

1 **Examining the Impact of Feedback on Traffic and Safety Behavior of Car Drivers in a Naturalistic**
2 **Driving Study**

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1 **ABSTRACT**

2 Rapid technological advances, especially in telematics and Big Data analytics, as well as the increasing
3 penetration and use of information technology by drivers (e.g. smartphones), provide new capabilities for
4 monitoring and analyzing driving behavior. This paper examines the impact of driver feedback delivered
5 through a smartphone application on driving behavior risk indicators, within a 21-month multiphase
6 naturalistic driving experiment involving a sample of 175 car drivers. First, a preliminary analysis
7 utilizing summary statistics and Wilcoxon signed-rank test shed light upon the effects of upgraded
8 feedback features on key risk indicators across experiment phases. Subsequently, Structural Equation
9 Models (SEM) on a 73,869 trip dataset provided significant insights into how feedback mechanisms and
10 exposure factors influence driving behaviors. Results indicate that the examined feedback mechanisms
11 are effective in reducing the percentage of speeding time and harsh braking events, although there is a
12 slight increase in harsh accelerations, which may require further refinement of the feedback system. The
13 scorecard feature has the highest positive effect, indicating its crucial role in modifying driving habits,
14 with gamification (competition and challenges) being the second most influential feedback mechanism.
15 Regarding the exposure indicators, morning peak is associated with more aggressive driving, while
16 afternoon peak tends to be less risky. Additionally, results showcase strong positive correlations between
17 speeding, harsh braking, and harsh accelerations highlight the interconnected nature of aggressive driving
18 behaviors. These findings may be beneficial for insurance companies, fleet management applications, and
19 policymakers, enabling them to leverage results to improve traffic safety and driver behavior.

20

21 **Keywords:** Driver Feedback, Road Safety, Naturalistic Driving, Multiphase Experiment, Wilcoxon
22 Signed-Rank Test, Structural Equation Models

1 INTRODUCTION

2 Despite considerable progress in road safety over the past decade, road traffic crashes remain a
3 pervasive public health issue globally, resulting in around 1.19 million road traffic deaths in 2021 (1),
4 corresponding to a rate of 15 road traffic deaths per 100 000 population. The identification of critical risk
5 factors leading to road traffic crashes has been researched by numerous studies over the years. Among
6 these factors, human elements are consistently recognized as the most significant, accounting for the vast
7 majority of road crashes. In fact, human error is cited as the cause of 95% of all road crashes (2). This
8 underscores the importance of understanding and addressing driver behavior as a key component of road
9 safety initiatives. By analyzing driver behavior, targeted interventions can be developed, aiming to
10 mitigate risky actions such as distracted driving, speeding, and impaired driving.

11 The significance of driver monitoring is becoming more widely acknowledged in the
12 transportation sector (3). Nevertheless, researchers encounter difficulties in collecting accurate real-time
13 driving data with affordable collection and processing techniques. In this context, the widespread use of
14 smartphones and social networks presents new opportunities for monitoring and analyzing driver behavior
15 (4). The capabilities of smartphone applications, combined with their low cost and ease of use, facilitate
16 data collection. These advancements facilitate the provision of direct feedback and trip analysis to drivers,
17 potentially reducing road crashes and casualties. Going one step further, the conduction of driving
18 experiments under naturalistic conditions using smartphones allows for the recording of drivers in their
19 normal driving environments without external influences, and thus for the effective assessment of driver
20 behavior (5). Despite the growing interest from both manufacturing companies and transportation
21 researchers in driver behavior, there is a notable gap in research quantifying the influence of driver
22 feedback on road safety, particularly in terms of comparing data before and after feedback provision.

23 In this regard, the present study aims to leverage large-scale trip data from smartphone sensors to
24 assess the impact of driver feedback on key performance indicators, such as speeding, harsh braking, and
25 harsh acceleration events. For this purpose, a naturalistic driving experiment has been conducted,
26 thousands of trips have been used first to examine the trend of the risk driving indicators and then,
27 Structural Equations Models (SEM) are applied to identify feedback effects to risky driving indicators.
28 The outputs of the two methods are combined to provide some critical insights on whether driver
29 feedback influences driving behavior and in what extent.

30 The remainder of the paper is organized as follows: first, the main findings of previous works are
31 discussed, then, the methodology of the study is presented, including the experiment design, the data
32 collected and the methodological tools that are used. Subsequently, the results of the analysis are
33 discussed and finally, conclusions and suggestions for future research are drawn.

34 LITERATURE REVIEW

35 Numerous studies have focused on driving behavior and naturalistic observations, primarily
36 examining behavior recording and subsequently analyzing and modeling driver profiles (6, 7). These
37 studies also investigate unsafe behaviors such as speeding (8, 9), mobile phone use (10, 11), harsh driving
38 events and driver aggressiveness (12, 13) and driver fatigue (14, 15). Additionally, researchers have
39 developed technologies and machine learning algorithms to detect these behaviors (16–18) and
40 technologies that provide feedback to drivers (19, 20).

