

Effective Decision Making

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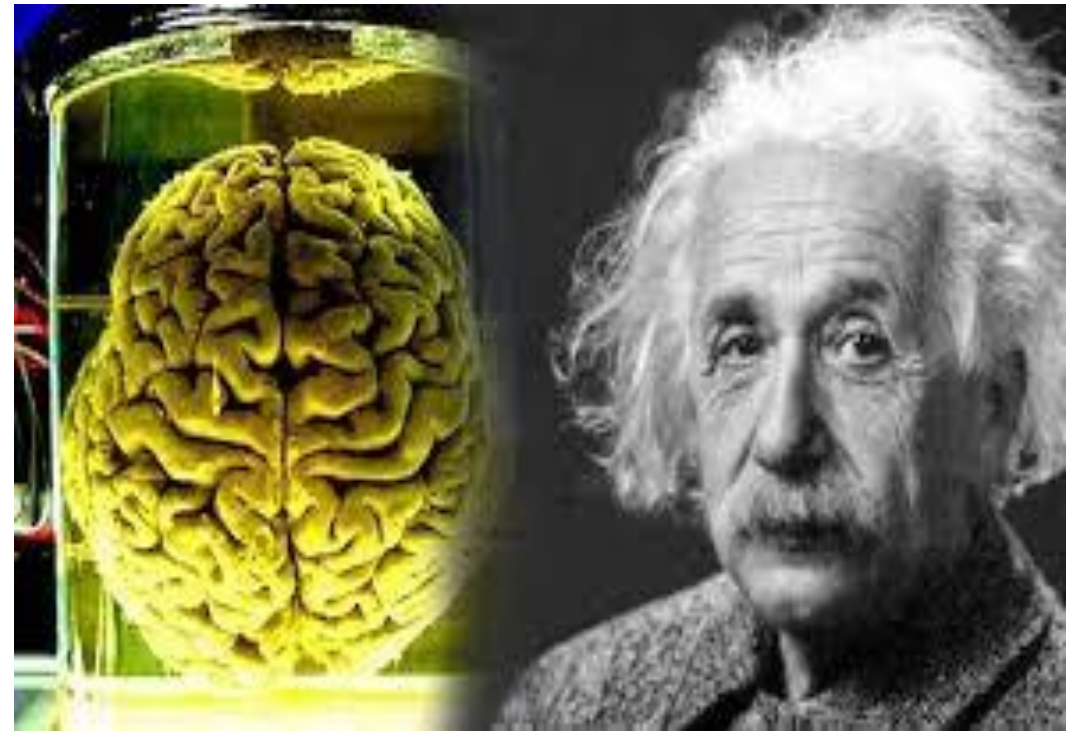
OBJEKTIF KURSUS

Pada akhir kursus, peserta akan dapat –

1. Memahami isu yang dihadapi dalam membuat keputusan
2. Memahami teknik membuat keputusan
3. Mengaplikasikan pengetahuan dalam membuat keputusan bersama kumpulan

“Intellectual solve problems;
geniuses prevent them”

Einstein



Some quotes on decision

Whenever you see a successful business, someone once made a courageous decision - Peter Drucker

In any moment of decision, the best thing you can do is the right thing, the next best thing is the wrong thing, and the worst thing you can do is nothing - Theodore Roosevelt

Once the decision is made, do not look back, do not second guess your decisions - Muhammad Ali

Unsuccessful people make decisions based on their current situation; successful people make decisions based on where they want to be - Anonymous

Your life changes the moment you make a new, congruent, and committed decision - [Anthony Robbins](#)

All my life, whenever it comes time to make a decision, I make it and forget about it - Harry S. Truman

One of the most significant discoveries of my life was realizing that we often place too much emphasis on making decisions and too little on managing the decisions we've already made - [John C. Maxwell](#)

It doesn't matter if you go somewhere and you're still winning - it's always the wrong decision to leave a club like Manchester United - Patrice Evra

PERBEZAAN

PENYELESAIAN MASALAH

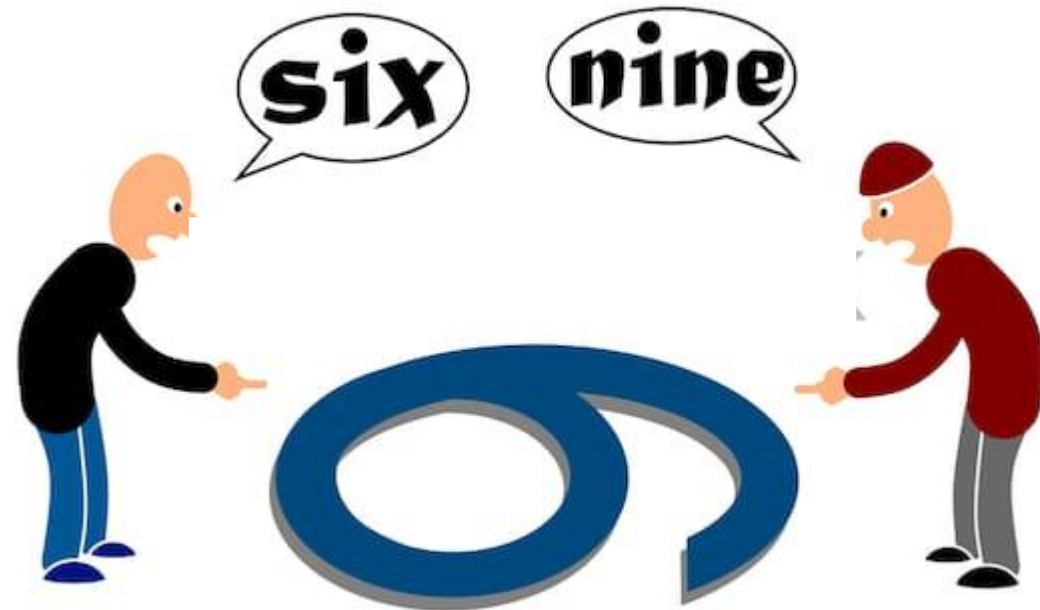
Perbezaan antara situasi semasa
dengan situasi yang diinginkan
Fokus kepada masa lepas
Berasas logik dan langkah untuk
mencapai keputusan yang efektif

MEMBUAT KEPUTUSAN

Tindakan membuat keputusan
terhadap pilihan yang ada
Fokus kepada masa
hadapan
Analisis data kritikal untuk
menentukan keputusan
terbaik

PERBEZAAN dalam

- ☐ Orientasi
- ☐ Persepsi
- ☐ Pandangan
- ☐ Nilai
- ☐ Dll.



DEFINITION

Decision & Decision Making

A decision is a choice made between two or more available alternatives. Decision making is the process of choosing the best alternative for reaching objectives
(Samuel C. Certo, 2003)

A decision making can be defined as a process of choosing between alternatives to achieve a goal. It is the process by which an individual chooses one alternative from several to achieve a desired objective
(Manmohan Prasad, 2003)

Decision Making



A decision is one when there are different things you can do and you pick one of them. You make lots of decisions everyday!

What are the types of decisions and how would you handle it?

Types of decision

1. Routine?
2. Adaptive?
3. Innovative

1. Delegate the decision making?
2. Pass to your boss?
3. Consult a colleague/an expert?
4. As for team members input?
5. What process to use?
6. Insists on your view or leave it to the team?



Decision

EFFECTIVE DECISION MAKING

Effective decision making is defined as the process through which alternatives are selected and then managed through implementation to achieve business objectives.

‘Effective decisions result from a systematic process, with clearly defined elements, that is handled in a distinct sequence of steps’ [Drucker, 1967].



Types of Decision

Basic Decision or Strategic Decision	<ul style="list-style-type: none"> ❑ All basic decision is strategic decisions involving large range commitments and large investments ❑ Slight or small mistakes in these decisions would seriously harm the entire organizations.
Administrative Decision	<ul style="list-style-type: none"> ❑ A Programmed decision: It involves organizations which an develop specific process for handling these decision. e.g. standing operating procedures and policies. ❑ Non – Programmed Decisions: They relate to general problem solving process. They involve judgment, intuition and creativity.
Organisational or Personal Decisions	<ul style="list-style-type: none"> ❑ Organizational decisions reflect company policy. They can be delegated of transferred to others. ❑ While personal decisions refer to those made by a manager as an individual and these can't be delegated.
Policy of decisions	<ul style="list-style-type: none"> ❑ Policy decisions are taken by the top, management e.g. the declaration of bonus in a company is a policy matter which is to be decided by the top management, while calculation and distribution of bonus is an operating decision which is taken as the lower levels.
Individual & Group Decisions	<ul style="list-style-type: none"> ❑ The decisions taken by the an individual in the organization is known as individual decisions • Group decisions refer it the decisions which are taken by a group of organizational members (board of directors, committer of experts)
Routine Decision	<ul style="list-style-type: none"> ❑ The type of decisions made when problems are relatively well defined and common & when established rules, policies and procedures can be used to solve them.
Adaptive Decision	<ul style="list-style-type: none"> ❑ The type of decisions made when problems and alternative solutions are somewhat unusual and only partially understood.

