BMJ Open Evaluation of the effectiveness of behavioural economic incentive programmes for the promotion of a healthy diet and physical activity: a protocol for a systematic review and network meta-analysis

Suparee Boonmanunt,¹ Oraluck Pattanapratchee ¹,
Boonsong Ongphiphadhanakul,² Gareth McKay ³, John Attia ^{4,5},
Ammarin Thakkestian¹

To cite: Boonmanunt S, Pattanapratchee O, Ongphiphadhanakul B, *et al.* Evaluation of the effectiveness of behavioural economic incentive programmes for the promotion of a healthy diet and physical activity: a protocol for a systematic review and network meta-analysis. *BMJ Open* 2020;**10**:e046035. doi:10.1136/bmjopen-2020-046035

► Prepublication history and additional material for this paper are available online. To view these files, please visit the journal online (<http://dx.doi.org/10.1136/bmjopen-2020-046035>).

Received 22 October 2020
Revised 03 December 2020
Accepted 08 December 2020

© Author(s) (or their employer(s)) 2020. Re-use permitted under CC BY-NC. No commercial re-use. See rights and permissions. Published by BMJ.

For numbered affiliations see end of article.

Correspondence to

Dr Oraluck Pattanapratchee;
oraluck.pat@mahidol.edu

ABSTRACT

Introduction Obesity and being overweight are major risk factors for metabolic syndrome and non-communicable diseases. Despite the recommendation that a healthy diet and physical activity can reduce the severity of these diseases, many fail to adhere to these measures. From a behavioural economic perspective, adherence to such measures can be encouraged through financial incentives. However, additional related behavioural economic approaches may improve the effectiveness of an incentive programme. As such, we have developed a protocol for a systematic review and network meta-analysis to summarise the current evidence from financial incentive programmes with and without behavioural economic insights for promoting healthy diet and physical activity.

Methods and analysis Previous systematic reviews, meta-analyses and individual studies were identified from Medline and Scopus in June 2020 and will be updated until December 2020. Individual studies will be selected and data extracted by two reviewers. Disagreement will be resolved by consensus or adjudicated by a third reviewer. A descriptive analysis will summarise the effectiveness of behavioural economic incentive programmes for promoting healthy diet and physical activity. Moreover, individual studies will be pooled using network meta-analyses where possible. I^2 statistics and Cochran's Q test will be used to assess heterogeneity. Risk of bias and publication bias, if appropriate, will be evaluated, as well as the overall strength of the evidence.

Ethics and dissemination Ethics approval for a systematic review and meta-analysis is not required. The findings will be published in a peer-reviewed journal.

PROSPERO registration number CRD42020198024.

INTRODUCTION

Obesity and being overweight have become a global epidemic and significant public health concern. Increasing obesity prevalence worldwide has more than tripled in men and more

Strength and limitations of this study

- To our knowledge, this is the first systematic review and meta-analysis that has evaluated the effectiveness of behavioural economic incentive programmes related to standard financial/price incentive for the promotion of a healthy diet and physical activity.
- Behavioural economic incentive programmes in this study consists of deposit contracts, lottery-based incentives, regret lotteries and group-based payments.
- We will assess the effect of behavioural economic incentives on surrogate outcomes, but might not be able to assess the clinical disease outcomes due to insufficient data.
- We have considered financial incentive programmes, which focused only on healthy diet and physical activity.
- There may be studies available published in other languages, which we could not translate.

than doubled in women from 1975 to 2014,¹ with associated health concerns particularly in many developing countries, and especially in urban areas.² Obesity and overweight are substantially burden causing metabolic syndrome^{3,4} and non-communicable diseases such as diabetes, hypertension and cardiovascular diseases.^{2,5}

Nevertheless, obesity and being overweight are preventable through appropriate interventions and WHO provides recommendations for both individual and societal approaches.² At an individual level, WHO recommends reduced fat and sugar consumption, increased fruit and vegetable intake as well as whole grains, nuts and legumes, in

addition to regular physical activity, which is 60 min per day for children and 150 min per week for adults.²

