

认知偏差 第七节

135种认知偏差： 21至25
135 Cognitive biases: 21 to 25

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**Academy of Wisdom and Enlightenment
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135 种认知偏差 135 Cognitive biases

1. 模糊效应 Ambiguity effect
2. 锚定效应 Anchoring or focalism
3. 拟人化 Anthropomorphism
4. 注意力偏差 Attentional bias
5. 自动性偏差 Automation bias

135 种认知偏差 135 Cognitive biases

6. 可得性捷思法 Availability heuristic
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Base rate fallacy or Base rate neglect

135 种认知偏差

135 Cognitive biases

11. 信念偏差

Belief bias

12. 偏差盲点

Bias blind spot

13. 啦啦队效应

Cheerleader effect

14. 支持选择偏差

Choice-supportive bias

15. 聚类模式偏差

Clustering illusion

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- 20. 保守倾向 Conservatism/Bayesian

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- 21. 对比效应 Contrast effect
- 22. 资深者偏差 Curse of knowledge
- 23. 诱导效应 Decoy effect
- 24. 面额效应 Denomination effect
- 25. 资产处置效应 Disposition effect

逻辑训练 Logic exercise

现在请您专注和澄清思维... 准备好了吗? Concentrate and clear your mind please... are you ready?



对比效应

Contrast effect

21. 对比效应：与最近观察/接触到的参照对象相比，某种刺激的感觉会增强或减弱。

Contrast effect : The enhancement or reduction of a certain perception's stimuli when compared with a recently observed, contrasting object.

对比效应

Contrast effect

1. 先把一只手放进热水，另一只手放在冷水。然后，同时将两只手放入温水里，之前放在冷水中的手会感觉更热，而之前放在热水中的手会感觉更冷。 Put one hand in cold water and other in warm water. Then put both in lukewarm water. The cold hand will feel the temperature to be warmer while the warm hand will feel colder.

这就是我们所说的感知错觉。

This is what we call perceptual illusion.

对比效应

Contrast effect

2. 富人区中最差的房子，它的转售价钱，也会比贫民区中最好的房子要高。 The worst house in an affluent neighbourhood will have a higher resale value than the best house in a poorer neighbourhood.

对比效应

Contrast effect

3. 我早上去了一家有名的餐厅，吃了一碗30元的面，然后中午去了家附近的餐厅，吃一碗15元的面，觉得吃15元的面好便宜。 I went to a famous restaurant in the morning and ate a bowl of noodles for 30 yuan. Then I went to a nearby restaurant at noon to eat a bowl of noodles for 15 yuan. I thought it was a better price, bowl of noodles for 15 yuan.

对比效应

Contrast effect

4. 我中午去了一家普通的小面馆，吃了一碗10元的面，然后晚上再去家附近餐厅，吃一碗15元的面，觉得吃15元的面有点贵。 I

went to an ordinary noodle shop at noon and ate a bowl of noodles for 10 yuan. Later, I went to a restaurant nearby at night and ate a bowl of noodles for 15 yuan. I thought it was a bit more expensive to eat noodles for 15 yuan.

对比效应

Contrast effect

练习：请同学们举出这种认知偏差的例子



资深者偏差

Curse of knowledge

22. 资深者偏差：知识丰富/博学的人很难理解知识较少的人所面临的问题/困难而产生的偏差。 Curse of knowledge: When better-informed people find it extremely difficult to think about problems from the perspective of lesser-informed people.

资深者偏差

Curse of knowledge

当一个人与其他人交流时，在不知情的情况下假定对方具备理解话题/主题相关的背景知识，就容易产生这种偏差。

The curse of knowledge is a cognitive bias that occurs when an individual, communicating with other individuals, unknowingly assumes that the others have the background to understand.

资深者偏差

Curse of knowledge

一般老师在教初学者学新科目时会感到困难，这是因为老师没能把自己放在学生的水平上去理解其接受的程度。比如，一位资深教授可能忘记自己年轻时，作为学生在学习一门新学科时所碰到的困难了，因此会认为学生能容易理解他/她的讲课。这种认知偏差说明了一个教学效果不佳的情形，就是教师认为他/她是在用最好的教学方式让学生学习，但恰恰相反，学生则认为老师教得不好。

