

....

In reappraising – as we review any incident where an enterprise has failed, or public opinion has rejected some initiative, the process of one or more of these factors will normally explain the failure. Thus, the collective delusion of risk system designers and policy makers everywhere can be mitigated by considering in advance the cognitive realities of the individuals and groups most effected by the change.

**Table: Framing the Five Cognitive Factors**

	POP People on the Street	POLICY AND COMMERCIAL Boardroom, Board and Bosses	COGNITIVE AND ?? Researchers and Academics
General Framing Question	Am I OK with that?	Why might stakeholders be unhappy with our organisation?	How far does this exceed the subject's propensity for risk taking?
Load	What extra activity am I being forced to take on?  Am I being asked to do more than I am capable of, or that I am comfortable with doing?	What extra enterprise activities are we taking on? This could be; - expanding sales, regions, public profile, brand presence - trying to do more with less, overextending resources (including staff), putting extra strain on old systems	Are people being asked to undertake more than they can understand or make sense of (is their cognitive load increased)?  Are people being asked to take on more than they have the physical or time capacity to handle (is their practical load increased)?
Novelty	What new activity am I having to learn to do? This can include; - Am I being asked to engage with or work with unfamiliar methods, technologies or groupings? - Am I being forced to use a technology I'm unfamiliar with?	What new enterprise activities are we getting into? These can include markets, technologies, delivery and media.  Are these new enterprise activities untried? (ie. are we winging it and how proven or unproven is it)  Are our enterprise activities newly visible, whether established or new? This could be a result of public audit, new regulation, tests, watchdogs, reporting standards, pressure groups, whistle blowers or media attention	Are people being required to reframe their risk assumptions?  Are new data sets available which expose defunct assumptions?  Might people perceive that an unwelcome pattern is emerging (apophenia, bias effects, slippery slope)?  Does this challenge peoples' preferences? (fixation, attachment bias or sticky bias)
Dread	Does this alarm me? How alarming do I find this?  Does it look as if the people I care about are being harmed, or that they might be harmed?	Are we or those in our supply chain alarming anyone (including ourselves)? This can include; - Are we causing harm carelessly? - Is the 'game changing' around us, causing activities or products previously considered safe to be seen in a new and potentially harmful light? - Are we removing, or appearing to remove, peoples' support systems	Is there fear or, or actual physical harm, visceral fear or injury, vicarious harm (to children, friends and family) or existential dread  Has this upset peoples' assumptions of safety what is safe and how the world 'should be' to support their preferred way of life?  Affect: does this provoke feelings of fear, resentment or anomie?  Extrapolation: does this suggest that things actually are, or are about to get much

Equity	<p>FQ: How (un)fair do I feel that is?  Who is bearing the risks and who is getting the benefits</p>	<p>Who is bearing the risks and who is getting the benefits?  How does each stakeholder benefit or suffer?  Does our organisation 'protect' 'untouchable' people and/or 'offer rewards for failure'  Do people describe our enterprise as 'not fair', 'poor value', 'having a case to answer'  Do people call us 'careless', 'not listening', 'unaccountable'</p>	<p>worse?  What is the apparent balance of risk/hazard and benefit/opportunity?  Is there any apparent skew in favour of/against any of those involved?</p>
Social Acceptability	<p>FQ: Does that look to me/us like acceptable behaviour?  Do I like the way you are handling things?</p>	<p>Are we seen as well behaved?  Is our sector admired for best practice? Do people think of our sector in terms of best practice?  Do people say it's time for a change in our sector or that we are out of step with changing times?  Have peoples expectations of good behaviour changed and how do we behave  Has there been a political crackdown on abuses in our sector?</p>	<p>Social proof -  Social application  Crowd effects  Hindsight bias  Apophenia</p> <p>When people are judging if this behaviour/action is legitimate, what do their social reference points suggest?</p> <p>Academic work on the John Nash game theory stuff. On balance is everyone getting something out of this? Relate to game theory – see research by</p>