1   **High stakes slow responding, but do not help overcome Pavlovian biases in humans**

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Abstract

"Pavlovian" or "motivational" biases are the phenomenon that the valence of prospective outcomes modulates action invigoration: Reward prospect invigorates action, while punishment prospect suppresses it. While effects of the valence of prospective outcomes are well established, it is unclear how the magnitude of outcomes modulates these biases. In this pre-registered study ($N = 55$), we manipulated stake magnitude (high vs. low) in an orthogonalized Motivational Go/ NoGo Task. We tested whether higher stakes (a) strengthen biases or (b) elicit cognitive control recruitment, enhancing the suppression of biases in motivationally incongruent conditions. Confirmatory tests yielded that high stakes slowed down responses independently of the Pavlovian biases, especially in motivationally incongruent conditions, without affecting response selection. Reinforcement-learning drift-diffusion models (RL-DDMs) fit to the data suggested that this effect was best captured by stakes prolonging the non-decision time, but not affecting the response threshold as in typical speed-accuracy tradeoffs. In sum, these results suggest that high stakes result in a slowing-down of the decision process without affecting the expression of Pavlovian biases in behavior. We speculate that this slowing under high stakes might reflect heightened cognitive control, which is however ineffectively used, or reflect positive conditioned suppression, i.e., the suppression of goal-directed behavior by high-value imminent rewards, as phenomenon previously observed in rodents that might also exist in humans. Pavlovian biases and slowing under high stakes seem to arise in parallel to each other.

Key words: Pavlovian biases, motivation, cognitive control, choking, incentive

High stakes slow responding, but do not help overcome Pavlovian biases in humans

The behavior of humans and other animals reflects the interplay of multiple, partly independent

decision-making systems (Collins and Cockburn 2020; Daw et al. 2005; Dickinson and Balleine 1994;

Metcalfe and Mischel 1999; Shiffrin and Schneider 1977; Strack and Deutsch 2004). One such system

is the Pavlovian system which rigidly triggers response invigoration to the prospect of reward and

response inhibition to the threat of punishment (Boureau and Dayan 2011; Dayan et al. 2006; O'Doherty

et al. 2017). Its actions are visible in the form or "Pavlovian" or "motivational" biases, which have been

proposed to underlie many seemingly maladaptive behaviors in humans and other animals (Dayan et

al. 2006).

Pavlovian mechanisms might explain seemingly "irrational" behaviors in animals, including

the facilitation of instrumental approach behavior by unrelated, but reward-predictive cues (Estes 1943,

1948; LoLordo et al. 1974; Lovibond 1983; Rescorla and Solomon 1967; Schwartz 1976), or the

development of "sign-tracking" behavior, i.e., reward-predictive cues distracting an animal from a focal

task (Hearst and Jenkins 1974; Jenkins and Moore 1973). Recently, sign-tracking has been suggested

to constitute a phenomenon shared across species, including humans (Colaizzi et al. 2020; Garofalo and

di Pellegrino 2015), which might contribute to the etiology and maintenance of drug abuse (Flagel and

Robinson 2017; Flagel et al. 2007). A better understanding of when Pavlovian biases occur and how

they interact with other systems regulating behavior promises insights into the development and

maintenance of psychiatry conditions such as alcohol or drug abuse (Chen et al. 2022b; Schad et al.

2020).

So far, it has been unclear how behavior is guided in the presence of multiple rewards and/or

threats of different magnitudes. Several arguments suggest that Pavlovian biases should be sensitive to

the magnitude of these prospective outcomes (or "stakes"). Agents frequently face situations in which

they have to select amongst multiple rewards of varying magnitude. It could be beneficial if Pavlovian

biases would automatically direct the agent towards the largest reward. Particularly, on its way to

attaining the largest reward, an agent might have to ignore smaller, more proximal rewards. Hence,

Pavlovian biases should not be triggered by any reward, but distinguish between smaller rewards on the

one hand, which might be arbitrated against other goals an agent pursues using deliberational processes,

and sufficiently large rewards on the other hand, which escape such an arbitration and instead elicit

unconditional approach behavior. Similarly, the danger level of potential threats (or "threat magnitude")

needs to be considered: A human hunter who freezes upon the sight of a lion might have a competitive

advantage over someone who continues to forage. However, a hunter who freezes upon the sight of a

small spider might have a disadvantage compared to other foragers, demonstrating again that Pavlovian

biases can only be adaptive if they take the magnitude of rewards and threats into account and ignore

smaller outcomes in service of pursuing larger outcomes.

Evidence that the strength of Pavlovian biases varies with stake magnitude has been mixed so

far. A few studies using Pavlovian-to-Instrumental Transfer (PIT) tasks, in which task-irrelevant cues

associated with rewards/ punishments are presented in the background, have observed slight increases

in response rates and somewhat faster reaction times for higher rewards (Algermissen and den Ouden

2023; Schad et al. 2020) as well as decreased response rates and slower reaction times for larger

punishments (Geurts et al. 2013b, 2013a). However, many other studies have not observed such

modulations (Chen et al. 2022a, 2023; Garbusow et al. 2019, 2016; Sommer et al. 2017, 2020). Other

tasks varying the reward on offer, specifically versions of the monetary incentive delay task (Knutson

et al. 2001; Luo et al. 2009) have observed faster reaction times to larger rewards. A study using a

virtual predation game found slower reaction times under larger threats (Bach 2015). However, in the

latter studies, it remained unclear whether reward-induced invigoration/ punishment-induced slowing

followed from automatic, Pavlovian effects or rather participants' deliberate strategies, reflecting their

beliefs about which behavior was conducive to reward attainment/ punishment avoidance (Mahlberg et

al. 2021; Westbrook et al. 2021). To disentangle automatic from strategic effects, there must be task

conditions that incentivize the suppression of Pavlovian biases—a unique feature of the Motivational

Go/NoGo Task.

