POZNÁMKY

Úvod

- Kathleen D. Vohs (University of Minnesota), Nicole L. Mead (Florida State University) a Miranda R. Goode (University of British Columbia), "The Psychological Consequences of Money," Science 314, no. 5802 (2006): 1154–1156.
- Institute for Divorce Financial Analysts, "Survey: Certied Divorce Financial Analyst" (CDFA") Professionals Reveal the Leading Causes of Divorce," 2013, https://www.institutedfa.com/Leading-Causes-Divorce/.
- Dennis Thompson, "The Biggest Cause of Stress in America Today," CBS News, 2015, http://www.cbsnews.com/news/the-biggest-cause-of-stress-in-americatoday/.
- Anandi Mani (University of Warwick), Sendhil Mullainathan (Harvard), Eldar Shafir (Princeton) a Jiaying Zhao (University of British Columbia), "Poverty Impedes Cognitive Function," Science 341, no. 6149 (2013): 976–980.
- Paul K. Piff (UC Berkeley), Daniel M. Stancato (Berkeley), Stéphane Côté (Rotman School of Management), Rodolfo Mendoza-Denton (Berkeley) a Dacher Keltner (Berkeley), "Higher Social Class Predicts Increased Unethical Behavior," Proceedings of the National Academy of Sciences 109 (2012).
- Maryam Kouchaki (Harvard), Kristin Smith-Crowe (University of Utah), Arthur P. Brief (University of Utah) a Carlos Sousa (University of Utah), "Seeing Green: Mere Exposure to Money Triggers a Business Decision Frame and Unethical Outcomes," Organizational Behavior and Human Decision Processes 121, no. 1 (2013): 53–61.

Kapitola 2: Příležitost klepe na dveře

Shane Frederick (Yale), Nathan Novemsky (Yale), Jing Wang (Singapore Management University), Ravi Dhar (Yale) a Stephen Nowlis (Arizona State University), "Opportunity Cost Neglect," Journal of Consumer Research 36, no. 4 (2009): 553–561.

Kapitola 3: Hodnotová nabídka

- 1. Adam Gopnik, Talk of Town, "Art and Money," New Yorker, June 1, 2015.
- 2. Jose Paglieri, "How an Artist Can Steal and Sell Your Instagram Photos," CNN, May 28, 2015, http://money.cnn.com/2015/05/28/technology/do-i-own-my-instagram-photos/.

Kapitola 4: Zapomínáme, že všechno je relativní

- Brad Tuttle, "JC Penney Reintroduces Fake Prices (and Lots of Coupons Too, Of Course)," Time, May 2, 2013, http://business.time.com/2013/05/02/jc-penney -reintroduces-fake-prices-and-lots-of-coupons-too-of-course/.
- 2. Brian Wansink, Mindless Eating: Why We Eat More Than We Think (New York: Bantam, 2010).
- 3. Aylin Aydinli (Vrije Universiteit, Amsterdam), Marco Bertini (Escola Superior d'Administració i Direcció d'Empreses [ESADE]) a Anja Lambrecht (London Business School), "Price Promotion for Emotional Impact," Journal of Marketing 78, no. 4 (2014).

Kapitola 5: Obálková metoda

- 1. Gary Belsky a Thomas Gilovich, Why Smart People Make Big Money Mistakes and How to Correct Them: Lessons from the New Science of Behavioral Economics (New York: Simon & Schuster, 2000).
- Jonathan Levav (Columbia) a. Peter McGraw (University of Colorado), "Emotional Accounting: How Feelings About Money Influence Consumer Choice," Journal of Marketing Research 46, no. 1 (2009): 66–80.
- 3. Tamtéž
- 4. Amar Cheema (Washington University, St. Louis) a Dilip Soman (University of Toronto), "Malleable Mental Accounting: The Effect of Flexibility on the Justification of Attractive Spending and Consumption Decisions," Journal of Consumer Psychology 16, no. 1 (2006): 33–44.
- 5. Tamtéž
- 6. Eldar Shafir (Princeton) a Richard H. Thaler (University of Chicago), "Invest Now, Drink Later, Spend Never: On the Mental Accounting of Delayed Consumption," Journal of Economic Psychology 27, no. 5 (2006): 694–712.

