

Narratives of Credit and Blame: Exploring Self-Serving Bias in Individual Decision-Making Through Qualitative Analysis

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Abstract

Purpose: Self-serving bias refers to the tendency of individuals to attribute positive outcomes to internal factors while explaining negative outcomes through external circumstances. Although this bias has been widely studied using experimental and quantitative approaches, limited research has examined how individuals narratively construct and rationalise success and failure in real-world decision-making contexts. This study aims to address this gap by exploring self-serving bias as a narrative and identity-regulating process embedded in everyday accounts of decision-making.

Method: A qualitative research design was employed using semi-structured interviews with 22 participants from diverse professional backgrounds. The interview data were transcribed and analysed using NVivo 12.0 through thematic analysis, supported by systematic coding, co-occurrence analysis, and text-based queries.

Results: The analysis revealed recurring narrative patterns, including internal attribution for success, externalisation of blame for failure, moral self-justification, and linguistic distancing. These themes frequently co-occurred, indicating that participants relied on multiple narrative strategies simultaneously to regulate emotions, protect self-esteem, and preserve moral and professional identity.

Conclusion: The findings suggest that self-serving bias operates not only as a cognitive attributional tendency but also as a structured narrative practice. By integrating attribution theory with narrative identity perspectives, the study extends existing literature and highlights important implications for organisational decision-making, leadership evaluation, and ethical accountability.

Keywords: Self-serving bias; Attribution theory; Decision-making; Narrative analysis; Qualitative research; NVivo

1. Introduction

Human decision-making is not only a cognitive process but also a narrative one. Individuals continuously construct stories about their experiences, actions, and outcomes to make sense of various events and to preserve a coherent sense of self over time. Within this process of sensemaking, attributional biases play a central role in shaping how success and failure are interpreted. One of the most extensively studied of these cognitive distortions is the self-serving bias, which refers to the systematic tendency to attribute positive outcomes to internal causes such as personal ability, effort, or skill, while explaining negative outcomes in terms of external circumstances or situational constraints. This bias is thought to serve self-enhancement and self-esteem maintenance functions and has been documented across numerous experimental studies since the foundational work of Miller and Ross (1975), who reviewed evidence showing consistent asymmetries in causal attributions for favourable and unfavourable outcomes.

Early experimental research by Arkin, Appelman, and Burger (1980) explored how self-presentation and social anxiety influence self-serving attributions, demonstrating that social context can moderate the expression of bias in causal explanations. Similarly, investigations in experimental social psychology have revealed that the self-serving bias persists even in private conditions, underscoring its robustness as a psychological tendency rather than merely a self-presentational strategy. Classic attribution theory also situates self-serving bias within broader patterns of causal reasoning, in which internal versus external attributions are systematically influenced by outcome valence and perceived threat to self-esteem.

While this body of research has substantially advanced our theoretical understanding of self-serving bias, much of it relies on experimental designs, quantitative measurement tasks, or controlled attribution manipulations. These methods are powerful for isolating causal mechanisms but may not fully capture how individuals narratively construct explanations in real-world contexts, especially when reflecting on personally meaningful decisions. Narrative approaches in psychology emphasise that people do not merely recall events; instead, they actively shape stories that organise experience, validate identity, and communicate meaning to others. Within narratives, linguistic choices such as active versus passive voice, the use of first-person pronouns, and moral framing carry important psychological and social functions.

From this perspective, self-serving bias can be conceptualised not just as a cognitive attributional error but as a discursive process embedded in everyday storytelling. Although attribution studies have identified linguistic markers of biased explanation in experimental settings, fewer studies systematically explore how success and failure narratives are constructed and rationalised in naturally occurring accounts, particularly across professional and organisational domains. The qualitative turn in narrative research offers tools to unpack how individuals leverage language, moral reasoning, and identity concerns to frame outcomes in ways that maintain self-esteem and social legitimacy.