Pavlovian biases can most unequivocally be measured with the (orthogonalized) Motivational

Go/NoGo Task. In this task, individuals learn through trial-and-error to perform either a "Go" or

"NoGo" response to a number of different cues. For some cues ("Win cues"), they gain points for

correct performance (with no change in score for incorrect performance), while for other cues ("Avoid"

cues), they can lose points for incorrect performance (with no change in score for correct performance;

Fig. 1A-C). In this task, humans show more (and faster) Go responses to Win than Avoid cues. Hence,

they are better at performing active Go actions to Win cues than passive NoGo actions to Win cues,

while the reverse is true for Avoid cues, reflecting the influence of Pavlovian biases (Guitart-Masip et

al. 2014, 2012; Swart et al. 2017). Unlike PIT tasks, every cue signaling whether to perform a Go or

NoGo response has a fixed valence, either providing the chance to win or to lose points, typically

eliciting stronger biases than tasks in which task-irrelevant cues are presented in the background.

111   While Pavlovian biases might lead to adaptive behavior in a number of situations, their

influence becomes most apparent in situations in which they conflict with optimal behavior: Sometimes,

agents have to wait to secure a reward, e.g., in situations akin to the Marshmallow Test (Mischel and

Ebbesen 1970), or they have to take active steps to prevent or fight a threat, e.g., in exposure therapy to

treat arachnophobia. In such circumstances, agents have to suppress Pavlovian biases, a requirement

animals usually struggle with (Breland and Breland 1961; Hershberger 1986) and even humans only

imperfectly master (Cavanagh et al. 2013; Swart et al. 2018). The ability to suppress automatic,

unwanted action tendencies is usually regarded to require cognitive control (Cohen 2017). For several

decades, cognitive control has been seen as a limited resource or ability that can fail, leading to action

slips and undesired behavior (Hofmann et al. 2009). In contrast, more recent perspectives, most notably

the *expected value of control theory* (EVC) (Lieder et al. 2018; Shenhav et al. 2013) have suggested

that cognitive control is not inherently limited, but follows from a cost-benefit trade-off that weighs the

benefits of exerting additional control against the costs of doing so. In line with this idea, a number of

studies using conflict tasks, such as the Stroop, Simon, or Flanker task, have shown that compatibility

effects—taken to reflect cognitive control limitations—become smaller when participants are offered

financial incentives for recruiting control (Boehler et al. 2012; Chiew and Braver 2014; Dixon and

Christoff 2012; Fröber and Dreisbach 2016; Krebs et al. 2010). From this perspective, higher stakes

should motivate an agent to exert additional cognitive control in order to suppress biases in situations

in which those are maladaptive. The EVC theory thus makes predictions directly opposite to the above-

described case of high stakes strengthening biases: while ecological considerations suggest that higher

stakes should lead to stronger biases, EVC predicts more control and thus weaker biases. To suppress

biases, additional time might be required to recruit control processes, leading to higher accuracy on

behalf of longer RTs, i.e., a speed-accuracy tradeoff. In contrast, in situations in which biases lead to

adaptive behavior, EVC predicts no effect of stakes on behavior.

In this study, we directly tested these two opposing predictions against each other. We collected

data from 55 participants performing the motivational Go/NoGo Task in which the magnitude of stakes

(high or low) was manipulated on a trial-by-trial basis. Following the first hypothesis that higher stakes

drive stronger Pavlovian biases, we predicted an interaction between congruency and the stakes

magnitude, with a stronger congruency effect (indicative of the Pavlovian bias) and higher performance

on congruent, but lower performance on incongruent trials under high compared to low stakes (Fig.

1D). In contrast, following the EVC hypothesis, we predicted an interaction effect in the opposite

direction, with a weaker congruency effect (reflecting cognitive control recruitment) and selectively

higher performance on incongruent trials (but slower RTs) under high compared to low stakes (Fig.

1E).

Figure 1. Task and behavioral predictions. **A.** Time course of each trial. Participant see one of four cues ("gems") and have to decide whether
to respond to it with a button press ("Go") or not ("NoGo"). On half of the trials, the cue is surrounded by a red circle, indicating that stakes
are five times as high and points gained/ lost in this trial will be multiplied with 5. After a variable interval, participants receive an outcome

(increase in points, no change, or decrease in points). **B.** Task conditions. Half of the cues are "Win" cues for which points can be gained (or
no change in the point score occurs), while the other half are "Avoid" cues for which points can be lost (or no change in the point score occurs).
Orthogonal to cue valence is the correct action required for each cue, which is either Go or NoGo. **C.** Feedback given cue valence and response
accuracy. For Win cues, correct responses mostly lead to an increase in points (+10 or +50, depending on whether the trial was high or low
stakes), but occasionally lead to no change in score (0). For Avoid cues, correct responses mostly lead to no change in score (0), while
occasionally lead to a loss of points (-10 or -50, depending on whether the trial was high or low stakes). For incorrect responses, probabilities
are reversed. **D.** Prediction from a "bias strengthening" hypothesis. High stakes strengthen biases, leading to higher accuracy for bias-congruent
cues (for which required action and valence match), but lower accuracy for bias-incongruent cues. **E.** Prediction from the "motivation for
control" hypothesis. High stakes motivate cognitive control, which inhibits biases when they are incongruent with the required action, leading
to higher accuracy selectively for bias-incongruent cues (for which the bias-triggered response has to be inhibited).

159   **Results**

Approach

Fifty-five participants (54 included in analyses) played a adapted version of the Motivational

Go/ NoGo Learning Task (Swart et al. 2017). This task required them to learn from trial-and-error

whether to perform a Go response (button press) or NoGo response (no response) to various cues (Fig.

1A). Half of the cues required a Go response (Go cues), the other half a NoGo response (NoGo cues;

Fig. 1B). Orthogonal to the required action, half of cues offered the chance to win points for correct

responses (Win cues; no change in points for incorrect responses), while the other half bore the chance

to lose points for incorrect responses (Avoid cues; no change in points for correct responses).

