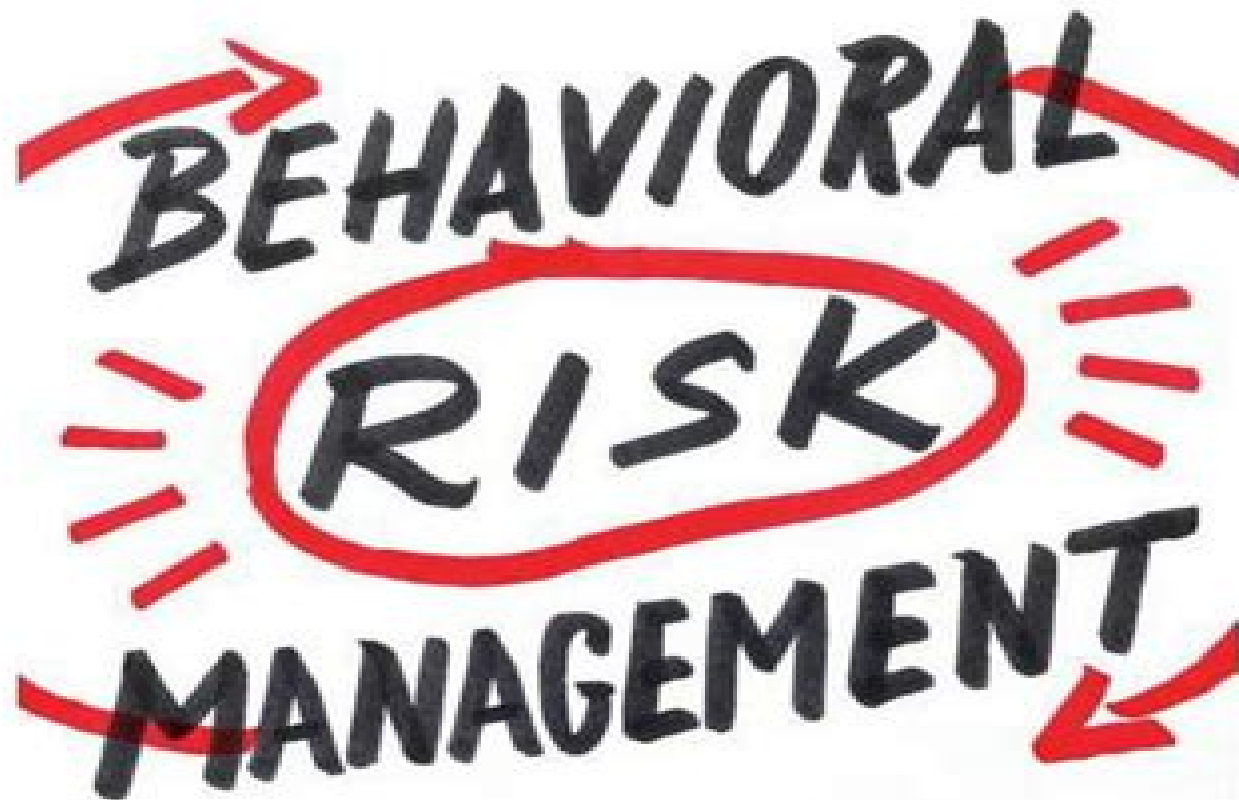




BEHAVIORAL RISK MANAGEMENT

**MANAGING *the* PSYCHOLOGY
THAT DRIVES DECISIONS *and*
INFLUENCES OPERATIONAL RISK**

HERSH SHEFRIN

Behavioral Risk Management Psychology Operational

**Elżbieta Kubińska, Magdalena
Adamczyk-Kowalczyk, Anna Macko**

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Behavioral Risk Management, 2016 Behavioral Risk Management Hersh Shefrin, 2017-01-25 The psychological dimension of managing risk is of crucial importance and its study has led to the identification of specific do's and don'ts. Those with an understanding of the psychology underlying risk and the skills to recognize its manifestation in practice have the opportunity to develop frameworks that embody the do's and don'ts thereby producing sound judgments and good decisions. Those lacking the understanding and the skills are destined to be more hit and miss in their approach to risk management, doing the don'ts and not doing the do's. Virtually every major risk management catastrophe in the last fifteen years has psychological pitfalls at its root. The list of catastrophes includes the 2008 bankruptcy of Lehman Brothers and subsequent global financial crisis, the 2010 explosion at BP's Macondo well in the Gulf of Mexico and the 2011 nuclear meltdown at the Fukushima Daiichi power plant. A critical lesson from psychological studies for those involved in risk management is that people's judgments and decisions about risk vary with type of circumstance. In *Behavioral Risk Management*, readers will learn that there are specific actions that organizations can undertake to incorporate understanding, recognition, and behavioral interventions into the practice of risk management. There are many examples throughout the book that illustrate doing the don'ts. The chapters in the first part of the book introduce the main ideas, and the chapters in the latter part provide insight into how to apply those ideas to the practical world in which risk managers operate. Financial Behavior H. Kent Baker, Greg Filbeck, Victor Ricciardi, 2017-05-02 *Financial Behavior* provides a synthesis of the theoretical and empirical literature on the financial behavior of major stakeholders, financial services, investment products, and financial markets. With diverse concepts and topics, the book brings together noted scholars and practitioners so readers can gain an in-depth understanding about cognitive and emotional biases that influence various financial decisions from experts from around the world. *Enterprise Risk Management* Stefan Hunziker, 2019-05-17 This textbook demonstrates how Enterprise Risk Management creates value in strategic and decision-making processes. The author introduces modern approaches to balancing risk and reward based on many examples of medium-sized and large companies from different industries. Since traditional risk management in practice is often an independent stand-alone process with no impact on decision-making processes, it is unable to create value and ties up resources in the company unnecessarily. Herewith, he serves students as well as practitioners with modern approaches that promote a connection between ERM and corporate management. The author demonstrates in a didactically appropriate manner how companies can use ERM in a concrete way to achieve better risk-reward decisions under uncertainty. Furthermore, theoretical and psychological findings relevant to entrepreneurial decision-making situations are incorporated. This textbook has been recommended and developed for university courses in Germany, Austria, and Switzerland. **Portfolio Management for Financial Advisors** Prince Sarpong, 2024-01-22 Volume 2 of *Portfolio Management for Financial Advisors* is a visionary exploration into the evolving landscape of managing client