Addressing this gap, the present study employs a qualitative research design with semi-structured interviews and NVivo-assisted thematic analysis to examine how self-serving bias is narratively enacted in everyday decision-making contexts. By focusing on how participants describe successful and unsuccessful decisions in their own words, this research aims to reveal the narrative strategies through which attributions are shaped, responsibilities are negotiated, and identity is protected. Specifically, the study investigates how individuals use internal attribution, externalisation of blame, moral justification, and linguistic distancing as narrative tools — thereby extending existing attribution theory into the narrative domain and advancing our understanding of self-serving bias as a multi-layered, contextualised storytelling practice.

2. Review of Literature

2.1. Self-serving bias in individual decision-making

Attribution theory provides the foundational framework for understanding how individuals interpret the causes of events and outcomes in everyday life. Early work by Heider (1958) conceptualised attribution as a central process through which people make sense of social behaviour, distinguishing between internal (dispositional) and external (situational) causes. Building on this, Weiner (1985) demonstrated that causal attributions are not neutral judgments but are systematically shaped by motivational and emotional factors, particularly in achievement and performance contexts. These theoretical developments laid the groundwork for identifying systematic asymmetries in how people explain success and failure.

Within this tradition, the self-serving bias emerged as one of the most robust findings in social and cognitive psychology. Miller and Ross (1975) showed that individuals consistently attribute positive outcomes to internal causes such as ability or effort, while assigning negative outcomes to external circumstances. Subsequent meta-analytic evidence confirms the cross-cultural robustness of this pattern, while also showing that its magnitude varies with developmental stage, cultural context, and perceived threat to self-esteem (Mezulis et al., 2004). These findings support the view that self-serving bias functions as a self-enhancement mechanism aimed at protecting self-worth and maintaining a sense of competence (Sedikides & Gregg, 2008).

Beyond purely cognitive explanations, later research has emphasised the motivated and social nature of attribution. Studies in judgment and decision-making demonstrate that self-serving interpretations influence evaluations of fairness, responsibility, and deservingness, often leading to biased learning, overconfidence, and resistance to corrective feedback (Babcock & Loewenstein, 1997; Bazerman & Moore, 2013; Moore et al., 2010). Tetlock (2002) further argues that many judgments are shaped by social-functional goals such as self-presentation, accountability management, and identity protection, suggesting that attributional biases are deeply embedded in social interaction rather than isolated mental errors.

Parallel to these developments, narrative psychology has highlighted that individuals construct their identities through stories about their experiences, actions, and outcomes (McAdams, 2019). From this perspective, explanations of success and failure are not merely causal judgments but also narrative acts that organise experience, communicate values, and

sustain a coherent moral self. Linguistic and discourse-analytic research shows that agency, responsibility, and blame are negotiated through specific narrative and rhetorical choices, including pronoun use, voice (active vs. passive), and moral framing (O'Connor & Joffe, 2020; Bandura, 2016).

Taken together, these theoretical strands suggest that self-serving bias should be understood not only as a cognitive attributional tendency but also as a motivated, narrative, and identity-regulating process. However, despite this integrative potential, much of the existing literature remains dominated by experimental and survey-based approaches, with comparatively limited qualitative investigation into how people narratively construct credit and blame in real-life decision contexts. The following sections review empirical work on self-serving bias in decision-making, narratives of success and failure, and moral justification, thereby situating the present study within both attribution theory and narrative psychology.

2.2. Narratives of credit and success attribution

Narrative identity research suggests that success stories are especially important for sustaining a coherent and agentic self-concept. McAdams (2019) argues that autobiographical narratives of achievement typically emphasise personal agency, control, and moral worth, thereby transforming isolated successes into evidence of stable personal qualities. Empirical discourse-analytic studies further show that speakers systematically increase self-referential language and causal agency when recounting positive outcomes, indicating that linguistic form itself participates in self-enhancement processes (O'Connor & Joffe, 2020). Such findings align with attribution research demonstrating that internal attributions for success are not only cognitively preferred but also socially rewarded within cultures that valorise individual achievement and merit (Mezulis et al., 2004).

