



Jochen Mai

How I Set Out to Buy some Milk and Came Home with a Bicycle

The deeper truth behind our decisions

Original title: Warum ich losging, um Milch zu kaufen, und mit einem Fahrrad nach Hause kam Was wirklich hinter unseren Entscheidungen steckt

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Outline

Many of our decisions have no major influence on our lives, while others are a matter of do or die. And some of them are so insane in retrospect that we can hardly believe we took them. A single good or bad decision can change the course of our lives forever. But what influences our decisions? How do they come about? Why is it we decide one thing today and something totally different tomorrow? And why do men make decisions differently to women? Identifying the classical errors in reasoning we fall prey to and the dilemmas we find ourselves trapped in time and again, Jochen Mai shows us how we can improve our decision-making skills.

- common sense psychology for every eventuality; profound, knowledgeable and entertaining
- features self-tests and pointers, including type indicators, towards enhanced decision making

Jochen Mai is an economist/business journalist and social media expert. He has been head of the Management and Success section of the weekly business news magazine WirtschaftsWoche for eight years. His blog www.karrierebibel.de won the Lead-Award in 2009. He lives near Cologne.



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How I Set Off to Buy Milk and Came Back with a Bicycle: The Real Motivations behind Our Decisions

by Jochen Mai
240 pages
English sample translation by Rachel Hildebrandt

pp.13-20

Help, I Can't Decide!

Why It Is so Hard for Us to Make Decisions

Hold up! Stop. Don't read any more of this book... But you have already decided to keep going (which I am all for, actually). And by now you are wondering: Why exactly have I made this decision, and how long did it take me?

The first question is fairly easy to answer. The first few lines probably made you curious, got your proverbial back up. Now more than ever. Or you are standing there in a bookstore, flipping a little through this book, and wondering if you should buy it... One more decision! A dirty trick, isn't it?

What I know is that you made your decision quite a while ago. All that remains is for your mind to rationalize and justify your choice, so it will not seem so spontaneous, arbitrary and emotional, and more intellectual, considered and defensible.

There is no reason to be ashamed: We do things like this all the time, at least when it comes to decisions. Another thing we do constantly is make decisions at the subconscious level, the results of which we only subsequently send through our rational choice-o-meter in order to come up with a way to make the decision sound logical and intelligent - not just to ourselves, but also to our best friend, significant other, partner, co-workers, or boss.

We also occasionally change our minds when we notice that the arguments the synapses upstairs have so carefully linked together will not stand up under careful scrutiny. That is when we say B, although we would prefer A - our heart's desire. I will



come back to this later. Or we go into a shop and leave it with something completely different from what we had intended to purchase. In a case like this, your subconscious and rational sides might still be struggling to come up with the better justification, while you are already standing at the cash register and paying.

Life is full of decisions. Researchers have estimated that we might make as many as 20,000 of them on a daily basis. Believe what you want about this number, but in either case, we are talking about many, many decisions. And you already know by this point how ludicrous it would be to try to rationally and deliberately make each of these choices. The amount of available time alone would make this impossible. The majority of our decisions are, by necessity, lightning fast.

This starts as soon as we get up in the morning. To be precise, even before then. The alarm clock has barely gone off before our finger lands on the snooze button. This is an unequivocal decision for an additional five minutes to doze. That's fine! It has been proven that this is a better way to start the day. However, it also means less time for breakfast, which means you have to make do without that second cup of coffee. This is already your next decision. Et cetera.

We proceed through the rest of our day according to this pattern. Considering the sheer number of daily options open to us, we should be happy that many of these slip past us unawares and that most of the choices are trivial. If this were not the case, we would simply go crazy - despite the fact that sometimes it feels like we actually are.

At work, we encounter umpteen thousand situations in which we are faced with decisions, although only about sixty percent of them come with any probability of time pressure, another research finding. Co-workers, supervisors, and even customers are not patient by nature. They expect a swift response, better yet, by yesterday. You would assume that the likelihood for bad decisions would be significantly higher in such situations, as would be the probability of potentially negative consequences. You will learn why this is not really the case later on in this book.

Decisions affect each one of us, every day, every minute, and despite their seeming simplicity, they are unbelievably complicated on the psychological level.