Despite these recommendations, unhealthy dietary behaviours⁶ and insufficient physical activity are increasingly common.⁷ Interventions to promote healthier diet and regular physical activity at both individual and population levels have mostly focused on legislation (such as banning partially hydrogenated oils and advertisement of alcohol, etc), taxes (such as sugar and alcohol tax) and subsidies (on low-fat products, fruit and vegetables) as well as knowledge and information provision.^{8–11} Nevertheless, only a small number of countries have had some success in the recommended interventions to control obesity since 1980.¹² As such, there is opportunity to improve interventions to promote improved diet and physical activity outcomes, particularly through the use of behavioural economics.^{13 14}

Behavioural economics is a field that integrates insights and methods from psychology and economics to understand human decision making.^{15–17} It has gained increased attention in promoting healthy behaviours, such as healthy food choice,^{18–20} physical activity,^{20 21} smoking cessation^{20 22 23} and reduced alcohol consumption.^{20 24} While conventional economics assumes rational informed decision making, yet in reality, irrational health behaviours including overeating and sedentary lifestyle are common.^{16 25 26} In contrast, behavioural economic accounts for irrational behaviours or bias in explaining and predicting behaviour,^{16 26} including decision making, which contradicts recommended healthy behaviours.^{16 25 27 28} The rationale for such decisions commonly results from the time lapse between the cost and benefits of an action, especially if the benefit and the costs are significantly separated in time, a phenomenon known as ‘present bias’.²⁷

The provision of financial incentives is an effective tool to encourage healthy behaviours given the current nature of the incentive in relation to the distant health benefit. Financial incentives of monetary value are rewards for achieving the prespecified health goal; alternatively, incentivisation of healthy choices such as price discounts, coupons for healthy food or choices and access to sports facilities before any health goal is met can also be used.^{29–31} Incentivisation of healthy behaviours offers experience of healthy choices, while price discounts or free distribution/access to healthy choices help reduce barriers to behavioural change associated with switching costs.³² Several studies have demonstrated the effectiveness of financial incentive programmes in the promotion of healthy diet and physical activity behaviours.^{8 33 34} In addition, the effectiveness of these incentive programmes should be able to improve by behavioural economics.

Financial incentive interventions incorporated other behavioural insights beyond present bias^{8 33 35 36} include:

- Deposit contracts are voluntary options for individuals to deposit their own money which will be refunded if they achieve the prespecified health goal, for example, steps per day, weight loss.³⁷ Some

incentive programmes also match rewards when the goal is met.³⁵ Due to loss aversion³⁸ programme participants will be more determined to hold to their commitments.

- Lottery-based incentives are rewarded to individuals who achieved the specific goal.³⁹ Due to overweighting of a small probability of receiving rewards, people tend to be more motivated by an uncertain larger reward than a certain smaller reward because they believe that they will get a larger reward.^{40 41}
- Regret lotteries pay only individuals who achieved the goal at the time they win the lottery. However, and importantly, everyone in the programme has a chance to be drawn to get the incentive and is informed when winning the lottery regardless of their goal achievement. This design should induce the regret aversion,^{42 43} that is, people do not want to feel regret when they are informed of being drawn for the incentive but are not eligible to get it because they failed to achieve the goal.^{35 44 45}
- Group-based payments pay the whole group—all group members—when the group goal is achieved instead of incentivising on individual level.⁴⁶ Evidence from a large body of literature on social preferences shows that people do not care only about their own payoffs but also others’ payoffs when making decisions.^{47 48}

Recent narrative reviews evaluated financial incentive programmes that incorporated behavioural economic insights into the study design for the promotion of healthy diet and physical activity.^{8 36} In addition, a meta-analysis by Haff *et al* compared the effectiveness of standard financial and behavioural economic incentive programmes on change in health behaviours (weight loss, smoking cessation and medication adherence). However, this meta-analysis was limited to seven studies which considered standard financial incentives, deposit contracts and regret lotteries.³⁵ Additional financial incentive programmes that were not considered within the meta-analysis include price incentives, lottery-based incentives and group-based payments.