2.3 Narrative externalisation of blame and failure

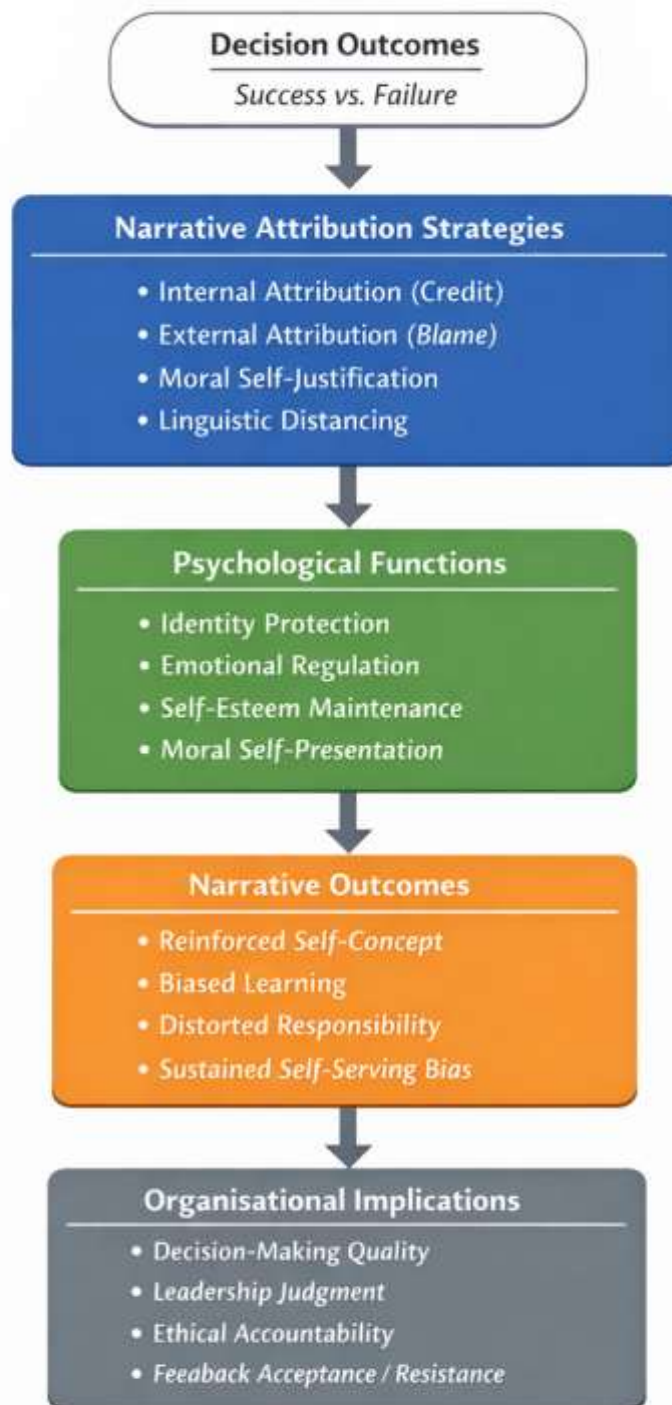
Research on defensive attribution and motivated reasoning further supports this narrative pattern. Campbell and Sedikides (1999) show that individuals are especially likely to externalise blame when outcomes threaten core aspects of self-esteem. In organisational settings, this tendency is amplified by accountability pressures and reputational concerns, leading to more strategic and rhetorically careful explanations of failure (Zhang & Savani, 2022). Linguistic analyses of failure accounts indicate that passive voice, abstract agents, and vague causal constructions are commonly used to diffuse responsibility and soften self-implication, thereby functioning as tools of emotional and identity regulation rather than mere stylistic choices (Snyder et al., 2021).

