



O.P. Jindal Global University
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The Psychology of Our Everyday Decisions

Course Instructor: Prof. Maria Zafar

Jindal Institute of Behavioral Sciences (JIBS)

3 Credit Course

FALL SEMESTER 2026

Faculty : Prof. Maria Zafar

Email : maria.zafar@jgu.edu.in

Office Hours : TBD; please feel free to drop an email to schedule a meeting outside of office hours

Classroom : TBA

The information provided herein is by the Course Coordinator. The following information contains the official record of the details of the course.

PART I

Course Title: The Psychology of Our Everyday Decisions	
Course Code	BE-E-0171
Course Duration	1 semester
No. of Credit Units	3
Level	UG
Pre-Requisites	Nil
Pre-Cursors	Nil
Equivalent Courses	Nil
Exclusive Courses	Nil
Class Timing	TBA

PART II

Course Description

Every day, we make countless decisions. From what to eat for breakfast and which class to skip to complete another's assignment, to how much to donate to a charity and which political narrative to trust. As much as we would like to believe that we make these decisions rationally, a vast body of research suggests otherwise. Drawing from psychology and allied disciplines, this course introduces students to the hidden forces that shape the choices we make: the mental shortcuts that usually serve us but sometimes fail us, the emotions that sway our judgments, and the environments that nudge us without our awareness. Students will examine how these processes operate in areas such as health, finances, moral decisions, and digital environments. By the end of the course, students will be better equipped to notice when their decision-making is vulnerable and to make choices more aligned with their actual goals.

Learning Outcomes

By the end of this course, students will be able to:

- Identify common cognitive biases and heuristics and recognize how they operate in everyday decision-making
- Analyze how decision environments are designed to influence behaviour, often in ways we do not notice
- Reflect critically on their own decision-making patterns and the influences that shape them to, ultimately, be able to decide ‘better’

Course Format

Each lecture will follow a simple structure: introduction to a concept → brief examination of theory and/or empirical evidence → locating the concept in our own experiences and in the world around us. We will use case discussions, self-reflection exercises, and small group activities to understand the applications of concepts we study. Students will be expected to reflect on their own choices and experiences to better appreciate the relevance of the course material.

Assessments

Assessment	Marks	Week	Learning Outcome
Quiz	20	Week 7-8	LO1, LO2
Decision Diary	20	Ongoing; to be submitted in week 12	LO1, LO2, LO3
Group Presentation	20	Week 11	LO1, LO2
Class Participation	10	Ongoing	
Total		70 marks	

Quiz. A closed-book in-class quiz with objective type questions (fill in the blanks, match, MCQs, short answer questions) will be conducted somewhere around Week 7 or 8. The quiz will assess students’ understanding of core concepts and materials covered by that time in the semester.

Decision Diary. Students will maintain a personal reflective journal, making a minimum of four entries by semester end. Each entry (500-600 words) will focus on a real decision the student made in any domain of life (academics, health, politics, relationships, finance, etc.) and examine it through the lens of the concepts learned in the course. This journal will be a private document shared only with the instructor. Students are, therefore, encouraged to write with honesty and frankness. There will be no ‘right’ or ‘wrong’ *decisions*; rather, I would be interested in looking at

how students reflect on the process of *making* that decision. Students are not expected to overcome biases within the span of a semester, but this exercise is aimed at helping them develop the habit of noticing the many overt and covert influences on their decisions. A tentative rubric for evaluation of each diary entry (carrying 5 marks) is provided below:

Criterion	Excellent	Good	Satisfactory	Insufficient
Depth of Self-Reflection 2 marks	Student probes beneath the surface of the decision. Explores not just what was decided, but <i>why</i> . The analysis reads genuine and introspective. Identifies possible biases or environmental nudges beyond just labelling them. Marked 2/2	Goes beyond description to offer some reflection on motivation or process of decision making. Meaningful self-inquiry is evident even if not sustained. Marked 1.5/2	Largely descriptive. Identifies what happened but does not meaningfully interrogate the decision-making process or the student's own role in it. Marked 1/2	Little to no reflection. Reads as a summary of events rather than an examination of a decision. Introspective engagement is absent. Marked 0/2
Conceptual Accuracy 2 marks	Correctly identifies and applies at least one course concept to the decision. The concept is not merely named but used to explain the decision making. Marked 2/2	Applies a course concept with reasonable accuracy. Some imprecisions in usage but the connection to the decision is clear and plausible. Marked 1/2	A course concept is mentioned but applied loosely or incorrectly. The link between the concept and the decision is superficial or forced. Marked 0.5/2	No course concepts applied or grossly incorrect application to the decision. Marked 0/2
Honesty and Specificity 1 mark	The decision described is real and particular. Concrete details are provided. The entry has the feel of an honest account both with respect to the decision situation and motivations. Marked 1/1	The decision is specific and appears genuine. Some vagueness, but the entry is largely candid and appears grounded in a real situation. Marked 0.5/1	The decision is vague or generic. The entry reads hypothetical or constructed. It is difficult to determine if a real decision, one drawn from lived experience, is being examined. Marked 0/1	