This systematic review and network meta-analysis protocol will address the following aims. First, comparisons of effectiveness between standard financial, price and behavioural economic incentive programmes using pooled mean differences (MD) of weight change and/or steps per day, relative risks (eg, OR and risk ratios (RR)) of goal achievement, non-communicable diseases and disease complications, should sufficient data be amenable to pooling. Second, evaluations of associations between the effectiveness of financial incentive design features based on a framework by Adams *et al* that considers direction (rewards/penalties), form (cash/non-cash), magnitude (level), target (on effort/outcome), length (for how long) as well as frequency (how often) of incentives,⁴⁹ type of other components (eg, text reminder, feedback, education classes, etc) and participant characteristics (eg, female proportion, health condition, etc) using meta-regression analyses.

METHODS AND ANALYSIS

This systematic review and network meta-analysis will be conducted following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses Protocols guidelines.^{50 51} The review will be conducted between June 2020 and May 2021.

Location of studies

Relevant studies published until June 2020 will be identified from Medline via PubMed and Scopus databases. In addition, reference list of identified studies will also be examined for additional relevant studies. Searches will be updated every 6 months until December 2020 to ensure the most recent studies are included in the final analysis.

Patient and public involvement

No patient involved

Search strategies

The search terms will address the following PICO criteria. See the full search strategy for Medline via PubMed and Scopus in online supplemental materials.

Patients (P)

General population (children and adults) and specific patient cohorts (eg, diabetes, obese, cardiovascular disease, etc) will be considered and therefore unrestricted.

Interventions (I) and comparator (C)

will include any type of financial incentive programmes including standard financial, price and behavioural economic incentive programmes, encompassing the following terms: “behavioural economic*”, “behavioural economic*”, nudg*, incentive*, “deposit contract*”, “monetary contingency contract*”, “commitment device*”, lotter*, “regret theory”, “group payment”, “group-based payment”, “team payment”, “team-based payment”.

Outcomes (o)

- ▶ Behavioural change: “health behavior change”, diet*, “physical activity”, exercis*
- ▶ Surrogate outcomes: “weight loss”, “weight gain”, overweight, “goal achievement”.
- ▶ Long-term clinical outcomes: Obesity, “metabolic syndrome”, “non-communicable disease*”, diabetes, hypertension, “cardiovascular disease*”.

Selection of studies

There are a significant number of individual studies, systematic reviews, and meta-analyses evaluating the effectiveness of financial incentives on healthy diet and physical activity. As such, we will implement a dichotomous approach. First, relevant individual studies from the systematic reviews with or without meta-analysis (SRs/MAs) will be selected. Then, relevant individual studies

published since the previous SR/MA search date will be added.

Studies published in English and other languages amenable to Google translate will be included according to the following criteria.

Systematic reviews with or without meta-analysis

- ▶ SRs/MAs of randomised controlled trials (RCTs) or non-RCTs undertaken in either general population or disease specific patients.
- ▶ Published financial incentive programme comparisons (eg, standard monetary (or equivalent) rewards, price incentives, or behavioural economic incentive programmes, or with no incentive) that were implemented on subject/patient levels.
- ▶ Assessed any outcome of improved healthy diet and/or physical activity.
- ▶ Studies that provided economic incentive for health-care or intervention providers or any third party will be excluded.

Individual studies in the SRs/MAs and studies published after the search date from published SRs/MAs

- ▶ RCTs or non-RCTs of general population or disease specific patients.
- ▶ Published any comparisons among standard monetary (or equivalent) rewards, price incentives, deposit contract, lottery-based incentive, regret lottery, group-based payment or no incentive which were implemented on subject/patient levels.
- ▶ Assessed any outcome of improved healthy diet and/or physical activity including actual weight, weight change, steps per day, number of physical activity sessions completed, gym visits, goal achievement, non-communicable diseases, disease complications (among disease specific patients).