Factors Influencing Making Effective Decision

Perceptions

Goals

Priority

Values

Acceptability

Demands

Risk

Style

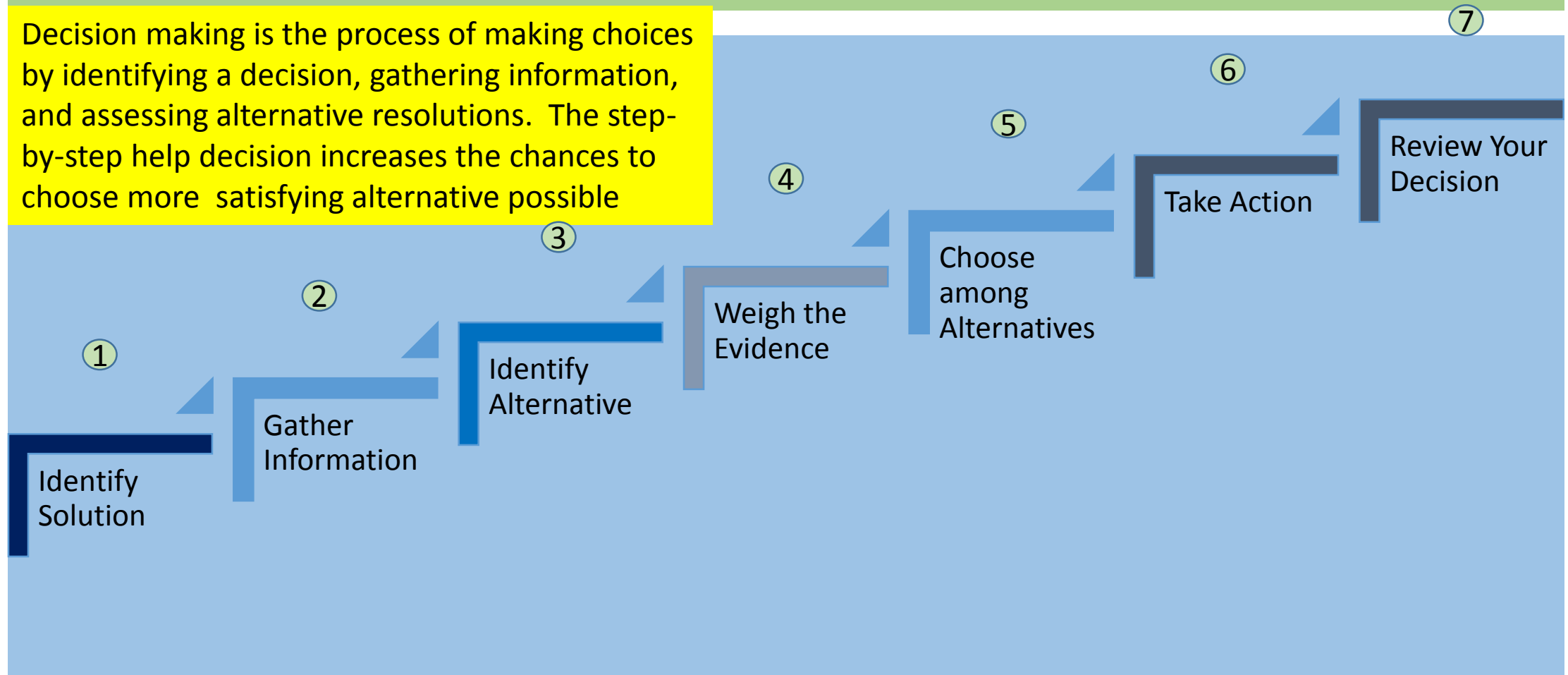
Resources

Judgement



7 STEPS TO EFFECTIVE MAKING

Decision making is the process of making choices by identifying a decision, gathering information, and assessing alternative resolutions. The step-by-step help decision increases the chances to choose more satisfying alternative possible



Six C's of Decision Making

Construct

- a clear picture of precisely what must be decided

Compile

- a list of requirements that must be met

Collect

- Information on alternatives that meet the requirements

Compare

- alternatives that meet the requirements

Consider

- the 'what might go wrong' factor with each alternative

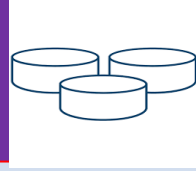
Commit

- to a decision and follow through with is

Use of Data for Decision Making



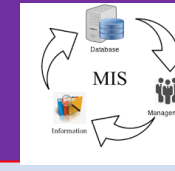
Data



Data Marts



Database
Management



MIS



Business
Intelligences



Big data analytics helps organizations harness their data and use it to identify new opportunities. That, in turn, leads to smarter business moves, more efficient operations, higher profits and happier customers.

Life Sciences

Clinical research is a slow and expensive process, with trials failing for a variety of reasons. Advanced analytics, artificial intelligence (AI) and the Internet of Medical Things (IoMT) unlocks the potential of improving speed and efficiency at every stage of clinical research by delivering more intelligent, automated solutions.

Banking

Financial institutions gather and access analytical insight from large volumes of unstructured data in order to make sound financial decisions. Big data analytics allows them to access the information they need when they need it, by eliminating overlapping, redundant tools and systems.

Manufacturing

For manufacturers, solving problems is nothing new. They wrestle with difficult problems on a daily basis - from complex supply chains, to motion applications, to labour constraints and equipment breakdowns. That's why big data analytics is essential in the manufacturing industry, as it has allowed competitive organizations to discover new cost saving opportunities and revenue opportunities.

Health Care

Big data is a given in the health care industry. Patient records, health plans, insurance information and other types of information can be difficult to manage – but are full of key insights once analytics are applied. That's why big data analytics technology is so important to health care. By analyzing large amounts of information – both structured and unstructured – quickly, health care providers can provide lifesaving diagnoses or treatment options almost immediately

Government

Certain government agencies face a big challenge: tighten the budget without compromising quality or productivity. This is particularly troublesome with law enforcement agencies, which are struggling to keep crime rates down with relatively scarce resources. And that's why many agencies use big data analytics; the technology streamlines operations while giving the agency a more holistic view of criminal activity.

Retail

Customer service has evolved in the past several years, as savvy shoppers expect retailers to understand exactly what they need, when they need it. Big data analytics technology helps retailers meet those demands. Armed with endless amounts of data from customer loyalty programs, buying habits and other sources, retailers not only have an in-depth understanding of their customers, they can also predict trends, recommend new products – and boost profitability

Source: https://www.sas.com/en_my/insights/analytics/big-data-analytics.html

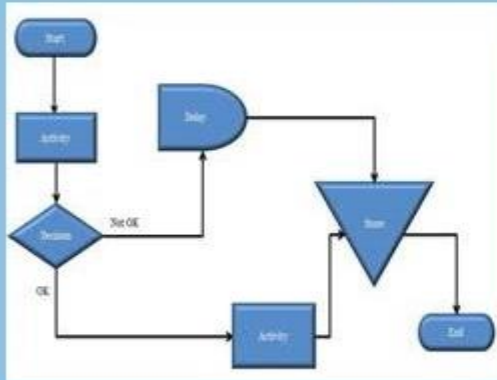
AFFINITY DIAGRAM

- An Affinity Diagram is a tool that gathers large amounts of language data (ideas, opinions, issues) and organizes them into groupings based on their natural relationships
- Affinity process is often used to group ideas generated by Brainstorming
- Method:
 1. State the issue to be examined in broad terms, such as an open ended question or statement.
 2. Generate and record ideas using Post-it notes. Begin sticking them on a wall or large sheet of chart paper, in no particular order, and where everyone can see them
 3. Arrange the notes in related or similar groupings
 4. Choose a word or phrase that captures the intent of each group and place it at the top as a category name or title