Kapitola 6: Vyhýbáme se bolesti z placení

1. Donald A. Redelmeier (University of Toronto), Joel Katz (University of Toronto) a Daniel Kahneman (Princeton), "Memories of Colonoscopy: A Randomized Trial," Pain 104, nos. 1–2 (2003): 187–194.

- 2. Drazen Prelec (MIT) a George Loewenstein (Carnegie Mellon University), "The Red and the Black: Mental Accounting of Savings and Debt," Marketing Science 17, no. 1 (1998): 4–28.
- 3. Nina Mazar (University of Toronto), Hilke Plassman (Institut Européen d'Administration des Affaires [INSEAD]), Nicole Robitaille (Queen's University) a Axel Lindner (Hertie Institute for Clinical Brain Research), "Pain of Paying? A Metaphor Gone Literal: Evidence from Neural and Behavioral Science," INSEAD Working Paper No. 2017/06/MKT, 2016.
- 4. Dan Ariely (MIT) a Jose Silva (Haas School of Business, UC Berkeley), "Payment Method Design: Psychological and Economic Aspects of Payments" (Working Paper 196, 2002).
- 5. Prelec and Loewenstein, "The Red and the Black."
- 6. For a review: Dilip Soman (University of Toronto), George Ainslie (Temple University), Shane Frederick (MIT), Xiuping L. (University of Toronto), John Lynch (Duke University), Page Moreau (University of Colorado), George Zauberman (UNC Chapel Hill), "The Psychology of Intertemporal Discounting: Why Are Distant Events Valued Differently from Proximal Ones?" Marketing Letters 16, nos. 3–4 (2005): 347–360.
- 7. Elizabeth Dunn (University of British Columbia) a Michael Norton (Harvard Business School), Happy Money: The Science of Happier Spending (New York: Simon & Schuster, 2014): 95.
- 8. Drazen Prelec (MIT) a Duncan Simester (MIT), "Always Leave Home Without It: A Further Investigation of the Credit-Card Effect on Willingness to Pay," Marketing Letters 12, no. 1 (2001): 5–12.
- 9. Richard A. Feinberg (Purdue), "Credit Cards as Spending Facilitating Stimuli: A Conditioning Interpretation," Journal of Consumer Research 12 (1986): 356–384.
- 10. Promotesh Chatterjee (University of Kansas) a Randall L. Rose (University of South Carolina), "Do Payment Mechanisms Change the Way Consumers Perceive Products?" Journal of Consumer Research 38, no. 6 (2012): 1129–1139.
- 11. Uri Gneezy (UC San Diego), Ernan Haruvy (UT Dallas) a Hadas Yafe (Israel Institute of Technology), "The Inefficiency of Splitting the Bill," Economic Journal 114, no. 495 (2004): 265–280.

Kapitola 7: Příliš si věříme

1. Gregory B. Northcraft (University of Arizona) a Margaret A. Neale (University of Arizona), "Experts, Amateurs, and Real Estate: An Anchoring-and- Adjustment

- Perspective on Property Pricing Decisions," Organizational Behavior and Human Decision Processes 39, no. 1 (1987): 84–97.
- Amos Tversky (Hebrew University) a Daniel Kahneman (Hebrew University),
 "Judgment under Uncertainty: Heuristics and Biases," Science 185 (1974): 1124
 –1131.
- 3. Joseph P. Simmons (Yale), Robyn A. LeBoeuf (University of Florida) a Leif D. Nelson, (UC Berkeley), "The Effect of Accuracy Motivation on Anchoring and Adjustment: Do People Adjust from Provided Anchors?" Journal of Personality and Social Psychology 99, no. 6 (2010): 917–932.
- 4. William Poundstone, Priceless: The Myth of Fair Value (and How to Take Advantage of It) (New York: Hill & Wang, 2006).
- 5. Simmons, LeBoeuf a Nelson, "The Effect of Accuracy Motivation on Anchoring and Adjustment."
- 6. Dan Ariely (Duke University), Predictably Irrational (New York: HarperCollins, 2008).