Participants typically show a Pavlovian bias in this task, with more Go responses and faster RTs for

Win than Avoid cues. Feedback was probabilistic, with correct responses leading to desired outcomes

on 80% of trials (win for Win cues, no change for Avoid cues), but undesired outcomes on the remaining

20% of trials (no change for Win cues, loss for Avoid cues; probabilities were reversed for incorrect

responses; Fig. 1C). Orthogonal to both the required action and the valence (Win/ Avoid) of cues, we

varied the stake magnitude: On half of the trials, the cue was surrounded by a red circle, signaling the

chance to win/ lose 50 points (instead of 10 points) for correct/ incorrect responses.

Manipulation checks: Learning and Pavlovian biases

As a manipulation check and in order to compare the results from this study to previous studies

(Algermissen et al. 2022; Swart et al. 2018, 2017), we fitted a mixed-effects logistic regression with

responses (Go/ NoGo) as dependent variable as well as required action (Go/ NoGo) and valence (Win/

Avoid) and independent variables (see Supplementary Material S01 for an overview of all regression

results; see Supplementary Material S04 for means and standard deviations per condition). Participants

made significantly more Go responses to Go cues than NoGo cues (required action), $b = 1.441$, 95%-

CI [1.252, 1.630], $\chi^2(1) = 87.873$, $p < .001$, indicating that they learned the task. They also showed

significantly more Go responses to Win than Avoid cues (cue valence), $b = 0.750$, 95%-CI [0.609,

0.889], $\chi^2(1) = 59.587$, $p < .001$, reflecting a Pavlovian bias (Fig. 2A–C). There was no evidence for the

Pavlovian bias being stronger for either Go or NoGo cues (required action x valence), $b = 0.019$, 95%-

CI [-0.100, 0.137], $\chi^2(1) = 0.093$, $p = .760$.

187   Next, we performed a similar mixed-effects linear regression with reaction times (RTs) as

dependent variable. Note that RTs were naturally only available for (correct and incorrect) Go

responses. Participants showed significantly faster (correct) responses to Go cues than (incorrect)

responses to NoGo cues (required action), $b = -0.109$, 95%-CI [-0.145, -0.073], $\chi^2(1) = 27.494$, $p < .001$,

and significantly faster responses to Win than Avoid cues (cue valence), $b = -0.191$, 95%-CI [-0.227, -

0.155], $\chi^2(1) = 59.204$, $p < .001$, again reflecting the Pavlovian bias (Fig. 3A–C). The cue valence effect

(Pavlovian bias) on RTs was slightly stronger for (correct) response to Go cues than (incorrect)

responses to NoGo cues (required action x cue valence) , $b = -0.032$, 95%-CI [-0.061, -0.003], $\chi^2(1) =$

4.384, $p = .036$. The strength of the Pavlovian bias (both in responses and RTs) was neither correlated

with working memory span, nor impulsivity, nor neuroticism (Supplementary Material S05). In sum,

participants learned the task and exhibited a Pavlovian bias in both responses and RTs.

Figure 2. Effect on propensity of Go responses. A. Learning curves per cue condition. **B.** Proportion of Go responses per cue condition (individual dots are individual participant means). Participants show more Go responses to Go than NoGo cues (indicative of learning the task) and more Go responses to Win cues than Avoid cues (indicative of Pavlovian biases). **C.** Group-level (colored dot, 95%-CI) and individual-participant (grey dots) regression coefficients from a mixed-effects logistic regression of responses on required action, cue valence, and their interaction. D. Accuracy per cue condition and stakes condition. There is no effect of stakes on responses for any cue condition. **E.** Accuracy per valence-action congruency and stakes condition. Accuracy is higher for congruent than incongruent conditions, but this congruency effect is not modulated by stakes. **F.** Group-level and individual-participant regression coefficients from a mixed-effects logistic regression of responses on congruency, stakes, and their interaction.

Confirmatory analyses: Modulation by stakes

As the first set of confirmatory, pre-registered analyses, we fitted a mixed-effects logistic regression with accuracy (correct/ incorrect) as dependent variable and congruency (congruent/ incongruent) and stakes (high/ low) as independent variables. There was a significant main effect of congruency, $b = 0.600$, 95%-CI [0.499, 0.702], $\chi^2(1) = 67.867$, $p < .001$, with higher accuracy to congruent than incongruent cues, again reflecting the Pavlovian bias. However, neither the main effect of stakes, $b = -0.026$, 95%-CI [-0.065, 0.013], $\chi^2(1) = 1.430$, $p = .232$, nor the interaction between congruency and stakes, $b = -0.007$, 95%-CI [0.046, 0.032], $\chi^2(1) = 0.094$, $p = .759$, was significant (Fig. 2E, F).

Exploratory post-hoc tests for each cue condition separately did not show any effect of stakes on responses for any cue condition (Go-to-Win: $z = -0.590$, $p = .555$; Go-to-Avoid: $z = -0.184$, $p = .854$; NoGo-to-Win: $z = -0.145$, $p = .885$; NoGo-to-Avoid: $z = -0.963$, $p = .3357$; Fig. 2D). In further exploratory analyses, we tested whether an effect of stakes on responses emerged (or disappeared) over

time, either within the learning trajectory of a cue (cue repetition; 1 – 20) or across the entire task (trial

number: 1–320). Neither the interaction between cue repetition and stakes, b = -0.002, 95%-CI [-0.039,

0.035], $\chi^2(1)$ = 0.020, p = .898, nor the interaction between trial number and stakes, b = -0.012, 95%-

CI [-0.048, 0.023], $\chi^2(1)$ = 0.401, p = .527, was significant, providing no evidence for stakes influencing

responses selectively at certain time points during learning or during the task. In sum, there was no

evidence for stakes modulating the Pavlovian bias in participants' responses.