Studies will be excluded on the basis of the following criteria: included interventions as gifts of symbolic value as a reward, involved economic incentives for healthcare providers, intervention providers or any third party, and incomplete data for pooling after two attempts to contact the corresponding author.

Two reviewers (SB and OP) will independently select studies by screening titles and abstracts. If a decision can be not made, the full texts will be retrieved and reviewed. Any disagreement will be resolved by consensus or adjudicated by a third reviewer (AT).

Interventions

Interventions of interest include financial incentive programmes for promoting healthy diet and physical activity such as:

- ▶ Standard monetary (or equivalent) rewards of a specified amount or with a transferable monetary value to individuals when a specific health goal is achieved.
- ▶ Price incentive for healthy options, for example, discount, coupons or free distribution for healthy food and exercise facilities.^{52–55}

- ▶ A deposit contract that includes a voluntary option for individuals to deposit their own money which will be refunded if they achieve the health goal.³⁷
- ▶ Lottery-based incentives that include a reward for successful individuals with some of probability.³⁹
- ▶ Regret lotteries that include payments for only some individuals who achieve the health outcome, although everyone is included in the lottery drawing and informed regardless of their goal achievement.^{35 45}
- ▶ Group-based payment for all group members when the group goal is achieved.^{46 56}

Outcomes of interest

The surrogate outcomes of interest are related to healthy diet and physical activity including:

- ▶ Weight: actual weight, weight difference.
- ▶ Physical activity: steps per day, number of completed sessions, frequency of gym visit.
- ▶ Goal achievement (success or failure).

In addition, we will consider secondary long-term clinical outcomes if data are available including diabetes mellitus, hypertension and cardiovascular diseases.

Data extraction

A standardised data extraction form will be developed. Two reviewers (SB and OP) will independently extract data from published studies. Any difference of extracted results will be discussed and resolved by consensus or adjudicated by a third author (AT).

Data from all included individual studies will be extracted including authors, year of publication, study design, type of participants, country of study, characteristics of study population (eg, percentage female, mean age, etc) financial interventions (type, duration, features, etc), type of other components (eg, text reminder, feedback, education/dietary classes, etc), type of outcomes and data for pooling.

Quality and risk of bias assessment

The quality assessment will be performed separately by SB and OP. Any disagreement will be resolved by the third reviewer (AT).

For randomised trials, the Cochrane risk-of-bias tool for randomised trials (RoB V.2)⁵⁷ will evaluate five bias domains: bias arising from the randomisation process, bias due to deviations from intended interventions, bias due to missing outcome data, bias in measurement of the outcome, and bias in selection of the reported result. Several questions will be evaluated against each domain; overall judgement will indicate either low or high risk of bias or some concerns.

For non-randomised studies, Risk of Bias In Non-randomised Studies-of Interventions⁵⁸ will evaluate bias that may arise due to the non-randomised trial design which may influence the intervention comparative effectiveness estimates. This approach considers seven domains of bias: bias due to confounding, selection bias, bias in classification of interventions, bias due to deviations from

intended interventions, bias due to missing outcome data, bias in measurement of the outcome, bias in selection of the reported result. Note that the last four domains of bias are identical with the domains in RoB V.2. The judgement for each domain, in addition to the overall judgement, can be either low, moderate, serious or critical risk of bias or insufficient information.

Statistical analysis

Direct meta-analysis

The effectiveness of different financial incentive programmes will be compared directly and pooled for each outcome of interest, if there is a minimum of two studies for each comparison. Effect sizes such as MD, and OR or RR will be estimated for continuous outcomes (eg, weight difference, steps per day) and dichotomous outcomes (eg, goal achievement, non-communicable disease status), respectively. These will be pooled across studies using a random-effect model if heterogeneity is present, otherwise a fixed-effect model will be applied.