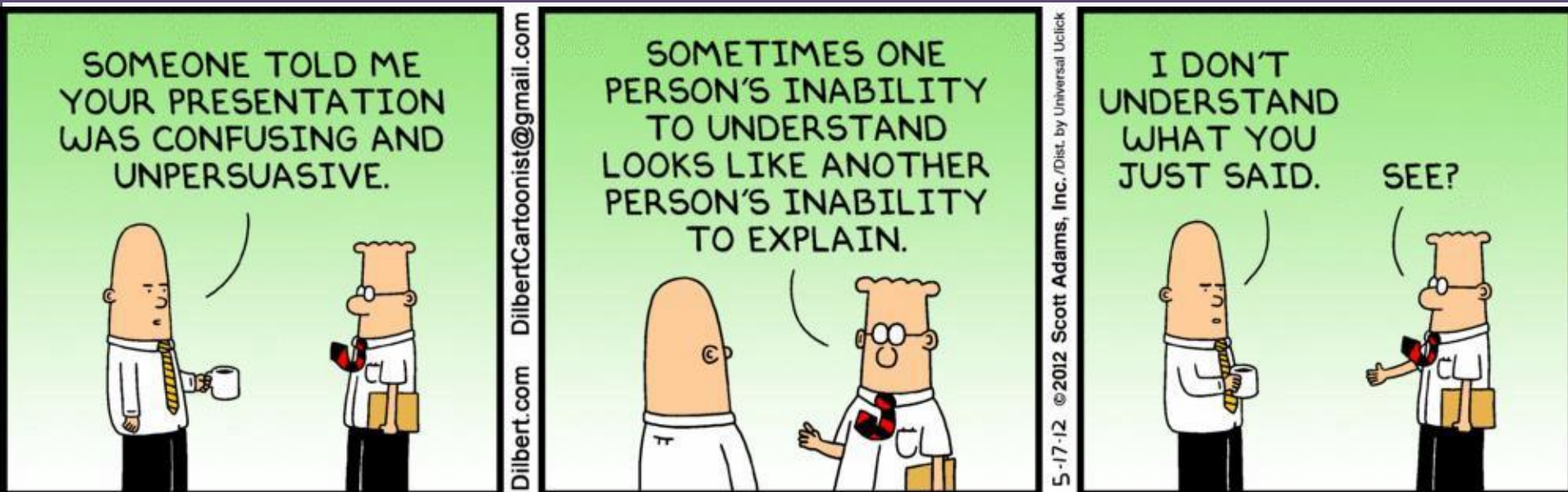
资深者偏差

Curse of knowledge

Teachers have difficulty teaching novices because they cannot put themselves in the position of the student. A brilliant professor might no longer remember the difficulties that a young student encounters when learning a new subject. This curse of knowledge also explains the danger behind thinking about student learning based on what appears best to faculty members, as opposed to what has been verified with students.

资深者偏差

Curse of knowledge



- A先生：有人告诉我你的演讲令人困惑，没说服力。
- B老师：有时候听者不能明白演讲内容，看起来好像是主讲者不善于讲解。
- A先生：我不明白你刚才说啥意思！
- B老师：你看，你看！

资深者偏差

Curse of knowledge

1. 数学老师非常熟悉二元一次方程，他不能理解为什么他的学生会觉得这类方程很难。 The teacher is better informed about quadratic thinking, and it is difficult for him to understand his student's ignorance.

2. 驾校教练在教车时，常常说学员开车很笨。 When driving coaches teach student drivers, they often say that students are very clumsy in driving.

资深者偏差

Curse of knowledge

练习：请同学举出这种认知偏差的例子



诱导效应 Decoy effect

23. 诱导效应：当出现C选项时，在原来A或B选项之间的首选会改为B，这是因为新增的选项C与B是类似的，但C好不过B。 Decoy effect: Preferences for either option A or B changes in favor of option B when option C is presented, which is similar to option B but in no way better.

诱导效应 Decoy effect

《经济学家》杂志订阅案例，杂志社提供了三种不同的订阅方式。 One of the best-known examples of the decoy effect is an old subscription page of The Economist. They offered 3 different types of subscription:

- A: 网络订阅59美金 Web Subscription – \$59
- B: 纸质订阅125美金 Print Subscription – \$125
- C: 纸质与网络同时订阅125美金 Web and Print Subscription – \$125

诱导效应 Decoy effect

第一种59美金看似很合理。第二种只有纸质订阅，看似有些贵，但是也还可以。但是第三种呢？同时有纸质和网络订阅，但是只收纸质订阅的价格。 The first offer of \$59 seemed reasonable. The second option (only print) seemed a bit expensive, but still ok. But what about the third option? Both Web and Print for the same price as the print-only subscription?