As the second set of confirmatory, pre-registered analyses, we fitted a mixed-effects linear

regression with RTs as dependent variable and congruency (congruent/ incongruent) and stakes (high/

low) as independent variables. Participants responded significantly faster to congruent than incongruent

cues (congruency), b = -0.131, 95%-CI [-0.160, -0.102], $\chi^2(1)$ = 49.546, p < .001, reflecting the

Pavlovian bias. Furthermore, they responded significantly more slowly under high compared to low

stakes (stakes), b = 0.072, 95%-CI [0.051, 0.092], $\chi^2(1)$ = 33.702, p < .001 (Fig 3E, F). Finally, the

interaction between congruency and stakes was significant, b = -0.019, 95%-CI [-0.037, -0.001], $\chi^2(1)$

= 3.856, p = .049, with a stronger congruency effect under high compared to low stakes. This effect was

also significant (p = .046) when including RTs < 300 ms (see Supplementary Material S02), but only

marginally significant (p = .060) when adding the data of remaining participant with not-above-chance

performance (see Supplementary Material S03). The effect of stakes on RTs was correlated neither with

working memory span, impulsivity, or neuroticism (Supplementary Material S05).

Exploratory post-hoc tests for each cue condition separately yielded a significant effect of

stakes on RTs for three out of four cue conditions, including in particular the two incongruent conditions

Go-to-Avoid and NoGo-to-Win (Go-to-Win: z = 2.973, p = .003; Go-to-Avoid: z = 4.528, p < .001;

NoGo-to-Win: z = 4.975, p < .001; NoGo-to-Avoid: z = 1.414, p = .158; Fig. 3D). In further exploratory

analyses, we tested whether the effect of stakes on responses got stronger or weaker with time, either

within the learning trajectory of a cue (cue repetition) or across the entire task (trial number). Neither

the interaction between stakes and cue repetition, b = -0.012, 95%-CI [-0.030, 0.006], $\chi^2(1)$ = 1.599, p

= .206, nor the interaction between stakes and trial number, b = 0.025, 95%-CI [-0.021, 0.018], $\chi^2(1)$ =

0.480, p = .489, was significant, providing no evidence for a change in the effect of stakes on RTs over

time. See Supplementary Material S06 for tests for non-linear changes with time, again finding no

evidence for changes in the effect of stakes over time. In sum, these results suggest that high stakes

affected participant responses in that they overall slowed down responses. This slowing was slightly

stronger for incongruent than congruent cues and appeared to be constant over time. However, stakes

did not affect response accuracy nor the degree of Pavlovian bias as indexed by the decisions to make

a Go or NoGo response.

Figure 3. Effect on propensity of reaction times (RTs). **A.** Distribution of RTs for high and low stakes. RTs are slower under high stakes. **B.** RTs per cue condition. Participants show faster RTs for (correct) Go responses to Go cues than (incorrect) Go responses to NoGo cues and faster RTs for Go to Win cues than Avoid cues (indicative of Pavlovian biases). **C.** Group-level (colored dot, 95%-CI) and individual-participant (grey dots) regression coefficients from a mixed-effects linear regression of RTs on required action, cue valence, and their interaction. **D.** RTs per cue condition and stakes condition. RTs are significantly slower under high stakes in the Go-to-Win (G2W), Go-to-Avoid (G2A), and NoGo-to-Win (NG2W) conditions. **E.** RTs per valence-action congruency and stakes condition. RTs after significantly slower under high compared to low stakes. This effect is significantly stronger for incongruent than congruent cue conditions. **F.** Group-level and individual-participant regression coefficients from a mixed-effects linear regression of RTs on congruency, stakes, and their interaction.

Computational Modeling of Responses and RTs (RL-DDMs)

To better understand the mechanisms by which cue valence and stakes influenced responses

and RTs, we fit a series of increasingly complex reinforcement-learning drift-diffusion models (RL-

DDMs). A past study using a similar paradigm found evidence for cue valence modulating the starting

point bias in an evidence-accumulation framework rather than the drift rate (Millner et al. 2017),

although evidence in that study remained mixed. Furthermore, past studies suggested that response-

slowing might reflect a speed-accuracy trade-off, with stakes leading to response caution and higher

decision thresholds, leading to higher accuracy at the cost of slower responses (Bogacz et al. 2006;

Shevlin et al. 2022; Wiecki and Frank 2013). We implemented different mechanisms of how cue

valence and stakes might influence the various parameters (decision threshold, non-decision time,

starting point bias, drift rate intercept) in an evidence accumulation framework and compared the fit of

different, increasingly complex models.

279   Behavior was better described by an RL-DDM (M2) in which participants learned cue-specific

Q-values rather than an standard DDM (M1) with a fixed propensity to emit Go/ NoGo responses (Fig.

4A), reflecting that participants learned the task and that learned affected responses and RTs. Model fit

was further improved when incorporating a Pavlovian bias (M3–M4), specifically when fitting separate

drift rate intercepts for Win and Avoid cues (M4; with high drift rate intercepts for Win than Avoid

cues, see Fig. 4B). Next, we assessed different mechanisms through which stake magnitude could affect

responding, which further improved model fit (M5–M8). Here, the best model was one in which stakes

modulate the non-decision time (M6). Note that, although M6 showed a superior fit to M4, group-level

non-decision times for high and low stakes were not significantly different from each other (M_{diff} =

0.012, 95%-CI [-0.017, 0.041]), suggestive of the presence of individual differences with an overall

mean close to zero. Allowing stakes to modulate two instead of one parameter did not yield any

substantial improvement in fit (M9–M11). Specifically, a model implementing a "classical" speed-

accuracy tradeoff by allowing stakes to influence both the threshold and the drift rate (M10) performed

worse than a model allowing stakes to influence the non-decision time (M6). Lastly, model fit was

further improved by when splitting the effect of stakes into separate parameters for congruent and

incongruent cues (M12), which was overall the best fitting model in the model comparison. Note that

M12 has the same number of parameters as models M9-M11, suggesting that the increase in fit is not

due to a mere increase in the number of parameters, but due to the specific mechanism implemented.