Group presentation. In groups of 4-5, students will identify a real-world decision environment (a supermarket layout, website/app interface, university cafeteria, political campaign, health insurance form, online shopping checkout page, etc.) and analyse how it is structured to shape behaviour. A short (250-300 words) proposal or outline of the presentation may be provided to the instructor in Week 6. This will be an optional submission, only expected so the instructor can provide feedback on the direction the work is taking. For the final presentation, groups will present their analysis to the class in a presentation of about 20 minutes. A tentative rubric for evaluation is provided ahead:

Group component (same marks for all group members): 12 marks

Criterion	Excellent	Good	Satisfactory	Insufficient
Choice and Depth of Decision Environment 2 marks	The chosen environment is interesting and well-suited to the analysis. The group demonstrates an understanding of its scope and complexity, and why an examination of this environment is productive or important. Marked 2/2	A reasonable choice of environment. The choice is largely appropriate, though the group may not have fully exploited its richness. Marked 1/2	The environment chosen is too simple, vague, or poorly understood. The group has not demonstrated why this context is a productive site for us to examine how it shapes our behaviours. Marked 0.5/2	The environment is not clearly identified or is so generic that no meaningful analysis is possible. There is little evidence of deliberate and thoughtful choice. Marked 0/2
Quality of Analysis 4 marks	The group goes beyond surface description to explain how and why the environment shapes behaviour. They identify specific mechanisms, consider who is affected and how, and engage with complexity and/or ambiguity as relevant. Marked 4/4	A solid analysis that explains how the environment influences behaviour with reasonable specificity. The group may not have engaged deeply with tensions, complexities, ambiguities, but the core arguments are clear and supported. Marked 3/4	Mainly descriptive. The group identifies features of the environment but does not sufficiently explain the psychological mechanisms at work or why those features matter. The analysis stays close to the surface. Marked 2/4	Little genuine analysis. The presentation describes the environment without meaningfully examining how it shapes decisions. Marked 1/4

Criterion	Excellent	Good	Satisfactory	Insufficient
Use of Course Concepts	Course concepts are woven naturally into the analysis rather than dropped in as labels. The group uses at least two concepts accurately and shows they understand what these concepts mean and how they are playing out in this decision context.	Course concepts are applied with reasonable accuracy. At least one concept is used well. There may be some imprecision in usage, but connections drawn are plausible and illuminating.	Course concepts are mentioned but used loosely or incorrectly. The group may have identified one or more relevant concepts but does not demonstrate adequate understanding of their relevance to the decision context.	Course concepts are absent, misused, or applied so superficially that they do not add anything meaningful to the analysis.
4 marks	Marked 4/4	Marked 3/4	Marked 1.5/4	Marked 0-0.5/4
Clarity and Organization	The presentation has a clear structure that the audience can follow. There is logical progression from identification of the environment to analysis to conclusion and takeaways. There is use of visual material (graphs, diagrams, animations, etc.) that enhances the group's argument or analysis. Time is managed well.	The presentation is broadly well-organized. The main thread is clear even if transitions are occasionally awkward. The conclusion is underdeveloped. Time management is adequate.	The structure is uneven. Sections feel disconnected and central arguments are hard to follow. The group runs noticeably over or under time. Group members rely too heavily on reading from slides or notes or phones.	The presentation lacks a clear structure. The audience cannot easily follow what is being argued or why. There are significant time management issues.
2 marks	Marked 2/2	Marked 1/2	Marked 0.2/2	Marked 0/2

Individual component (each student is marked independently): 8 marks

Criterion	Excellent	Good	Satisfactory	Insufficient
Presentation Delivery	Speaks clearly and at an appropriate pace. Engages the audience rather than reading from slides or notes.	Communicates clearly for the most part. There is some reliance on notes, but the student is	Delivery is stilted or heavily reliant on reading notes. The student struggles to	Content delivery significantly impedes communication. It is difficult to