Heterogeneity will be assessed using Cochrane's Q test and I² statistics^{59–61} and regarded as present if $p < 0.10$ or $I^2 \geq 25\%$. Source of heterogeneity will be explored by fitting covariables (eg, magnitude, frequency of incentive, length of incentive programme, a reminder system (eg, text reminders or phone call about goal, feedback), supporting components (eg, education/dietary classes, counselling programmes, information booklet/brochure), female proportion, health condition of participants, etc) individually in a meta-regression model and subgroup analysis will be performed accordingly.

Publication bias will be assessed using a funnel plot and Egger test. If asymmetry is present, a contour enhanced funnel plot will be constructed to identify the cause of publication bias.

Network meta-analysis

Interventions will be numerically coded as 1, 2, 3, 4, 5, 6 and 7 for no financial incentive, standard financial incentive, price incentive, a deposit contract, lottery-based incentive, regret lottery, group-based payment, respectively. A network map consisting of nodes and edges will be constructed with nodes weighted by number of studies for the corresponding comparison.⁶²

To assess relative treatment effects (ie, MDs, ln(ORs) or ln(RRs)), a network meta-analysis will be applied using a two-stage meta-analysis approach separately for each outcome.⁶³ First, a binary or linear regression will be applied to estimate relative treatment effects and variance-covariance using no incentive as the reference. Second, a multivariate meta-analysis with a consistency model will pool relative treatment effects across studies.⁶⁴ Mixed relative treatment comparisons between all financial incentive programmes will be estimated.

The probability of being the best financial incentive programme will be estimated using surface under the cumulative ranking curve method with appropriate ranking of interventions. In addition, differences between

direct and indirect estimates for each comparison (inconsistency assumption) will be evaluated by a design-by-treatment interaction model.⁶³

All analyses will be stratified by age, that is, child or adult status, then they will be performed using STATA software V.16.1; a $p < 0.05$ will be considered statistically significant, except for the presence of heterogeneity where $p < 0.10$ will be used.

ETHICS AND DISSEMINATION

Ethics approval for systematic review and meta-analysis is not required.

We will disseminate our findings through peer-reviewed publication, academic conference presentations and teaching materials.

If amendments to this protocol are required following its publication, we will provide the date, description of the change(s) and rationale for the change(s) of each amendment in resulting publications from this protocol.

Author affiliations

¹Department of Clinical Epidemiology and Biostatistics, Mahidol University, Faculty of Medicine Ramathibodi Hospital, Bangkok, Thailand

²Department of Medicine, Mahidol University Faculty of Medicine Ramathibodi Hospital, Bangkok, Thailand

³Centre for Public Health, Queen's University Belfast Faculty of Medicine Health and Life Sciences, Belfast, UK

⁴Hunter Medical Research Institute, Newcastle, New South Wales, Australia

⁵School of Medicine and Public Health, The University of Newcastle, Newcastle, New South Wales, Australia

Contributors SB is the principal investigator with overall responsibility for protocol development, together with OP and AT. SB wrote the protocol and registered the protocol at PROSPERO. SB and OP performed study searches and preliminary selection. AT designed review methods, data analysis plan, wrote and critically appraised the review protocol. BO, GM, JA and AT wrote and critically appraised the review protocol. All authors read and approved the final version of the manuscript.

Funding The authors have not declared a specific grant for this research from any funding agency in the public, commercial or not-for-profit sectors.

Competing interests None declared.

Patient consent for publication Not required.

Provenance and peer review Not commissioned; externally peer reviewed.

Supplemental material This content has been supplied by the author(s). It has not been vetted by BMJ Publishing Group Limited (BMJ) and may not have been peer-reviewed. Any opinions or recommendations discussed are solely those of the author(s) and are not endorsed by BMJ. BMJ disclaims all liability and responsibility arising from any reliance placed on the content. Where the content includes any translated material, BMJ does not warrant the accuracy and reliability of the translations (including but not limited to local regulations, clinical guidelines, terminology, drug names and drug dosages), and is not responsible for any error and/or omissions arising from translation and adaptation or otherwise.

