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Decision Making in Emergency Medicine

Biases, Errors and Solutions

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Editors

 Springer

How Biases Affect Investor Behaviour

By H. Kent Baker and Victor Ricciardi

Investor behaviour often deviates from high and sound, and investors display many behaviour biases that influence their investment decision-making processes. Below, H. Kent Baker and Victor Ricciardi describe some common behavioural biases and suggest how to mitigate them.

"The investor's chief problem - and his worst enemy - is likely to be himself."

Benjamin Graham

Why do investors behave as they do? Investors face financial pressures, social pressures, and

emotional pressures, which influence their decision-making processes. This, combined with their own cognitive biases and emotions, leads to a range of investment decision-making behaviours. Some of the most common behavioural biases in investing are discussed below.

For example, cognitive biases refer to tendencies to think and act in certain ways. A cognitive bias can be defined as a mental deviation from a standard of rationality or good judgement.

Some common cognitive biases include confirmation bias, anchoring bias, and the sunk cost fallacy. Confirmation bias is the tendency to search for, interpret, and favour information that confirms one's preconceptions, while ignoring, dismissing or downplaying information that contradicts one's preconceptions.

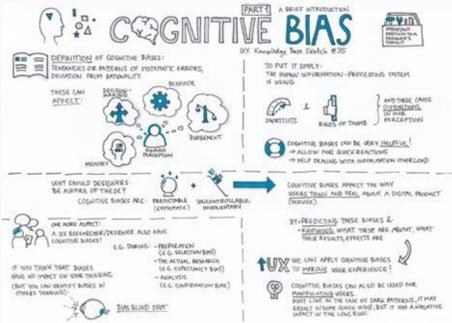
Anchoring bias is the tendency to rely too heavily on the first piece of information offered (the "anchor") when making decisions. The sunk cost fallacy is the tendency to continue an investment or action because of previously committed resources (sunk costs), even when the current costs outweigh the benefits.

Understanding investor behaviour can help investors make more rational and informed decisions. By identifying behavioural biases, investors can avoid making impulsive decisions based on available data and logical processes.

The purpose of this article is to briefly discuss investor behaviour, to view eight common behavioural biases, and then discuss how to mitigate them. This article is intended for investors, financial planners, and financial advisors. Baker and Ricciardi (2017) provide more detailed discussion of investor behaviour including behavioural biases.



| | Description | Example |
|------------|--|--|
| bias | To look for or to interpret evidence to support prior hypothesis rather than look for disconfirming evidence. | Looking for evidence to support the prognosis rather than contradictory |
| as | Judgments of likelihood or percentages based on ease of recall (greater 'availability' in memory) rather than on actual probabilities. | Overestimate the likelihood of a progn on a recent experience with a simila |
| act | To rely heavily on one piece of information when making decisions (usually the first piece of information acquired: the 'anchor'). | Focusing on salient features in the pa presentation too early in the progn and failing to adjust this initial imp the light of new information. |
| e | To draw different conclusions from the same information, depending on how that information is presented. To view losses as looming larger than corresponding gains. | Allowing the way evidence is framed information came from to influence making. Continue with a given prognosis, ever may not fit the new evidence (avoid of 'being right'). |
| titution | Answering a complex, difficult question by substituting it by a related but simpler one. | Translate a legitimate high confidence diagnosis elements into overconfide prognosis issue. |
| ct | To allow previously spent time, money, or effort to influence present or future decisions. | Overestimation of a good prognosis if resources (typically surgery or organ have been successful (in terms of st outcome). |
| ger effect | Tendency for unskilled individuals to overestimate their own ability ('illusory superiority') and the tendency for experts to underestimate their own ability. | Being overconfident in a prognosis in of knowledge in this specific field (in comparison to an expert). |
| fect | To do (or believe) things because many other people do (or believe) the same. | Rely too much on apparent consensus common practices. |
| ias | To favour action rather than inaction. | Jumping to a withdrawal of care proced without organ donation) rather than more time to get more information. |
| ce | To show undue deference to authority or technology. | Relying too much on a unique expert or test results. |



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Perceptual Decision Making

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Definition

Perceptual decision making is the process by which sensory information is used to guide behavior toward the external world. This involves gathering information through the senses, evaluating and integrating it according to the current goals and internal state of the subject, and using it to produce motor responses. In contrast to choice behavior and decision making in general, which are closely related concepts traditionally studied by psychologists, behavioral ecologists, and economists, perceptual decision making emphasizes the role of sensory information in directing behavior (e.g., during a choice). Thus, within neuroscience, the goal is to reveal the computational mechanisms whereby neural circuits encode, store, and analyze perceptual signals; combine them with other behaviorally relevant information; and use them to resolve conflicts between competing motor plans.

Detailed Description

Studies in perceptual decision making aim to explain the behavior of a subject in terms of the activity of relevant cells and molecules in its nervous system. This requires not only methods from psychology (to characterize behavior) and neurophysiology (to measure and record neuronal activity) but also mathematical and analytical methods to bridge the results at the two levels. So, behavior, neurophysiology, and computational modeling are three important themes that are inter-leaved in the rest of this entry.

Historically, the foundations of the field were clearly laid out by the 1960s, with some notable studies strongly integrating the three elements just mentioned (Werner and Mountcastle 1963, 1965; Werner 1980). However, these early studies had two main limitations: first, they compared sensory experiences in one system, humans, with neural events evoked by similar stimuli but in different sensory systems, i.e., those of various anesthetized animals; and second, although many sophisticated analytical tools such as information theory and signal detection theory were already in use, their applicability was limited because cheap, powerful computers were not yet available. Contemporary studies, in contrast, typically combine psychophysical results with neurophysiological data obtained simultaneously from the same subject (Parker and Newsome 1998) and are often complemented by a wealth of computational analyses and model simulations.

Perceptual decision making has been investigated in numerous animal models, and each species has its own advantages and limitations. Determining how a specific neuron or population of neurons associated with a given sensory modality contributes to behavior is generally easier both in relatively simple organisms, such as worms (chemosensation), flies (visual motion), or leeches (touch), and in highly specialized ones, such as electric fish (electrosensation), bats, owls, or songbirds (audition). However, much work has traditionally been carried out in monkeys, which exploit multiple sensory

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ISBN 978-0262531955. False priors This section needs expansion with: an explanation of false priors and more of its biases. European Review of Social Psychology. (2013). See also under Truthiness § Notes Lag effect The phenomenon whereby learning is greater when studying is spread out over time, as opposed to studying the same amount of time in a single session. Bibcode:2013Sci...339...96Q. ^ Jeng M (2006). Bishop MA, Trout JD (2004), p. 26. See also under Bellef, decision-making and behavioral § Notes. S2CID 39240210. Rhyme as reason effect, where rhyming statements are perceived as more truthful. "Bounded and Rational". ISSN 0027-8424. doi:10.1037/1089-2680.7.2.203. pp. 117-171. doi:10.3758/bf0313421-010-0007-6. Baron 1994, pp. 224-228. Västfärd D, Slovic P, Mayorga M, Peters E (18 June 2014). "People systematically overlook subtractive changes". Frederickson and Daniel Kahneman (1993). ^ a b c Trofimova I (2014). 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