Let us call it like it is: Humans are not only the self-proclaimed pinnacle of creation, but also, unfortunately, masters of self-delusion and the ability to create their own realities. This is particularly true when we are not satisfied with ourselves and regret our decisions. What did Pippi Longstocking warble? "I will create my own world, dum diddle dum, the way I want it to be..." What worked for the self-realization of this beloved, naughty little character usually ends up in real life as a universe of (self-)disappointment, whitewashing and self-rationalization.

On this very topic, psychologists Lars Hall and Petter Johansson from the University of Lund carried out a fantastic experiment that impressively highlighted the extreme limits of self-manipulation.

Let us imagine that you could pick between two potential partners. However, the end result is that you become involved with the person you did not choose. Would you notice?

"Come on, what kind of stupid question is that?" is your likely thought. Of course, I would notice! Okay, it would be easy enough to tell that your new housemate does not resemble Mr. or Ms. Perfect all that much, right? However, in Lars Hall and Petter Johansson's experiments this was not the case. Even more astonishing, when the study participants noticed that the partners they had selected from photographs seemed strangely different, they defended their decisions vehemently. They even began to justify their partners to others.

One study participant swore high and low that he preferred women who wore earrings, yet the woman he turned down was the only one who wore them. Another participant claimed that a major deciding factor for him was the presence of a smile in a photo. Oddly enough, there was no smiling face in the picture he ultimately held in his hand.

Hall and Johansson later dubbed this phenomenon, "choice blindness." In brief, according to this theory, we often do not notice when we have made a mistake. And even when we do notice, we are reluctant to admit the mistake and tend to justify our decision to ourselves (and others).



Please ask yourself why you have stuck with your job this long, the one that pays your bills but does not make you happy...

We Germans in particular are known for our eagerness to analyze everything. Our criticism transcends everything else. In essence, we desire a world free from inconsistencies. We find contradictions deeply disturbing and difficult to tolerate. In scientific jargon, this is called *cognitive dissonance*. This negative emotional state is generated whenever we are confronted by incompatible perceptions, thoughts, opinions, attitudes, desires, or intentions. This specific kind of dissonance regularly materializes when we believe or learn, after we have made a decision, that the other option would have been the better one.

There are various means whereby we can reduce the instances of cognitive dissonance and bring the world back in order. One particularly popular method is the quick adjustment of one's own opinion in order to be able to justify the previous decision.

Konrad Adenauer was the source of the famous *bon mot*: "I don't care about whatever nonsense I said yesterday." Anyone who says A today can claim B tomorrow. It is as easy as that. Most people will notice such turnarounds (and occasionally question them critically), but after such an about-face, the world usually feels much better. A plausible explanation for the sudden change might be lacking, but there is no such thing as a perfect solution, right?

In the political and professional realms, maneuvers like this do not come without a risk. Anybody who does too many 180-degree turns will lose a significant amount of their credibility.

Besides this relatively transparent method, there is a second option: to downplay and disparage.

This can be regularly observed among smokers. When confronted with the health risks of smoking, these individuals like to counter: Life in general is dangerous. You are just as likely to be hit by a car tomorrow. Besides that, the likelihood of getting cancer is not nearly as high as they claim. There are plenty of old smokers out there. Think about Helmut Schmidt. Nobody knows how many years he actually chain-smoked, and he



didn't die of lung cancer in the end! As you can see, we are never above trotting out an excuse when the goal is to minimize our cognitive dissonance and to justify our decisions to ourselves.

SELF-TEST: How do you react to cognitive dissonance?

If you are interested, you can test yourself and experience this state of cognitive dissonance right now. The philosopher, mathematician and logician Bertrand Russell formulated a nice example of this - the so-called barber paradox:

You can define a barber as "one who shaves all those, and those only, who do not shave themselves."

Take a few minutes to consider this, and then ask yourself the following question: Does a barber shave himself?

Any attempt to answer this question results in a veritable contradiction. When the man shaves himself, he can no longer be a barber, because such a professional exclusively shaves other people. If he does not shave himself, then he has to be his own customer.

Do you see the problem? Are you having a hard time accepting this? Are you frantically searching for an option that has been overlooked?