Kapitola 8: Nadhodnocujeme cenu věcí, které vlastníme

- Michael I. Norton (Harvard Business School), Daniel Mochon (University of California, San Diego) a Dan Ariely (Duke University), "The IKEA Effect: When Labor Leads to Love," Journal of Consumer Psychology 22, no. 3 (2012): 453– 460.
- 3. Ziv Carmon (INSEAD) a Dan Ariely (MIT), "Focusing on the Forgone: How Value Can Appear So Different to Buyers and Sellers," Journal of Consumer Research 27, no. 3 (2000): 360–370.
- 4. Daniel Kahneman (UC Berkeley), Jack L. Knetsch (Simon Fraser University) a Richard Thaler (Cornell), "Experimental Tests of the Endowment Effect the Coarse Theorem," Journal of Political Economy 98 (1990): 1325–1348.
- 5. James R. Wolf (Illinois State University), Hal R. Arkes (Ohio State University) a Waleed A. Muhanna (Ohio State University), "The Power of Touch: An Examination of the Effect of Duration of Physical Contact on the Valuation of Objects," Judgment and Decision Making 3, no. 6 (2008): 476–482.
- 6. Daniel Kahneman (University of British Columbia) and Amos Tversky (Stanford), "Prospect Theory: An Analysis of Decision under Risk," Econometrica: Journal of Econometric Society 47, no. 2 (1979): 263–291.

- 7. Belsky a Gilovich, Why Smart People Make Big Money Mistakes.
- 8. Dawn K. Wilson (Vanderbilt), Robert M. Kaplan (UC San Diego) a Lawrence J. Schneiderman (UC San Diego), "Framing of Decisions and Selection of Alternatives in Health Care," Social Behaviour 2 (1987): 51–59.
- 9. Shlomo Benartzi (UCLA) a Richard H. Thaler (University of Chicago), "Risk Aversion or Myopia? Choices in Repeated Gambles and Retirement Investments," Management Science 45, no. 3 (1999): 364–381.
- 10. Belsky a Gilovich, Why Smart People Make Big Money Mistakes.
- 11. Hal R. Arkes (Ohio University) a Catherine Blumer (Ohio University), "The Psychology of Sunk Cost," Organizational Behavior and Human Decision Processes 35, no. 1 (1985): 124–140.

Kapitola 9: Je tohle férové?

- 1. Alan G. Sanfey (Princeton), James K. Rilling (Princeton), Jessica A. Aronson (Princeton), Leigh E. Nystrom (Princeton), a Jonathan D. Cohen (Princeton), "The Neural Basis of Economic Decision Making in the Ultimatum Game," Science 300 (2003): 1755–1758.
- Daniel Kahneman (UC Berkeley), Jack L. Knetsch (Simon Fraser University)
 a Richard H. Thaler (Cornell), "Fairness as a Constraint on Profit Seeking:
 Entitlements in the Market," American Economic Review 76, no. 4 (1986):
 728–741.
- 3. Annie Lowrey, "Fare Game," New York Times Magazine, Jan. 10, 2014.
- On Amir (UC San Diego), Dan Ariely (Duke), Ziv Carmon (INSEAD), "The Dissociation Between Monetary Assessment and Predicted Utility," Marketing Science 27, no. 6 (2008): 1055–1064.
- 5. Jan Hoffman, "What Would You Pay for This Meal?" New York Times, Aug. 17, 2015.
- 6. Ryan W. Buell (Harvard Business School) a Michael I. Norton (Harvard Business School), "The Labor Illusion: How Operational Transparency Increases Perceived Value," Management Science 57, no. 9 (2011): 1564–1579.