41 Feedback to drivers has been shown to be a highly effective method for enhancing road safety.
42 Feedback itself has long been acknowledged as a powerful tool for shaping behavior in diverse areas,
43 including education, healthcare, and human resource management (21–23). In traffic and road safety, the
44 importance of feedback can be highlighted through several key points such as behavior modification,
45 enhanced awareness, reduction in crash rates, stress and fatigue management, integration with advanced
46 technologies and promotion of a road safety culture.

47 Many studies have examined the effect of feedback, however there is very little research that
48 quantify the exact effect on driver behavior and safety, as in many cases the drivers were recorded after
49 the feedback system/mechanism had been applied, without monitoring a baseline period. A naturalistic
50 driving experiment (24) was conducted for 57 car drivers with a control and intervention group for 11
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1 weeks through a smartphone application and the drivers received a text message after the completion of
2 the trip with personalized feedback about the participant's risky driving behavior. Four separate
3 Generalized Estimating Equations (GEE) linear regression models were developed for each driving
4 indicators and the results showed that the treatment effects for feedback were consistently in the expected
5 positive direction. Another recent study (25) conducted a 16-week ND experiment including 3 phases
6 (i.e. baseline, different types of feedback, follow-up without feedback) and provided real-time and post-
7 drive feedback to drivers. Results showed that real-time feedback alone and in conjunction with financial
8 incentives were effective in raising speed limit compliance. It is also interesting to note that the effects did
9 not sustain when feedback and incentives were removed. The post feedback effect is an aspect that should
10 be further investigated as the few studies that have dealt with the matter have not come to conclusive
11 results (26, 27), while some showing both positive (28) and negative (29) effects.

12 The methods used in studies examining the effect of driver feedback vary widely. After
13 establishing the context and research questions, methodologies employed in these studies, are also
14 important to be discussed. Many studies (30–32) initially focus on basic correlation tests, presenting
15 critical summary statistics that compare the feedback and non-feedback phases or groups. These basic
16 statistical comparisons serve as a foundation for understanding the immediate effects of driver feedback.

17 However, relying solely on basic correlation tests can be limiting, as these methods do not
18 account for the complexity and multifaceted nature of driving behavior. As a result, several studies
19 employ these basic methods as a preliminary step before moving on to more advanced statistical
20 modeling. For instance, (33, 34) use initial correlation analyses as a data exploration phase. This phase is
21 crucial for identifying key patterns and relationships, which then inform the development of sophisticated
22 statistical models that can better capture the nuances of driver behavior and the impact of feedback.

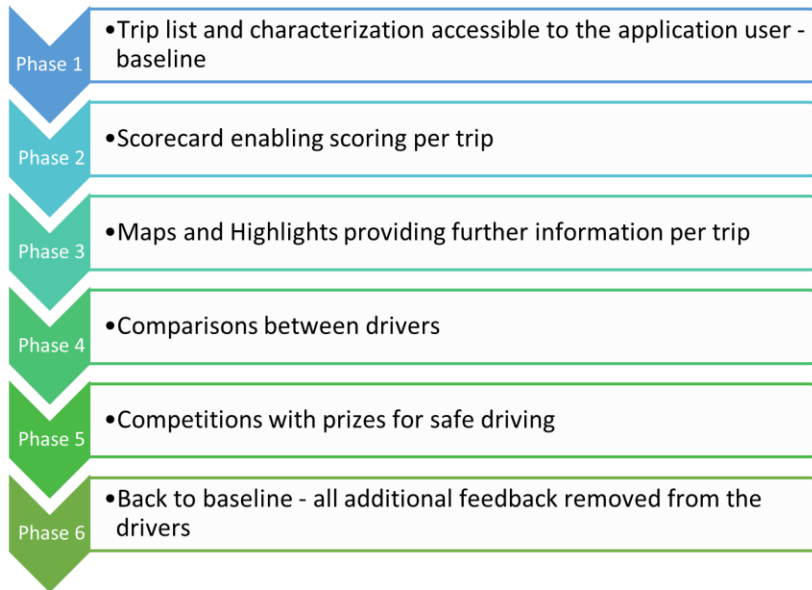
23 Advanced methodologies, such as multivariate regression models, machine learning algorithms,
24 and time-series analyses, are increasingly being used to understand the effects of driver feedback in a
25 more comprehensive manner (35, 36) . These methods allow researchers to control for various
26 confounding factors, explore interactions between multiple variables, and predict outcomes based on
27 complex data patterns. For example, the use of machine learning techniques like supervised learning
28 algorithms (e.g., XGBoost) has proven effective in modeling the contributions of different driving
29 features to the decision to engage in risky behaviors, such as mobile phone use while driving (11).

31 **METHODOLOGY**

32 **Experiment Design**

33 As part of a research project, a 21-month naturalistic driving experiment involving 230
34 participants was conducted from July 2019 to March 2021, counting for 106,776 trips. This study
35 included different types of drivers, namely car drivers, professional van drivers, and motorcycle riders.
36 This paper focuses on car drivers, who correspondent the majority of the study's participants.

