

عنوان مقاله:

?Do Behavioral Biases Affect Credit Risk Assessment Methods

محل انتشار:

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خلاصه مقاله:

The purpose of this study was to investigate the effect of bankers' behavioral biases on credit risk management. We examined whether and how individual emotional biases (i.e., loss aversion, optimism, overconfidence, and cognitive dissonance) affect the banks' credit risk policy, including the risk assessment methods (i.e., quantitative vs. qualitative methods). Based on a sample of Tunisian banks, the results showed that the bankers' emotional biases affect their preferences regarding the choice of credit risk assessment methods. The findings revealed that optimist, loss-averse, and overconfident bankers are more likely to adopt quantitative methods such as scoring when they assess the credit risk. The bankers with high cognitive dissonance, however, were found to have a high preference for a qualitative approach.

کلمات کلیدی:

cognitive dissonance, credit risk, Loss aversion, Optimism, Overconfidence

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