Also note that, although M12 with separate non-decision times under high stakes for congruent and

incongruent cues outperformed M6 with a single non-decision time under high stakes, there was no

group-level difference between the parameters for congruent vs. incongruent cues (M_{diff} = -0.003, 95%-

CI [-0.033, 0.027], Fig. 4B), suggestive of individual differences with a group-level mean close to 0.

We performed several model validation checks to verify that the winning model M12 was able

to capture key qualitative features of the empirical data (posterior predictive checks), could identify

data-generating parameters reliably (parameter recovery), and could be distinguished from other models

(model recovery). Data simulated from M12 reproduced a Pavlovian bias in responses and RTs,

reproduced an overall slowing under high stakes, but somewhat underestimated the difference in RT

slowing between congruent and incongruent cues (Fig. 4C; see also Supplementary Material S07 for

further plots). Furthermore, generative and fitted parameters were overall highly correlated, indicative

of a successful parameter recovery (M_r = 0.83, SD_r = 0.14, range 0.62–0.98; 95th percentile of

permutation null distribution: r = 0.08; Fig. 4D; see Supplementary Material S07 for scatter plots of on-

diagonal correlations). Besides correlations between generative parameters with their corresponding

fitted parameters, there were two notable cases of off-diagonal correlations: first, the different non-

decision times (under low stakes, under high stakes for congruent cues, and under high stakes for

incongruent cues) were correlated (r = 0.71 and r = 0.77; Fig. 4D), reflecting an overall tendency

towards faster/ slower responses that is naturally shared across all three parameters. Second, learning

rates and drift rate slopes were negatively correlated across parameter settings (r = -0.56; Fig. 4D),

which mimics the frequently observed trade-off between learning rate and inverse temperature

parameters in more classic reinforcement learning models of choices (Ballard and McClure 2019). In

RL-DDMs, the drift rate slope is multiplied with the Q-value difference, so that steeper slopes lead to

more deterministic choices and shallower slopes lead to more stochastic choices, similar to an inverse

temperature parameter. Finally, model recovery was successful, particularly for the winning model

M12, which was the best fitting model for 98% of data sets for which it was the generative model

(forward confusion matrix; Fig. 4E). Recovery for the other models was not quite as high, though still

significantly above chance for all models (M_p = 0.31, SD_p = 0.32, range 0.13–0.98; 95th percentile of

permutation null distribution: p = 0.10). See Supplementary Material S07 for matrices involving only

the five nested sub-versions of M12 (i.e., M1, M2, M4, M6, M12). In this restricted subset, recovery

was much higher (M_p = 0.74, SD_p = 0.24, range 0.44–0.99; 95th percentile of permutation null

distribution: p = 0.22). Also, see Supplementary Material S07 for the inverse confusion matrix.

In sum, model comparison results were in line with the regression results, yielding a selective

effect of stakes in prolonging the non-decision time, and separately so for incongruent and congruent

cues. Stakes did not affect the threshold and/or the drift rate as typically observed in a speed-accuracy

trade-off. Hence, we conclude that stakes do not shift the speed-accuracy trade-off, but rather lead to a

response slowing independent of response selection.

Figure 4. Reinforcement-learning drift-diffusion models. **A.** Model comparison. LOO-IC favors model M12, implementing separate drift
rate intercepts for Win and Avoid cues and separate non-decision times for low stakes, congruent cues under high stakes, and incongruent
cues under high stakes. **B.** Densities of best fitting parameters for model M12 per participant. Drift rate intercepts for Win cues are consistently
higher than drift rate intercepts for Avoid cues. Note that, although the winning model implements separate non-decision times for high/ low
stakes and congruent/ incongruent cues, the parameter values for these different conditions are not significantly different from each other. **C.**
Posterior predictive checks for the winning model M12. Left panel: Simulated proportion of Go responses per required action and cue valence
averaged over simulations and participants. The winning model M12 reproduces Pavlovian biases in responses and RTs (see Supplementary
Material S07). Right panel: Simulated RTs per cue congruency per stakes level averaged over simulations and participants. The winning model
M12 reproduces the overall slowing under high stakes as well as differences in slowing between congruent and incongruent cues, but
underestimates this difference compared to the empirical data. For further plots, see Supplementary Material S07. **D.** Parameter recovery for
the winning model M12. Correlations between generative parameters used for simulating 1,000 data sets based on M12 and parameters
obtained when fitting M12 to simulated data. All correlations between generative and fitted parameters (on-diagonal correlations) are
significantly above chance. **E.** Model recovery for model M1-M12. The forward confusion matrix displays the conditional probabilities that
model Y is the best fitting model (columns) if model X (rows) is the underlying generative model used to simulate a given data set. On-
diagonal probabilities indicate the probability of reidentifying the generative model. All on-diagonal probabilities are significantly above
chance. Especially recovery for M12 is exceptionally high. For the inverse confusion matrix and matrix on subsets of models, see
Supplementary Material S07.

Discussion

In this pre-registered experiment, we found evidence that increasing stake magnitude slowed

down responses in a Motivational Go/NoGo Learning Task, especially for incongruent cue conditions,

without affecting whether participants responded or not. In line with previous literature, participants

exhibited a Pavlovian bias in both responses and RTs (Algermissen et al. 2022; Swart et al. 2017), with

more and faster Go responses to Win than Avoid cues. On trials with high stakes (i.e., larger rewards

or punishments at stake), they slowed down, particularly for the two incongruent conditions Go-to-

Avoid and NoGo-to-Win. This response slowing was best described by high stakes prolonging the non-

decision time in a drift-diffusion model framework, particularly so for incongruent trials. This finding

is inconsistent with both hypotheses put forward in the introduction, i.e., high stakes strengthening

Pavlovian biases or high stakes motivating cognitive control to suppress them on incongruent trials. In

sum, higher stakes slow down response selection, but neither strengthen nor weaken Pavlovian biases

in responses. We propose two possible explanations for this (somewhat surprising) result: response

slowing under high stakes might reflect (flexibly recruited) cognitive control, which is however

ineffectively used, or it might reflect (automatic/ reflexive) positive condition suppression, i.e., the

suppression of goal-directed behaviour by large imminent rewards as previously observed in animal

studies.