37 The main objectives of this experiment were to identify critical risk factors through driver
38 monitoring using an innovative smartphone application and to develop feedback features that inform,
39 notify, and motivate drivers to improve their skills, reduce driving errors, and lower crash risk. The
40 experiment was divided into six phases, each providing different types of feedback to drivers. Figure 1
41 displays the different feedback features provided at each phase. As it is shown, Phase 1 served as the
42 baseline phase where drivers were recorded through the smartphone app and only a trip list was available
43 with no other information about the driver behavior. In phases 2,3,4 and 5 different feedback features
44 were added, as shown below, while drivers returned to no feedback in phase 6 for researchers to examine
45 the post feedback effect.
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2 **Figure 1 Experiment phases**

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4 **Smartphone App and Data Collection**

5 For that purpose, an innovative smartphone application, developed by OSeven (www.oseven.io),
6 was utilized to assess and improve driver behavior and safety. This application records driver behavior
7 using the smartphone's hardware sensors and various APIs to collect sensor data, which is temporarily
8 stored on the device before being transmitted to a central database. The collected data is highly detailed in
9 terms of time and location. Once uploaded to the backend cloud server, the data is processed into
10 meaningful driving behavior and safety indicators using advanced signal processing, Machine Learning
11 (ML) algorithms, data fusion, and Big Data techniques, all in compliance with Greek and European
12 GDPR regulations. Figure 2 depicts and summarizes the OSeven data flow system.



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16 **Figure 2 The OSeven data flow system**

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18 A variety of different metadata are eventually calculated, including both exposure indicators,
19 namely trip distance, driving duration, road type, rush hours etc., and driving behavior indicators, namely
20 speeding (duration of speeding, speed limit exceedance etc.), number and severity of harsh events, harsh
21 braking, harsh acceleration, and distraction from mobile phone use (mobile phone use is considered any
22 type of phone use by the driver e.g. talking, texting etc.). The reader can refer to previous studies in the
23 framework of the same research project for further details in data processing and metadata calculation
24 (33, 37). Figure 3 presents example screenshots from the application features in all experiment phases.



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Figure 3 Example screenshots from the application features in all experiment phases

Theoretical background

The present analysis aims to examine the impact of feedback on driver behavior, i.e. in which ways driving risk factors are influenced by driver feedback.

Structural Equation Modeling (SEM) is a technique within the family of latent variable analysis. It is a multivariate method that supports both multiple-input and multiple-output modeling. In this study, SEM is used to formulate several unobserved constructs as latent variables from different types of variables collected through the naturalistic driving experiment. SEM is a widely recognized methodology with numerous applications. It has been employed in various studies to model complex interrelationships involving unobserved concepts expressed as latent variables. This includes applications in traffic engineering and road safety. For example, SEM has been used to model driving behavior and the probability of crash risk (38, 39) Additional examples include the use of SEM to connect task complexity and coping capacity with driving risk (40) or perception of risk and driving tasks on road safety attitudes of drivers (41, 42).

The underlying mathematical structure of SEMs can be defined as follows (43):

$$\eta = \beta \xi + \gamma \zeta + \varepsilon \tag{1}$$

where η is a vector expressing the dependent variables, ξ expressing the independent variables, ε expressing the regression error term, β expressing the regression coefficients for the dependent variables, and γ expressing the regression coefficients for the independent variables.

Path analysis is frequently used to represent the structural model, showing how a group of "explanatory" variables can affect a "dependent" variable. This method visually illustrates the relationships, indicating whether the explanatory variables act as correlated causes, mediated causes, or independent causes of the dependent variable.

In the realm of model selection, Goodness-of-Fit measures play a crucial role in any statistical model assessment. The goodness-of-fit metrics utilized in the current analysis are listed below.

The Comparative Fit Index (CFI) compares the fit of a hypothesized model with an independence model. Values range from 0 to 1, with over 0.90 generally accepted as a good fit. The formula is represented as follows:

$$CFI = 1 - \frac{\max(x_H^2 - df_H, 0)}{\max(x_H^2 - df_H, x_I^2 - df_I)} \tag{2}$$

where x_H^2 and df_H are the chi-square value and degrees of freedom of the hypothesized model, and x_I^2 and df_I are those of the independence model.

The Tucker–Lewis Index (TLI) evaluates model parsimony, with values above 0.95 indicating a good fit. The formula is represented as follows:

$$TLI = \frac{\frac{x_I^2}{df_I} - \frac{x_H^2}{df_H}}{\frac{x_I^2}{df_I} - 1} \tag{3}$$

The Root Mean Square Error Approximation (RMSEA) measures the unstandardized discrepancy between the population and the fitted model, with values below 0.08 typically considered a good fit and values below 0.05 indicating an excellent fit. The formula is represented as follows:

$$RMSEA = \sqrt{\frac{x_H^2 - df_H}{df_H(n-1)}} \tag{4}$$

where x_H^2 is the chi-square value, df_H is the degrees of freedom, and n is the sample size.

The Standardized Root Mean Square Residual (SRMR) is the square root of the difference between the residuals of the sample covariance matrix and the hypothesized covariance model, with values below 0.05 indicating an excellent fit. The formula is represented as follows:

$$SRMR = \sqrt{\frac{\sum_{i=1}^n \sum_{j=1}^n (s_{ij} - \sigma_{ij})^2}{n(n+1)/2}} \quad (5)$$

where s_{ij} is the observed covariance between variables i and j , σ_{ij} is the predicted covariance between variables i and j based on the model and n is the number of observed variables.