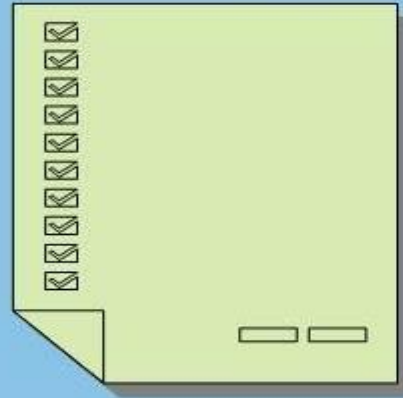


7 QC BASIC TOOLS

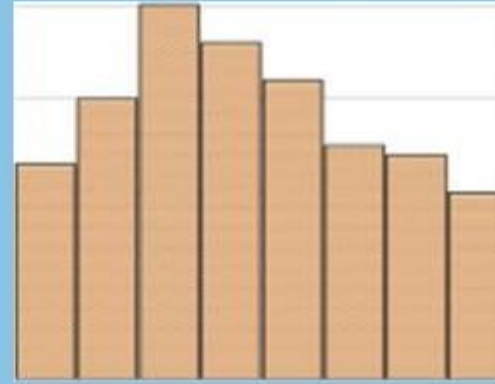
Process Flow Diagram



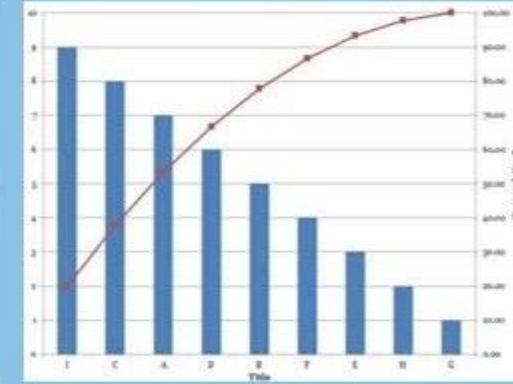
Check Sheet



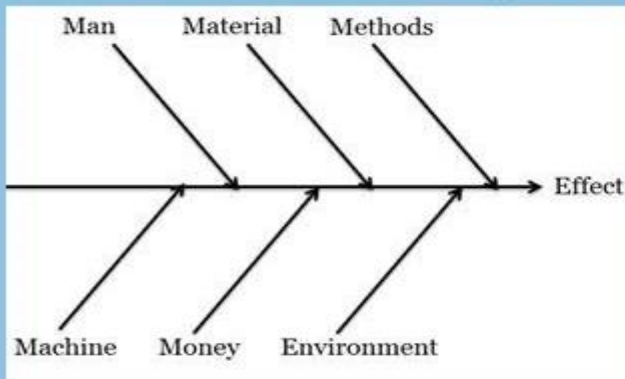
Histogram



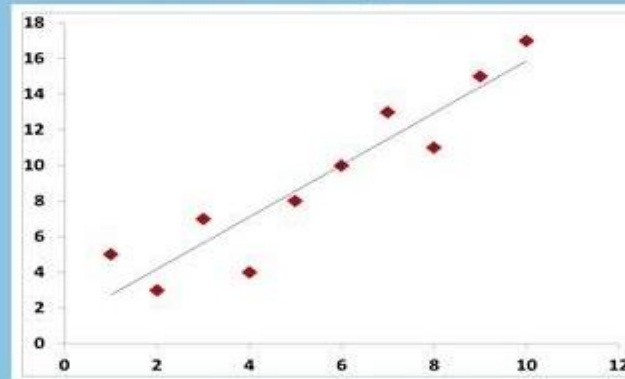
Pareto Diagram



Cause and Effect Diagram



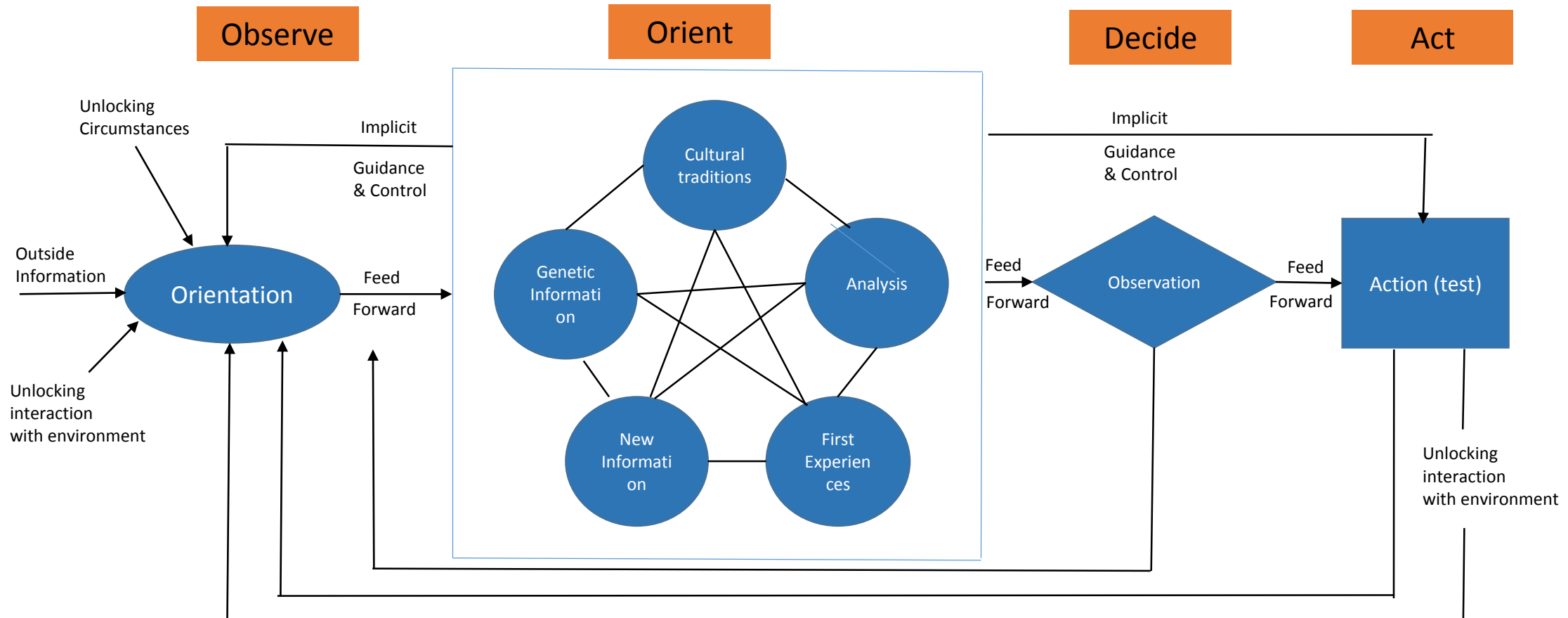
Scatter Diagram



Control Charts



ODDA Loop by John Boyd (1950s)

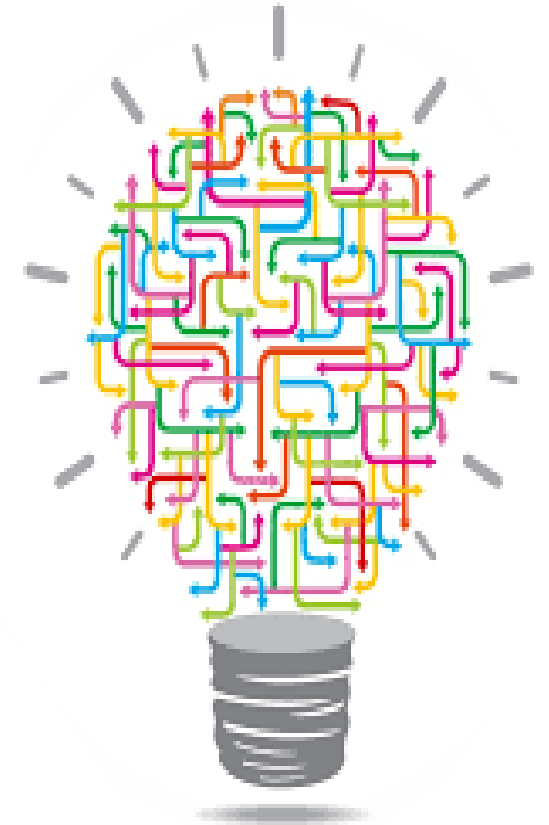


BRAINSTORMING

1. Developed by Alex Osborne
2. Teknik percambahan fikiran yang dilontarkan oleh ahli kumpulan secara spontan untuk mendapatkan idea sebanyak mungkin
3. Penilaian terhadap idea akan dibuat setelah semua lontaran idea selesai

PANDUAN BRAINSTORMING

1. Tidak boleh mengkritik idea ahli kumpulan
2. Ahli digalakkan melontarkan idea sebanyak mungkin
3. Ahli digalakkan menilai dan mengukuhkan idea kumpulan



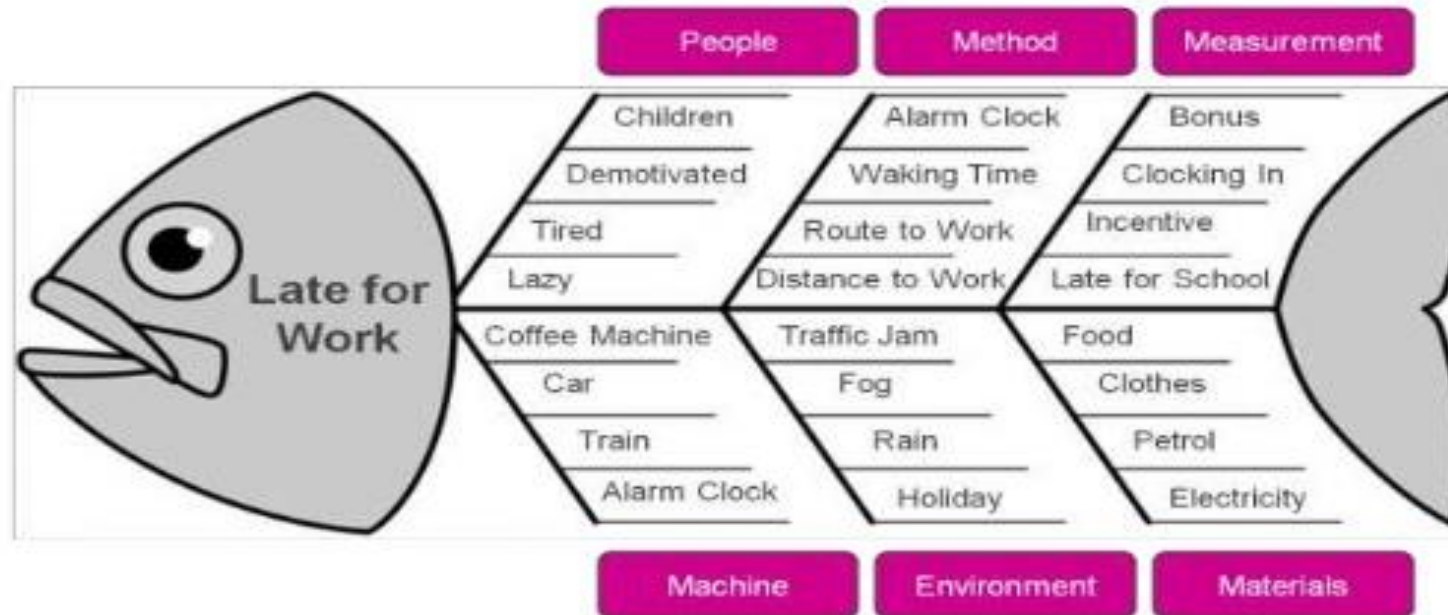
Kenapa pelajar tidak bergraduasi mengikut tempoh? Brainstorm...