On trials with high stakes, participants took longer to make a Go response, but did not exhibit

any altered tendency for Go/ NoGo responses, i.e. no reduction or enhancement of Pavlovian biases.

Apart from the null effect on responses, RTs slowed down under high stakes, an effect that was highly

consistent across participants (Fig. 3E, F). These two findings are incompatible with the first hypothesis

posited, i.e., high stakes strengthening Pavlovian biases. Slowing (instead of speeding) of responses

under high rewards might appear quite surprising given a large body of literature showing higher

incentives to speed up responses (Fontanesi et al. 2019; Knutson et al. 2001; Luo et al. 2009; Pirrone et

al. 2018; Smith and Krajbich 2018) and some evidence for larger PIT effects for high compared to low

value cues (Algermissen & den Ouden, 2023; Schad et al., 2020). Notably, response slowing occurred

for both appetite and aversive cues, suggesting that the effect is independent of cue valence and

orthogonal to the Pavlovian biases. Note that 50% of trials were high stake trials, arguing against the

possibility of surprise (i.e., oddball effects) driving the response slowing. High and low stake trials were

visually very distinct, arguing against differences in processing demands between both trial types. In

sum, the size of Pavlovian biases in the Motivational Go/NoGo Task appears to be unaffected by stake

magnitude, which instead induced a response slowing orthogonal to the biases.

Response slowing under high stakes might be partly compatible with the second hypothesis

(EVC), i.e., high stakes increasing cognitive control in order to suppress biases, given that heightened

cognitive control recruitment is often inferred from/ accompanied by prolonged reaction times (Frank

2006; Shenhav et al. 2013; Wessel and Aron 2017). Specifically, in line with our preregistered

hypothesis that high stakes increase cognitive control recruitment, response slowing was stronger on

motivationally incongruent trials on which Pavlovian biases had to be suppressed in order to execute

the correct response. This effect suggests that participants did distinguish the different cue conditions

with respect to whether they could benefit from increased cognitive control recruitment and prolonged

deliberation times (i.e., situations in which control could in theory change the emitted response) or not.

However, the increased deliberation time putatively afforded by cognitive control recruitment was

inconsequential for response selection, and the size of Pavlovian biases (in terms of the proportion of

Go responses for Win vs. Avoid cues) was unaltered under high stakes. One might thus conclude that

participants recruited additional cognitive control, but did not effectively use it to suppress their

Pavlovian biases when they were unhelpful.

An alternative explanation for response slowing under high stakes might be the phenomenon

of "choking under pressure", i.e., the fear of failure in high-stakes situations inducing rumination and

thus decreasing performance (Beilock and Carr 2001, 2005), an option we had considered in our pre-

registration. Choking under pressure predicts a pattern opposite to the second hypothesis (EVC), with

high stakes undermining cognitive control recruitment and leading to lower performance in incongruent

conditions. While the observed slowing of RTs could be interpreted as a kind of "choking under

pressure", we did not observe corresponding performance decrements. Hence, this finding does not fall

under the phenomenon of "choking under pressure" as investigated in previous literature. In sum, these

results are most compatible with the idea of high stakes leading to increased cognitive control

recruitment, though without any consequences for response selection and accuracy.

Past computational models have proposed mechanisms of how decision accuracy—which is

particularly warranted in high stakes situations—can be prioritized over speed by increasing decision

thresholds in an evidence accumulation framework (Bogacz et al. 2006). Such increased decision

bounds have been typically investigated in situations in which choice options are close in value and

thus eliciting cognitive conflict. Neuro-computational models suggest that such conflict is detected by

the anterior cingulate cortex and presupplementary motor area, which—via the hyperdirect pathway

involving the subthalamic nucleus—project to the globus pallidus and increase decision thresholds in

the basal ganglia action selection circuits, leading to a higher requirement for positive evidence to elicit

a response (Cavanagh et al. 2011; Forstmann et al. 2008; Frank 2006; Frank et al. 2015; Wiecki and

Frank 2013). This decision threshold adjustment will lead to a higher proportion of correct, but overall

slower responses. It is plausible that the same mechanism could lead to response caution in the context

of high-value cues. In fact, a series of recent studies found that cues indicating an upcoming choice

between high-value options (but not the presence of high-value options per se) slowed down of RTs,

which was best captured by a heightened decision threshold (Shevlin et al. 2022). However, in contrast,

the data of the present study were best explained by a model embodying prolonged non-decision times

rather than heightened response thresholds. It is thus unclear whether the same computational and neural

mechanisms proposed for implementing speed-accuracy tradeoffs are also responsible for the response

slowing observed in this data. Future studies using neuroimaging of cortical and subcortical activity

(Algermissen et al. 2022) and instructions to prioritize speed or accuracy during the task (Forstmann et

al. 2008) while simultaneously manipulating stakes could shed light on shared vs. separate neural

mechanisms.

Another possible interpretation of our findings is that the response slowing under large stake

magnitudes is an instance of positive conditioned suppression as previously reported in rodents (Azrin

and Hake 1969; Marshall et al. 2023; Van Dyne 1971). In positive conditioned suppression, cues

signaling the imminent receipt of a reward suppress responding. Specifically, a cue announcing an

imminent reward suppresses exploratory behavior that would move the animal away from a food site,

and instead invigorates and prolongs engagement with the site of reward delivery until the reward is

obtained (Marshall et al. 2020). However, this suppression can extend backwards in time such that it

even affects the instrumental response required to obtain the reward (i.e., a lever press). A recent study

found small rewards to invigorate responding in line with classical PIT findings (Marshall et al. 2023).

However, large rewards suppressed instrumental lever pressing and diminished PIT effects, suggestive

of positive conditioned suppression interfering with PIT in a way similar of our findings.