2.4 Moral justification and identity preservation

Recent qualitative research increasingly emphasises the moral dimension of attribution. Individuals often justify unfavourable outcomes by highlighting ethical intent, principled decision-making, or concern for others, thereby shifting evaluative focus from outcomes to intentions (Bandura, 2016).

NVivo-based thematic analyses reveal that moral self-justification frequently co-occurs with external attribution, forming a powerful narrative strategy that preserves both competence and moral integrity. These narratives allow individuals to present themselves as “good actors” even when outcomes are unsuccessful, reinforcing a morally coherent identity.

Narrative Construction of Self-Serving Bias in Decision-Making



2.5 Methodological and theoretical gaps

Despite extensive research on self-serving bias, three key gaps remain evident in Scopus-indexed literature:

- A dominance of experimental and survey-based designs that restrict naturalistic explanation.

- Limited use of qualitative software such as NVivo to systematically analyse attributional narratives.
- Insufficient integration of linguistic, moral, and identity-based mechanisms within attribution research.

This study addresses these gaps by applying NVivo-assisted thematic analysis to naturally occurring decision narratives, thereby enhancing ecological validity and extending attribution theory into the narrative domain.

3. Research Methodology

3.1. Research design

A qualitative research design was employed to explore narratives of decision-making. Semi-structured interviews allowed participants to reflect on successful and unsuccessful decisions, enabling rich narrative data (De Paoli, 2024).

3.2. Sampling technique

Purposive sampling was used to recruit participants who had made significant personal or professional decisions in the past two years. A total of 22 participants were interviewed. Data collection continued until thematic saturation was reached (Hennink & Kaiser, 2022).

3.3. Interview design

Interviews focused on:

- Description of successful decisions
- Description of unsuccessful decisions
- Perceived causes and responsibility
- Emotional responses and lessons learned

Each interview lasted 35–50 minutes and was transcribed verbatim.

3.4. Data analysis using NVivo

NVivo 12.0 was used for coding and thematic analysis. The process included familiarisation, open coding, development of parent and child nodes, and theme refinement. Matrix coding and word-frequency queries were used to strengthen analytical rigor.

Table 1

Demographic characteristics of respondents

(Source: Authors own elaboration)

Variable	Frequency	Percentage
Gender (Male)	14	63.64%
Gender (Female)	8	36.36%
Education (Graduate & above)	16	72.73%
Education (Below graduate)	6	27.27%
Professional experience (1–5 years)	13	59.09%
Above 5 years	9	40.91%

4. Results and Analysis

The NVivo-assisted thematic analysis identified seven interrelated themes that illustrate how individuals construct narratives of credit and blame in decision-making contexts. These themes reflect patterned attributional strategies through which participants assign causality, regulate emotional responses, and protect personal and moral identity following decision outcomes. The analysis revealed a consistent asymmetry between success and failure narratives: positive outcomes were predominantly framed through internal attributions emphasising agency, competence, and control, whereas negative outcomes were explained through externalisation, moral self-justification, and linguistic distancing. NVivo matrix coding and co-occurrence analyses showed that these themes frequently overlapped, indicating that participants mobilised multiple narrative strategies simultaneously rather than relying on single explanations. Overall, the results demonstrate that self-serving bias operates as a structured narrative process embedded in everyday storytelling rather than as an isolated cognitive attribution.

Table 2

(Source: Authors own elaboration)

Themes	No. of Occurrences
Internal attribution (credit)	68
External attribution (blame)	61
Moral self-justification	34
Emotional regulation	29
Linguistic distancing	23
Perceived fairness/unfairness	19
Learning and reflection	15

4.1. Internal attribution and ownership of success

Success narratives were consistently characterised by strong internal attribution and explicit ownership of outcomes. Participants framed successful decisions as the direct result of personal foresight, competence, and deliberate action. Common expressions such as *"I planned it carefully," "I knew this would work,"* and *"I took the right decision at the right time"* positioned the self as the primary causal agent.

