

Designing with the Mind in Mind Chapter 12



Yong Seok (Tommy) Lee

People are Often Irrational...



“

But we do our best :)



“



3 ways of Irrationality

- ⦿ Losses mean more to us than gains
- ⦿ We are biased by how choices are worded
- ⦿ We are biased by our vivid imaginations and memories



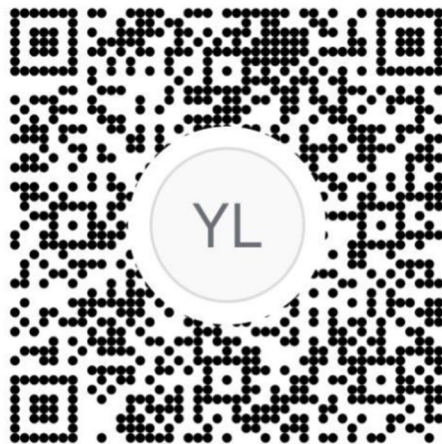
Losses > Gains

☉ Coin Toss

- You give me \$100 if I win
- I give you \$150 if you win

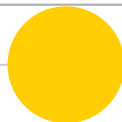


Losses > Gains



venmo

	Gain	Loss
High probability	<p>Gamble: 95% chance to win \$10,000 (5% chance to win \$0)</p> <p>Alternative: definite gain of \$8,000 (less than expected value of gamble)</p> <ul style="list-style-type: none"> • Fear to lose gain • People are risk-averse • Most accept "safe" definite gain 	<p>Gamble: 95% chance to lose \$10,000 (5% chance to lose \$0)</p> <p>Alternative: definite loss of \$8,000 (less than expected loss of gamble)</p> <ul style="list-style-type: none"> • Hope to avoid loss • People are risk-seeking • Most prefer to gamble
Low probability	<p>Gamble: 5% chance to win \$10,000 (95% chance to win \$0)</p> <p>Alternative: definite gain of \$2,000 (more than expected value of gamble)</p> <ul style="list-style-type: none"> • Hope for large gain • People are risk-seeking • Most prefer to gamble 	<p>Gamble: 5% chance to lose \$10,000 (95% chance to lose \$0)</p> <p>Alternative: definite loss of \$2,000 (more than expected loss of gamble)</p> <ul style="list-style-type: none"> • Fear of large loss • People are risk-averse • Most accept "safe" definite loss





We are biased by how choices are worded

- ⦿ Framing effect: How choice are framed affect people's decisions



Vaccine Example

Two vaccines available

- ⦿ Vaccine A has been used before. 200/600 will be saved
- ⦿ Vaccine B has not been used before. There is a $\frac{1}{3}$ chance of saving everyone and $\frac{2}{3}$ chance that everyone will die



Vaccine Example

Two vaccines available

- ⦿ Vaccine A has been used before. 400/600 will die
- ⦿ Vaccine B has not been used before. There is a $\frac{1}{3}$ chance of saving everyone and $\frac{2}{3}$ chance that everyone will die



We are biased by our vivid imaginations and memories

- People tend to overestimate the probability of improbable events, especially when we can picture or easily recall those events



**Who's more likely to have a
marital affair?**

Politicians vs Doctors

These irrationalities and biases
stem from our system one



“





Exploiting Strengths and Weaknesses of Human Cognition

- ⦿ Supporting Rational Decision Making
- ⦿ Data Visualization
- ⦿ Bypassing System Two



Supporting Rational Decision Making

- ⦿ Computers should be used to augment our weak and unreliable thought process

Mortgage one	Mortgage two	Mortgage three	Total
\$ 600,000	\$ 600,000	\$ 600,000	\$ 1,800,000

Mortgage three Reset

Loan amount
 Type
 Interest rate
You can find current interest rates from lenders eg. banks [learn more](#)

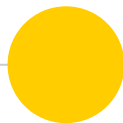
Repayment frequency
 Mortgage length (years)

Like to know how old you'll be when your debt is paid off?
 Select the month and enter the year you were born.

Month

Minimum repayment amount \$ 00004,298 monthly

Total you will pay	Including interest of	Time to repay	Age repaid by
\$ 1,031,660	\$ 431,660	20 years	--





Decision Support System

Guidelines:

- ⦿ Provide all options
- ⦿ Help people find alternatives
- ⦿ Provide unbiased data
- ⦿ Don't make people calculate
- ⦿ Check assertions and assumptions