I could add another example to the mix - the omnipotence of God:

If God is omnipotent, then He is capable of creating a stone that is too heavy for Him to pick up by Himself.

This too should set off of a soft rustling upstairs: The concept of omnipotence pushes our reason to its uttermost limits. Somehow we all know what it means, but it is not actually comprehensible. In the process, we regularly experience cognitive dissonance.

Admittedly, it would be foolish to think that just because we cannot imagine something or press it into a logical framework that it does not exist. We very often have



to live with contradictions like this. But no worries, this is not true for only you. It affects most people, and is completely normal. The danger lies somewhere else: Because we are not content to simply let contradictions like this be, we seek a simple solution. Fast. Immediate. From time to time, this can even cause us to actually make bad decisions.

The alternative is to be fully aware of this disruptive feeling, stick it out, and accept it for what it is: an uncomfortable feeling that will eventually pass.

Very frequently, cognitive dissonance puts us into an either-other position: Freedom or security? Order or chaos? Proximity or distance? Trust or control? A binary mode of thinking (zero or one) is ultimately behind this tendency, and it causes us to overlook the fact that both options can occasionally coexist. Some apparent contradictions are not necessarily exclusive, but can complement each other in a wonderfully symbiotic manner: the one thing does what the other cannot. Out of the tight corset of either-or, an airy as-well-as can develop.

Compromises are typical for those decisions that do not require a fifty-fifty middle-ground solution. Even an 80-20 result can help combine the best parts of both options and optimally satisfy our needs. Granted, this is easier said than done, but at the same time, it is not impossible.

These insights allow us to formulate three suggestions for making better decisions:

STOP SEARCHING FOR THE "RIGHT" WAY

The concept of "right" suggests that there is always a universal solution when it comes to decision-making. However, this is absolutely not true for the majority of our day-to-day decisions. "Right" is sooner applicable in the context of what is "right for me" or "right in this moment." If you can keep this in the back of your mind, it will be easier for you to separate yourself from the excessive demands of the decision-making process.

SAY FAREWELL TO BLACK-AND-WHITE THINKING



All of these categories - either-or, yes-no, right-wrong - force us to utilize a twodimensional thought and decision-making process. Instead of conceptualizing the options as incompatible opposites, you can view them as parts of a whole. This way you will not be compelled to give up one for the other, since you are free to search for a way that combines both sides.

EXPAND THE TIME ASPECT OF YOUR DECISION

What is important and right today may not necessarily be that come tomorrow. Situations and constellations can shift, and the better decision is often the one that we make for the long term - with an eye to the future. One approach within this framework is to not make a decision right here, right now. Even that belief conceals its roots in the either-or thought process. There is always a third option, which is to not make a decision, at least not at this moment. This, too, is a decision, and the more intentionally we choose this option, the better it is for us.

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pp. 55-61

May I Have a Little More?

We Need Fewer Options than We Think

Colorful jars in every conceivable shape and size stand crowded together on a meter-tall shelving unit that stretches along the entire width of the wall. They are covered in labels bearing graceful letters and tempting images of fruit: strawberry rhubarb, blueberry vanilla, or apple cinnamon. The small jelly jars carry names that will make your mouth water. At least, as long as you like jelly.

We live in a land overflowing with milk and honey: A supermarket may offer up to 40,000 products for sale. This includes a large variety of marmaldes and preserves. Which would you choose? And even as you wait in line at the cash register to pay for



your strawberry jelly, you may find yourself wondering if it might not have been better to take the peach...

Of course, jellies may not present a problem for you. Perhaps you generally opt for strawberry or cherry. Or something more savory. Nonetheless, we all know this dilemma. Shopping can be terribly stressful. Try to go shopping for jeans! This no longer takes a mere five minutes, but is now a research project all on its own: super skinny, high waist, low ankle, bootcut, buttons or zipper, pre-washed or stonewashed... How is anyone supposed to make a decision? And in all honesty: The more options there are, the more impossible the choice really is.

It was on one of these typical shopping Saturdays that the psychologist Sheena Iyengar from Columbia University in New York set off with her colleague Mark Lepper to study the optimal number of options. The two of them set up a small sample stand near the entrance to a supermarket.

