

CONSCIOUSNESS AND DECISION MAKING: ANALYZING BEHAVIORAL ATTITUDE ACROSS ADULTHOOD IN A SOCIO-ECONOMIC PLATFORM

Akanksha Nambiar

University of West Bohemia, Faculty of Arts, Department of Philosophy,
Sedláčkova 38, 301 00 Pilsen, Czech Republic

e-mail: nambiarakanksha@gmail.com

Abstract

Humans are associated with varied decision-making skills in their daily lives. These involve a range of metacognitive abilities that primarily focus on being aware consciously or unconsciously while engaging in a particular action. In a given societal condition, finance plays a crucial role in understanding socio-economic and emotional factors. The article aims to understand the fundamental aspects of decision-making skills across adulthood within the crossroads of understanding the elements of finance, cognitive abilities, behavioral responses, and beliefs while executing an action. Lastly, the article is an ongoing thesis and will be continuing with research which will eventually be supported by data collection, thus helping us understand human behavioral system.

Keywords

Consciousness; Decision making; Financial exploitation; Socio-economic; Emotions; Confirmation bias.

Introduction

Humans are embodied with an intrinsic conditioning of conscious self, where we inherently recognize responsibility for our actions and choices (Nambiar, 2024). These actions are deliberated through decisions equipped with mental cognition and behavioral processes. Mental cognition enables varied roles such as being aware, reasonable, attentive, subject to mindfulness, and able to perceive the sound nature of an environment. Similarly, the term consciousness can also be comprehended with varied expressions.

“Consciousness encompasses both-attention and awareness. Awareness is the background radar of consciousness while attention is the process of focusing conscious awareness.” (Brown & Ryan, 2003, p. 822)

Decision-making is a complex mental function influenced by distinct cognitive skills and physiological adaptation. Humans engage in a myriad of decisions that shape our lives. Changing an initial decision in the new or potentially conflicting information phase is fundamental to adaptive behavior. Our cognitive ability, decision engagement, judgment, and choice are processed mentally, and it is here where we build our actions in society (Fischhoff & Broomell, 2020).

Human decision-making skills can be observed in different facets of our lives. These facets involve social, economic, political, and emotional factors (Nambiar, 2024). We encounter them daily; a few simple ones choose a particular route while driving for work, invest in the

stock market, finalize a housing lease, move to another city for work, prioritize family over work, or take a career break. Socio-economic factors involve income, education, housing, employment, and community safety. It is interesting to see how individuals engage in conscious or unconscious decisions involving these factors, which are the core impediments of our society. However, intricacies are involved when crises, such as financial exploitation, scams, or fraudulent means, are practiced. Along these components, we encounter a series of metacognitive impairments such as cognitive decline and confirmation bias, which act as precedence in socio-economic factors, thus highlighting the decision skill of an individual. Concerning the instances mentioned above, we can affirm that each one of them stirs emotional quotient in humans even though these are materialized from economic and social situations.

“When making a decision in a socio-economic scenario, the incidental emotional state of a person influences the decision one will make, and this, in turn, gives rise to the integral emotional state of the person.” (Ahmed et al., 2023, p. 1)

The rich literature on cognitive science highlights the age difference and decision ability varying from older to younger adults. The accounted reason is slower cognitive ability as an individual gets older; hence, compromising their decision-making skills. This article presents an ongoing doctoral thesis that focuses on the valuable insights gained from data collection, emphasizing the importance of human socio-economic and emotional decision making.

1 Research Objective

The article aims to identify possible differences in decision-making between older and younger adults and to understand the influence of socio-economic and emotional factors. Additionally, it seeks to bridge the gap between consciousness and socio-economic and emotional decision making (Nambiar, 2024). It adds as a tool to understand the materialistic value, i.e., the core statures in our society and human inclination while deciding upon a situation. Further, it would focus only on financial exploitation and scam susceptibility, which stands as the core crisis in today s world and impugning societal differences. The feature of financial exploitation will also indicate the high and low impact, which correlates with cognitive decline (Rami et al., 2014) as humans age.

The aim here is to answer the following questions: Is financial exploitation associated with more conscious or unconscious decision-making among older adults? Second, is there a higher risk of financial exploitation across adulthood when unconscious emotional decision-making is involved? Does cognitive decline play an essential role in an individual’s economic decision making? Lastly, why is age a significant factor in conscious and unconscious decision making?

