback on program implementation to measure the ability of program objectives that have been prepared. Thus, social science research that uses behavioral shorts this time tries to translate "feedback" from low-income communities as the target of program targets by providing encouragement and predicting irrational behavior in selected architectures to maximize the effectiveness of BLT Top Up programs in Brebes 2021.

The influence of encouragement (X1) and irrational behavior prediction (X2) on the effectiveness of the BLT 2021 Top Up program (Y), together with an effect of 0.778 or equivalent to 77.8 percent, indicates a high correlation between encouragement, irrational behavior prediction and the effectiveness of Top Up BLT program in Brebes 2021 in a positive direction. This condition is supported by There are six principles in the architecture of choice that can be assessed and measured, including: 1) incentives; 2) mapping; 3) default; 4) reciprocity; 5) Predict errors; 6) Choice complexity preferences (Thaler & Sunstein, 2020). The assumption that is built is that if encouragement is given to the architecture of choice, then it will affect the decision to be taken so that irrational behavior predictions can be anticipated and will have an impact on increasing the effectiveness of program implementation measured from 4 dimensions, namely context, inputs, processes, and products (Sugiyono, 2016).

4. Conclusion

There is a weak and insignificant influence with a positive direction between the push on choice architecture towards the effectiveness of the Top Up BLT program in Brebes Regency 2021. Recommendations on the encouragement in improving the architecture of choice are the collaboration between the program implementation team and related stakeholders such as village companion officers related to the completeness of information on program engineering procedures; working with academics to provide socialization about financial management and good entrepreneurial motivation; collaborate with health teams at the village level to provide affirmations and positive influences in prioritizing health, especially balanced nutritional intake; as well as collaborating with the school to build a reminder system to coincide with the implementation of the program as an effort to prioritize the needs of the school.

There is a weak and insignificant influence with a negative direction between predictions of irrational behavior to the effectiveness of the BLT Top Up program in Brebes County 2021. Recommendations on irrational behavior predictions are anticipating irrational behavior tendencies by understanding the vulnerability of preconditions and conditions in the program implementation. Such as increasing group knowledge to form group strength and awareness is done so that vulnerable cultures, such as consumptive cultures in low-income communities' form ideals with good values and norms; familiarize the pattern of life on the financial side that is more planned and organized, and strengthen the religious value of life balance to avoid the influence of hedonism in terms of fulfilling desires alone.

There is a significant influence with a positive direction between the encouragement and prediction of irrational behavior and the effectiveness of the BLT Top Up program in Brebes County 2021. Furthermore, the planned recommendation

is to maintain the commitment of the central government, local government, and village government to enforce regulations. Thus, the program's implementation is appropriate and measurable and always innovates and collaborates with various relevant parties to strengthen the goal of achieving the welfare of the community in question.

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