Kapitola 10: Podléháme magické síle jazyka a rituálů

- John T. Gourville (Harvard) a Dilip Soman (University of Colorado, Boulder), "Payment Depreciation: The Behavioral Effects of Temporally Separating Payments From Consumption," Journal of Consumer Research 25, no. 2 (1998): 160–174.
- 2. Nicholas Epley (University of Chicago), Dennis Mak (Harvard) a Lorraine Chen Idson (Harvard Business School), "Bonus or Rebate? The Impact of Income

- Framing on Spending and Saving," Journal of Behavioral Decision Making 19, no. 3 (2006): 213–227.
- 3. John Lanchester, How to Speak Money: What the Money People Say—and What It Really Means (New York: Norton, 2014).
- Kathleen D. Vohs (University of Minnesota), Yajin Wang (University of Minnesota), Francesca Gino (Harvard Business School) a Michael I. Norton (Harvard Business School), "Rituals Enhance Consumption," Psychological Science 24, no. 9 (2013): 1714–1721.

Kapitola 11: Přeceňujeme vlastní očekávání

- 1. Elizabeth Dunn (University of British Columbia) a Michael Norton (Harvard Business School), Happy Money: The Science of Happier Spending (New York: Simon & Schuster, 2014).
- Michael I. Norton (MIT) and George R. Goethals, "Spin (and Pitch) Doctors: Campaign Strategies in Televised Political Debates," Political Behavior 26 (2004): 227.
- 3. Margaret Shin (Harvard), Todd Pittinsky (Harvard) a Nalini Ambady (Harvard), "Stereotype Susceptibility Salience and Shifts in Quantitative Performance," Psychological Science 10, no. 1 (1999): 80–83.
- 4. Tamtéž
- 5. Robert Rosenthal (UC Riverside) a Leonore Jacobson (South San Francisco Unified School District), Pygmalion in the Classroom: Teacher Expectation and Pupils' Intellectual Development (New York: Holt, Rinehart & Winston, 1968).
- 6. James C. Makens (Michigan State University), "The Pluses and Minuses of Branding Agricultural Products," Journal of Marketing 28, no. 4 (1964): 10–16.
- 7. Ralph I. Allison (National Distillers Products Company) a Kenneth P. Uhl (State University of Iowa), "Influence of Beer Brand Identification on Taste Perception," Journal of Marketing Research 1 (1964): 36–39.
- 8. Samuel M. McClure (Princeton), Jian Li (Princeton), Damon Tomlin (Princeton), Kim S. Cypert (Princeton), Latané M. Montague (Princeton) a P. Read Montague (Princeton), "Neural Correlates of Behavioral Preference for Culturally Familiar Drinks," Neuron 44 (2004): 379–387.
- 9. Moti Amar (Onno College), Ziv Carmon (INSEAD) a Dan Ariely (Duke), "See Better If Your Sunglasses Are Labeled Ray-Ban: Branding Can Influence Objective Performance" (working paper).
- 10. Belsky a Gilovich, Why Smart People Make Big Money Mistakes, 137.
- 11. Baba Shiv (Stanford), Ziv Carmon (INSEAD) a Dan Ariely (MIT), "Placebo

- Effects of Marketing Actions: Consumers May Get What They Pay For," Journal of Marketing Research 42, no. 4 (2005): 383–393.
- 12. Marco Bertini (London Business School), Elie Ofek (Harvard Business School) a Dan Ariely (Duke), "The Impact of Add-On Features on Consumer Product Evaluations," Journal of Consumer Research 36 (2009): 17–28.
- 13. Jordi Quoidbach (Harvard) a Elizabeth W. Dunn (University of British Columbia), "Give It Up: A Strategy for Combating Hedonic Adaptation," Social Psychological and Personality Science 4, no. 5 (2013): 563–568.
- 14. Leonard Lee (Columbia University), Shane Frederick (MIT) a Dan Ariely (MIT), "Try It, You'll Like It," Psychological Science 17, no. 12 (2006): 1054–1058.