They offered passing shoppers small pieces of bread with various kinds of jelly. Sometimes the customers were able to sample six varieties, while other times it was a staggering twenty-four. However, the researchers were soon able to make an astonishing observation: When a larger number of varieties were set out, sixty percent of the customers paused to try at least one sample. The larger number of options seemed to be attractive to a large number of customers. However, not even two percent of these individuals purchased a jar of jelly. On the other hand, when the selection was more limited, a smaller number of customers paused to try the samples - only about forty percent. Interestingly though, about twelve percent of these individuals actually took a jar of jelly home with them.

We want to have a larger variety of options, but we are also overwhelmed by them. How can this paradox be explained?

A large variety is fascinating. The likelihood that we will find something that pleases us increases with the number of options. In other words, the potential usefulness of the options increases. At the same time, the decision-making process takes more time and effort, because the differences between the options have to be



weighed. This is the reason why so many people get spread too thin: They literally cannot see the forest for the trees.

One trick to escape this dilemma is to create categories. When Sheena lyengar and her colleague replicated the jelly experiment with periodicals, they asked the study participants to select a single magazine from an array of 144 titles. Despite the larger number of options, this decision was markedly easier for the participants, who were also much more satisfied with their decisions afterward. They were able to organize the magazines into categories, such as lifestyle, cooking or fashion. Anyone who was interested in fashion, for example, did not have to pick between 144 titles, but only a dozen or so.

How many options are optimal for us? Three, ten or more? And is there any way to actually come up with this number?

Elena Reutskaja and Robin Hogarth, economics professors at the University of Pompeu Fabra in Barcelona, wanted to figure this out. In one trial, they presented their study participants with boxes of various shapes and colors. The task was: Which box would you choose in order to pack up a gift for a friend?

With each passing round, Reutskaja and Hogarth raised the number of boxes. The participants started out with five boxes, which then increased to ten, fifteen, and finally thirty. The results showed that the participants were happier with a selection of ten boxes than they were with five. However, the level of contentment sank considerably when the number hit fifteen. Faced with thirty boxes, the participants completely lost their perspective over the task at hand. According to these findings, the optimal number of options falls somewhere between five and ten.

But how would it be with a selection of less than five boxes? Less is more, right?

Not exactly. The participants were just as unsatisfied with fewer choices as they were with fifteen boxes. The reason: A small selection can be just as stressful as a large one.

Here is an example of this from my circle of acquaintances: My friend Ingo wanted to buy an RV. After he had looked around some, only two models remained available to him, both of them quite similar. He spent months weighing the pros and



cons of these vehicles, and when he finally made a decision, the summer and autumn vacations were over. Ingo finally had an RV, but he had missed the opportunity to travel with his family that year. What happened to him is similar to what happened to Buridan's ass, although the ending was certainly a better one.

BURIDAN'S ASS

Once there was a hungry ass. While searching for food, he came across a barn and discovered there two piles of hay. He stopped short, puzzled: Which should he choose? The larger one, of course. He studied both piles and discovered that they were the same size. Good, then I will choose the one that is closer to me, thought the ass. The only problem was that both of them were the same distance from him. Hours passed, but the ass simply could not make up his mind. The poor animal eventually starved to death right in the midst of the two piles of hay.

The fable supposedly comes from the pen of Jean Buridan, a French philosopher, physicist and logician, which is why the story is called "Buridan's Ass." However, this tale is nowhere to be found in his writings.

This is not really important though, since regardless of its source, the fable depicts the interplay between volition and reason: When reason cannot reach a clear conclusion ("The left pile or the right?"), volition loses its effect ("I am hungry and need to eat.")

Both stories illustrate the consequences of indecision. The ass did not weigh the ramifications of starvation, and Ingo failed to consider all of the trips and excursions he and his family might have made during the time he took to make his decision. The differences between the two options were so marginal that either pile of hay would have tasted good to the ass. Similarly, Ingo would have probably been happy with either of the RVs. Both of them could have made the decision-making process much easier than they did in the end.

Why did they make it so hard on themselves?



There is always a problem when the potential choices seem equally appealing. The more alike the choices are, the more difficult it is for us to decide.