RESULTS AND DISCUSSION

Descriptive Statistics

Overall, during the 21-months experiment 73,869 trips were recorded from a sample of 175 car drivers (54% female, all ages) who had participated in all experiment phases. This subchapter presents the trend in the most crucial indicators of driving behavior during the experiment, noting the change in the phase of the experiment, in order to draw some initial conclusions about the effect of feedback on driver behavior. Table 1 shows the summary statistics of the selected variables, while Figure 4 illustrate the trend of the same variables across the different experiment phases. The trends identified are the following: (i) There was an overall improvement in driving behavior from Phase 1 to Phase 2; (ii) The Covid-19 pandemic and subsequent lockdown measures significantly reduced the travel; (iii) There is a fluctuating improvement in driver behavior in subsequent phases; (iv) There is an improvement in driver behavior during the Competition phase; (v) There is a relapse to worse driving behavior once the Competition and Challenge phase is completed.

Table 1. Descriptive statistics of the per trip values of the variables recorded during the experiment

Experiment Phases	Percentage of mobile use		Percentage of speeding time		Harsh brakings per 100km		Harsh accelerations per 100km		Speed above the speed limits	
	mean	std	mean	std	mean	std	mean	std	mean	std
Phase1	4.69%	0.13	6.17%	0.10	18.90	31.23	9.20	21.34	4.81	6.37
Phase 2	3.95%	0.12	3.71%	0.07	19.35	32.72	9.64	22.37	4.22	6.30
Phase 3	4.55%	0.13	3.70%	0.08	19.75	31.87	11.34	25.11	3.71	5.76
Phase 4	4.44%	0.13	3.88%	0.08	17.70	31.62	10.53	23.98	3.33	5.28
Phase 5/ Competition	3.03%	0.10	2.69%	0.06	13.21	24.92	8.23	20.44	2.38	4.13
Phase 5/ Challenges	3.04%	0.11	3.37%	0.07	16.21	29.26	8.62	21.86	2.51	4.34
Phase 6	2.35%	0.09	3.72%	0.07	16.89	29.79	8.01	19.72	3.01	4.51