portfolios in financial planning Being more than a sequel this book challenges the financial planning profession to aspire for profound impact Beyond foundational concepts the author blends professional experience with academic rigour to provide a unique lens on managing client portfolios Among other topics the book delves into practical tools for portfolio risk management retirement portfolio management and boldly asserts the profession s potential to address global challenges

Quantitative Enterprise Risk Management Mary R. Hardy,David Saunders,2022-05-05 This relevant readable text integrates quantitative and qualitative approaches connecting key mathematical tools to real world challenges

Behavioral Finance in the Digital Era Elżbieta Kubińska,Magdalena Adamczyk-Kowalczyk,Anna Macko,2023-12-18 Due to swift technological changes and the resultant digital revolution a wide range of new digital financial products and services have emerged in the financial markets as witnessed in the context of the fintech sector the economics of blockchain and NFT issuance This book takes an in depth look at the challenges faced by individuals who make investment decisions in a rapidly changing financial world and presents a concise and thorough overview of the multifaceted approach to investment and savings behavior It explores behavioral digital finance referencing the latest theories in economic psychology and financial markets and provides an analysis of the process of saving and investing in the context of our new digital reality where an understanding of human AI interaction and its benefits and threats is extremely important It combines an accessible overview of classical and new behavioral theories models of financial decision making as well as an analysis of the new trends in financial decision making Special attention is given to financial decision support systems and the role of financial advice services which are of growing importance due to their increasing complexity and difficulty The book combines theoretical considerations and wide reaching empirical analyses from a representative sample of international respondents It deals with the individual approach to human risk taking and human AI interaction and its benefits and threats The book explores how people react to algorithms what drives algorithm aversion and appreciation and how understanding of those mechanisms can be employed to improve financial advisory systems and also considers the impact of the Covid 19 pandemic on financial behavior Chapter 4 of this book is freely available as a downloadable Open Access PDF at www.taylorfrancis.com under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4 0 International license

Advanced Introduction to Behavioral Finance H. K. Baker,John R. Nofsinger,Victor Ricciardi,2023-07-01 Through detailed discussion of the central principles of behavioral finance this enlightening Advanced Introduction provides a balanced exploration of the broad issues within the field Chapters explain the continuous development of the discipline and provide a useful differentiation between behavioral finance and standard finance

The Ten Commandments of Risk Leadership Annette Hofmann,2022-02-19 We as humans are prone to a variety of wired in cognitive mistakes in the way we interpret and react to risk related information This is highly consequential since the cognitive biases managers are exposed to in their day to day business erode the objectivity of their risk related decisions which ultimately hurts the financial well

being of their firms This book seeks to develop risk literacy as a leadership skill It helps managers develop the skills to improve managerial decision making in regards to managing risk The last decades have offered various insights into how human nature often gets in the way of rational decision making This book is a valuable resource for insurance executives chief risk officers company leaders and graduate students of risk management and risk psychology It is the first behavioral risk management guide for managers and other interested readers using examples from economic theory behavioral finance and game theory it studies the hidden forces that drive our decision making processes under risk Applying Particle Swarm Optimization Burcu Adıgüzel Mercangöz, 2021-05-13 This book explains the theoretical structure of particle swarm optimization PSO and focuses on the application of PSO to portfolio optimization problems The general goal of portfolio optimization is to find a solution that provides the highest expected return at each level of portfolio risk According to H Markowitz s portfolio selection theory as new assets are added to an investment portfolio the total risk of the portfolio s decreases depending on the correlations of asset returns while the expected return on the portfolio represents the weighted average of the expected returns for each asset The book explains PSO in detail and demonstrates how to implement Markowitz s portfolio optimization approach using PSO In addition it expands on the Markowitz model and seeks to improve the solution finding process with the aid of various algorithms In short the book provides researchers teachers engineers managers and practitioners with many tools they need to apply the PSO technique to portfolio optimization

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