This is most obvious when we are talking about two alternatives, but when there are three or four options, the situation is hardly any better. This was the finding of Barbara Fasola, an economist at the London School of Economics. Among other things, she determined that it is relatively easy for us to pick between vanilla, blueberry and plain yogurt flavors. On the other hand, we find it distinctly difficult to pick between strawberry, raspberry and blueberry.

In a nutshell: The number of potential choices is not the only determining factor, since the degree of difference also plays a role. Decisions are easier for us when we can quickly ascertain the distinctions between our options.

THE DECOY EFFECT: THE HELPFUL ALTERNATIVE

Distinct options are not the only things that can ease the decision-making process. Ironically, opinion formation can be aided by including a far-fetched alternative in the mix.

From a scholarly perspective, this is called the *decoy effect*. We may find it easier to come to a decision when an additional option is added to the existing alternatives, even if this new choice is obviously worse or promises, in all likelihood, little success.

Joel Huber, a marketing professor, was the person who discovered this phenomenon. In the early 1980s, he presented his study participants with a difficult choice: to go out to eat at a 5-star restaurant, located at some distance away, or at a 3-star establishment close by. The participants all felt quite uncertain, because none of them could really gauge the quality of either restaurant. So, Huber expanded the possible options and added the possibility of a 4-star restaurant, which was located the furthest away.

[Caption: The Decoy Price: Oh, expensive! Hm, that works!]



Basically, it was a question of classical non-information. The new choice did not provide any new information about either of the other restaurants. However, the study participants were suddenly certain that they wanted to choose the 5-star restaurant.

Even though the new option did not deliver any additional value, it made the decision easier to make. The decoy functioned as a gauge against which the selections that already existed could be compared to each other. The participants clearly realized that five stars were better than three stars. They had already known this, but the supposed disadvantage of the additional distance was only removed once a new option at a much greater distance was suggested.

Marketing efforts also regularly make use of the decoy effect. In terms of those products for which there are primarily two criteria that come into play in a purchase decision - such as, price and quality - a relevant decoy alternative is often presented. This additional option is not perceived as a realistic alternative, but is meant to increase the chances of the sale of one of the other options.

In this context, the decoy is clearly a worse choice than the alternatives that are easier for the merchant to market. In comparison to the second available option, the decoy is better in terms of one characteristic, but worse in terms of another.

Many customers react the same way to this trick: They are taken in completely by the decoy, and quickly choose the alternative, which the marketing plan had intended for them to select in the first place.

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pp. 206-214

WATCH OUT FOR THIS ERROR IN PERCEPTION

It is quite clear to me that the pages that follow will not make you all that happy, because they are going to reflect sharply our own fallibility. But there is no way around it: If we want to make better decisions, then we have to address our - occasionally lousy - discernment. Embellishment would simply end up being dull and predictable.



This is why I will begin with a particularly nice example: Imagine that you are going to a fancy, multi-starred restaurant. As is typical, the portion sizes are in direct inverse proportion to the prices. In short, when your meal comes, you see more plate than you do food. The bill, in return, has more figures on it than your last pay stub did. Regardless, the food was outstanding.

You return to the restaurant one day, and your gaze happens to fall on the kitchen door at the moment it swings open, revealing a view into the innermost sanctum. For the first time, you see the chef, whose apron is not white but saturated with sauce splatters and spots in Andy Warhol's favorite colors. Well, how hungry are you now for the items presented on this evening's costly menu?

Okay, that was a rhetorical question, since this short moment has sufficed to destroy one of the most famous errors in perception: the halo effect. This phenomenon occurs when a single characteristic is so dominant that it overshadows everything else.

In this case, the dirty apron is an immediate cause for us to draw conclusions about culinary abilities, hygiene and taste. We instinctively expect that a starred chef will be wearing a clean apron in dazzling white, since this is how he proves that he is a master in his field. While other hobby cooks struggle and splatter themselves with their refined creations, this hero makes everything look easy - above all, without any accidents. Kudos!