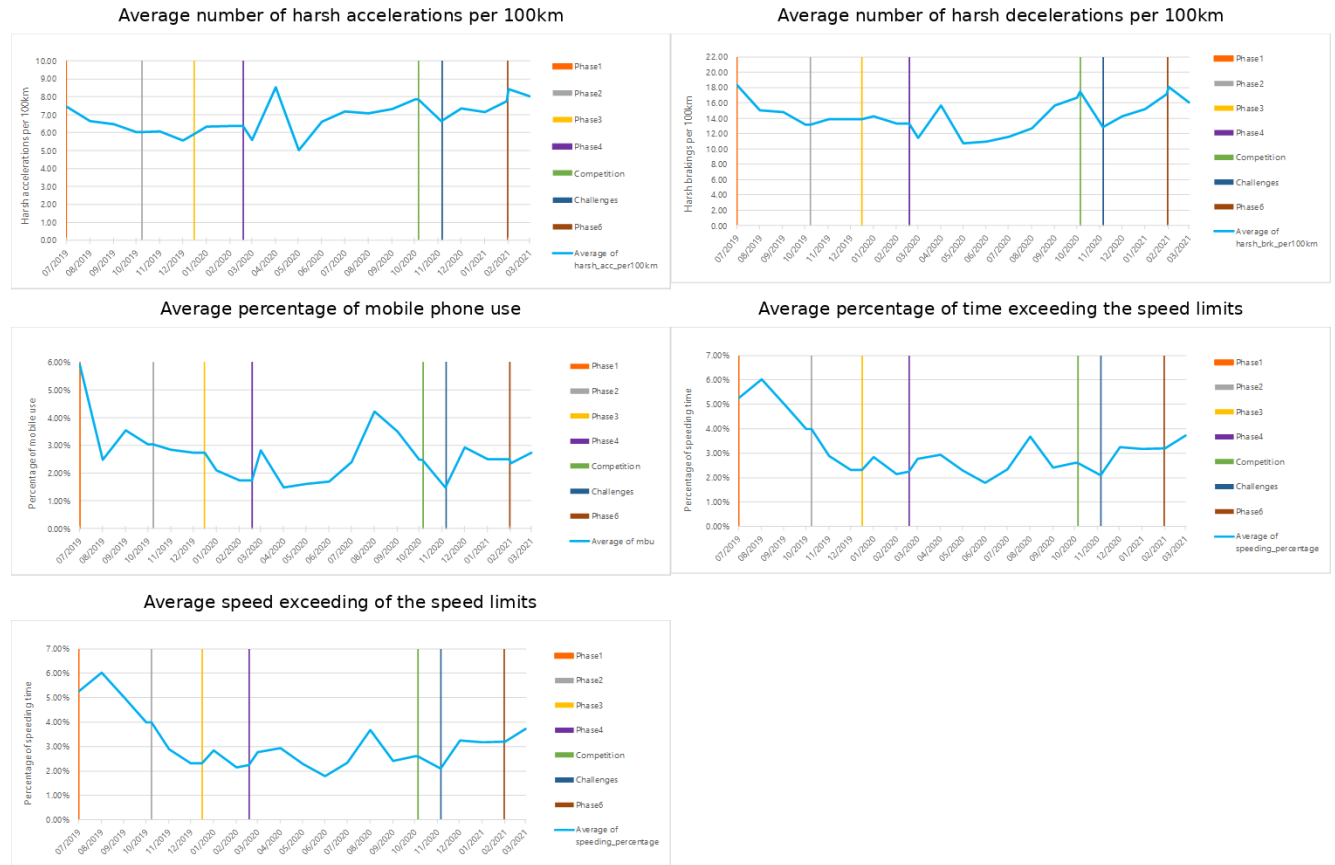


Figure 4 Trends of the driving behavior parameters over the different experimental phases

Before moving to the advanced statistical analysis, Wilcoxon signed-rank test was used to compare the examined variable of the different phases and assess whether their population mean ranks differ. Since none of the variables met the assumptions for normality and homogeneity of variances, the Wilcoxon signed-rank test (a non-parametric test) was used for all variables. Previous within subjects design studies in the field of naturalistic driving research have also utilized the test to compare means among different feedback phases (44, 45).

The Wilcoxon signed-rank test results, showed in Table 2, reveal significant changes in driving behaviors across different phases. Notable improvements were observed between Phase 1 and Phase 2, with substantial reductions in mobile use (26.20%), speeding time (41.40%), and harsh braking (12.90%), indicating the effectiveness of feedback interventions. Between Phase 2 and Phase 3, although mobile use and speeding time continued to decrease, harsh braking slightly increased, suggesting mixed outcomes. The comparison between Phase 3 and Phase 4 showed an increase in mobile use (9.60%) but a decrease in harsh accelerations (11.20%), highlighting persistent distractions despite some improvements. Lastly, the shift from Competition and Challenges to the last phase resulted in significant increases in all risky behaviors, emphasizing that drivers may relapse to unsafe behaviors once not receiving anymore feedback.

1 **Table 2. Wilcoxon signed-rank test results comparing means of risky driving behavior parameters**
 2 **across each phase**

Phases compared	Driving behavior parameters	mean diff.	S statistic	p-value
Phase 1 - Phase 2	Percentage of mobile use	-26.20%	1.50591E+11	<0.01
Phase 1 - Phase 2	Percentage of speeding time	-41.40%	4.63629E+11	<0.01
Phase 1 - Phase 2	Harsh brakings per 100km	-12.90%	4.05868E+11	<0.01
Phase 1 - Phase 2	Harsh accelerations per 100km	-2.50%	2.07426E+11	<0.01
Phase 1 - Phase 2	Speed above the speed limits (km/h)	-18.00%	4.14412E+11	<0.01
Phase 2 - Phase 3	Percentage of mobile use	-26.80%	2.74877E+11	<0.01
Phase 2 - Phase 3	Percentage of speeding time	-16.70%	5.50967E+11	<0.01
Phase 2 - Phase 3	Harsh brakings per 100km	1.50%	7.48152E+11	<0.01
Phase 2 - Phase 3	Harsh accelerations per 100km	0.00%	4.86203E+11	<0.01
Phase 2 - Phase 3	Speed above the speed limits (km/h)	-27.60%	5.1229E+11	<0.01
Phase 3 - Phase 4	Percentage of mobile use	9.60%	1.08069E+12	<0.01
Phase 3 - Phase 4	Percentage of speeding time	-5.80%	2.46395E+12	<0.01
Phase 3 - Phase 4	Harsh brakings per 100km	-10.00%	2.68961E+12	<0.01
Phase 3 - Phase 4	Harsh accelerations per 100km	11.20%	1.98769E+12	<0.01
Phase 3 - Phase 4	Speed above the speed limits (km/h)	1.30%	2.27401E+12	<0.01
Phase 4 - Competition	Percentage of mobile use	-3.90%	27327559116	0.657
Phase 4 - Competition	Percentage of speeding time	-13.10%	72000240177	<0.01
Phase 4 - Competition	Harsh brakings per 100km	-3.20%	82995973298	<0.01
Phase 4 - Competition	Harsh accelerations per 100km	-10.30%	47511875657	<0.01
Phase 4 - Competition	Speed above the speed limits (km/h)	-20.90%	72401356187	<0.01
Competition - Challenges	Percentage of mobile use	10.00%	1502836826	<0.01
Competition - Challenges	Percentage of speeding time	50.70%	4321598228	<0.01
Competition - Challenges	Harsh brakings per 100km	41.50%	5775250817	<0.01
Competition - Challenges	Harsh accelerations per 100km	30.00%	2623882294	<0.01
Competition - Challenges	Speed above the speed limits (km/h)	24.30%	4081454761	<0.01
Challenges - Phase 6	Percentage of mobile use	2.90%	4712410638	<0.01
Challenges - Phase 6	Percentage of speeding time	4.00%	18068246934	<0.01
Challenges - Phase 6	Harsh brakings per 100km	-4.90%	21576313967	<0.01
Challenges - Phase 6	Harsh accelerations per 100km	1.80%	9765516199	<0.01
Challenges - Phase 6	Speed above the speed limits (km/h)	13.00%	18002330803	<0.01