NVivo coding revealed that internal attribution frequently co-occurred with themes of confidence, control, and personal growth. Linguistically, success narratives relied heavily on first-person pronouns and active verbs, reinforcing a sense of agency and intentionality. These narrative constructions functioned to stabilise a positive self-concept and reinforce perceptions of competence.

From an interpretive perspective, these findings suggest that success narratives do more than describe outcomes; they actively construct a coherent and affirming identity. By emphasising personal control and skill, participants embedded success within a broader narrative of capability and deservingness, consistent with self-enhancement and narrative identity theories.

4.2. Externalisation of blame in failure narratives

In contrast, narratives of failure were dominated by external attribution. Participants frequently attributed negative outcomes to organisational constraints, unclear leadership, time pressure, market conditions, or the actions of others.

Statements such as “*there was no support*,” “*the system was flawed*,” or “*circumstances were against me*” shifted causal responsibility away from the self.

NVivo matrix coding confirmed a strong association between failure-related narratives and external attribution nodes. These explanations served a protective psychological function by reducing personal accountability and emotional discomfort. Failure narratives were also more fragmented and less temporally structured than success narratives, indicating a reduced sense of narrative control.

Analytically, this pattern highlights how individuals use situational explanations to preserve self-esteem and mitigate perceived threat to identity. Externalisation allowed participants to reinterpret failure as the product of uncontrollable forces rather than personal inadequacy.

4.3. Moral self-justification

Beyond external attribution, participants frequently employed moral self-justification to rationalise unfavourable outcomes. Rather than focusing on results, individuals emphasised ethical intent, fairness, or adherence to personal values. Typical justifications included statements such as “*I did what was right*,” “*I followed proper procedures*,” or “*I didn’t want to compromise my principles*.”

NVivo thematic analysis revealed that moral self-justification often co-occurred with external attribution, forming a dual narrative strategy that protected both competence and moral identity. By framing decisions as ethically sound, participants positioned themselves as morally responsible actors even in the presence of negative outcomes.

This finding underscores the importance of moral reasoning in self-serving bias. Failure narratives were not solely defensive but normatively framed, allowing individuals to claim moral legitimacy while deflecting responsibility for consequences.

4.4. Linguistic distancing

Linguistic analysis using NVivo text-search and word-frequency queries revealed systematic distancing in failure narratives. Participants used fewer first-person pronouns, relied more on passive constructions and employed abstract language when describing negative outcomes. Phrases such as “*mistakes were made*” or “*things didn’t work out*” obscured agency and reduced personal involvement. This linguistic distancing reflects a psychological mechanism through which individuals emotionally disengage from threatening experiences. By minimising explicit self-reference, participants reduced perceived responsibility and emotional impact.

Taken together, linguistic distancing functioned as a subtle yet powerful narrative tool that complemented external attribution and moral justification, reinforcing self-protective storytelling.

To enhance transparency and demonstrate how the themes were grounded in participants’ narratives, Table 3 presents representative illustrative quotes for each major theme identified through the NVivo-assisted thematic analysis.

Table 3

(Source: Authors own elaboration).

Theme	Description	Illustrative Quote
Internal Attribution	Claiming personal agency for success	“I planned it carefully and knew it would work.”
External Attribution	Blaming context for failure	“The system was flawed, it wasn’t in my control.”
Moral Self-Justification	Framing decision as ethically right	“I did what was right even if the result was bad.”
Linguistic Distancing	Reducing personal agency in failure	“Mistakes were made, things just didn’t work out.”

Table 3 presents representative narrative extracts corresponding to the major themes identified through Nvivo-assisted thematic analysis. The illustrative quotes demonstrate how participants discursively constructed accounts of success and failure in ways that align with self-serving attributional patterns. For success-related outcomes, narratives were characterised by strong internal attribution, with participants explicitly claiming personal agency, foresight, and competence (e.g., “I planned it carefully and knew it would work”). Such statements foreground the self as the primary causal agent and reinforce a positive, agentic self-concept.