诱导效应 Decoy effect

丹·艾瑞里是美国心理学和行为经济学教授，也是《可预测的怪诞行为》一书的作者，针对这个现象在麻省理工的学生中进行了问卷调查，结果如下： Dan Ariely, an Israeli American professor of psychology and behavioral economics and author of “Predictably Irrational“, tested this phenomenon with his MIT students where he asked them to choose a subscription. The results were:

诱导效应 Decoy effect

- 选择网络订阅16名学生

Web Subscription – \$59 (16 students)

- 无人选择纸质订阅

Print Subscription – \$125 (0 students)

- 84人选择网络与纸质订阅

Web and Print Subscription – \$125 (84 students)

- 总收入： 11444美金

Total revenue: \$11,444

诱导效应 Decoy effect

大部分学生选择了第三种订阅方式而没人选择第二种。在这样的结果下，艾瑞里教授进行了第二轮的实验，在这次的实验中，取消了第二项选择，结果如下： The majority of students selected the third option (dominating) and none of them selected the second option (the decoy). Knowing this, Ariely performed a second test and removed the decoy product. The results were:

诱导效应 Decoy effect

- 网络订阅68人 Web Subscription – \$59 (68 students)
- 选择网络与纸质订阅32人 Web and Print Subscription – \$125 (32 students)
- 总收入8012美金 Total revenue: \$8,012

这次，大部分学生选择了第一个选项。在增加了一个诱导选项的情况下，总收入增加了30%。 This time, most of the students preferred the first subscription. By adding a decoy product, The Economist improved sales with 30%.

诱导效应 Decoy effect

练习：请同学们举出这种认知偏差的例子



面额效应 Denomination effect

24. 面额效应：以小面额（如硬币）而不是大面额（如钞票）计价/付费时，会花掉更多钱的倾向。 Denomination

effect : The tendency to spend more money when it is denominated in small amounts (e.g., coins) rather than large amounts (e.g., bills).

面额效应 Denomination effect

由两位学者进行的一项实验中，给大学生一美元，一组给25美分的硬币，另一组给一美元的钞票。然后，让学生选择存钱，或者把钱花在糖果上。得到小硬币的学生们，大多数人都花掉了…

In an experiment conducted by Raghurir and Srivastava, university students were given a dollar, either in quarters or as a single dollar bill. The students were then given the option to either save the money they had been given or to spend it on candy. Consistent with the theory, the students given the quarters were more likely to spend the money they were given.

面额效应 Denomination effect

练习：请同学们举出这种认知偏差的例子



资产处置效应 *Disposition effect*

25. 资产处置效应：是指人们更倾向于出售在不断增值的资产，而不愿意出售已经贬值了的资产。 *Disposition*

effect: The tendency to sell an asset that has accumulated in value and resist selling an asset that has declined in value.

资产处置效应 Disposition effect

资产处置效应是指投资者莫名其妙地长期持有亏损股票，并过早抛售盈利股票的倾向。投资者往往愿意承担亏损股票带来的更高水平的风险，而不愿意面对马上抛售的亏损。 The disposition effect is the tendency that investors have to hold on to losing stocks for too long and to sell winning stocks too soon. ... Investors tend to be willing to assume a higher level of risk on the chance that they could avoid the negative utility of a potential loss (just like the participants in the study).

资产处置效应 Disposition effect

如果一个投资者有两只股票，一只价格上涨，一只价格下跌。如果投资者的资金紧张需要卖股，并且他不知道任何关于这两只股票的新情况，那么投资人更有可能卖掉价格上涨的股票。

。 Consider an investor who holds two stocks. One is up; the other is down. If the investor is faced with a liquidity demand, and has no new information about either stock, he/she is more likely to sell the stock that is up.

资产处置效应 Disposition effect

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結束
THE END

感谢！

Thank You !

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诱导效应 Decoy effect

In marketing, the **decoy effect** (or **attraction effect** or **asymmetric dominance effect**) is the phenomenon whereby consumers will tend to have a specific change in preference between two options when also presented with a third option that is *asymmetrically dominated*. An option is asymmetrically dominated when it is inferior in all respects to one option; but, in comparison to the other option, it is inferior in some respects and superior in others. In other words, in terms of specific attributes determining preferences, it is completely dominated by (i.e., inferior to) one option and only

资深者偏差

Curse of knowledge

老师在课堂上很难教新的内容，因为他不能把自己放到学生的位置上。一个聪明的教授可能不记得一个年轻学生在学习一门新学科时所碰到的困难了。这种偏差说明了，教师想讲授他认为最好的知识，而不是经验证过适合学生程度的知识，这样教会不太好。

Teachers have difficulty teaching novices because they cannot put themselves in the position of the student. A brilliant professor might no longer remember the difficulties that a young student encounters when learning a new subject. This curse of knowledge also explains the danger behind thinking about student learning based on what appears best to faculty members, as opposed to what has been verified with students.