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| Autore                  | van Raaij W. Fred   |
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| Nota di contenuto       | Cover; Half-Title; Title; Copyright; Contents; List of Figures; List of Tables; Foreword; Acknowledgments; 1 Introduction; Part I; 2 Money Management; 3 Saving Behavior; 4 Credit Behavior and Debt Problems; 5 Insurance and Prevention Behavior; 6 Pension Plans and Retirement Provisions; 7 Investment Behavior; 8 Tax Behavior: Compliance and Evasion; 9 Victims of Financial Fraud; 10 Responsible Financial Behavior; Part II; 11 Individual Differences and Segmentation; 12 Confidence and Trust; 13 Loss Aversion and Reference Points; 14 Risk Preference; 15 Time Preference<br>16 Decision-Making, Decision Architecture, and Defaults17 Self-Regulation; Notes; Bibliography; Index |
| Sommario/riassunto      | Government policies, marketing campaigns of banks, insurance companies, and other financial institutions, and consumers' protective actions all depend on assumptions about consumer financial behavior. Unfortunately, many consumers have no or little knowledge of budgeting, financial products, and financial planning. It is therefore important that organizations and market authorities know why consumers spend, borrow, insure, invest, and save for their retirement  |

- or why they do not. Understanding Consumer Financial Behavior provides a systemic economic and behavioral approach to the way people handle their finances. It discusses the different types of financial behaviors consumers may engage in and explores the psychological explanations for their behavior and choices. This exciting new book is essential reading for scholars of marketing, finance, and management; financial professionals; and consumer policy makers.

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