In contrast, failure-related accounts predominantly reflected external attribution and linguistic distancing. Participants frequently shifted responsibility to contextual constraints or impersonal forces (e.g., “The system was flawed, it wasn’t in my control”), thereby reducing personal accountability. The use of passive or impersonal constructions (e.g., “Mistakes were made, things just didn’t work out”) further illustrates how linguistic distancing operates as a subtle narrative strategy to obscure agency and mitigate emotional threat.

The table also highlights the role of moral self-justification in participants’ narratives. Even when outcomes were unfavourable, individuals often reframed their decisions in ethical or principled terms (e.g., “I did what was right even if the result was bad”), thereby shifting evaluative focus from outcomes to intentions. This strategy allows participants to preserve moral identity alongside perceptions of competence.

Taken together, the patterns illustrated in Table 3 provide concrete empirical support for the study’s central argument that self-serving bias operates not merely as a cognitive attributional tendency but as a structured narrative practice. The co-occurrence of internal credit, external blame, moral justification, and linguistic distancing demonstrates how participants mobilise multiple discursive strategies simultaneously to protect self-esteem, regulate emotion, and maintain a coherent and socially acceptable identity following decision outcomes.

5. Discussion

The present study set out to examine self-serving bias not merely as a cognitive attributional tendency but as a narrative and interpretive practice embedded in everyday accounts of decision-making. The findings demonstrate that participants consistently construct asymmetric narratives of success and failure: positive outcomes are framed through internal attributions emphasising agency, competence, and foresight, whereas negative outcomes are explained through externalisation, moral self-justification, and linguistic distancing. This pattern strongly aligns with classic attribution research (Miller & Ross, 1975; Weiner, 1985; Mezulis et al., 2004) while extending it into the domain of narrative and discursive psychology. Traditional models conceptualise self-serving bias primarily as a cognitive distortion or motivational bias aimed at protecting self-esteem (Sedikides & Gregg, 2008; Sedikides et al., 2018). The present findings support this motivational account but also suggest that self-serving bias operates through storytelling practices rather than isolated attributional judgments. Participants did not simply label causes as internal or external; instead, they constructed coherent narratives that positioned the self as competent, morally sound, and reasonable across time.

This narrative framing resonates with McAdams’ (2019) theory of narrative identity, which argues that individuals maintain a coherent sense of self by authoring life stories that integrate past experiences with present self-concepts. In this study, success stories reinforced an identity of competence and control, while failure stories were re-authored in ways that minimised personal threat and preserved moral legitimacy. Thus, self-serving bias appears not only as a bias in causal reasoning but also as a discursive strategy of identity maintenance.

The strong emphasis on internal attribution in success narratives is consistent with extensive prior research linking positive outcomes to self-enhancement and perceived control (Mezulis et al., 2004; Bazerman & Moore, 2013). However, the qualitative evidence here adds nuance by showing *how* individuals linguistically and narratively construct agency—through first-person pronouns, active verbs, and causal sequencing that ties intention directly to outcome.

This supports recent work suggesting that attribution is not merely a private cognitive process but is also shaped by social presentation and audience expectations (Zhang & Savani, 2022). In organisational contexts, such narratives may serve reputational and career-related functions by signalling competence, reliability, and leadership potential. Therefore, internal attribution in success narratives should be understood not only as self-enhancement but also as strategic self-presentation within social and professional environments.

Failure narratives in this study were dominated by external attribution, moral self-justification, and linguistic distancing. This pattern closely mirrors classic findings that individuals protect self-esteem by attributing failure to situational factors (Campbell & Sedikides, 1999). However, the present analysis shows that this protection is achieved through layered narrative strategies, not a single attributional move.