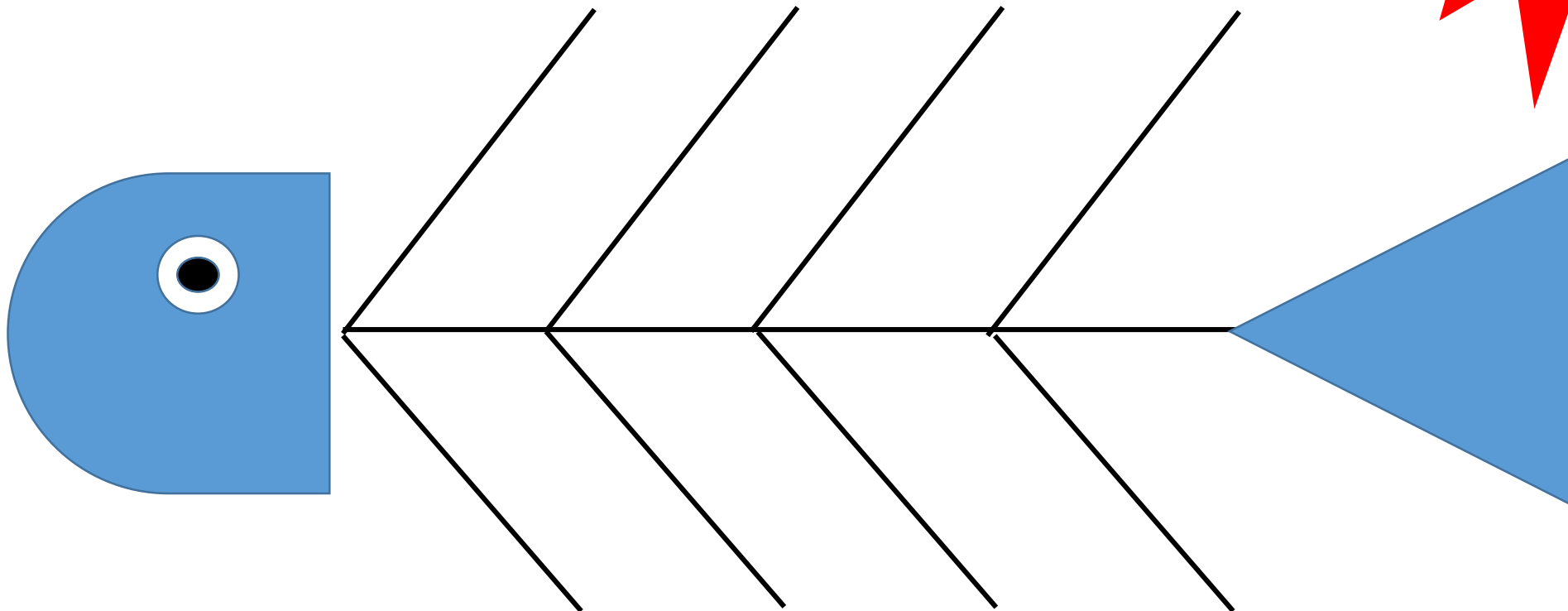
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Fishbone analysis

developed by Kaoru Ishikawa



Based on fishbone analysis, please identify issues faced by the university in increasing international students, and improvements can be taken in achieving this goal.



5 WHYS developed by [Sakichi Toyoda](#)

1. 5 Whys is an iterative interrogative technique used to explore the cause-and-effect relationships underlying a particular problem.
2. The primary goal of the technique is to determine the root cause of a defect or problem by repeating the question "Why?".
3. Each answer forms the basis of the next question.
4. The "5" in the name derives from an anecdotal observation on the number of iterations needed to resolve the problem.

Problem: Ran through a red light.

Why?

Late for work.

Why?

Woke up late.

Why?

Alarm clock broke.

Why?

Didn't check if it worked.

Why?

Forgot to do it last night.

<https://kanbanize.com/lean-management/improvement/5-whys-analysis-tool/>

5 Whys: Folk Song Bangau Oh Bangau

Bangau oh bangau kenapa engkau kurus?
Macam mane aku tak kurus, ikan tak nak timbul
Ikan tak nak timbul
Ikan oh ikan kenapa kau tak timbul?
Macam mana aku nak timbul, rumput panjang
sangat
Rumput panjang sangat
Rumput oh rumput kenapa panjang sangat?
Macam mana aku tak panjang, kerbau tak makan
aku
Kerbau tak makan aku.
Kerbau oh kerbau kenapa tak makan rumput?
Macam mana aku nak makan, perut aku sakit
Perut oh perut kenapa engkau sakit?
Makan nasi mentah
Nasi oh nasi kenapa engkau mentah?
Macam mana aku tak mentah, kayu api basah

Kayu api basah maaa...
Kayu oh kayu kenapa engkau basah?
Macam mana aku tak basah, hujan timpa aku.
Hujan oh hujan kenapa engkau turun?
Macam mana aku tak turun, katak panggil aku...
Katak oh katak kenapa kau panggil hujan?
Macam mana aku tak panggil,
Ular nak makan aku
Ular oh ular kenapa kau makan katak?
Macam mana aku tak makan, memang makanan aku
Memang ma makanan aku...

Decision Matrix developed by Prof Stuart Pugh, University of Strathclyde

A ***decision matrix*** is used to compare design solutions against one another, using specific criteria that are often based on project requirements.

	cost	complexity	Development Time	Total
Idea #1	3	2	1	6
Idea #2	1	1	2	4
Idea #3	4	2	4	10
Idea #4	2	3	4	9
Idea #5	4	1	3	8
Idea #6	3	4	4	11

4	3	2	1	2	1
Best			Worst	Yes	No

Decision Matrix

Ranking The Alternatives

	<i>Cost</i>	<i>Reusable</i>	<i>Uniform Geometry</i>	<i>Self-Adhering?</i>	<i>Clean-Up Needed</i>	<i>Model Resilience</i>	<i>Testability with other Parts</i>	<i>Total</i>
Modeling Clay	2	2	1	2	1	1	1	10
Caramel Cubes	3	1	2	2	2	1	1	12
Dice	1	2	4	1	3	2	4	17
Interlocking Centimeter Cubes	4	2	4	2	4	4	2	22
Foam Cubes	1	2	3	1	3	2	2	14
Sugar Cubes	4	1	3	1	2	3	3	17

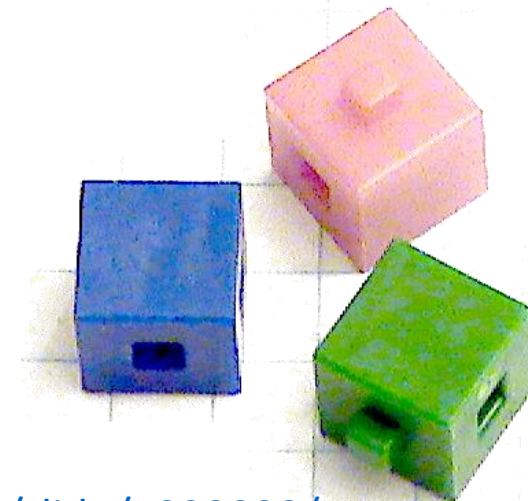
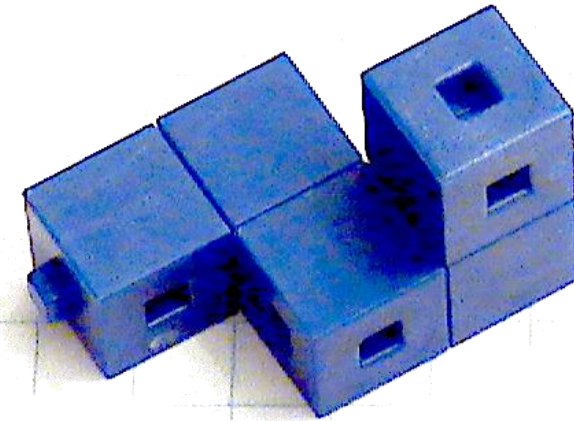
4	3	2	1
Best			Worst

2	1
Yes	No

The Right Decision

Design decisions should be based on analysis and logic; not personal opinion.

A ***decision matrix*** is a design tool that may be used multiple times throughout a design process.



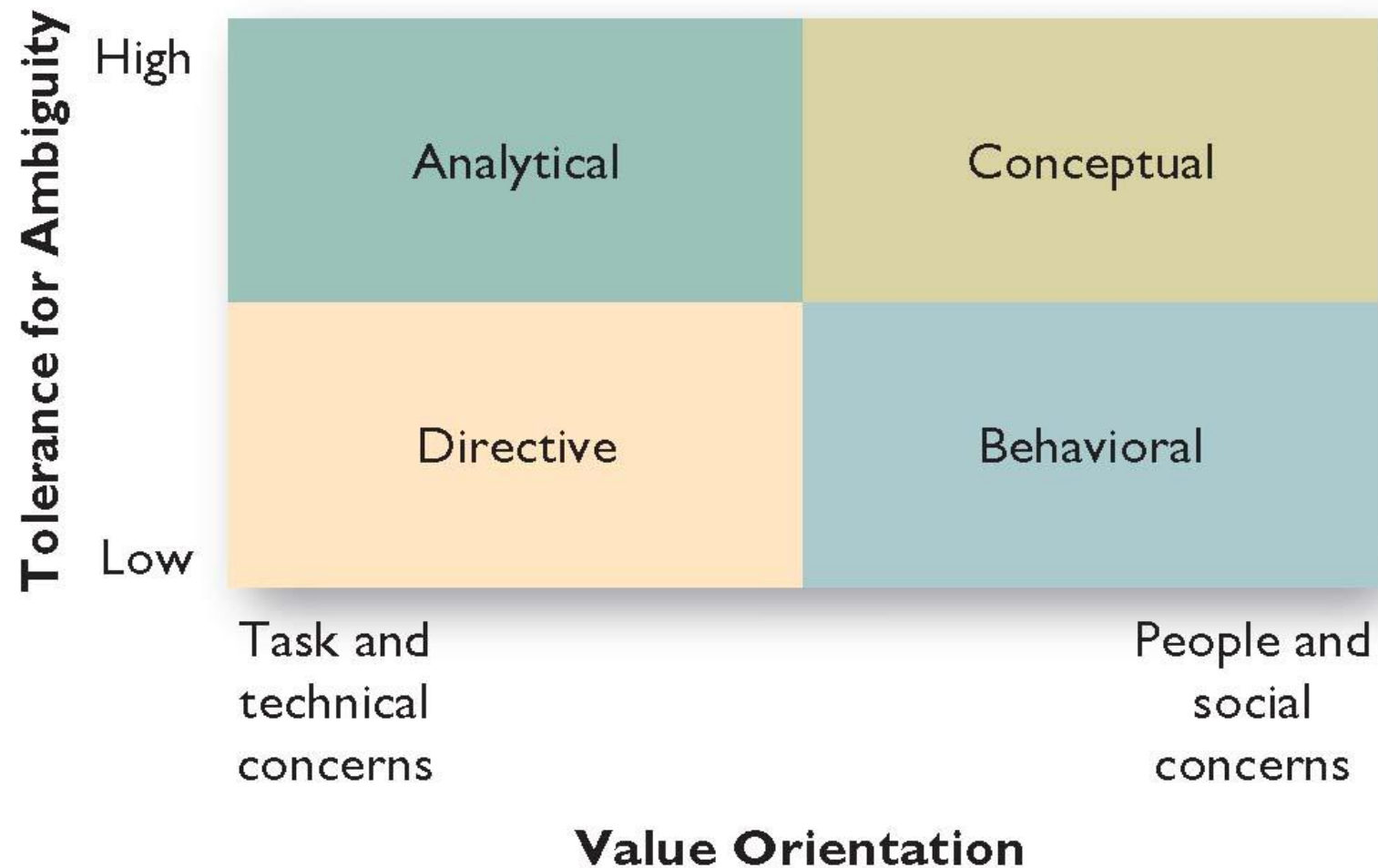
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Decision Matrix