4 marks	Demonstrates ownership of their part of the presentation. It is evident that they understand what they are saying, not just reciting it. Marked 4/4	largely present and engaged. Audience contact is maintained even if it is inconsistent. Marked 3/4	communicate their portion of the content in a way that connects with the audience. There are issues with audibility and/or pace. Marked 2/4	understand and/or follow the student and they read out notes throughout the presentation. Marked 1/4
4 marks	Conceptual Clarity and Engagement with Audience Questions Responds to questions with clear understanding of topic. Can explain concepts in their own words, without repeating presentation content. Handles unexpected or probing questions independently and with composure and intellectual humility. Marked 4/4	Handles most questions adequately and demonstrates solid grasp over their content. May struggle when pushed to move beyond rehearsed material, but understanding is evident. May need to confer with group members before answering audience questions. Marked 3/4	Can answer straightforward questions about their presentation part but it is evident that familiarity beyond rehearsed material is little. Their understanding appears surface-level: student can recall information but struggles to explain or apply it. Marked 2/4	Unable to respond meaningfully to audience questions. Responses suggest that the student has not engaged sufficiently with the presentation content or relied heavily on other group members to carry the project. Individual contribution appears seriously lacking. Marked 0-1/4

Class participation. Participation will be assessed continuously throughout the semester. While some marks can be scored by simply ensuring regular presence in the class, specific marks will also be allotted for genuine engagement in classroom activities and discussions. This will not be a measure of how often one speaks, but rather how meaningfully, thoughtfully, critically, and respectfully they interact with the instructor and their peers.

Missed or Late Assessment Submission

All assessments are expected to be submitted on the scheduled day. In case of exceptional circumstances, students can contact the course instructor and at their discretion (with or without penalty), the instructor may take a call on the concession that is granted.

Grading of Student Assessment

Letter Grade	Percentage of Marks	Grade Points	Interpretation
O	80 and above	8	Outstanding: Exceptional knowledge of the subject matter, thorough understanding of issues; ability to synthesize ideas, rules and principles and extraordinary critical and analytical ability.
A+	75 - 79	7.5	Excellent: Sound knowledge of the subject matter, thorough understanding of issues; ability to synthesize ideas, rules and principles and critical and analytical ability.
A	70 - 74	7	Very Good: Sound knowledge of the subject matter, excellent organizational capacity, ability to synthesize ideas, rules and principles, critically analyse existing material and originality in thinking and presentation.
A-	65 -69	6	Good: Good understanding of the subject matter, ability to identify issues and provide balanced solutions to problems and good critical and analytical skills.
B+	60 - 64	5	Fair: Average understanding of the subject matter, limited ability to identify issues and provide solutions to problems and reasonable critical and analytical skills.
B	55 - 59	4	Acceptable: Adequate knowledge of the subject matter to go to the next level of the study and reasonable critical and analytical skills.
B-	50 - 54	3	Marginal: Limited knowledge of the subject matter and irrelevant use of materials, and poor critical and analytical skills.
P1	45 - 49	2	Pass 1: Pass with Basic understanding of the subject matter.
P2	40 - 44	1	Pass 2: Pass with Rudimentary understanding of the subject matter.
F	Below 40	0	Fail: Poor comprehension of the subject matter; poor critical and analytical skills and marginal use of the relevant materials. Will require repeating the course.

COURSE OUTLINE

The course content is organized into four units moving from internal processes shaping decisions (Units 1 and 2) to external environments that frame choices (Unit 3) and finally to specific conditions of the digital world (Unit 4). To ensure accessibility of the content to students from diverse academic backgrounds, the readings include a mix of academic articles and books/chapters, case studies, as well as popular books written by academicians and practitioners. While the readings may seem too many, they are short, accessible, often overlapping, and entirely manageable. Instructor PPTs will further help students navigate these readings with ease.

Unit 1: How We Think: Heuristics and Cognitive Shortcuts

- 1.1) The Case Against Human ‘Rationality’
- 1.2) Thinking Intuitively vs Thinking Deliberately
- 1.3) Representativeness, Availability, Anchoring, Question Substitution
- 1.4) Overconfidence, Planning Fallacy, Conjunction Fallacy

Readings for Unit 1

Evans, J. S. B. (2008). Dual-processing accounts of reasoning, judgment, and social cognition. *Annual Review of Psychology*, 59(1), 255-278.

<https://doi.org/10.1146/annurev.psych.59.103006.093629> (Pages 265 to 268)

Hardman, D. (2009). *Judgment and decision making: Psychological perspectives*. John Wiley & Sons. (Chapters 1 and 4)

Kahneman, D. (2011). *Thinking, Fast and Slow*. Allen Lane. (Chapters 1 and 9)

Kahneman, D., & Tversky, A. (1979). Intuitive prediction: Biases and corrective procedures. In S. Makridakis & S. Wheelwright (Eds.), *Studies in the Management Sciences: Forecasting (Vol. 12)*. North-Holland.

