



# Losses loom larger than gains - Die Prospect Theory (German Edition)

*Martin Apfel*

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## **Losses loom larger than gains - Die Prospect Theory (German Edition)** Martin Apfel

Studienarbeit aus dem Jahr 2007 im Fachbereich Psychologie - Arbeit, Betrieb, Organisation und Wirtschaft, Note: 2,0, Universität zu Köln (Institut für Wirtschafts- und Sozialpsychologie), Veranstaltung: Die Psychologie des Wohlfahrtsstaates, 24 Quellen im Literaturverzeichnis, Sprache: Deutsch, Abstract: Seit einigen Jahren dominiert die Diskussion um Modernisierung und Finanzierung der Sozialsysteme die deutsche Politik. Gleichzeitig steht die Wirtschaft durch Globalisierung und Europäisierung vor enormen Herausforderungen, was nur geringe fiskalische Spielräume zur Entlastung der öffentlichen Haushalte zulässt. Angesichts der Komplexität und Bedeutung der Herausforderungen, wird von den Entscheidungsträgern (inkl. der Wähler) Rationalität angenommen und verlangt, um die Auswahl der bestmöglichen Strategie zu gewährleisten. Interessanter Weise stellen zeitgleich experimentelle Ergebnisse die Annahme der Rationalität bei Entscheidungen in Frage. Die Erwartungsnutzentheorie, die lange Zeit als die Standardtheorie zur Modellierung von Entscheidungen galt, wird zunehmend auf ihre normative Gültigkeit zurückgedrängt. Als Alternative entwickelte sich die Prospect Theory zum deskriptiv erfolgreichsten Ansatz, um Präferenzen bei Entscheidungen unter Risiko zu erfassen. Diese von Kahneman und Tversky (1979) entwickelte Theorie zweifelt am stets rationalen Entscheider und rüttelt an den Prinzipien der Erwartungsnutzentheorie. Sie ist dabei nicht als Ausdruck für mangelnde Intelligenz oder Unfähigkeit zu verstehen, sondern soll vielmehr die Ursachen für Verzerrungen und Fehler bei Entscheidungen aufzeigen. Ziel der Arbeit ist die kritische Auseinandersetzung mit der Prospect Theory sowie das Auffinden von Anwendungsmöglichkeiten, um Entscheidungen im politischen, wirtschaftlichen und privaten Umfeld besser verstehen, voraussagen und ggf. beeinflussen zu können.

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