Fundamentally, the article emphasizes each section by explaining the importance of decision-making, the socio-economic platform that dictates an individual’s decision skill in society, and the exciting addition of consciousness while engaged in an action. On this note, the article will be supported by an essential element, and eventually, it will strive to answer the abovementioned questions. The element will be presented in the form of an online survey-based experiment that incorporates the facets, i.e., socio-economic and emotional decision-making of an individual. It will be supported by data acquired from the survey experiment, which is currently in data collection and will be an active part of a doctoral thesis shortly.

2 Interpreting Human Decision Making and System Analysis

Decision making is an essential stage in human information processing. During this phase, individuals actively gather, organize, and synthesize information from diverse sources, which

helps them make informed and validated choices (Nambiar, 2024). People frequently make decisions based on what they believe they ought to do rather than what truly resonates with their preferences (Kahneman, 2012). According to Kahneman individual choices often diverge from their genuine preferences. This observation prompts a deeper examination of the cognitive and emotional factors, urging us to consider how these influences can lead us to act in ways that may not truly reflect our desires or values. Primarily, Kahneman (2012) introduces the famous analogy of system analysis.

The system analysis (Kahneman, 2012) emphasizes System 1 as fast (unconscious) and System 2 as slow thinking (conscious). It is often implied that humans make decisions and judgments through automatic or reflective processes (Quadt et al., 2022); both work well for us. For instance, in a daily scenario, how can we remember routes to our workplace from home and vice versa? Or comprehend a mathematical expression of $18 \cdot 15$. Here, we acknowledge the muscle memory humans have adopted in their everyday lives (Nambiar, 2024), hence internalizing and executing a series of complex inferences and making quick affirmative judgments (Brust-Renck et al., 2021). The attributes of System 1 include automatic and quick operation with little or no effort, and it lacks voluntary control. Simultaneously, System 2 handles challenging mental tasks requiring complex computations. It is also associated with the experience of agency, choice, and concentration (Kahneman, 2012).

“Kahneman’s decision-making model presents the human brain as an efficient information-processing medium. Concerning the above-posed question, system one is immediately activated on remembering the route to our workplace or switching indicators to turn left or right. On the other hand, for the mathematical questions, System 2 takes the lead.” (Nambiar, 2024, p. 301)

The decision-making approach mentioned by Kahneman enhances our behavioral outcome, which has been eloquently pointed out in his work. However, it is the researcher's inquisitive position to ponder the possible correlation of system analysis with socio-economic and emotional factors. A few questions we might stumble upon when discussing socio-economic axioms are: How do situations related to finance influence our decisions? If so, how can we determine their influences in our daily activities? Are we aware of these influences, and are they detrimental to our well-being? The answer to each one of them consists of financial axioms and the emotional inclination of humans, depending on their age, which impacts our well-being.

In a given society, humans are entrenched in varied social and economic conditions, one of which is finance, which holds a key position. Our society is divided into economic and class differences, instilling emotions such as vulnerability, jealousy, anger, resentment, and so on (Nambiar, 2024). The reasons are- our deep desire to belong, fear of deviation, information asymmetry, reinforcement through social validation, and peer pressure. Each one of them are associated with psychological settings. Starting with our deep desire to belong (Baumeister & Leary, 2007). It is observed that humans tend to make financial choices based on their desire to fit within social groups. It inherently leads to spending on items that we cannot afford. Second, fear of deviation involves our legitimate fear of being different. It involves our social circle and self-judgment of carrying oneself. Further, this fear raises the concern of discouraging us from making unconventional financial decisions. Third, information asymmetry states the importance of a lack of financial knowledge, which may lead to reliance on social networks, hence being misled without proper research. This ignites the feeling of helplessness and ego (Nambiar, 2024). Lastly, it is reinforcement through social validation. Sometimes, we may get positive feedback for certain financial behaviors, which motivates us to move ahead, even if that step is not wise (Mannion, 2024). With reference to previous

point, individuals often wish to equate with their peers, resulting in non-essential spending thus, leading to instability and financial stress. These co-factors are essential in acknowledging the structural differences bound in our society.

3 Age and Emotion-Based Decision Making

Age is principal to emotional financial decision-making. Research indicates that individuals above 60 have distinct decision-making styles thus indicating cognitive decline as compared to younger adults. One of the many pressing reasons involved is memory, specifically episodic memory, and old age, both well-established grounds in literature and scientific studies (Nambiar, 2024). Recognizing these differences can enhance understanding and improve financial strategies tailored to various age groups.