Open access This is an open access article distributed in accordance with the Creative Commons Attribution Non Commercial (CC BY-NC 4.0) license, which permits others to distribute, remix, adapt, build upon this work non-commercially, and license their derivative works on different terms, provided the original work is properly cited, appropriate credit is given, any changes made indicated, and the use is non-commercial. See: <http://creativecommons.org/licenses/by-nc/4.0/>.

ORCID iDs

Oraluck Pattanaprateep <http://orcid.org/0000-0001-9570-2635>

Gareth McKay <http://orcid.org/0000-0001-8197-6280>

John Attia <http://orcid.org/0000-0001-9800-1308>

REFERENCES

- Inoue Y, Qin B, Poti J, *et al*. Epidemiology of obesity in adults: latest trends. *Curr Obes Rep* 2018;7:276–88.
- World Health Organization. Obesity and overweight, 2020. Available: <https://www.who.int/news-room/fact-sheets/detail/obesity-and-overweight> [Accessed 16 Jun 2020].
- Carnethon MR, Loria CM, Hill JO, *et al*. Risk factors for the metabolic syndrome. *Diabetes Care* 2004;27.
- National Heart Lung and Blood Institute. Metabolic syndrome. Available: <https://www.nhlbi.nih.gov/health-topics/metabolic-syndrome> [Accessed 17 Jun 2020].
- World Health Organization. Noncommunicable diseases, 2018. Available: <https://www.who.int/news-room/fact-sheets/detail/noncommunicable-diseases> [Accessed 17 Jun 2020].
- World Health Organization. Healthy diet, 2018. Available: www.who.int/news-room/fact-sheets/detail/healthy-diet [Accessed 6 Feb 2020].
- World Health Organization. Physical activity, 2018. Available: www.who.int/news-room/fact-sheets/detail/physical-activity [Accessed 6 Feb 2020].
- Vlaev I, King D, Darzi A, *et al*. Changing health behaviors using financial incentives: a review from behavioral economics. *BMC Public Health* 2019;19:1059.
- Chokshi DA, Farley TA, Health FTA. Health. changing behaviors to prevent noncommunicable diseases. *Science* 2014;345:1243–4.
- Ezzati M, Riboli E. Can noncommunicable diseases be prevented? lessons from studies of populations and individuals. *Science* 2012;337:1482–7.
- Puska P, Ståhl T. Health in all policies-the Finnish initiative: background, principles, and current issues. *Annu Rev Public Health* 2010;31:315–28.
- Ng M, Fleming T, Robinson M, *et al*. Global, regional, and national prevalence of overweight and obesity in children and adults during 1980–2013: a systematic analysis for the global burden of disease study 2013. *Lancet* 2014;384:766–81.
- Hansen PG, Skov LR, Skov KL. Making healthy choices easier: regulation versus nudging. *Annu Rev Public Health* 2016;37:237–51.
- Volpp KG, Asch DA, Galvin R, *et al*. Redesigning employee health incentives—lessons from behavioral economics. *N Engl J Med* 2011;365:388–90.
- Bickel WK, Moody L, Higgins ST. Some current dimensions of the behavioral economics of health-related behavior change. *Prev Med* 2016;92:16–23.
- Thaler RH, Sunstein CR. *Nudge: improving decisions about health, wealth, and happiness*. New Haven, CT, US: Yale University Press, 2008.
- Camerer C. Behavioral economics: reunifying psychology and economics. *Proc Natl Acad Sci U S A* 1999;96:10575–7.
- Downs JS, Loewenstein G, Wisdom J. Strategies for promoting healthier food choices. *Am Econ Rev* 2009;99:159–64.
- Roberto CA, Kawachi I. Use of psychology and behavioral economics to promote healthy eating. *Am J Prev Med* 2014;47:832–7.
- Blaga OM, Vasilescu L, Chereches RM. Use and effectiveness of behavioural economics in interventions for lifestyle risk factors of non-communicable diseases: a systematic review with policy implications. *Perspect Public Health* 2018;138:100–10.
- Zimmerman FJ. Using behavioral economics to promote physical activity. *Prev Med* 2009;49:289–91.
- Giné X, Karlan D, Zinman J. Put your money where your butt is: a commitment contract for smoking cessation. *Am Econ J Appl Econ* 2010;2:213–35.
- Volpp KG, Troxel AB, Pauly MV, *et al*. A randomized, controlled trial of financial incentives for smoking cessation. *N Engl J Med Overseas Ed* 2009;360:699–709.
- MacKillop J. The behavioral economics and Neuroeconomics of alcohol use disorders. *Alcohol Clin Exp Res* 2016;40:672–85.
- Thorgerirsson T, Kawachi I. Behavioral economics: merging psychology and economics for lifestyle interventions. *Am J Prev Med* 2013;44:185–9.
- Volpp KG, Asch DA. Make the healthy choice the easy choice: using behavioral economics to advance a culture of health. *QJM* 2017;110:271–5.
- O'Donoghue T, Rabin M. Doing it now or later. *Am Econ Rev* 1999;89:103–24.
- O'Donoghue T, Rabin M. The economics of immediate gratification. *J Behav Decis Mak* 2000;13:233–50.
- Ananthapavan J, Peterson A, Sacks G. Paying people to lose weight: the effectiveness of financial incentives provided by health insurers for the prevention and management of overweight and obesity - a systematic review. *Obes Rev* 2018;19:605–13.