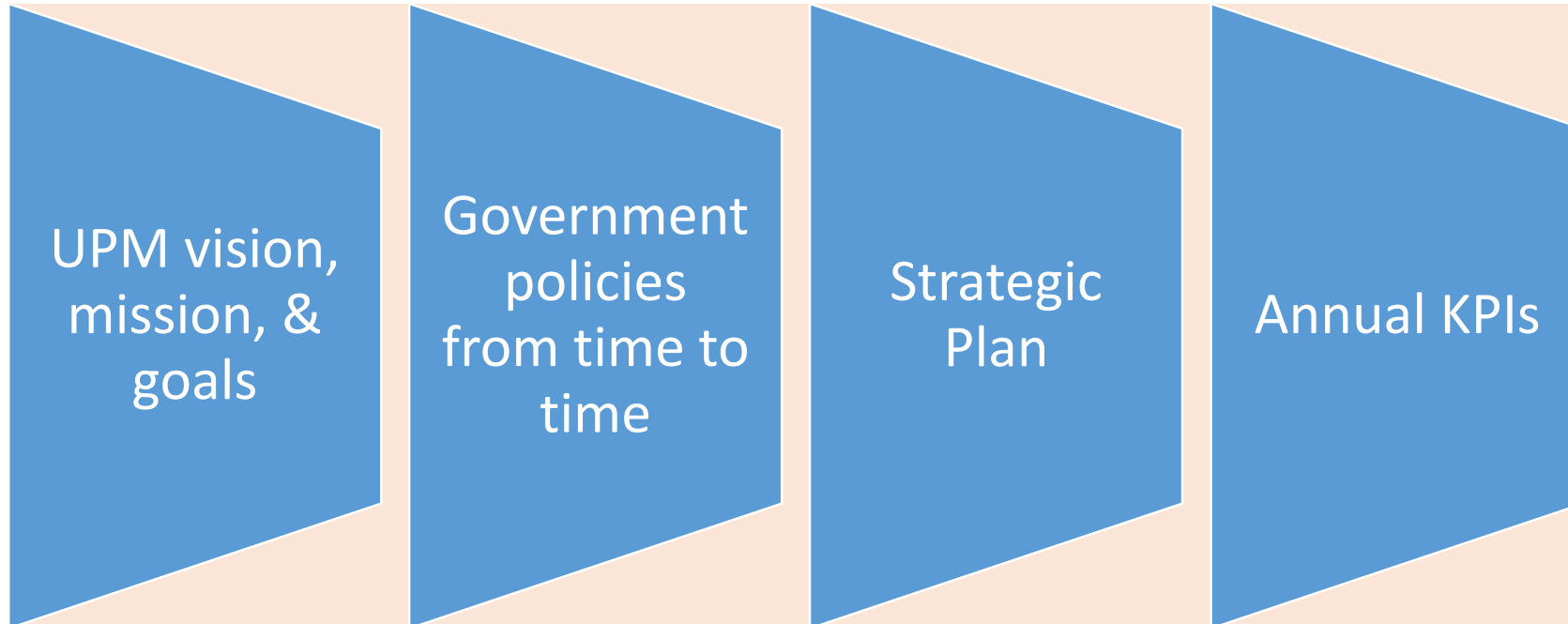
Ranking The Alternatives: Memilih SUV

	Harga	P'gunaan Petrol	Nilai Jual Balik	Alat gantian	Keselamatan	Umur kereta	Tempoh jaminan	Ada Bajet	Jumlah
Honda CRV									
Proton X70									
Range Rover Evoque									
Mazda CX 5									
Kia Sportage									
	Terbaik 4	Baik 3	Sederhana 3	Lemah 3		Ya 2	Tidak 1		

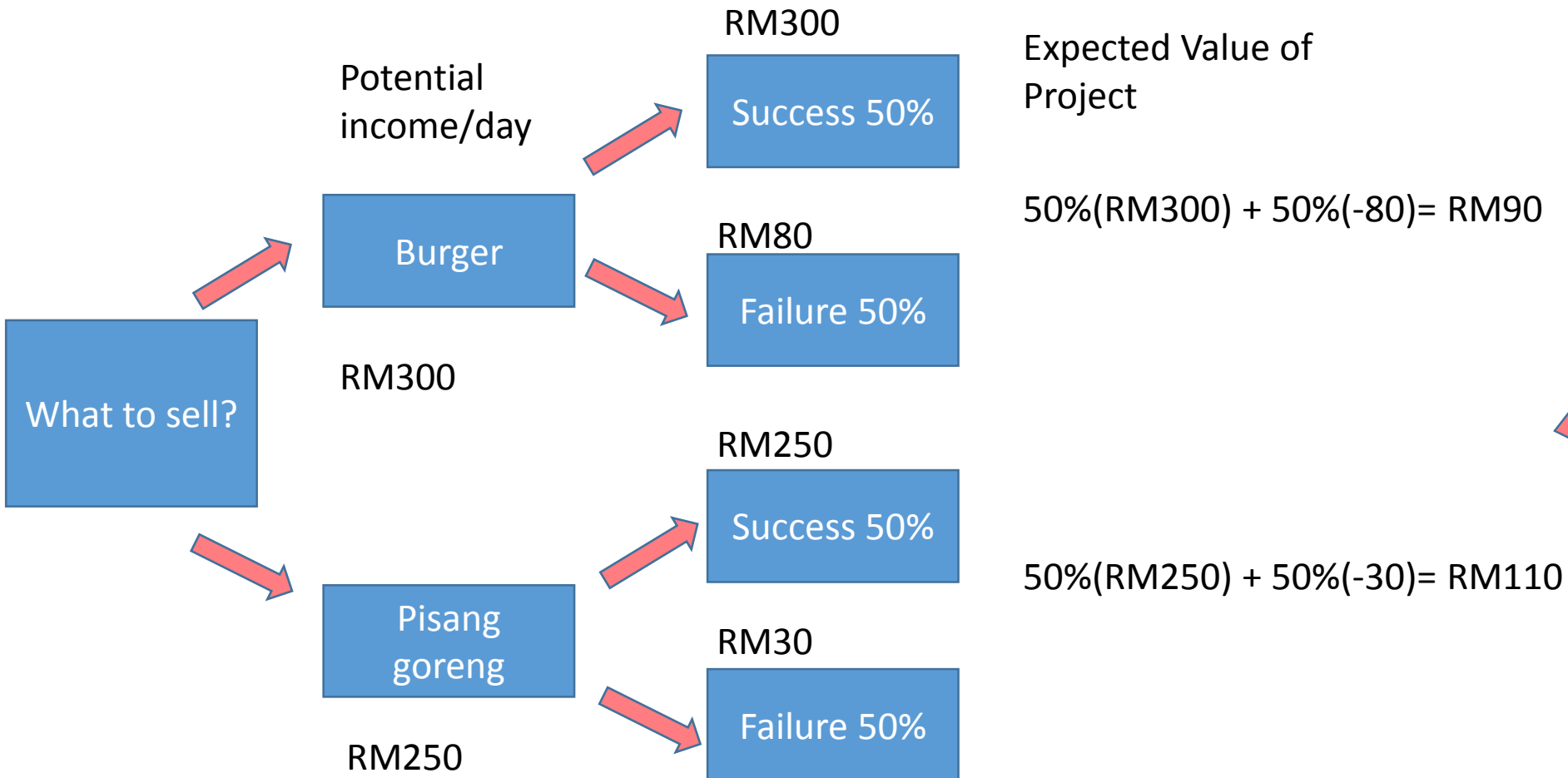
Decision Making Styles



What are the consideration in decision making for UPM? Alignment?



Decision Tree



It doesn't mean every time the fixed profit will be based on expected value, but it may be the average

How to elevate UPM's ranking???