Kapitola 12: Nemáme to pod kontrolou

- Polyana da Costa, "Survey: 36 Percent Not Saving for Retirement," Bankrate,
 2014, http://www.bankrate.com/finance/consumer-index/survey-36-percent-not-saving-for-retirement.aspx.
- Nari Rhee (National Institute on Retirement Security) a Ilana Boivie (National Institute on Retirement Security), "The Continuing Retirement Savings Crisis," 2015, http://www.nirsonline.org/storage/nirs/documents/RSC%202015/ nal_ rsc_2015.pdf
- Wells Fargo, "Wells Fargo Study Finds Middle Class Americans Teeter on Edge of Retirement Cliff: More than a Third Could Live at or Near Poverty in Retirement," 2012, https://www.wellsfargo.com/about/press/2012/20121023_ MiddleClassRetirementSurvey/.
- Financial Planning Association Research and Practice Institute, "2013 Future of Practice Management Study," 2013, https://www.onefpa.org/business-success/ ResearchandPracticeInstitute/Documents/RPI%20Future%20of%20Practice %20 Management%20Report%20-%20Dec%202013.pdf.
- 5. Hal Ersner-Hershfield (Stanford), G. Elliot Wimmer (Stanford) a Brian Knutson (Stanford), "Saving for the Future Self: Neural Measures of Future Self-Continuity Predict Temporal Discounting," Social Cognitive and Affective Neuroscience 4, no. 1 (2009): 85–92.
- 6. Oscar Wilde, Lady Windermere's Fan (London, 1893).
- 7. Dan Ariely (MIT) a George Loewenstein (Carnegie Mellon), "The Heat of the Moment: The Effect of Sexual Arousal on Sexual Decision Making," Journal of Behavioral Decision Making 19, no. 2 (2006): 87–98.
- 8. Bram Van den Bergh (KU Leuven), Sigfried Dewitte (KU Leuven) a Luk Warlop (KU Leuven), "Bikinis Instigate Generalized Impatience in Intertemporal Choice," Journal of Consumer Research 35, no. 1 (2008): 85–97.

- 9. Kyle Carlson (Caltech), Joshua Kim (University of Washington), Annamaria Lusardi (George Washington University School of Business) a Colin F. Camerer, "Bankruptcy Rates among NFL Players with Short-Lived Income Spikes," American Economic Review, American Economic Association, 105, no. 5 (May 2015): 381–84.
- 10. Pablo S. Torre, "How (and Why) Athletes Go Broke," Sports Illustrated, March 23, 2009, http://www.si.com/vault/2009/03/23/105789480/how-and-why-athletes-go-broke.
- 11. Ilana Polyak, "Sudden Wealth Can Leave You Broke," CNBC, http://www.cnbc.com/2014/10/01/sudden-wealth-can-leave-you-broke.html.

Kapitola 13: Přeceňujeme cenu

- Rebecca Waber (MIT), Baba Shiv (Stanford), Ziv Carmon (INSEAD) a Dan Ariely (MIT), "Commercial Features of Placebo and Therapeutic Efficacy," JAMA 299, no. 9 (2008): 1016–1017.
- 2. Baba Shiv (Stanford), Carmon Ziv (INSEAD) a Dan Ariely (MIT), "Placebo Effects of Marketing Actions: Consumers May Get What They Pay For," Journal of Marketing Research 42, no. 4 (2005): 383–393.
- 3. Felix Salmon, "How Money Can Buy Happiness, Wine Edition," Reuters, October 27, 2013, http://blogs.reuters.com/felix-salmon/2013/10/27/how-money-can-buy-happiness-wine-edition/.
- 4. Christopher K. Hsee (University of Chicago), George F. Loewenstein (Carnegie Mellon), Sally Blount (University of Chicago) a Max H. Bazerman (Northwestern/Harvard Business School), "Preference Reversals Between Joint and Separate Evaluations of Options: A Review and Theoretical Analysis," Psychological Bulletin 125, no. 5 (1999): 576–590.