- 30 Barte JCM, Wendel-Vos GCW. A systematic review of financial incentives for physical activity: the effects on physical activity and related outcomes. *Behav Med* 2017;43:79–90.
- 31 Jensen JD, Hartmann H, de Mul A, et al. Economic incentives and nutritional behavior of children in the school setting: a systematic review. *Nutr Rev* 2011;69:660–74.
- 32 Gneezy U, Kajackaite A, Meier S. Incentive-Based Interventions. In: Hamilton K, Cameron LD, Hagger MS, et al, eds. *The Handbook of behavior change. Cambridge handbooks in psychology*. Cambridge: Cambridge University Press, 2020: 523–36.
- 33 Mitchell MS, Orstad SL, Biswas A, et al. Financial incentives for physical activity in adults: systematic review and meta-analysis. *Br J Sports Med* 2020;54:1259–68.
- 34 Giles EL, Robalino S, McColl E, et al. The effectiveness of financial incentives for health behaviour change: systematic review and meta-analysis. *PLoS One* 2014;9:e90347.
- 35 Haff N, Patel MS, Lim R, et al. The role of behavioral economic incentive design and demographic characteristics in financial incentive-based approaches to changing health behaviors: a meta-analysis. *Am J Health Promot* 2015;29:314–23.
- 36 McGill B, O'Hara BJ, Bauman A, et al. Are financial incentives for lifestyle behavior change informed or inspired by behavioral economics? A mapping review. *Am J Health Promot* 2019;33:131–41.
- 37 Sykes-Muskett BJ, Prestwich A, Lawton RJ, et al. The utility of monetary contingency contracts for weight loss: a systematic review and meta-analysis. *Health Psychol Rev* 2015;9:434–51.
- 38 Tversky A, Kahneman D. The framing of decisions and the psychology of choice. *Science* 1981;211:453–8.
- 39 Patel MS, Volpp KG, Rosin R, et al. A randomized, controlled trial of Lottery-Based financial incentives to increase physical activity among overweight and obese adults. *Am J Health Promot* 2018;32:1568–75.
- 40 Tversky A, Kahneman D. Advances in prospect theory: cumulative representation of uncertainty. *J Risk Uncertain* 1992;5:297–323.
- 41 Filiz-Ozbay E, Guryan J, Hyndman K, et al. Do lottery payments induce savings behavior? Evidence from the lab. *J Public Econ* 2015;126:1–24.
- 42 Loomes G, Sugden R. Regret theory: an alternative theory of rational choice under uncertainty. *Econ J* 1982;92:805–24.
- 43 Zeelenberg M. Anticipated regret, expected feedback and behavioral decision making. *J Behav Decis Mak* 1999;12:93–106.
- 44 Volpp KG, Loewenstein G, Troxel AB, et al. A test of financial incentives to improve warfarin adherence. *BMC Health Serv Res* 2008;8:272.
- 45 Volpp KG, John LK, Troxel AB, et al. Financial incentive-based approaches for weight loss: a randomized trial. *JAMA* 2008;300:2631–7.
- 46 Babcock P, Bedard K, Charness G, et al. Letting down the team? social effects of team incentives. *J Eur Econ Assoc* 2015;13:841–70.
