In Grade 8, I took my first deep dive into behavioral economics with a research paper exploring how Amazon.com uses subtle "nudges" to influence consumer behavior. This project traced the online shopping experience step by step, identifying the key tactics Amazon uses to guide customers without them even realizing it. For example, the prominent "Buy Now" button encourages quick, almost impulsive purchases, while personalized suggestions like "Frequently Bought Together" nudge users to add more to their cart. These seemingly small prompts can have a big impact on what—and how much—we buy.

While the research highlighted several effective nudging strategies, there were, of course, limitations. As a middle schooler, I didn't have access to internal Amazon data, so I relied heavily on theories and observational studies. Despite this, the project raised some important ethical questions, such as whether it's right for companies to nudge consumers into making decisions they might not have otherwise made. Are these nudges helping or manipulating us? My paper ended by suggesting that future research should look into the long-term impact of these tactics and consider how companies can strike a balance between maximizing profits and treating customers fairly.

This 7,000-word paper, my first formal research project, sparked a lasting interest in deep academic inquiry. Over time, my research has grown longer, more complex, and more focused on ethical questions, but this early project marked the beginning of my passion for understanding the forces that shape our decisions.

During nearly 200 years of British rule in India, the East India Company and later the British Crown established banking systems that were pivotal in asserting suzerainty, or political control, over the subcontinent. My paper explores this transition from indigenous banking, dominated by families like the Jagat Seths, to the British-controlled banking institutions that gradually weakened local influence. British joint-stock banks and state-backed financial systems, such as the Bank of Bengal and Presidency Banks, were created primarily to profit British agency houses, but their impact went much deeper.

These institutions allowed the British to control India's currency, trade, and credit systems, sidelining Indian merchants and weakening local rulers. The introduction of paper currency and British banking regulations centralized financial control, reinforcing the colonial government's dominance. Traditional Indian banking, once integral to the economy, was systematically replaced by a structure that drained wealth from India to benefit British interests.

However, the legacy of these institutions lives on. Modern Indian banks like the State Bank of India (SBI) and the Reserve Bank of India (RBI), although rooted in the British system, have evolved to serve the needs of an independent nation. The mass nationalization of banks in the 1960s shifted the focus to financial inclusion, small businesses, and rural banking. While British banking systems were designed to reinforce suzerainty, contemporary Indian banking has transformed those structures into tools for equitable growth, addressing the imbalances created by colonialism.