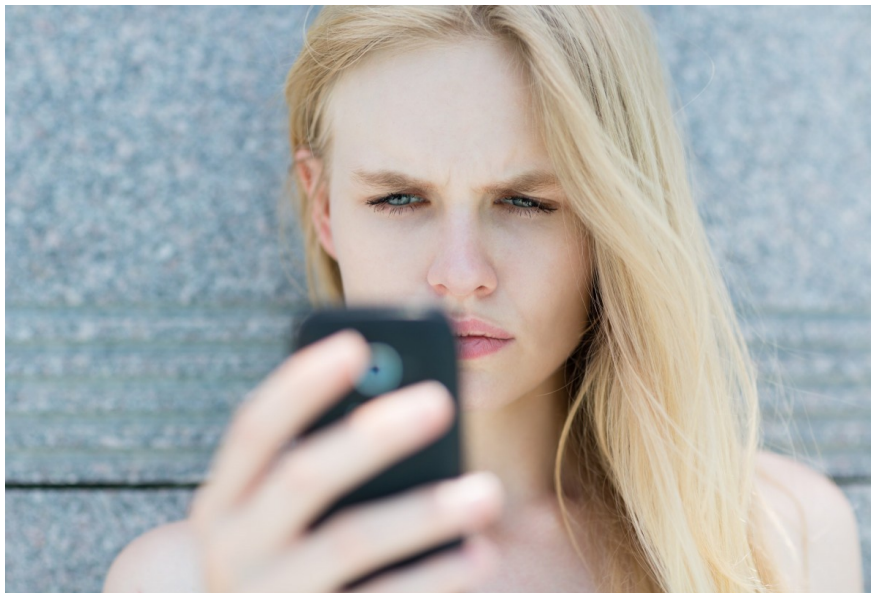


## What is Salience Bias?

Social media is designed to grab our attention. It's highly successful at it, especially so at times of social change. It gives us little time to think and consider other issues that may be more important. This tendency to focus on and favour information that stands out can lead us astray. It's an effect known as salience bias



### Attention grabbing

Salience bias is not confined to the news we notice; it can affect the way people spend and save.

For example, it's easy to focus on an advertised bundled internet service deal without considering whether each component actually delivers value, or to remember the excitement of a new purchase while ignoring the dent it makes in our bank account. Some information or experiences [appear more important](#) than others which means we are more likely to remember and act on them.

And because distractions aren't always the right place to focus, salience bias describes why we can make judgements based on the wrong information, or on information that isn't very important in the whole scheme of things.

## Salient tech

When something is front of mind, or salient, it's much easier to act on. Something that falls into the shadows is easily forgotten and this can explain why it's challenging to achieve specific goals. Temptations right in front of us are much more noticeable, or salient, than future benefits that take effort to achieve.

Making things more obvious can help with goals, such as better money management, as many personal-finance apps show. Any tool that collates all of your finances in one place, sends notifications to remind you of payments due, or calculates how much you can spend while still meeting your savings goal is playing to salience bias. Each of these services makes the information we need obvious and tries to put it in front of us exactly when we need it.

## Front of mind

And salience can benefit in other ways when it comes to our money.

A researcher from the University of California wanted to understand how making overdraft amounts salient could reduce how much people paid in overdraft fees. [He found that](#) continually reminding people of their overdraft expenses moved the extra fees they were paying towards, as it were, the "front" of their mind, which reduced how much people paid out in additional expenses.

When people were more aware of the expenses they were incurring, they reduced how many debit transactions they made and some people cancelled their automated withdrawals. They were more likely to act because the costs they were incurring were obvious.

## Not only money

While salience can help with money management, this idea applies to other things too. For example, when researchers from Zurich University reminded people how much water they were using while showering, this meant they used less water, reducing waste. People reacted to the real-time feedback by shortening their showers by an average of 22%.

The [researchers confirmed that](#) when we focus on what's immediately visible, we can change our behaviour in an effective way.

## Not always obvious

But while pointing things out to people might seem like a really simple approach to behavioural change, it can help people to shift focus and make better decisions – avoiding distractions and paying attention to what's important.

What's salient for some people might not be salient for others. Particularly, [research shows](#) that salience is more obvious to the one acting, compared to the person who's on the receiving end of an exchange. That is, the situation in which some behaviour occurs is not usually salient to the observers, only to the people actually taking the action.

For example, if a friend seems to be continually spending on their credit card (typically incurring fees) despite having plenty of savings, you might think this doesn't make sense. You may argue that they could save money by using their savings to pay off their credit card and avoid any interest repayments.

For you, as the observer, this might seem obvious. But for your friend – the actor – there may be some other salient feature prompting this activity. They may be saving strategically, for a specific financial need or a time when they know they'll need extra funds to outlay, for example.

## Attention! Attention!

It goes without saying that noticeable or prominent features are attention-grabbing. And given there is so much going on around us, we do need to be able to separate what needs our attention from background noise. But when we focus too much on the wrong things, we can end up making decisions that may not be the best.

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