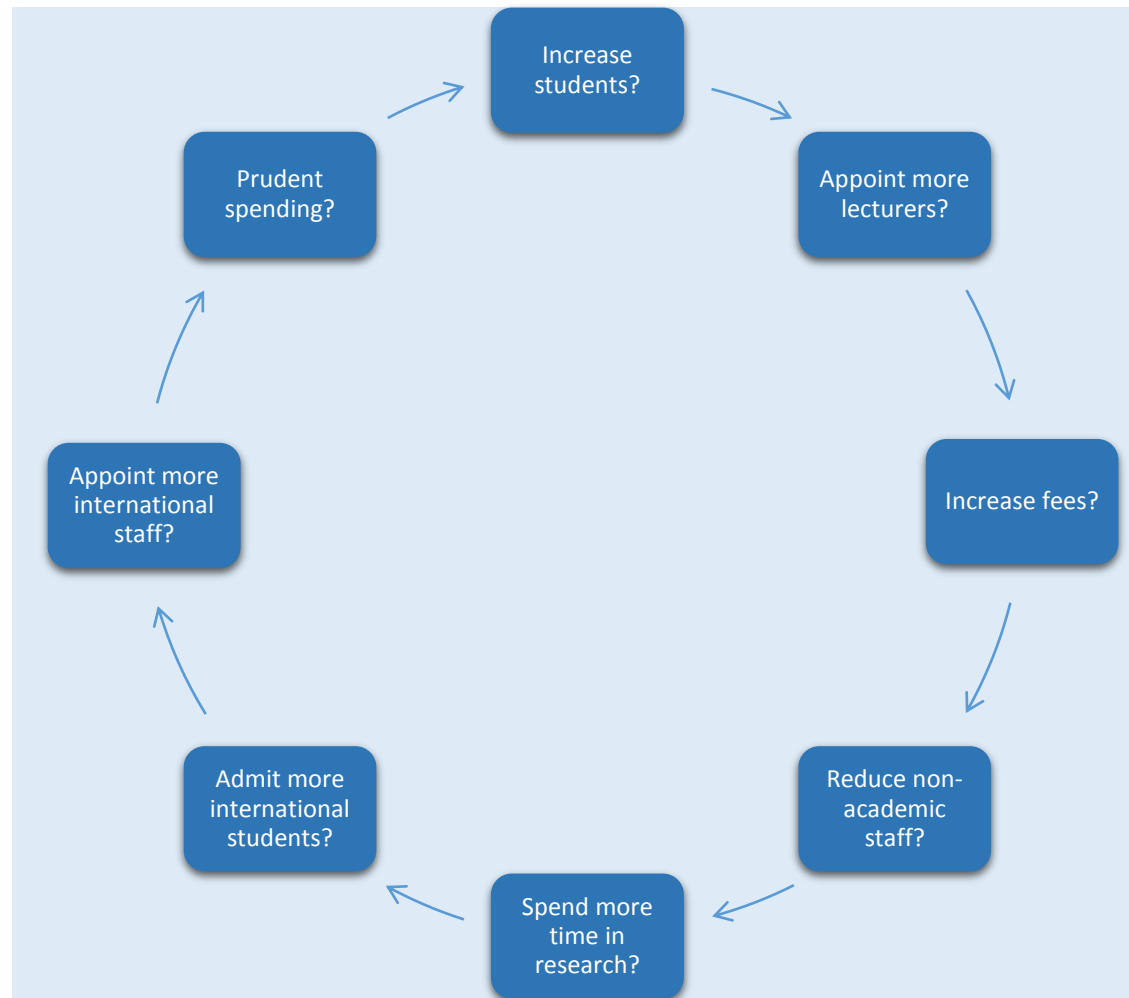


GROUP EXERCISE !!

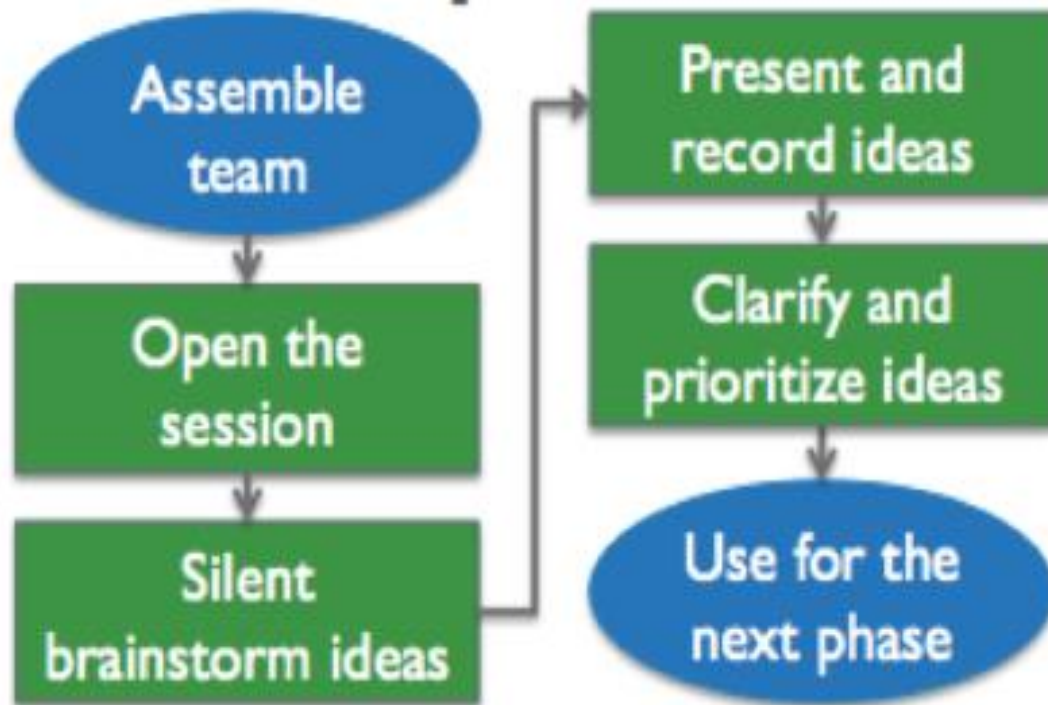
THINK ABOUT

1. WUR criteria
2. Government policies
3. Staff motivation
4. Constraint
5. Competitors
6. Many more????

Pros & Cons???



Nominal Group Technique Process



- ☐ State the subject of the brainstorming and ensure that everyone understands.
- ☐ Each team member silently thinks of and writes down as many ideas as possible in a set period of time (5 to 10 minutes).
- ☐ Each member states aloud one idea. The facilitator records it on the flipchart.
 - ☐ No discussion is allowed, not even questions for clarification.
 - ☐ Ideas given do not need to be from the team member's written list. Indeed, as time goes on, many ideas will not be found on the original list.
 - ☐ A member may "pass" his or her turn and may then add an idea on a subsequent turn.
 - ☐ Continue around the group until all members pass or until an agreed-upon length of time.
- ☐ Discuss each idea in turn. Wording may be changed only when the idea's originator agrees. Ideas may be stricken from the list only by unanimous agreement. Discussion may clarify meaning, explain logic or analysis, raise and answer questions, or state agreement or disagreement.
- ☐ Prioritize the ideas using multi-voting or list reduction.

When to use the NGT?

1. When some group members are much more vocal than others
2. When some group members think better in silence
3. When there is concern about some members are not participating
4. When the group does not easily generate quantities of ideas
5. When all or some group members are new to the team
6. When the issue is controversial or there is heated conflict

Delphi Method: for group dynamic

developed by [Olaf Helmer](#), Norman Dalkey, and [Nicholas Rescher](#) 1950s

Suppose we are a project manager and want to canvas opinion and then reach a consensus on how our product can be the most successful product in the marketplace. We decide to use the Delphi Method and that we're going to invite the top 100 people within the organization to participate. We construct our questionnaire as follows, asking participants to rate each of the following options to achieve our goal:

1. Improve development team productivity
2. Provide tiered product pricing
3. Increase the size of the sales team
4. Respond rapidly to customer feedback
5. Other ... this option allows the participants to add their own ideas

Because there are 5 questions we allow people to assign points between 5-1 to each option, with 5 being the most important and 1 being the least. The diagram below shows a snapshot of how our participants might answer the questionnaire. I've included participant names in this example for the sake of clarity, but normally participants would remain anonymous.

Delphi Method

Goal	Andy	Alice	James	Peter	Mean	Std Div.
Improve development team productivity	1	5	3	2	2.75	1.7078
Provide tiered product pricing	3	4	1	3	2.75	1.2583
Increase the size of the sales team	4	3	4	4	3.75	0.5
Respond rapidly to customer feedback	2	2	2	5	2.75	1.5
Other	5		5			

Note that two of the participants commented that the best way to have the most successful product would be to expand into China, this is why you see the two 5 scores against the Other option.

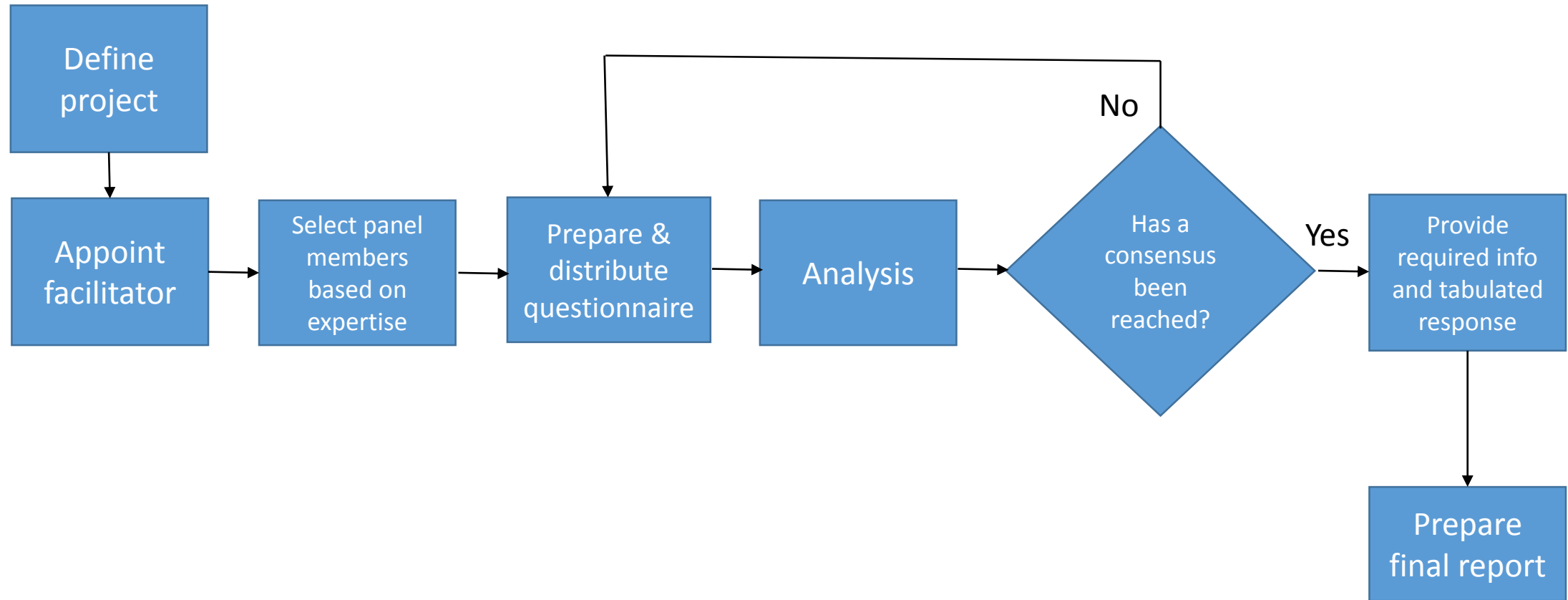
Delphi Method

The facilitator collates the answers and resends the questionnaire (plus previous answers) to include the China option and also any pertinent comments from the participants. The next round of questions may have been responded to as follows:

Goal	Andy	Alice	James	Peter	Mean	Std Div.
Improve development team productivity	1	5	3	1	2.5	1.9149
Provide tiered product pricing	3	3	1	2	2.25	0.9574
Increase the size of the sales team	4	2	4	3	3.25	0.9574
Respond rapidly to customer feedback	2	1	2	5	2.5	1.7321
Launch in China	5	4	5	4	4.5	0.5774

We repeat this process of receiving feedback and sending out questionnaires until an agreed number of rounds have been completed, or the standard deviations are very low.