Kapitola 14: Vložte svoje peníze tam, kam směřuje vaše mysl

1. Florian Zettelmeyer (UC Berkeley), Fiona Scott Morton (Yale) a Jorge Silva-Risso (UC Riverside), "How the Internet Lowers Prices: Evidence from Matched Survey and Auto Transaction Data," Journal of Marketing Research 43, no. 2 (2006): 168–181.

Kapitola 16: Ovládejte se

1. Christopher J. Bryan (Stanford) a Hal E. Hershfield (New York University), "You Owe It to Yourself: Boosting Retirement Saving with a Responsibility-Based Appeal," Journal of Experimental Psychology 141, no. 3 (2012): 429–432.

- Hal E. Hershfield (New York University), "Future Self-Continuity: How
 Conceptions of the Future Self Transform Intertemporal Choice," Annals of the
 New York Academy of Sciences 1235, no. 1 (2011): 30–43.
- 3. Daniel Read (University of Durham), Shane Frederick (MIT), Burcu Orsel (Goldman Sachs) a Juwaria Rahman (Office for National Statistics), "Four Score and Seven Years from Now: The Date/Delay Effect in Temporal Discounting," Management Science 51, no. 9 (2005): 1326–1335.
- 4. Hal E. Hershfield (New York University), Daniel G. Goldstein (London Business School), William F. Sharpe (Stanford), Jesse Fox (Ohio State University), Leo Yeykelis (Stanford), Laura L. Carstensen (Stanford) a Jeremy N. Bailenson (Stanford), "Increasing Saving Behavior Through Age-Progressed Renderings of the Future Self," Journal of Marketing Research 48 (2011): S23–S37.
- 5. Nava Ashraf (Harvard Business School), Dean Karlan (Yale) a Wesley Yin (University of Chicago), "Female Empowerment: Impact of a Commitment Savings Product in the Philippines," World Development 38, no. 3 (2010): 333–344.
- 6. Dilip Soman (Rotman School of Management) a Maggie W. Liu (Tsinghua University), "Debiasing or Rebiasing? Moderating the Illusion of Delayed Incentives," Journal of Economic Psychology 32, no. 3 (2011): 307–316.
- 7. Dilip Soman (Rotman School of Management) a Amar Cheema (University of Virginia), "Earmarking and Partitioning: Increasing Saving by Low-Income Households," Journal of Marketing Research 48 (2011): S14–S22.
- 8. Autumn Cafiero Giusti, "Strike It Rich (or Not) with a Prize-Linked Savings Account," Bankrate, 2015, http://www.bankrate.com/finance/savings/prize-linked -savings-account.aspx.

Kapitola 17: Bitva, ve které se rozhoduje o všem

- 1. Jordan Etkin (Duke University), "The Hidden Cost of Personal Quantification," Journal of Consumer Research 42, no. 6 (2016): 967–984.
- Merve Akbaş (Duke), Dan Ariely (Duke), David A. Robalino (World Bank)
 a Michael Weber (World Bank), "How to Help the Poor to Save a Bit: Evidence
 from a Field Experiment in Kenya" (IZA Discussion Paper No. 10024, 2016).
- 3. Sondra G. Beverly (George Warren Brown School of Social Work), Margaret M. Clancy (George Warren Brown School of Social Work) a Michael Sherraden (George Warren Brown School of Social Work), "Universal Accounts at Birth: Results from SEED for Oklahoma Kids" (CSD Research Summary No. 16–07), Center for Social Development, Washington University, St. Louis, 2016.

- 4. Myles Udland, "Fidelity Reviewed Which Investors Did Best and What They Found Was Hilarious," Business Insider, September 2, 2004, http://www.businessinsider.com/forgetful-investors-performed-best-2014–9.
- 5. Daniel G. Goldstein (Microsoft Research), Hal E. Hershfield (UCLA) a Shlomo Benartzi (UCLA), "The Illusion of Wealth and Its Reversal," Journal of Marketing Research 53, no. 5 (2016): 804–813.

6. Tamtéž

Kapitola 18: Zastavte se a uvažujte

1. Soman a Cheema, "Earmarking and Partitioning," S14-S22.