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Dear Readers,

It is with deep sadness and sorrow that the *Journal of Behavioral Economics for Policy* announces that on Thursday October 12, 2023, **Prof. Shabnam Modarres Mousavi**, former President of the *Society for the Advancement of Behavioral Economics*, and the Editor-in-Chief of this Journal, passed away. The Editorial team of JBEP passes its sincere condolences to Shabnam's family and friends.

In introducing this issue of JBEP, the first without Shabnam, let me recall what a great scholar, colleague and friend Shabnam was. Among the various initiatives that SABE is undertaking in Shabnam's memory, as *Journal of Behavioral Economics for Policy* we will soon launch a special issue devoted to her research papers and topics, with the goal of advancing the frontier of research on the issues that Shabnam helped develop, now that she can no longer do so herself. Someone else will pick up her baton, and also the crucial role she played first as Associate and then as Editor-in-Chief of this Journal. We cannot be certain that we will be able to match Shabnam's incredibly high standards in terms of dedication to SABE and JBEP. We can only assure that she will remain in our hearts and memories forever.

From a personal point of view, it is very difficult for me to introduce this issue of JBEP, knowing that Shabnam is gone. From a scientific point of view, I am sure she would have done all she could to enable JBEP to continue to publish new collections of contributions from behavioral economics scholars. Especially since many of the published articles are written by young scholars whose research Shabnam, both as President of SABE and as Editor of this Journal, has consistently and successfully helped to promote. As is also the case in this issue. In fact, of the ten authors of the five articles published in this issue of JBEP, seven are doctoral or postdoctoral students or young assistant professors of economics, with doctorates awarded after 2020.

The first article of the issue, "*Weak and strong formal institutions in resolving social dilemmas: Are they double-edged swords?*," by Rati Mekvabishvili, presents a novel experiment of a repeated public goods game, exploring the effects of an exogenous centralized punishment mechanism

with a low probability, which serves as a weak formal institution, and compare it with a strong formal institution. The experimental results are encouraging, as they demonstrate that even under a weak formal institution, relatively high levels of cooperation can be sustained. However, irrespective of whether the punishment probability for free riders is low or high, once the punishment mechanism is removed, cooperation breaks down to a similarly low level. This suggests that regardless of the strength of the formal institution, there is an alike effect of crowding out an individual's intrinsic motivation for cooperation. With this, the author underlines that the application of a centralized punishment mechanism as a policy tool to promote cooperation, regardless of its strength, appears to be a double-edged sword: socially beneficial outcome and intrinsically motivated cooperation hardly can be attained simultaneously.

The second article, *“How can technologies help disclose new insights into collective behaviors?”* by Sara Gil-Gallen and Anne-Gaelle Maltese, focus on collective experiments involving direct social interactions without systematic intermediaries, with a twofold objective. First, the two authors remark on the importance of studying collective processes, which are still scarcely considered in the existing experimental literature in economics, and the multimodal use of technological tools to study those processes in a controlled environment. Second, they bring a greater focus on the tools themselves, their characteristics, and their wearability. With this, they highlight the importance of the collaboration of economics in multidisciplinary projects, e.g., with psychology or engineering. They also highlight the potential of collective experiments and the importance of integrating technologies into the experimental methodology, at the same time acknowledging the existing barriers and limitations in studying such complex phenomena.

The third article, *“The green and the dark side of distance learning: from environmental quality to socioeconomic inequality,”* by Alessandro Cascavilla, Rocco Caferra and Andrea Morone, assess the impact of e-learning during the COVID-19 analyzing a sample of Italian university students. The authors point out how the subjective distance-learning evaluation is determined according to: i) pro- environmental preferences and ii) socioeconomic concerns in the light of potential unequal access to digital learning resources. The results of their survey show the relevance of the impact that green preferences have in fostering a post COVID-19 e-learning era, while some doubts on the potential future economic inequalities generated by an unequal access to educational resources are raised. The three authors conclude by proposing different policy implications to balance the pros and cons of distance learning, considering social, financial, and technological factors.

The fourth article, *“Can we nudge insurance demand by bundling natural disaster risks with other risks?”* by Peter John Robinson and W.J. Wouter Botzen, examine the question of whether demand for natural disaster

insurance is impacted by including coverage in a bundled policy alongside other perils, rather than as a separate policy. It uses survey data collected among homeowners in the Netherlands and the UK. These data show that demand is higher to insure separate risks than to cover all risks together in a bundled insurance policy in the UK, whereas no significant difference is found between demand for bundled vs. single policy insurance in the Netherlands. The two authors associate this difference in preference across the two countries with whether individuals have been flooded, which is more often the case in the UK than the Netherlands. Based on the results, they suggest implications for policymaking.

The last article, “*Watching the embezzler: an experiment on unethical behaviour*,” by Anabel Doñate-Buendía and Aurora García-Gallego, examine the importance of watching eyes for reducing embezzlement by an intermediary who gets an amount of money donated by some people and has to decide how much to give to the beneficiaries of that money. The sex of the intermediary is considered, analyzing its interaction with the sex of the watching eyes. A laboratory experiment is run, controlling for who is watching you (woman vs. man), and how realistic it feels (static image vs. GIF). Gender differences on embezzlement decisions appear statistically significant. Furthermore, significant differences are found regarding the realism of the tool of watching eyes and the sex of it. Therefore, the type of tool used in order to reduce unethical behavior, the sex of that tool (eyes in this case) as well as the sex and other individual characteristics of the sample population matter. The two authors conclude by proposing policy makers to consider the tool of watching eyes when defining policy in order to accurately reduce unethical behavior.

Recalling that all articles published in the *Journal of Behavioral Economics for Policy* has gone through a double-blind review process, I thank our Associate Editors for the great work they have done in the evaluation and revision of the articles published in this issue. Please, do not hesitate submitting your research in behavioral economics to the Journal of Behavioral Economics for Policy, especially if it has a focus on the implications of behavioral economics for public policy. Submissions and queries should be submitted to jbep@sabeconomics.org.

GIUSEPPE ATTANASI
Deputy Editor
Sapienza University of Rome

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