“The link of older age and financial literacy; concludes that a robust relationship exists between age and financial sophistication.” (Lusardi, 2012, p. 26)

Fundamentally, older individuals exhibit lower literacy due to longstanding influences such as limited education or worldly knowledge. Hence, financial fraud, exploitation, inconsistency in valuing the asset are prime causal outcomes of emotional decision making (Nambiar, 2024).

“Age differences in capacities (e.g., financial literacy and cognitive ability) and outlooks (e.g., motivations, emotional states, and confidence) can combine to affect both deliberative and intuitive decision-making processes.” (Chomik et al., 2022, p. 23)

It is observed that cognitive impairment inequity influences overall social welfare. Higher socio-economic groups have more advantages regarding healthcare, living conditions, and access to worldly knowledge than lower economic groups (McMaughan et al., 2020).

The financial exploitation and scam rate is reported through the systems of telemarketing and other forms of internet portal that targets older adults. Scams can be emotionally challenging for seniors, who hold the *“major sum of the nation’s wealth”* (Souare & Lloyd, 2008, p. 14).

“Older persons who are victimized lose assets accumulated over a lifetime and have limited opportunities to recover from financial losses due to less employment options, retirement, physical or cognitive disabilities.” (Dessin, 2000; James et al., 2014, p. 108)

Being a financial victim thereby results in a loss of independence and security. Additionally, as mentioned above, cognitive decline and memory loss are added reasons for older adults to be prime victims.

“Seniors are commonly perceived as cognitively vulnerable, sedentary due to physical disabilities (and thus generally at home to receive telemarketing phone calls), naively trusting, socially isolated, and unsophisticated about financial matters.” (James et al., 2014, p. 108)

Studies on this forum elevate our understanding of societal implications and the decision style about a particular age set. A wide range of survey-based experiments have thereby observed and published their results, highlighting adults with their cognitive ability, functional status, psychosocial factors such as social isolation, and literacy were associated with susceptibility to scams.

4 Understanding the Impact of Emotional Decision Making on Socio-Economic Factors

It is often understood that the economic status of an individual in a society tends to substantially impact emotional and physical being. Instances such as financial scams, debt, societal or class differences, and choosing to move cities for better economic possibilities are a few occasions that stir emotional quotient in humans. There are series and themes to understand how emotions are processed within varied scenarios. Among many decision science scholars, Jennifer Lerner's work on human behavior (Lerner et al., 2015) highlights essential characteristics. Emotion knowledge and regulation reflect an understanding of the causes and consequences. Emotion regulation refers to the strategies that influence emotions' intensity, timing, and expression (Lerner et al., 2015).

According to Lerner, emotional regulation can be categorized into integral, incidental, and immediate emotion. Starting with, integral emotions: Integral emotions stem from personal judgments and significantly impact decision making. For instance, someone feeling anxious about a risky decision might choose a safer alternative (Nambiar, 2024). These emotions can influence decisions at both conscious and unconscious levels. Incidental emotions are often subconscious and are shaped by previous experiences, affecting future choices. For example, frustration with one's lifestyle could lead to resentment, especially when engaging in activities one tries to avoid, like unhealthy eating, which could then impact the continuation of healthy habits. Lastly, immediate emotions; these are rapid emotional responses that arise when reacting quickly to a situation (Lerner et al., 2015; Nambiar, 2024).

In addition, upcoming research has also highlighted the importance of practical, deliberative, and emotional processes in decision-making. Information in decision-making is processed using two different modes of thinking: affective/experiential and deliberative. These decision processes are acquired from the lessons of Kahneman's system analysis. Therefore, the interplay between these two processes is fundamental to older and adult decisions. This interplay can be strategically used not only to understand theoretical means but also to adopt its design methods, which can be imperative to improving the decision-making styles of adults and older individuals, for instance, financial or medical treatment decisions.