In this hypothetical situation, we would have no way of knowing if the assistant cook might have just caused an accident and the chef is in the process of swapping out his apron for a sparkling clean one. Or maybe he has just invented an exciting new dish, which did not turn out quite the way the Maître de Cuisine imagined it would. In short, one single glance at the kitchen and the apron basically reveals nothing, but it leaves a lasting impression.

This is also what happens when you examine the portion sizes and the menu: When they are so small and damned expensive, they just have to amazing. At least, that is what we think. However, it could also just be a scam in order to deceive us and to imitate the ambience of a starred restaurant.



Glasses provide a similar effect. They seem to ascribe to their wearers a higher degree of intelligence, although there is no actual reason to believe this. The only thing that glasses indicate is that the person in question has a problem with their eyes. We have no idea if they are well read and educated.

In terms of superficiality, nothing transcends our relationship with attractiveness, which functions as the pinnacle of our subjective perceptions. If someone is especially attractive, we are willing to believe that this person must also be talented, friendly and even trustworthy. Various studies have already delivered shocking findings about our vulnerability to being lulled and blinded by attractive individuals.

We encounter such false conclusions everywhere in our daily lives. They can also be costly. This is the reason why it is possible for fashion accessories and clothes to be sold for hundreds of euros, even though they have been produced quite cheaply in Asia. As soon as a pretty model or a celebrity is seen wearing them on TV, we think we will be able to appropriate a little of their aura through our purchase, and are, thus, willing to pay a high price to attain that.

The extent of the power that optical allure exerts on us, our mood, our actions, and, naturally, our decisions was also documented in the extremely interesting studies by Henk Aarts, professor of behavioral science at the University of Utrecht, and his colleague Ruud Custers.

Imagine that you come into the office one morning and everything is like usual - with one small exception. A small leather wallet is lying on your desk.

You do not think anything special about this and keep working as usual. So you think. But you are wrong! You are not aware that you are grappling with the wallet, but in reality, countless feelings, thoughts and associations are competing inside of you, ones that will only later become evident in your mind.

In the Dutch researchers' actual study, this small optical stimulation was enough to noticeably increase the competitive behavior between co-workers. The subconsciously induced thoughts about the financial situation was critical in firing up the competition.



Anyone who believes that this effect only comes into play when money is in question, is mistaken. The researchers repeated this experiment, but this time they hung a picture of a library on the wall. Boring? Not at all! The atmosphere in the office promptly became more harmonious.

Another experiment, another sense perception, but a similar result: This time it was enough to release a slight scent of cleaner into the air to stimulate a sense of orderliness and to inspire the participants to clean their work areas.

At first glance, these changes in behavior may not be earth-shattering. What is more significant are the ideas behind this shift: Without us noticing it, our decisions can be influenced by seemingly unimportant details.

This is an insight of great consequence, because only those who are aware of the unconscious mechanisms can control their decisions and behaviors better, and thus reduce the potential of malicious manipulation.

The extent of the possible sphere of influence has been revealed by researchers in numerous fascinating studies. Here are three examples:

- If you are discussing a possible discount with a merchant, a small one will be granted if you sit on hard chairs during the negotiation.
- Anyone who is confronted with ideas related to the topic of thirst (such as, "water," "drink" or "refreshment") will automatically drink more. This trick (for example, through pictures hanging on a wall) is frequently used in restaurants, bars and cafes to induce customers to order more drinks.
- In one study, participants were inclined to provide more constructive feedback, when a board containing the names of their loved ones was visible in the background.

Crazy, right? Unfortunately, it is impossible to list out all the potential errors in perception without exceeding the limitations of this book. I included over 130 of these in my third book *Ich denke*, *also spinn ich*, which I collected and described in collaboration with my co-author Daniel Rettig. However, there are a few especially tricky ones that it



would be good for you to know about here and now, since they regularly lead us astray and sabotage our decisions

The Projection Bias

You can already tell from the name that this has something to do with projecting. But what? This refers to what occurs when we transfer our own beliefs onto other people. We expect these opinions to be reflected back to us, like images cast up on a screen. However, this is sooner the exception than the rule.

Most of us have experienced this: We think we know exactly what someone else is thinking. In other words, exactly the same thing we are. This behavior is not only arrogant, but it can also pose a threat to our own decisions. If we falsely assume that other people share our opinions or have come to the same conclusions that we have, we create imaginary mutual foundations and majorities, which can result in us being caught by surprise and embarrassed (as with the Abilene Paradox. Do you recall?)