Delphi Method



SWOT ANALYSIS

		HELPFUL to achieving objective		HARMFUL to achieving objective	
Internal Origin (Dari dalam)		STRENGTH (Kekuatan)		WEAKNESSES (Kelemahan)	
		OPPORTUNITIES (Peluang)		THREATS (Ancaman)	

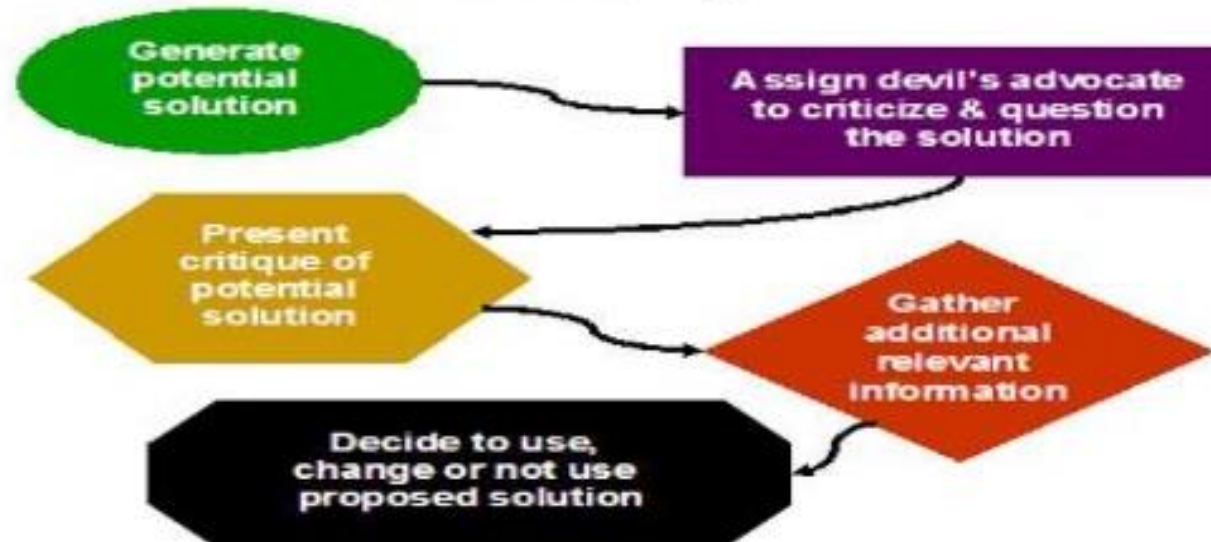
Dengan berpandukan teknik SWOT Analysis bincangkan bagaimana UPM boleh mengatasi masalah penjanaan pendapatan dan kos mengeluarkan graduan yang tinggi?



DEVIL'S ADVOCACY

- An individual is given the role of critic whose task is to come up with the potential problems in proposed decision.
- Helps to avoid costly mistakes by identifying pitfalls in advance.

Devil's Advocacy



Some factors AFFECTING decision making

Experience &
knowledge

Creating
thinking

Self concept

Stress

Interpersonal
conflict

Time
available,
money, energy



Ingredients for Good Decision Making

Follow
systematic
process

Sufficient info

Analytical &
Critical

Brainstorm

Courage

Delegate

Ready to
change

Involve team

Objective

Be creative

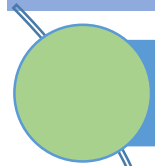
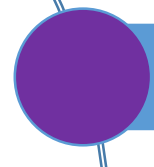
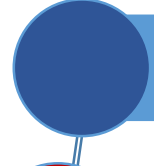
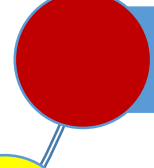

Be sharp

RISKS in Decision Making

- ❑ Is risk necessary, desirable, have a clear purpose and a goal?
- ❑ Do it for the right reasons, when calm, thoughtful, and non-emotional
- ❑ Look pros, cons, probabilities, consequences, and worse case scenarios
 - ❑ When possible, take one risk time
 - ❑ Use imaging and visualisation
 - ❑ Have a plan, a time table with setting SMART goals
 - ❑ Dismiss extremely remote or unrealistic possibilities that highly/extremely improbable, void catastrophes wherever possible
 - ❑ Recognise the tradeoff



Some issues why UPM needs Teaching Hospital

-  Hospital Serdang was built on UPM land but was not transformed as UPM Teaching Hospital
-  Limited access to Hospital Serdang and has to share the facilities with other HEPs
-  Nos. of medicine graduates is saturated, yet UPM has to expand its expertise in this area – need to enhance postgraduate programmes
-  Research activities are subjected to Ethics Committee
-  Less opportunity for UPM medical lecturers to practice as specialist

BLUE OCEAN STRATEGY

PEMANSUHAN

- Penempatan pelajar perubatan & sains bersekutu IPT lain di Hospital Serdang secara berperingkat
- Keputusan bercorak unilateral
- Perkhidmatan yang tidak bersepadu

PENINGKATAN

- Pemerkasaan program siswazah, kepakaran & sub-kepakaran
- Pemerkasaan impak R&D
- Kerjasama KKM & KPT
- Penjagaan menyeluruh
- Perkongsian ruang guna sama

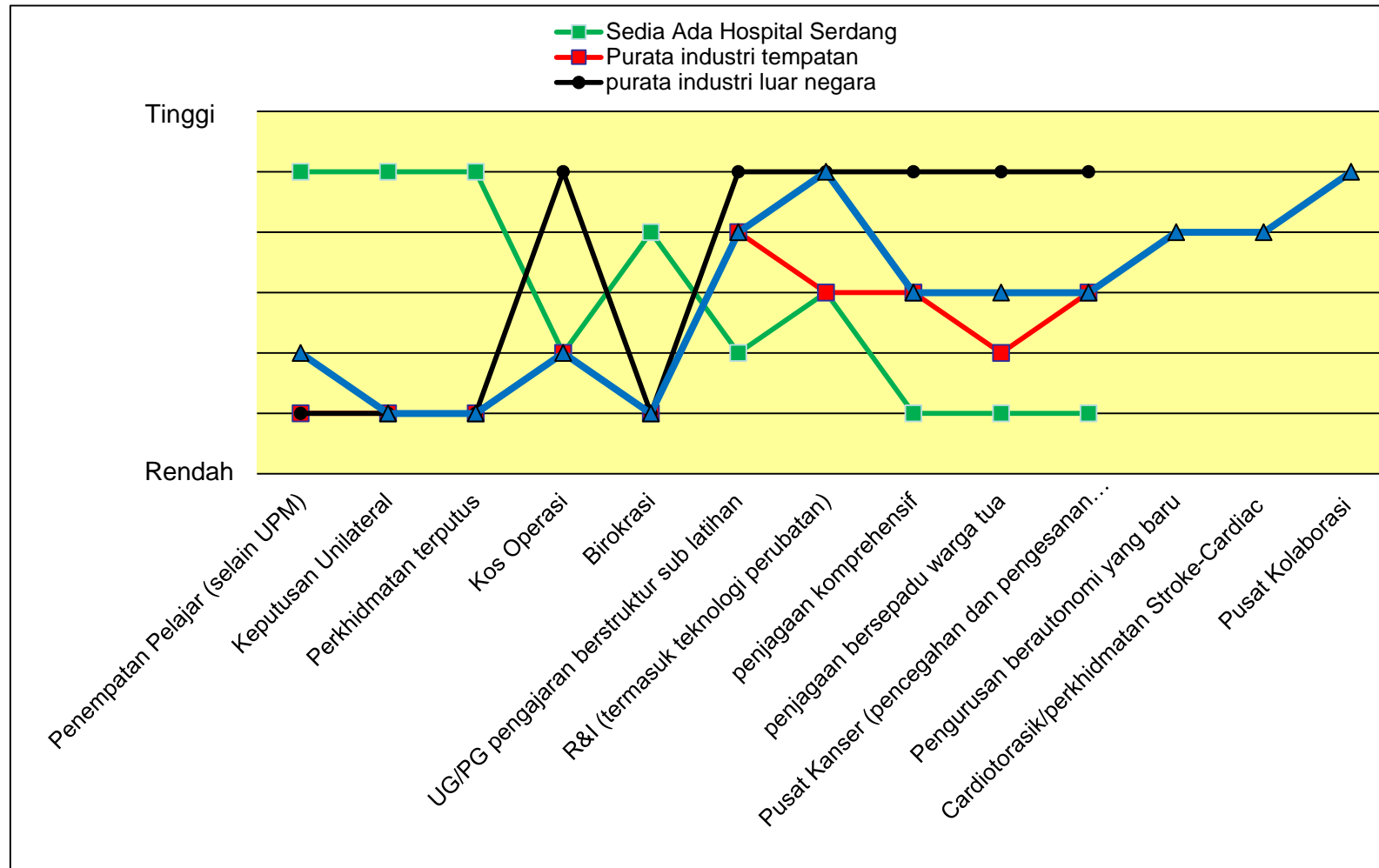
HOSPITAL SERDANG & HPUPM

PENURUNAN

- Kos melatih doktor & pakar
- Birokrasi (seamless)

PEWUJUDAN

- Kemudahan tambahan 400 katil
- Perkhidmatan sub-kepakaran yang lebih menyeluruh
- Perkhidmatan Kardiotorasik/Intervensi Kadium-Strok
- Pusat Penyakit Zoonotik



KANVAS STRATEGI:

Dengan mengambil kira
fenomena kekurangan
peruntukan pusat, bincang
kanvas strategi untuk
meningkatkan produktiviti UPM



Decision Making Tools

PARETO PRINCIPLE

80% of unfocussed effort generates only 20% of results. The remaining 80% of results are achieved with only 20% of the effort.