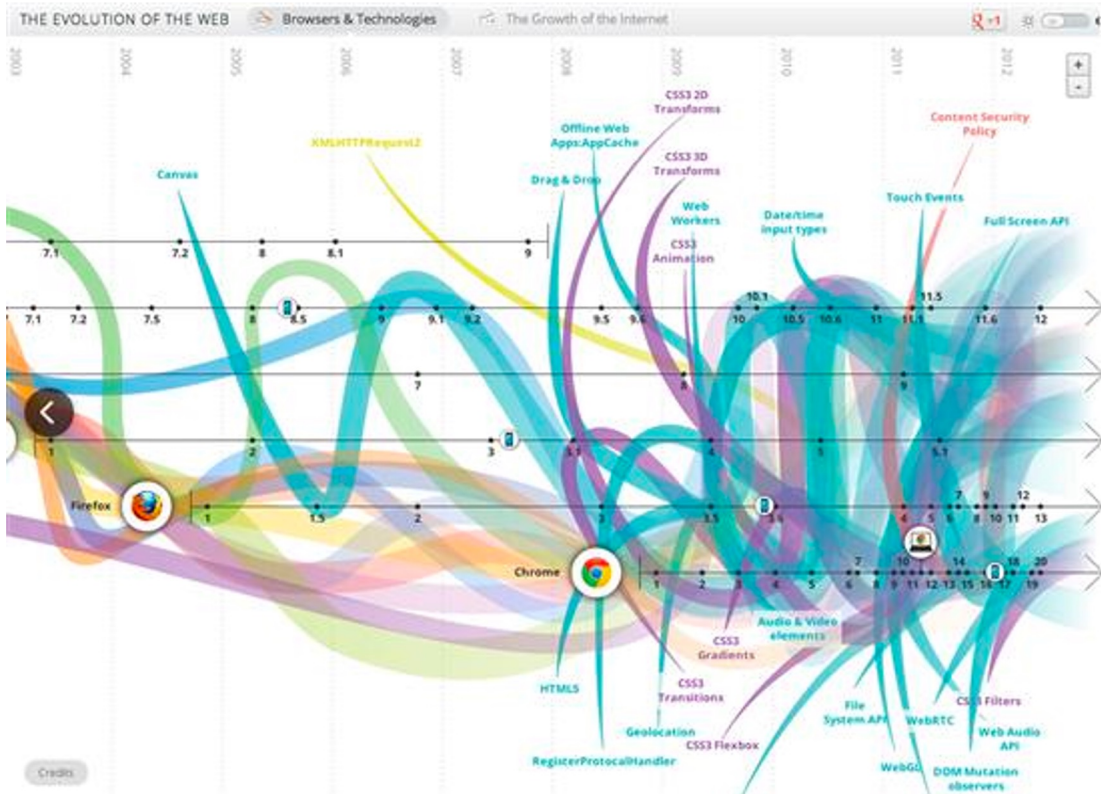
Data Visualization

- System one isn't "bad", and we can use its strength to support system two



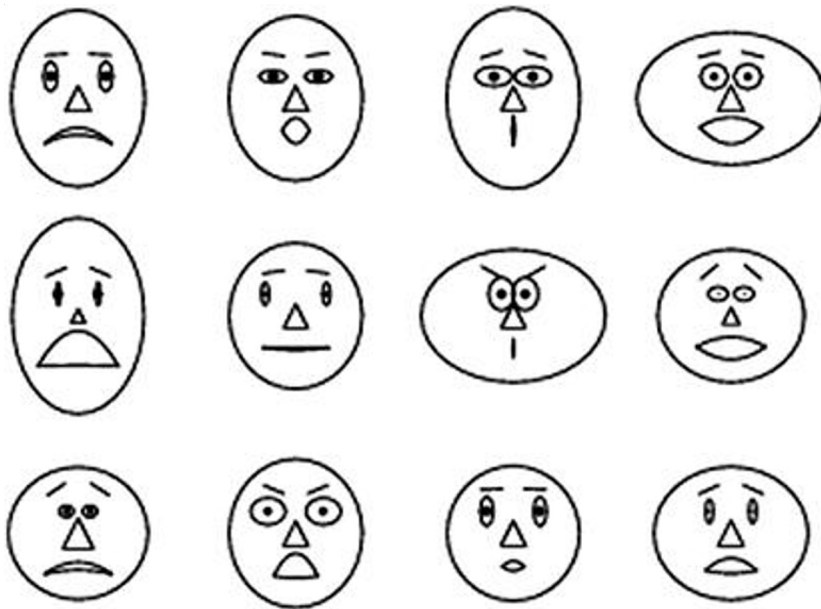
Data Visualization

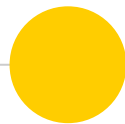
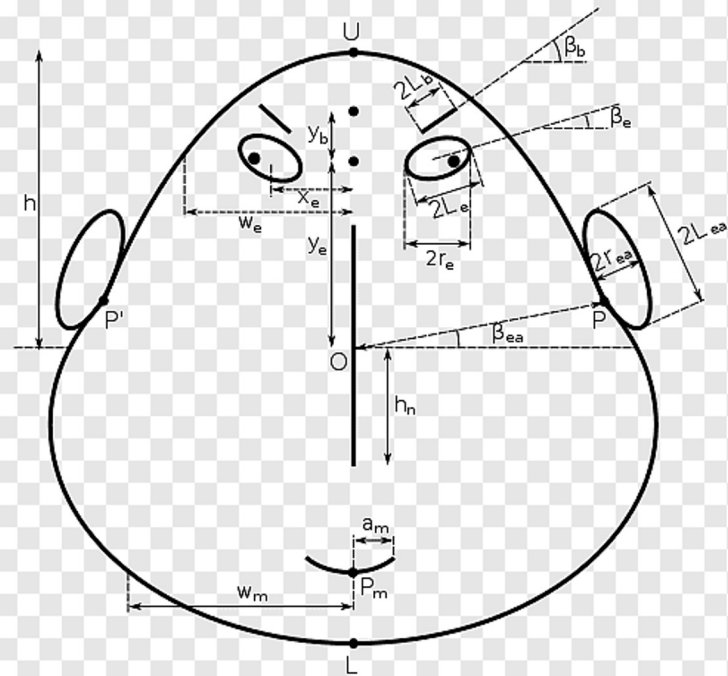
- ◎ Strengths of the human visual system
 - Perception of structure
 - Analysis of complex scenes
 - Edge detection
 - Motion detection
 - Face recognition





Chernoff Face







Bypassing System Two

- ◎ When it comes to influencing decisions,
 - How an interactive system presents information >= the content it presents
- ◎ Designing messages based on powerful stories bypass our system two and aim for system one
 - Stories that evoke fear, enjoyment, and other strong emotions

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because they feed the poor.
- Proverbs 22:9

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