The Justification Effect

You are standing in line at the supermarket. Another customer walks up behind you and asks: "Excuse me, I only have a couple of items. Would you mind letting me go first?" How would you react? Your decision likely depends on how long you have already been waiting and how likeable the other person seems. Of course, this example has not just been randomly selected. Experiments have proven that more than half of us are willing to let such a person get in line in front of us.

What would happen, though, if the question was changed: "Excuse me, I only have a couple of items. Would you mind letting me go first, since I have a pressing appointment?" The first part of the request has not changed. All that has been added is a justification that can be either believed or not. Psychologists Ellen Langer and Robert Cialdini put this to the test, and whether or not you believe the rationale, an astonishing 94 percent of us are, thanks to the excuse, prepared to be helpful and to let the other customer go before us.

What is truly puzzling though is what happens in a third variation of this altercation: "Excuse me, I only have a couple of items. Would you mind letting me go



first, since I need to pay quickly." The excuse is flimsy, practically tautological. An insult to even the half-intelligent individual. And yet: 93 percent of us give in to this transparent request. Or as the researcher duo put it: We are practically incapable of resisting excuses, regardless of their innate quality.

The Framing Effect

You should never - truly never - underestimate the power of numbers. Our brain soaks them up like a sponge, and from them, it occasionally creates a one-dimensional reality. For example, a doctor tells you that, thanks to a new treatment method, the chances of recovery are now as high as 50 percent. That sounds pretty good, right? It sounds like healing and survival, and it is cause for relief. On the other hand, the doctor could mention that for about half of all patients, there is no hope. You have noticed, I am sure, where this is going. This is exactly what the framing effect involves: the facts remain the same, but the frame in which they are presented significantly influences our perception.

The Default Effect

Democracy is a fine thing. After all, we can have a say, and not only in the election of the next government. Everywhere there are situations in which we can exert our rights of co-determination and freedom of choice. But do we actually use these? No. The sad truth is that we prefer to be lazy and to reach for what is familiar. Even when we are given a chance, we are reluctant to take advantage of it.

This entire concept is called the default effect. If we were talking about a computer, we would call it the standard manufacturer's setting. In terms of decisions, this concept pertains to the preferred option that we always choose. The main goal is to not have to change anything, which would catapult us out of our accustomed rut - out of our comfort zone and straight into cold water.

This effect can be so powerful that even in a crisis, we might find ourselves clutching onto the status quo and favoring it over an absolutely necessary change. Just think about those unemployed individuals who refuse to move even if there are no viable job options in their area in the foreseeable future. A new job *and* a new location -



this is one uncertain variable too many. The default effect reduces our options, even though these actually are available to us.

The Authority Bias

This error in perception could be understood as a faith in authority figures - or in the extreme, as "blind trust." The author Rolf Dobelli describes authority bias as follows: "What is more sobering is the fact that in the presence of an authority figure, we switch our independent thought process down a notch. In the face of expert opinions, we are more careless than we are when faced with other kinds of opinions. And we obey authorities even when it does not make any rational or moral sense."

Of course, this is not a call for a general uprising. Many bosses are quite knowledgeable, and they also realize the extent of their own abilities and of what they are asking from others. Nonetheless, a healthy questioning of experts and tastemakers does no harm. Do you recall the story of the disastrous KLM flight under Captain Jacob Veldhuyzen van Zanten? Although the First Officer noticed that they were missing the clearance for take-off, he dutifully carried out the instructions from his superior officer in this case, the captain - with fatal results. This is why it cannot hurt to get a second opinion or to hesitate to blindly add to your portfolio an investment opportunity recommended by Warren Buffett. The man is good, no question about that - but he is not infallible.

The Boomerang Effect

If a well-considered conclusion needs to be made, we typically find ourselves looking for supporting information. Do you know the *bon mot*: "It is smart to only believe half of what you hear or read"? In reality, it is exactly this half that regularly causes problems in the making of decisions: We believe half-truths - even when we know that they are false, and that they can turn on us and inflict harm. This is the so-called boomerang effect.