Thaler, R. H., & Sunstein, C. R. (2021). *Nudge*. Penguin Books. (Chapter 1)

Tversky, A., & Kahneman, D. (1974). Judgment under uncertainty: Heuristics and biases. *Science*, 185(4157), 1124-1131. <https://doi.org/10.1126/science.185.4157.1124>

Tversky, A., & Kahneman, D. (1983). Extensional versus intuitive reasoning: The conjunction fallacy in probability judgment. *Psychological Review*, 90(4), 293-315.

<https://psycnet.apa.org/doi/10.1037/0033-295X.90.4.293>

Unit 2: How We Feel: Implications for Judgement and Decision Making

- 2.1) The Affect Heuristic
- 2.2) Loss Aversion and Related Biases: Endowment Effect, Status Quo Bias
- 2.3) Emotions in Moral and Ethical Decision Making

Readings for Unit 2

Greene, J. D. (2009). Dual-process morality and the personal/impersonal distinction: A reply to McGuire, Langdon, Coltheart, and Mackenzie. *Journal of Experimental Social Psychology*, 45(3), 581-584. <https://doi.org/10.1016/j.jesp.2009.01.003>

Haidt, J. (2001). The emotional dog and its rational tail: a social intuitionist approach to moral judgment. *Psychological review*, 108(4), 814-834.

Hardman, D. (2009). *Judgment and decision making: Psychological perspectives*. John Wiley & Sons. (Pages 84-85)

Kahneman, D. (2011). *Thinking, Fast and Slow*. Allen Lane. (Chapter 27)

Kahneman, D., Knetsch, J. L., & Thaler, R. H. (1991). Anomalies: The endowment effect, loss aversion, and status quo bias. *Journal of Economic Perspectives*, 5(1), 193-206.

Slovic, P., Finucane, M. L., Peters, E., & MacGregor, D. G. (2007). The affect heuristic. *European journal of operational research*, 177(3), 1333-1352. <https://doi.org/10.1016/j.ejor.2005.04.006>

Tversky, A., & Kahneman, D. (1991). Loss aversion in riskless choice: A reference-dependent model. *The quarterly journal of economics*, 106(4), 1039-1061. <https://doi.org/10.2307/2937956>

Unit 3: Environmental Influences: Choice Architecture, Social Norms, and Nudges

- 3.1) Defaults, Framing Effects, Option Arrangements
- 3.2) Social Norms and Conformity
- 3.3) Nudges: Ethics and Applications

Readings for Unit 3

Johnson, E. J., & Goldstein, D. (2003). Do defaults save lives?. *Science*, 302(5649), 1338-1339. <https://doi.org/10.1126/science.1091721>

Kahneman, D., & Tversky, A. (1984). Choices, values, and frames. *American psychologist*, 39(4), 341-350. <https://psycnet.apa.org/doi/10.1037/0003-066X.39.4.341>

Rozin, P., Scott, S., Dingley, M., Urbanek, J. K., Jiang, H., & Kaltenbach, M. (2011). Nudge to nobesity I: Minor changes in accessibility decrease food intake. *Judgment and Decision Making*, 6(4), 323-332. <https://doi.org/10.1017/S1930297500001935>

Schultz, P. W., Nolan, J. M., Cialdini, R. B., Goldstein, N. J., & Griskevicius, V. (2007). The constructive, destructive, and reconstructive power of social norms. *Psychological science*, 18(5), 429-434. <https://doi.org/10.1111/j.1467-9280.2007.01917.x>

Thaler, R. H., & Benartzi, S. (2004). Save more tomorrow™: Using behavioral economics to increase employee saving. *Journal of Political Economy*, 112(S1), S164-S187.

Thaler, R. H., & Sunstein, C. R. (2021). *Nudge*. Penguin Books. (Chapters 5, 13, 15)

Tversky, A., & Kahneman, D. (1981). The framing of decisions and the psychology of choice. *Science*, 211(4481), 453-458. <https://doi.org/10.1126/science.7455683>

Wansink, B., & Sobal, J. (2007). Mindless eating: The 200 daily food decisions we overlook. *Environment and Behavior*, 39(1), 106-123. <https://doi.org/10.1177/0013916506295573>

Unit 4: Decision Making in the Digital World

4.1) Interface Designs as (Unhelpful) Behavioural Nudges

4.2) Cognitive Biases and Misinformation

4.3) How Can We Decide Better?