One speculation on the adaptive nature of this phenomenon is that it may prevent agents to

become distracted by other reward opportunities and forget to collect the reward they previously worked

for (Timberlake et al. 1982). Notably, the prolongation of RTs in the present data was particularly strong

for motivationally incongruent cues, which perhaps argues against a purely automatic, "reflexive"

nature of the observed effect of stake magnitude on RTs (such as positive conditioned suppression), and

instead in favor of an adaptive effect that is (at least partially) sensitive to task requirements. It is thus

possible that both (automatic) positive conditioned suppression and (voluntary) heightened cognitive

control recruitment triggered by motivational conflict are present, or that positive conditioned

suppression is (partially) a consequence of cognitive control recruitment. Future studies could test

whether the slowing induced by high stakes is sensitive to the temporal delay between response

execution and outcome delivery, which would argue for interference between reward collection and

response selection as the cause of slowing (Delamater and Holland 2008; Marshall et al. 2023; Marshall

and Ostlund 2018; Meltzer and Hamm 1978; Miczek and Grossman 1971).

Furthermore, conditioned suppression has yet not been studied in the context of avoiding

aversive outcomes. Slowing induced by conditioned suppression will look highly similar to slowing

induced by the Pavlovian bias itself. In our data, the finding that effects of action-valence congruency

(i.e. Pavlovian bias) and stake magnitude on RTs were additive suggests independent mechanisms.

Future research might try to disentangle these two effects further by using an "escape" context in which

participants must select actions to terminate an ongoing punishment (e.g. loud noise), which typically

inverts the Pavlovian bias and leads to an increased tendency towards action (Millner et al. 2017).

Varying the punishment magnitude in such a context could potentially elucidate joint or independent

contributions of Pavlovian biases and conditioned suppression on RTs.

The presented results suggest that high stakes do not strengthen or weaken Pavlovian biases per

se; rather, they globally slow or pause behavior. This slowing down can be adaptive in high threat

situations in which response postponement mimics nonresponding, similar to freezing itself (Bach

2015), although in our data, the slowing did not affect participants' eventual propensity to execute a Go

response. This slowing might also be adaptive from the perspective of positive conditioned suppression

in focusing an agent on reward collection and consumption rather than exploring other options in the

meantime (Marshall et al. 2023). The ability to inhibit behavior and wait for rewards has been proposed

to be serotonergic in nature, as serotonin is likely implicated in mediating aversive inhibition (Crockett

et al. 2009, 2012; Geurts et al. 2013b). Indeed, serotonin depletion has been shown to abolish the

slowing observed under high reward stakes (Bari and Robbins 2013; den Ouden et al. 2015; Soubrié

1986), while the activation of serotonergic neurons facilitates waiting for rewards (Miyazaki et al. 2011,

2020, 2014) and persistence in foraging (Lottem et al. 2018). Future research should explicitly test the

putatively serotonergic nature of high stakes-induced response slowing in the Motivational Go/NoGo

Task in particular and of positive conditioned suppression, more generally.

A limitation of the current study is that high stakes were explicitly signaled via a red circle

around the task cue. In this way, the task mimicked situations in which high stakes can be inferred

directly from simple visual features, e.g. when telling apart a lion from a spider. However, it does not

mimic situations in which high value must be inferred indirectly from past experiences or by combining

set of features, e.g., in detecting a good bargain house or car. In the context of the Motivational

Go/NoGo Task, stakes were irrelevant for selection the optimal action, and evidence from a similar task

(Algermissen and den Ouden 2023) suggests that participants ignore differences in outcome value when

learning about the optimal action. Hence, stakes might only play a role when explicitly signaled or

easily perceivable from the environment, but not when they have to be inferred from past experiences.

This is an important consideration for task designs that might explain the mixed literature on stakes

effects in PIT tasks. Finally, the presented finding mimics cases where "high stakes" describes the entire

situation rather than a single option (Shevlin et al. 2022), but is unlike cases where only a single option

is more valuable and dominates all other options.

Another limitation might be that stakes were not varied in a continuous fashion, but

categorically as two discrete levels. Again, it might be plausible that agents represent situations (e.g.

trials) as overall "high stakes" or not, irrespective of the particular value of single options (Shevlin et

al. 2022). Varying the stakes magnitude in a continuous fashion would increase processing demands

and thus already slow down responses due to perceptual (irrespective of additional decision) difficulty.

Furthermore, participants might subjectively recode stakes levels relative to the mean stake level,

representing low rewards as disappointing and thus akin to punishments, while perceiving low

punishments as a relief and thus akin to rewards (Klein et al. 2017; Palminteri et al. 2015). These

considerations support the ecological validity of dichotomizing stakes into high and low levels.

However, it remains to be empirically tested whether continuous stakes levels lead to similar or different

effects.

In sum, while possibilities to gain rewards/ avoid punishments induce Pavlovian biases,

increasing the stakes of these prospects does not alter the strength of the bias. However, high stakes

motivate humans to slow down their responses. One interpretation is that this slowing is adaptive in

allowing time for conflict detection and cognitive control recruitment in case motivational biases have

to be suppressed. However, the slowing is not associated with changes in response selection, i.e., also

not with the degree to which participants suppress their Pavlovian biases when these are unhelpful,

suggesting that humans do not use this additional time effectively. An alternative interpretation is that

prolonged reaction times reflect positive conditioned suppression, i.e. attraction by the reward value

that interferes with action selection itself as previously observed in rodents. Taken together, this study

suggests that high stakes might have a similar effect in both humans and rodents in the context of

Pavlovian/ instrumental interactions on action selection.