The two psychologists Stephan Lewandowsky and Ullrich Ecker, from the University of Western Australia, researched this phenomenon and came to the conclusion that the primary cause of this harm is our own intellectual laziness in



believing half-truths. It simply requires much less mental effort to reject new information than to question previously accepted information. What Billy once learned, William will never unlearn.

The Repetition Effect

We all know people who constantly get on our nerves by always repeating the same things. Over and over again, until blood starts pouring out of our ears. Politicians, in particular, enjoy doing this, as do sales clerks. And they have a good reason for doing so: The effect of repetition is perplexing. If we hear something enough, we eventually come to the conclusion that it must be true.

Advertising makes use of this effect, such as when one particular ad spot is shown over and over again on TV over the course of a specific evening. Or when newspapers cover advertising columns with identical posters. Whatever is being communicated might be total rot, but for some reason, we believe it anyway.

When Kimberlee Weaver from the Institute for Social Research at the University of Michigan explored the root cause behind the repetition effect she discovered the following: The fault lies entirely with our own flawed memories. If the number of repetitions are high enough, the human brain stops distinguishing the sources of the information. It no longer matters if the information or perspective has come from the same person or from numerous sources. If we hear something enough, it simply has to be true. What nonsense!

[...]

pp. 310-313

And if you eventually find out that it was a mistake, this is not the end of the world. Make the best of it:

DO NOT OVERREACT

Doomsday predictions and exaggerated pessimism are not a good way to react to bad decisions. Try to avoid unnecessary superlatives, such as "catastrophe" or "disaster." 99



percent of all bad decisions are not half as bad as you think, even if in the first moments, the situation feels horrible. Furthermore, the person who overreacts runs the risk of falling into blind actionism and turning a small blunder into a truly grave problem.

CONCENTRATE ON THE POSITIVE

There is something positive that can be taken from every bad decision, even if all that is learned is what not to do next time. However, there is often more to be learned than just that. Think about Christopher Columbus. He wanted to find a shortcut to India - and instead, he mistakenly sailed to the Americas. Or Spencer Silver. In 1968, he hoped to invent the next super-adhesive, but all he created was a sticky substance that would adhere to any surface, but not permanently. Today we know this failed experiment as the one behind the development of Post-It Notes, which *Fortune* magazine called one of the most important inventions of the twentieth century.

When considered from this perspective, there is something to be learned or gained from every bad decision - if you are willing to see it and improvise with the outcome. It is easier to do this, if we are willing to view the bad decision as less grave in its repercussions.

KEEP GOING - JUST DIFFERENTLY

What is done, is done. And stuck in the past. Whenever we let our thoughts cling to the stories of yesterday, we make it harder on ourselves to make future decisions. It is better to keep in mind that problems can only be solved in the future, that bad decisions can only be corrected by looking forward. Learn from your mistake, ask for forgiveness if necessary, and keep going, although perhaps not exactly the same way as before. Or as has been eloquently said: "We can never commit the same mistake twice. By the second time, it is no longer a mistake but a decision."

WHAT REALLY COUNTS: WHAT WE REGRET AT THE END OF LIFE

Over the course of our lives, there are possibly things that we regret, wish we could undo, or simply yearn to forget. At least, in the light of the here and now. But what about



the long-distance perspective? In other words: Which decisions do we regret on our deathbeds?

This is certainly a highly emotional question, and one that palliative care nurse Bronnie Ware has grappled with over the long years of her professional work. In her career, she has accompanied numerous patients on their final journeys, and has witnessed, up close, the truly important things that people focus on and regret as their days come to an end. Out of her experiences, she has distilled five things that people regret the most shortly before death:

- I should have stayed true to myself.
- I should have worked less.
- I wish I had expressed my feelings
- I regret losing contact with my friends.
- I should not have stood in the way of my own happiness.

These points not only show what truly counts in the end, but should encourage us to further thought: Some of the decisions that bother us today in our daily lives are less important than we think, when considering the long-term perspective.

Our choices make us who we are - the good ones, as well as the bad ones. Some things never change, though the meanings we ascribe to them do. With this in mind:

Choose!