Older adults process information less quickly than younger adults (Salthouse, 1990), and their deliberative abilities may need to be improved due to less efficient processing of perceived information. Aging is accompanied by cognitive decline and an increase in the ability to inhibit false and irrelevant information in the efficiency of controlled processing mechanisms. It is associated with deliberation, thus affecting explicit learning and memory. Second, the processing and use of affective knowledge in both routine (brushing, having coffee/tea) and non-routine decisions (picking up the newspaper from the store, fixing broken pipes decisions) may become more critical with age, reflecting aging-related changes in social goals (Salthouse, 2006). Third, experience in using practical knowledge grows as people age, so they may become adept at its use and eventually rely on it. These propositions suggest that as people age, they rely on affect or more deliberative abilities that require more significant conscious effort or do not help meet social goals. This shift may reflect an adaptive response to age-related changes in cognitive skills, life experiences, or processing goals that promote well-being. If aging influences affective or deliberative information processing, older adults are especially susceptible to various biases and potentially vulnerable to scams and deceptive advertising. However, another subject of interest in the study of judgment and decision making is the extent to which changes in these processes might improve decision-making later in life and moderate biases in judgment. Lastly, evidence suggests that older adults may be less consciously aware of factors that influence their judgments and decisions compared with younger adults. They are also less accurate in estimating absolute numeric frequencies,

overconfident in their judgments, and less able than younger adults to control the impact of automatic processing on their judgments (Peters et al., 2007).

In light of the given inferences, the thesis questions acknowledge and strive to find evidence on the essential factors surrounding socio-economic decision-making in society. Additionally, the motive of delving deeper into individuals' cognitive facets brings out a layer of learning more about mind and body. The next section unfolds an empirical approach by adopting a set of established psychology scales and strives to implement fascinating results conducted on humans.

5 Methodology

The thesis will incorporate an online survey-based experiment. The demographics involved will be participants ranging from the age group 30 and above, with no exclusions on the profession. However, the study lays strict ground on participants being native English speakers. Hence, the data is acquired from participants residing in the U.S. metropolitan area. The participant data will be acquired from the diversity of race and ethnicity, and data related to socio-economic status will also be collected.

Primarily, the study is designed to understand conscious and unconscious skills across various scenarios in adulthood. It will be operationalized by adopting five established psychology scales. These questionnaires will assess attention, awareness, emotional responses, belief systems, and an individual's susceptibility to scams in socio-economic scenarios and other decision-making processes. Thus, fortifying the essence of this thesis, the study will be housed by Qualtrics, an efficient survey tool for building and distributing surveys, collecting responses, and customizing surveys.

The first scale is the awareness scale (Baer et al., 2006), which will be used to understand consciousness. Philosophy literature supports and understands consciousness studies as aspects of mindfulness, awareness, and attention (Brown & Ryan, 2003). The awareness scale is a validated measure of mindfulness, a crucial aspect of consciousness. It will be executed to assess the participants' level of mindfulness during the decision-making process. Second, socio-economic variables will be operationalized through a Financial Exploitation Vulnerability Scale (FEVS) (Campbell & Lichtenberg, 2020) and the scam suppressibility scale (FINRA, 2024). The scam scale will build on our understanding of exploitation and fraudulent means practiced across adults. Further, the items of the FEVS were drawn from the Lichtenberg Financial Decision-Making Rating Scale (LFDRS) (Lichtenberg et al., 2018), which assesses the decision-making process around a real-world financial transaction. This scale is multifactorial and equipped to assess psychosocial and emotional changes that occur in adulthood. Socio-emotional selectivity theory proposes that older adults increasingly prioritize emotionally meaningful goals and attend more to positive emotional experiences than negative ones (Carstensen et al., 2006). Third, the emotional factor will be accessed through an emotion-based decision-making scale (Barchard, 2001). It measures a person's ability or tendency to rely upon emotions and gut reactions while deciding. Lastly, the confirmation bias scale will be assessed (Rassin, 2008). This scale assesses the human tendency to search, interpret, or recall prior information that confirms or supports one's prior beliefs or values. The data procured from this study will be analyzed and tested using Poisson regression. It is a generalized linear model form of regression used to model data and contingency tables. The expectant result is to show higher and lower levels (difference) of conscious or unconscious decision making (awareness scale) across adulthood. Additionally, it will indicate the degree of influence financial exploitation, scams, personal beliefs, and emotional factors have on participants while deciding upon a situation. Finally, the study will incorporate exploratory analysis, which includes a confirmation bias scale. This technique

will help us reveal data beyond hypothesis testing and better understand the data set and variables, thus indicating a possible relationship between them.

Currently, the survey is in the process of data collection. We expect approximately 600 responses. As mentioned above, an intense analysis will be carried out after the collection. The ideal timeline for collecting the responses will be 3-4 weeks, which covers the agenda of this study. In the end, the research is still being conducted and in an active form of the above mentioned status (Nambiar, 2024).

