

HOW DOES OUR BRAIN AFFECT OUR POCKET?

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ABSTRACT

Purpose- The science of neurology, in which behavioral finance works closely, questioning the theories of traditional finance and the assumptions on which these theories are based, has enabled groundbreaking studies in the finance literature. However, the understanding of "I only know my own work well", which is the main problem in interdisciplinary and multidisciplinary studies, often causes difficulties in the interpretation of empirical studies. The main purpose of this study is to introduce neurofinance researchers, who dominate my finance literature but are not very familiar with neurology concepts, to introduce the basic neurofinance concepts that should be known, and to guide scientists who want to work in the field of neurofinance.

Methodology- Literature review method was used in the study. The concepts that show the brain-financial behavior relations, which are revealed as a result of studies in the field of neurofinance, are examined.

Conclusion- As a result of the study, some brain regions that were associated with financial behavior and some brain secretions, especially dopamine and serotonin, were listed.

Keywords: Neurofinance, behavioral finance, decision making

JEL Codes: D87, G40, G41

BEYNİMİZ CEBİMİZİ NASIL ETKİLER?

ÖZET

Amaç- Geleneksel finansın kuramlarını ve bu kuramların dayandığı varsayımları sorgulayan davranışsal finansın yakın ilişkide çalıştığı nöroloji bilimi, finans literatüründe çığır açan çalışmalara olanak vermiştir. Ancak disiplinlerarası ve çok disiplinli çalışmalardaki temel sorun olan "ben sadece kendi işimi iyi bilirim" anlayışı, çoğu zaman yapılan ampirik çalışmaların yorumlanmasında sıkıntılar yaşanmasına neden olmaktadır. Bu çalışmanın temel amacı, finans literatürüne hakim olan ancak nöroloji kavramlarına pek aşina olmayan araştırmacıları, nörofinans ile tanıştırmak, bilinmesi gereken temel nörofinans kavramlarını tanıtmak ve nörofinans alanında çalışmalar yapmak isteyen bilim insanlarına yol göstermektir.

Yöntem- Çalışmada literatür taraması yöntemi kullanılmıştır. Nörofinans alanında yapılan çalışmalar sonucunda ortaya konan beyin-finansal davranış ilişkilerini gösteren kavramlar irdelenmiştir.

Bulgular- Çalışma sonucunda finansal davranış ile ilişkisi ortaya konan bazı beyin bölgeleri ile dopamin ve serotonin başta olmak üzere bazı beyin salgıları sıralanmıştır.

Sonuç- Çalışmanın umulan sonucu, nörofinans alanında yapılacak çalışmalara yol göstermektir. Dopamin, serotonin, amigdala, prefrontal korteks ve diğere nörolojik kavramların finans uzmanları tarafından bilinmesinin, gelecekte yapılması planlanan nörofinans çalışmalarının yorumlanması açısından önemli olduğu düşünülmektedir.

Anahtar Kelimeler: Nörofinans, davranışsal finans, karar verme

JEL Kodları: D87, G40, G41

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