Readings for Unit 4

Acquisti, A., Brandimarte, L., & Loewenstein, G. (2015). Privacy and human behavior in the age of information. *Science*, 347(6221), 509-514. <https://doi.org/10.1126/science.aaa1465>

Lewandowsky, S., Ecker, U. K., Seifert, C. M., Schwarz, N., & Cook, J. (2012). Misinformation and its correction: Continued influence and successful debiasing. *Psychological science in the public interest*, 13(3), 106-131. <https://doi.org/10.1177/1529100612451018>

Mathur, A., Acar, G., Friedman, M. J., Lucherini, E., Mayer, J., Chetty, M., & Narayanan, A. (2019). Dark patterns at scale: Findings from a crawl of 11K shopping websites. *Proceedings of the ACM on human-computer interaction*, 3(CSCW), 1-32. <https://doi.org/10.1145/3359183>

Pennycook, G., & Rand, D. G. (2021). The psychology of fake news. *Trends in cognitive sciences*, 25(5), 388-402. <https://doi.org/10.1016/j.tics.2021.02.007>

CLASSROOM POLICIES

Professional Conduct in Classroom

Developing professionalism means arriving on time to the classroom, maintaining classroom decorum, such as being seated within the first two minutes, being respectful to the instructor, peers, conflicting opinions, and submitting assignments on time. As a student of this course, you are expected to integrate these skills into your daily behaviour as maintaining professionalism is an essential component of the course. It is essential that we pursue higher ideals which means incorporating behaviours such as listening to others when they are contributing, being sensitive to other individuals and diversity, and supporting the overall learning environment. It is also expected that the student will contribute to classroom discussions, activities, and presentations to enhance the overall learning environment.

Attendance Policy

Students are expected to attend all classes (100% attendance). If you are unable to attend a class, it is expected that you will inform the course instructor, orally or in writing, the reason for your absence.

Punctuality

Students are expected to be seated and prepared inside the class at the scheduled class time. Regular latecomers will be denied entry. Both latecomers and early departures disrupt the learning environment and would be penalized. A student who thinks they might be late for a class is expected to inform the instructor beforehand, orally or in writing, the reason for the same.

Respectfulness

Students must maintain the integrity of the classroom which means respecting peers, faculty, and staff. It is essential that the student is attentive and sensitive about the words that they use and its impact on others. Students who harm the decorum of the classroom will be asked to leave the classroom and marked absent for the day.

Electronic Devices

I would encourage you to not use mobile phones, laptops, or tablets in the classroom. Note taking should be in the traditional pen and paper style.

Notes on Plagiarism

Plagiarism is not acceptable. Chat GPT extracted answers are not acceptable either. Please refrain from copying and pasting paragraphs and sentences from your reading materials. This includes copying someone's words, structure, grammar, ideas, thoughts, and phrases and passing them as your own. Too many quotes are not acceptable.

What is acceptable? Using one quote which is not more than 40 words with proper citation. Use citation wherever appropriate. Present the content you read from your reading materials in your own words. The source should be always acknowledged in your written material and presentation.

Academic learning is founded on the ideals of honesty, integrity, and civility. Students are expected to display these ideals at all times. Serious consequences could result when the ideals of academic behaviour are violated.

AI Usage Policy

Regardless of the institute's policy regarding AI usage, in this class, your submissions are expected to have zero AI-written content. You may use AI to enhance understanding, which is okay with me as long as I can see learning has also happened. Please do not use AI to "refine" writing; I would like to read your thoughts and ideas as you think them.

Safe Space Pledge

Some parts of this course may discuss a range of issues that might result in distress for some students. To make sure that all students collectively benefit from the course and do not feel troubled due to either the contents of the course or the conduct of the discussions, it is incumbent upon all within the classroom to pledge to maintain respect towards our peers. This does not mean that you need to feel restrained about what you feel and what you want to say. Conversely, this is about creating a safe space where everyone can speak and learn without inhibition and fear.

Disability Support and Accommodation Requirements

JGU endeavours to make all its courses accessible to students. All students with a known disability needing academic accommodations are required to register with the Disability Support Committee dsc@jgu.edu.in. The Committee has so far identified the following conditions that could possibly hinder student's overall well-being: physical and mobility related difficulties; visual impairment; hearing impairment; medical conditions; specific learning difficulties e.g. dyslexia; mental health.

The Disability Support Committee maintains strict confidentiality in its discussions. The students should preferably register with the Committee in the first week of the semester as disability

accommodation requires early planning. DSC will approve and coordinate all the disability related services such as appointment of academic mentors, specialized interventions and course related requirements such as accessible classrooms for lectures, tutorials, and examinations.

Centre for Wellness and Counselling Services

Email ID: cwcs@jgu.edu.in

Mobile: +91 8396907312