3
 4 **SEM analysis**

5 This section presents the results of the SEM analysis, focusing solely on the final models,
 6 presented in Table 3. In addition to the previously mentioned hard goodness-of-fit measures, the
 7 coefficient estimates produced were evaluated to ensure they provided logical and interpretable results.
 8 Efforts were made to avoid model misspecification by considering the appropriateness of the theoretical

1 framework and the outcomes produced. During the modeling process, it was evident that certain model
 2 structures were significantly better suited to the experimental data based on specific criteria; only these
 3 best-fitting models are presented here. Variations within each latent variable structure were explored
 4 using the backwards elimination technique. All statistical analyses were conducted in R-studio (R Core
 5 Team, 2013) and SEM analysis in particular utilized the lavaan R package. Ultimately, the proposed SEM
 6 structure retained two latent unobserved variables:
 7

- Feedback, expressing the influence of the different features of the smartphone app during the
 8 different phases of the experiment, namely Baseline, Scorecard feature, Maps feature,
 9 Compare feature, Competition and Challenges feature.

 10 - Exposure, expressing the influence of the exposure metrics, namely Distance (for driving
 11 speed 30km/h – 50km/h), Morning peak and Afternoon peak.

 12

13 **Table 3: SEM model of Percentage of speeding time, Harsh Brakings per 100km &**
 14 **Harsh Accelerations per 100km**
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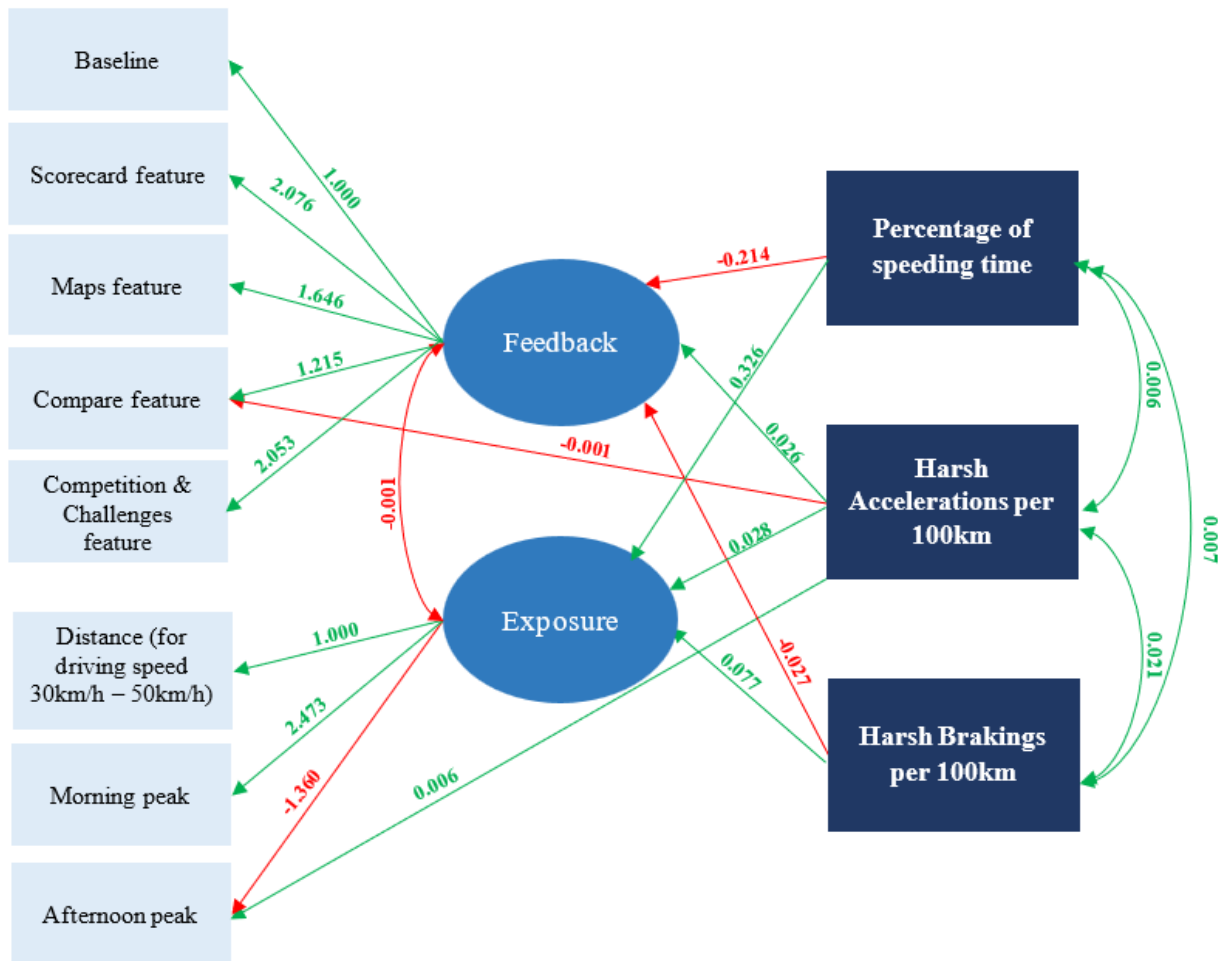
SEM Components		Parameters	Estimate	S.E.	z-value	P(> z)
Latent	Feedback	Baseline	1.000	–	–	–
Variables		Scorecard feature	2.076	0.014	148.640	0.000
		Maps feature	1.646	0.010	157.864	0.000
		Compare feature	1.215	0.029	41.754	0.000
		Competition & Challenges feature	2.053	0.038	54.447	0.000
	Exposure	Distance (for driving speed 30km/h – 50km/h)	1.000	–	–	–
		Morning peak	2.473	0.350	7.072	0.000
		Afternoon peak	-1.360	0.129	-10.579	0.000
Regressions	Percentage of speeding time	Intercept	0.409	0.003	138.941	0.000
		Exposure	0.326	0.043	7.627	0.000
		Feedback	-0.214	0.014	-15.655	0.000
	Harsh Accelerations per 100km	Intercept	0.099	0.001	95.037	0.000
		Exposure	0.028	0.010	2.769	0.006
		Feedback	0.026	0.004	6.493	0.000
		Competition & Challenges feature	-0.001	0.000	-2.748	0.000
		Afternoon peak	0.006	0.002	3.095	0.002
	Harsh Brakings per 100km	Intercept	0.184	0.001	158.258	0.000
		Exposure	0.077	0.014	5.542	0.000
		Feedback	-0.027	0.005	-4.976	0.000
	Covariances	Percentage of speeding time	Harsh Brakings per 100km	0.007	0.001	7.686
Harsh Accelerations per 100km		Percentage of speeding time	0.006	0.001	9.526	0.000
Harsh Brakings per 100km		Harsh Accelerations per 100km	0.021	0.000	75.739	0.000
Feedback		Exposure	-0.001	0.000	-5.558	0.000
Goodness-of-fit measures	CFI		0.940			
	TLI		0.944			
	RMSEA		0.049			0.845
	SRMR		0.025			