However, as Research University, we can't allow only 20% of the Principal Investigators to spearhead the RDC as –

1. It's critical to increase the total accumulated citation number and citation per researcher
2. We will spread the 20% to thin
3. We need the concerted efforts of all researchers to improve the RDC

Some Barriers to Good Decision

Resistant to
change

Narrow
minded

Scattered
focus

Decision
ambiguirt

Process
paralysis

Data
dysfunction

Misaligned
measures

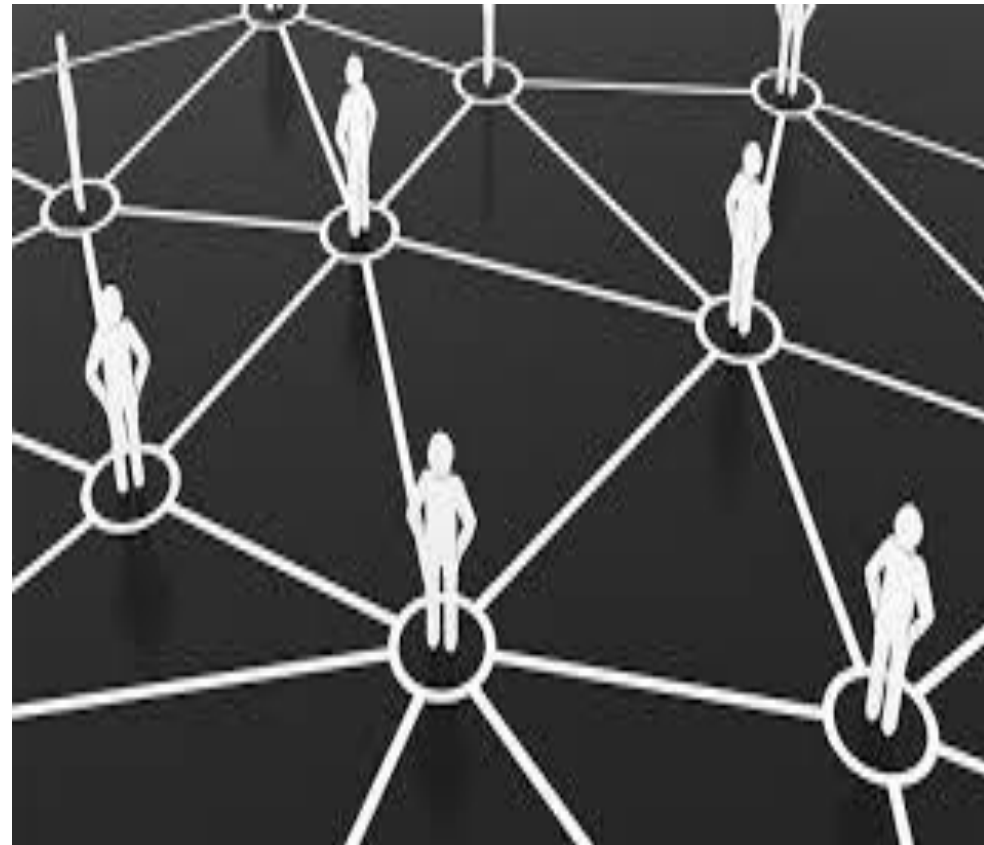
Blurred
vision

Consensus
overdose

Talent
deficiency

Behavior
breakdown

Performance
anemia



RENUNGAN: What is your observation during group exercises?

SIX THINKING HATS + ONE



1. **The blue hat** defines and outlines the problem under question. It then guides the other thinking hats through the thinking process.
2. **The white hat** collects all the facts, data, and statistics related to the problem. It then uses this information to settle on several logical solutions to the problem.
3. **The red hat** intuitively reflects on the solutions. Then, based on its hunches, it selects the best course of action moving forward.
4. **The black hat** quickly pinpointing holes, dangers, flaws, and limitations of the proposed plans.
5. **The yellow hat** now challenges the black hat's pessimism by bringing to light logical ideas and contingency plans that help circumnavigate these dangers.
6. **The green hat** then takes these ideas and enhances them using its out-of-the-box thinking mentality.
7. After all the thinking hats have had their say, **the blue hat** continues to transition between the hats in a logical order. It may, for instance, ask **the red hat** for its intuitive insights about **the green hat's** ideas. Or, it may ask **the white hat** to gather more facts and information about the dangers that the **black hat** brought to light. After which, it may ask **the yellow hat** to bring forth some logical solutions to the problem at hand.

No matter how the **blue hat decides** to orchestrate the thinking process, it's always seeking to obtain a global perspective and understanding of the problem. Its objective is to bring to light an ideal solution to the problem.

Some bad decisions by corporates in history

New Coke" Achieving New Lows

After thriving for almost 100 years as the highest-selling soft drink in the world, Coke unveiled "New Coke" to the market in 1985. This sudden [pivot](#) in formula and flavor stirred a loud backlash amongst customers, who had formed a visceral and even emotional connection to the soda pop of their childhood. In three short months Coca-Cola returned to the market with Coke Classic, and was able to recover sales and loyal customers once again.

Grade-school math error costs NASA \$125 million.

Decimals and fractions cause headaches for many school children, and once, they even stymied some of the greatest minds in the country. In 1999, [a Mars orbiter that Lockheed Martin designed for NASA was lost in space](#) due to a simple error where the engineers at Lockheed used english measurements while the NASA team used metric ones. The mismatch led to a formation on the \$125 million craft malfunctioning and the probe being lost. Though it was unusual for Lockheed to use english measurements for a NASA design (since NASA has stipulated using metric measures for many years), there were still numerous occasions where the error should have been caught and wasn't.

Kodak has the first digital camera back in 1977.

Whenever technology changes the landscape of an industry, there are some businesses that adapt and thrive and others that continue doing the old thing until it's too late. For Kodak, who fell from grace due to the advent of digital camera, the situation is a little different. [Kodak filed a patent for one of the first digital cameras](#) (one that used a magnetic cassette to store images of about 100kb) back in 1977. However, Kodak made so much money on film, it didn't introduce the technology at the time to the public. Kodak continued its focus on traditional film cameras even when it was clear the market was moving to digital. When it finally got into the digital market, Kodak was selling cameras at a loss and still couldn't make strong gains against other manufacturers who had been producing digitals for years.

Yahoo

Yahoo is a search engine and email service that was worth an incredible \$125 billion at its peak. However, it recently sold to Verizon for less than 4% of that. The mistake that killed Yahoo expanded so fast that it was hard for the company to keep up. Higher positions in the company were almost like revolving doors and millions were spent pursuing strategies that never panned out in the end. Poor planning led to a sharp decline in Yahoo because its products were of lower quality and it wasn't even trying to compete with the emerging Google.

Motorola

As smartphones were first passing their litmus test with the public, Motorola was in on the ground floor. The thin and stylish Razr phone dominated 2006 with a market share of 22%. However, the tide changed quickly, and by the time Motorola released its first update to the Razr, iPhone and BlackBerry had taken over as market leaders. The company's lack of innovation caused shares to fall more than 90% from \$107 to \$13 between October of 2006 and March of 2009. Google currently owns Motorola, and it will be interesting to see if the search engine giant can help the company reclaim its throne.

Excite could have bought Google for less than \$1 million.

Back in 1999, Excite was the No. 2 search engine and Google was the new kid on the block. Larry Page offered to sell Google to Excite for \$750,000 (though with the stipulation that Excite would replace their technology with Google Search tech). [There are several possible explanations for why Excite made this choice](#), but the end result is clear. Excite was eventually bought by Ask.com, which has a less than 2 percent share of the search market. Google has more than 60 percent of the U.S. search market share and much larger share worldwide. And Google has more than \$130 billion in assets, so it's worth more than 173,333 times what Excite would have paid for it.

Top five traits of poor decisions that lead us to regret

Decisions –

1. Don't support your intrinsic values
2. Are communicated poorly or without proper reflection
3. Come from a place of weakness and disempowerment
4. Haven't been properly vetted – they don't factor in well enough the potential impact and outcomes
5. Are focused on the wrong problem

Forbes: Kathy Caprino

Pilihan antara dua mudharat

KAEDAH FIQH : DI ANTARA DUA MUDHARAT PILIH YANG LEBIH RINGAN.

وَضُّهُ تَزَاحُمُ الْمَفَاسِدِ فَإِذَا تَكَبَّ الْأَدْنَى مِنَ الْمَفَاسِدِ

WADHIDDUHU TAZAKUMUL MAFASIDDI FARTAKABU ADNA MINAL MAFASIDI

Maksudnya : adapun lawannya jika banyak mudharat antara mudharat satu dengan yang lainya maka diambil mudharat yang paling kecil dan ringan .

Jika seseorang tidak mampu meninggalkan dua mudharat & mafsadah (bahaya) secara bersamaan yang dia mampu adalah meninggalkan yang satu tetapi tidaka boleh lepas dari bahaya yang lainnya, maka jika menghadapi keadaan yang demikian itu : dia harus memilih bahaya yang lebih kecil & ringan untuk mencegah bahaya & mafsadah yang lebih besar,.

TERIMA KASIH