Ultimately, the study adopts a novel route to discern the fundamentals present in our society. It adds varied scope to learning about human cognitive tendencies and behavioral responses while engaging in social and economic conditions. Lastly, the researcher envisions an active collaboration between psychology and philosophy, thus encouraging many scholars to develop innovative and groundbreaking techniques.

Conclusion

Humans are embedded in this world in an ongoing process of action-perception cycle, which continuously interacts with our environment. The thesis sets its agenda to find a cumulative interest in understanding the crucial elements of our society and unraveling philosophical theories in the form of an experimental setup. It also encourages the study of human capacity while dealing with the socio-economic crisis and their emotional quotient when a vulnerable situation emerges. The significance of this research would be a fundamental understanding of the functioning of consciousness, which will create a linear thought about how consciously or unconsciously decision-making is enacted among the broader cross-sections of people. The success of this study and research will be a turning point in exploring decision science and encouraging many more additions to the field of neuro-philosophy.

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VĚDOMÍ A ROZHODOVÁNÍ: ANALÝZA BEHAVIORÁLNÍCH POSTOJŮ V DOSPĚLOSTI NA SOCIOEKONOMICKÉ PLATFORMĚ

Lidé jsou ve svém každodenním životě spojeni s různorodými rozhodovacími dovednostmi. Ty zahrnují řadu metakognitivních schopností, které se zaměřují především na vědomé či nevědomé uvědomování si provádění určité činnosti. V daných společenských podmínkách hrají finance zásadní roli při pochopení socioekonomických a emocionálních faktorů. Cílem článku je pochopit základní aspekty rozhodovacích dovedností v dospělosti v rámci průřezu porozumění prvkům financí, kognitivních schopností, behaviorálních reakcí a přesvědčení při provádění určité činnosti. Článek je průběžnou prací a bude v závěru podpořen sběrem dat, a vyjádří naše chápání člověka z hlediska socioekonomických a emocionálních faktorů.

BEWUSSTSEIN UND ENTSCHEIDUNG: ANALYSE BEHAVIORISTISCHER HALTUNGEN IM ERWACHSENENALTER AUF EINER SOZIOÖKONOMISCHEN PLATTFORM

Die Menschen sind in ihrem Alltagsleben mit verschiedenartigen Entscheidungsfertigkeiten behaftet. Diese umfassen eine Reihe von metakognitiven Fähigkeiten, welche vor allem auf das bewusste oder unbewusste Bewusstwerden einer bestimmten Tätigkeit ausgerichtet sind. In den gegebenen gesellschaftlichen Bedingungen spielen die Finanzen beim Begreifen sozioökonomischer und emotionaler Faktoren eine grundsätzliche Rolle. Das Ziel dieses Artikels besteht im Begreifen der grundlegenden Aspekte der Entscheidungsfertigkeiten im Erwachsenenalter im Rahmen des Schnittpunktes des Verstehens von Finanzelementen, kognitiver Fähigkeiten, behavioristischer Reaktionen und der Überzeugung bei der Durchführung einer bestimmten Tätigkeit. Der Artikel ist Teil eines länger andauernden Projektes und wird im Abschluss von einer Datensammlung unterstützt. Er drückt unser Verständnis des Menschen aus dem Blickwinkel sozioökonomischer und emotionaler Faktoren aus.

ŚWIADOMOŚĆ I PODEJMOWANIE DECYZJI: ANALIZA POSTAW BEHAVIORALNYCH W DOROSŁYM ŻYCIU NA PLATFORMIE SPOŁECZNO-EKONOMICZNEJ

W swoim codziennym życiu ludzie są związani z różnymi umiejętnościami podejmowania decyzji. Obejmują one szereg umiejętności metapoznawczych, które skupiają się przede wszystkim na świadomej lub nieświadomej świadomości wykonywania pewnej czynności. W danych warunkach społecznych finanse odgrywają istotną rolę w zrozumieniu czynników społeczno-ekonomicznych i emocjonalnych. Celem niniejszego artykułu jest zrozumienie podstawowych aspektów umiejętności podejmowania decyzji w wieku dorosłym w kontekście zrozumienia elementów finansów, zdolności poznawczych, reakcji behawioralnych i przekonań podczas wykonywania pewnej czynności. Artykuł jest elementem ciągłej pracy i ostatecznie zostanie poparty zgromadzeniem danych, wyrażając nasze zrozumienie człowieka pod względem czynników społeczno-ekonomicznych i emocjonalnych.