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 17
 18
 19 The model's goodness-of-fit measures further support the robustness of these findings, with a CFI
 20 of 0.940, TLI of 0.944, RMSEA of 0.049, and SRMR of 0.025. All four examined goodness-of-fit

1 measures and the signs of the estimated coefficients indicate an excellent model fit. Additionally, the
 2 model's AIC was the lowest among the tested combinations, and no negative variances were observed,
 3 which would have suggested model misspecification (variance outputs are omitted for brevity). To
 4 enhance model fit, several variables were scaled linearly by factors of 10, which reduced variance
 5 discrepancies without affecting the interpretation of the coefficients. Moreover, an iterative process was
 6 employed to integrate covariances of the measured variables into the model. This involved comparing
 7 observed and fitted covariance correlations and addressing the largest discrepancies by including relevant
 8 covariance pairs, provided there were no significant theoretical objections. This approach significantly
 9 improved the overall model fit.

10 The path diagram of the present model is presented on Figure 5; green arrows denote positive
 11 correlations, while red arrows denote negative correlations. Several useful insights can be obtained from
 12 the produced SEM model results that are discussed in detail in the following subsections.

13



14
 15 **Figure 5: Path diagram of SEM model for percentage of speeding time, harsh accelerations per**
 16 **100km and harsh brakings per 100km**

17
 18 *Feedback*

19 The SEM analysis reveals that feedback mechanisms, including the scorecard, maps, compare,
 20 and competition & challenges features, significantly impact driver behavior. The scorecard feature has the
 21 highest positive estimate at 2.076 ($p < 0.001$), indicating its crucial role in modifying driving habits.
 22 Similarly, the maps feature shows a strong influence with an estimate of 1.646 ($p < 0.001$), suggesting

1 that providing drivers with map-based feedback can effectively encourage safer driving practices. The
2 compare feature, with an estimate of 1.215 ($p < 0.001$), helps drivers assess their performance relative to
3 others, positively influencing behavior. Additionally, the competition & challenges feature, with an
4 estimate of 2.053 ($p < 0.001$), motivates drivers through competitive elements, reinforcing safe driving
5 behaviors. Overall, these feedback mechanisms are effective in reducing the percentage of speeding time
6 (feedback estimate: -0.214, $p < 0.001$) and harsh braking incidents (feedback estimate: -0.027, $p < 0.001$),
7 although there is a slight increase in harsh accelerations (feedback estimate: 0.026, $p < 0.001$), which may
8 require further refinement of the feedback system.

9 *Exposure*

11 Exposure factors, particularly the times of day, play a significant role in driving behaviors.
12 Morning peak exposure is associated with increased driving aggressiveness, as indicated by the
13 significant positive estimate of 2.473 ($p < 0.001$). This suggests that drivers are more likely to engage in
14 risky behaviors, such as speeding and harsh braking, during morning peak hours. In contrast, afternoon
15 peak exposure has a negative estimate of -1.360 ($p < 0.001$), indicating that driving behaviors may be less
16 aggressive during this time. The distance driven at speeds between 30km/h and 50km/h serves as a
17 reference parameter with an estimate of 1.000. Understanding these exposure patterns can help in
18 designing targeted interventions to mitigate risky driving behaviors during specific times of the day.