- 47 Fehr E, Schmidt KM. A theory of Fairness, competition, and cooperation. *Q J Econ* 1999;114:817–68.
- 48 Bolton GE, Ockenfels A. Erc: a theory of equity, reciprocity, and competition. *Am Econ Rev* 2000;90:166–93.
- 49 Adams J, Giles EL, McColl E, et al. Carrots, sticks and health behaviours: a framework for documenting the complexity of financial incentive interventions to change health behaviours. *Health Psychol Rev* 2014;8:286–95.
- 50 Moher D, Shamseer L, Clarke M, et al. Preferred reporting items for systematic review and meta-analysis protocols (PRISMA-P) 2015 statement. *Syst Rev* 2015;4:1. doi:10.1186/2046-4053-4-1
- 51 Shamseer L, Moher D, Clarke M, et al. Preferred reporting items for systematic review and meta-analysis protocols (PRISMA-P) 2015: elaboration and explanation. *BMJ* 2015;349:g7647.
- 52 An R, Patel D, Segal D, et al. Eating better for less: a national discount program for healthy food purchases in South Africa. *Am J Health Behav* 2013;37:56–61.
- 53 Sturm R, An R, Segal D, et al. A cash-back rebate program for healthy food purchases in South Africa: results from scanner data. *Am J Prev Med* 2013;44:567–72.
- 54 Wing RR, Jeffery RW, Pronk N, et al. Effects of a personal trainer and financial incentives on exercise adherence in overweight women in a behavioral weight loss program. *Obes Res* 1996;4:457–62.
- 55 Weinstein E, Galindo RJ, Fried M, et al. Impact of a focused nutrition educational intervention coupled with improved access to fresh produce on purchasing behavior and consumption of fruits and vegetables in overweight patients with diabetes mellitus. *Diabetes Educ* 2014;40:100–6.
- 56 Charness G, Sutter M. Groups make better self-interested decisions. *J Econ Perspect* 2012;26:157–76.
- 57 Sterne JAC, Savović J, Page MJ, et al. Rob 2: a revised tool for assessing risk of bias in randomised trials. *BMJ* 2019;366:l4898.
- 58 Sterne JA, Hernán MA, Reeves BC, et al. ROBINS-I: a tool for assessing risk of bias in non-randomised studies of interventions. *BMJ* 2016;355:i4919.
- 59 Dawson DV, Pihlstrom BL, Blanchette DR. Understanding and evaluating meta-analysis. *J Am Dent Assoc* 2016;147:264–70.
- 60 Garcia-Alamino JM, Bankhead C, Heneghan C, et al. Impact of heterogeneity and effect size on the estimation of the optimal information size: analysis of recently published meta-analyses. *BMJ Open* 2017;7:e015888.
- 61 Baker WL, White CM, Cappelleri JC, et al. Understanding heterogeneity in meta-analysis: the role of meta-regression. *Int J Clin Pract* 2009;63:1426–34.
- 62 Chaimani A, Higgins JPT, Mavridis D, et al. Graphical tools for network meta-analysis in STATA. *PLoS One* 2013;8:e76654.
- 63 White IR. Network meta-analysis. *Stata J* 2015;15:951–85.
- 64 White IR. Multivariate Random-effects meta-analysis. *Stata J* 2009;9:40–56.