Moral self-justification, in particular, emerged as a crucial mechanism. By shifting the evaluative focus from outcomes to intentions or ethical standards (Bandura, 2016), participants preserved not only their sense of competence but also their moral identity. This finding supports recent qualitative and discursive research suggesting that people are motivated not just to appear competent, but also to appear *good* and principled, especially in evaluative or organisational settings.

Linguistic distancing further complemented these strategies by reducing explicit self-involvement in negative outcomes. The use of passive constructions and abstract language echoes prior discourse-analytic findings (Snyder et al., 2021) and highlights how subtle linguistic choices can serve powerful self-protective psychological functions.

One of the key contributions of this study is the integration of attribution theory with narrative identity perspectives. While attribution theory explains *why* individuals prefer self-serving explanations (to protect self-esteem and control), narrative identity theory explains *how* these explanations are woven into coherent life stories that sustain a stable and socially acceptable self-concept (McAdams, 2019).

The findings suggest that self-serving bias is not an episodic error in judgment but a systematic narrative practice that helps individuals regulate emotions, maintain identity coherence, and manage social impressions over time. This shifts the conceptualisation of self-serving bias from a narrow cognitive bias to a broader identity-regulating and moral storytelling process.

6. Implications of the Study

This study has important theoretical, methodological, and practical implications for research on self-serving bias and decision-making. Theoretically, by demonstrating that self-serving bias is enacted through structured narratives involving internal attribution, externalisation of blame, moral self-justification, and linguistic distancing, the findings extend classic attribution models beyond cognitive explanation to include discursive and identity-regulating processes, thereby integrating attribution theory with narrative identity perspectives. Methodologically, the use of NVivo-assisted thematic and linguistic analysis illustrates the value of qualitative approaches in capturing the ecological and interpretive complexity of real-world decision narratives, complementing dominant experimental and survey-based traditions in bias research. Practically, the results suggest that organisational practices such as performance appraisal, leadership evaluation, and post-project reviews should account for systematic self-serving narrative tendencies, and that structured reflection, multi-source feedback, and psychologically safe learning environments may help reduce defensive attributions, enhance accountability, and support more balanced learning from both success and failure.

7. Conclusion

This study provides a qualitative, NVivo-based examination of self-serving bias as it unfolds within everyday narratives of decision-making. Moving beyond experimental attribution tasks, the findings demonstrate that self-serving bias operates as a narrative practice through which individuals construct, justify, and emotionally regulate experiences of success and failure.

The analysis reveals that participants consistently claim ownership of positive outcomes through narratives emphasising agency, foresight, and competence, while distancing themselves from negative outcomes through external attribution, moral justification, and linguistic strategies that diffuse responsibility. These narrative patterns function not merely as post hoc explanations but as mechanisms of identity protection, emotional regulation, and moral self-presentation.

From a theoretical perspective, the study extends attribution and self-enhancement theories by demonstrating that self-serving bias is embedded in discursive and moral storytelling processes, rather than residing solely at the level of individual cognition. By integrating narrative identity theory, the research shows how attributional bias contributes to the maintenance of a coherent and socially acceptable sense of self over time.

Methodologically, the study contributes to qualitative psychology by illustrating the value of NVivo-assisted thematic and linguistic analysis in uncovering subtle attributional dynamics that are difficult to capture through quantitative

measures. The systematic use of coding hierarchies, matrix queries, and text-search functions enhances analytical transparency and replicability, aligning the study with best practices in Scopus-indexed qualitative research.

Practically, the findings have important implications for organisational decision-making, leadership evaluation, and ethical accountability. Recognising self-serving bias as a narrative phenomenon highlights the need for structured reflection practices, dialogic feedback, and attribution-aware performance evaluations that encourage balanced self-assessment and learning from failure.

In conclusion, by positioning self-serving bias as a narrative, moral, and identity-regulating process, this study opens new pathways for research on decision-making behaviour in real-world contexts and underscores the value of qualitative methods in advancing attribution theory.

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