19 *Regressions*

21 The regression analysis provides insights into how exposure and feedback influence specific
22 driving behaviors. The percentage of speeding time is positively associated with exposure, with an
23 estimate of 0.326 ($p < 0.001$), indicating that increased driving time leads to more speeding. However,
24 feedback mechanisms significantly reduce speeding, with an estimate of -0.214 ($p < 0.001$), highlighting
25 their effectiveness. Harsh accelerations per 100km show a slight positive association with exposure
26 (estimate: 0.028, $p = 0.006$) and feedback (estimate: 0.026, $p < 0.001$), suggesting that while feedback
27 reduces some risky behaviors, it may inadvertently increase others. The competition & challenges feature
28 slightly reduces harsh accelerations (estimate: -0.001, $p < 0.001$), demonstrating its potential in
29 moderating aggressive driving. Afternoon peak exposure increases harsh accelerations (estimate: 0.006, p
30 $= 0.002$), further emphasizing the need for targeted interventions. Harsh brakings per 100km are
31 positively influenced by exposure (estimate: 0.077, $p < 0.001$) but significantly reduced by feedback
32 (estimate: -0.027, $p < 0.001$), reinforcing the importance of feedback in promoting safer driving.

33 *Covariances*

35 The covariance analysis reveals strong interrelationships between various driving behaviors.
36 There is a positive correlation between the percentage of speeding time and harsh brakings per 100km
37 (estimate: 0.007, $p < 0.001$), indicating that drivers who speed are also more likely to brake harshly.
38 Similarly, there is a positive correlation between speeding and harsh accelerations (estimate: 0.006, $p <$
39 0.001), suggesting that these behaviors often co-occur in aggressive driving patterns. The strong positive
40 correlation between harsh brakings and harsh accelerations (estimate: 0.021, $p < 0.001$) further supports
41 this finding. Additionally, a negative correlation between feedback and exposure (estimate: -0.001, $p <$
42 0.001) indicates that increased feedback is associated with decreased exposure to risky driving conditions.
43 These covariance relationships highlight the interconnected nature of different driving behaviors and the
44 importance of comprehensive intervention strategies to address multiple aspects of driver behavior
45 simultaneously.

46 **CONCLUSIONS**

48 Rapid technological advances, especially in telematics and Big Data analytics, as well as the
49 increasing penetration and use of information technology by drivers (e.g. smartphones), provide new
50 capabilities for monitoring and analyzing driving behavior. In this paper, we aimed to examine the effect
51 of driver feedback via a smartphone application on driving behavior risk indicators within a multiphase

1 naturalistic driving experiment. First, a preliminary analysis highlighted the beneficial effects of upgraded
2 feedback on key risk indicators across experiment phases. Subsequently, SEM analysis on a 73,869 trip
3 dataset provided significant insights into how feedback mechanisms and exposure factors influence
4 driving behaviors.

5 Feedback features, namely scorecard, maps, compare, and competition & challenges seem to be
6 effective in reducing risky driving behaviors like speeding and harsh braking, although they may slightly
7 increase harsh accelerations, at least some of the feedback features. Morning peak exposure is associated
8 with more aggressive driving, while afternoon peak exposure tends to be less risky. Additionally, the
9 strong positive correlations between speeding, harsh braking, and harsh accelerations highlight the
10 interconnected nature of aggressive driving behaviors, confirming previous studies (46) and showcasing
11 the importance of driver behavior analysis.

12 The present findings come with some practical implications, as well. First, further in depth
13 examination of driver feedback is necessary to quantify the complex relationships involved in various
14 driving tasks, taking also into account the 2 other road safety pillars; environment and vehicle. On that
15 note, modifications to vehicle and mobile phone interfaces could be beneficial, particularly with the
16 expected rise in connectivity and automation in the future. Additionally, incorporating eco-driving
17 feedback is crucial to understanding and enhancing the effectiveness of feedback mechanisms.

18 The ultimate goal of providing feedback to drivers is to activate the process of learning and self-
19 assessment, enabling them to gradually improve their performance and monitor their progress. This
20 process involves establishing detailed cause-and-effect relationships between aggressive driving and
21 associated risks, offering valuable insights for improving road safety. Such information is beneficial for
22 insurance companies, fleet management applications, and identifying hazardous geographical locations on
23 the road network. Additionally, feedback can serve as a tool for objectively proving driving behavior,
24 allowing users to gain benefits from their insurance companies or to regain their driver's license after
25 revocation.

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29

30 **AUTHOR CONTRIBUTIONS**

31 The authors confirm contribution to the paper as follows: study conception and design: A. Kontaxi, A.
32 Ziakopoulos, G. Yannis; data collection: A. Kontaxi, A. Ziakopoulos; analysis and interpretation of
33 results: A. Kontaxi, A. Ziakopoulos; draft manuscript preparation: A. Kontaxi, A. Ziakopoulos, G.
34 Yannis. All authors reviewed the results and approved the final version of the manuscript.
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