Methods

Participants and Exclusion Criteria

Fifty-five human participants (M_{age} = 22.31, SD_{age} = 2.21, range 18–29; 42 women, 13 men; 47

right-handed, 8 left-handed) participated in an experiment of about 45 minutes. The study design,

hypotheses, and analysis plan were pre-registered on OSF under https://osf.io/ue397. Individuals who

were 18–30 years old, spoke and understood English, and did not suffer from colorblindness were

recruited via the SONA Radboud Research Participation System of Radboud University. Their data

were excluded from all analyses for two (pre-registered) reasons: (a) guessing the hypotheses of the

experiment on the first question of the debriefing, which was not the case for any participant; (b)

performance not significantly above chance (tested by using required action to predict performed action

with a logistic regression; only participants with $p < .05$ were included), which was the case for one

participant. All the results presented in the main text are thus based on a final sample of $N = 54$. See the

Supplementary Material S03 for results based on all 55 participants, which led to identical conclusions.

This research was approved by the local ethics committee of the Faculty of Social Sciences at Radboud

University (proposal no. ECSW-2018-171) in accordance with the Declaration of Helsinki.

The sample size was not based on a power analysis, but on lab availability for this project (three

weeks). This study was conducted as part of final year thesis projects, which received special lab access

in this period. The final sample size of $N = 54$ was larger than previous studies investigating Pavlovian

biases with the same task (Algermissen et al. 2022; Swart et al. 2018) and more than twice as large as

comparable studies investigating the effect of incentives on cognitive control recruitment (Chiew and

Braver 2016; Krebs et al. 2010). A post-hoc sensitivity power analysis yielded that, given 54

participants providing 320 trials, thus 17,280 trials in total, assuming an intra-cluster coefficient of

0.043 for responses and 0.094 for RTs (estimated from the data), the effective sample size was $n = 5,281$

for responses and $n = 2,877$ for RTs, which allowed us to detect effects of $\beta > .039$ (standardized

regression coefficient) for responses and $\beta > .052$ for RTs with 80% power (Aarts et al. 2014).

Procedure

Participants completed a single experimental session that lasted about 45 minutes. After

providing informed consent, participants received computerized instructions and performed four

practice trials for each of the four task conditions. Afterwards, they completed 320 trials of the

Motivational Go/NoGo Task. After the task, participants performed the V5-D MESA Digit Span Test

measuring forward and backward digit span (Fitzpatrick et al. 2015) and filled in the non-planning

subscale of the Barratt Impulsiveness Scale (Patton et al. 1995) and the neuroticism sub-scale of the

Big Five Aspects Scales (DeYoung et al. 2007). These measures were part of final year thesis projects

and not of focal interest (see the pre-registration); results are reported in Supplementary Material S05.

Finally, participants went through a funnel debriefing asking them about their guesses of the hypothesis

of the study, whether they used specific strategies to perform the task, whether they found the task more

or less difficult to perform on high stakes trials, and if so, whether they had an explanation of why this

was the case. At the end, they received course credit for participation as well as a small extra candy

reward when they scored more than 960 points (equivalent to 67% accuracy across trials, equivalence

unknown to participants), which was announced in the instructions.

Task

551   Participants completed 320 trials (80 per condition; 40 each with high and low stakes

respectively) of the Motivational Go/ NoGo learning task. Each trial started with one of four abstract

geometric cues presented for 1,300 ms (Fig. 1A). The assignment of cues to task conditions was

counterbalanced across participants. Participants needed to learn from trial-and-error about the cue

valence, i.e., whether the cue was a Win cue (point gain for correct responses; no change in point score

for incorrect responses) or an Avoid cue (no change in point score for correct responses; point loss for

incorrect responses), and the required action, i.e., whether the correct response was Go (a key press of

the space bar) or NoGo (no action; Fig. 1B). Participants could perform Go responses while the cue was

on the screen. In 50% of trials, the cue was surrounded by a dark red circle (RGB [255, 0, 0]), signaling

the chance to win or avoid losing 50 points (high stakes condition). On all other trials, 10 points could

be won or lost (low stakes condition). After a variable inter-stimulus interval of 500–900 ms (uniform

distribution in steps of 100 ms), numerical feedback was presented for 700 ms (+10/+50 in green font

for point wins, -10/-50 in red font for point losses; 000 in grey font for no change in point score).

Feedback was probabilistic such that correct responses were followed by favorable outcomes (point win

for Win cues, no change for Avoid cues) on only 80% of trials, while on the other 20% of trials,

participants received unfavorable outcomes (no change for Win cues, point loss for Avoid cues; Fig.

1C). These probabilities were reversed for incorrect responses. Probabilistic feedback was used to make

learning more difficult and induce a slower learning curve. Trials ended with a variable inter-trial

interval of 1,300–1,700 ms (uniform distribution in steps of 100 ms).

570   The task was administered in four blocks of 80 trials each. Each block featured a distinct set of

four cues for which participants had to learn the correct response. Probabilistic feedback and renewal

of the cue set were used to slow down learning, given previous findings that biases disappear when

accuracy approaches 100% (Swart et al. 2017).

Data Analysis

Data Preprocessing

(Trials with) RTs faster than 300 ms were excluded from all analyses as those were assumed

to be too fast to reflect processing of the cue. This was the case for 103 out of 17,600 trials (per

participant: $M = 1.91$, $SD = 5.89$, range 0–41). See Supplementary Material S02 for results using all

reaction times from all trials.

Mixed-effects Regression Models

We tested hypotheses using mixed-effects linear regression (function lmer) and logistic

regression (function glmer) as implemented in the package lme4 in R (Bates et al. 2015). We used

generalized linear models with a binomial link function (i.e., logistic regression) for binary dependent

variables such as accuracy (correct vs. incorrect) and response (Go vs. NoGo), and linear models for

continuous variables such as RTs. We used zero-sum coding for categorical independent variables. All

continuous dependent and independent variables were standardized such that regression weights can be

interpreted as standardized regression coefficients. All regression models contained a fixed intercept.

We added all possible random intercepts, slopes, and correlations to achieve a maximal random effects

structure (Barr et al. 2013). *P*-values were computed using likelihood ratio tests with the package afex

(Singmann et al. 2018). We considered *p*-values smaller than $\alpha = 0.05$ as statistically

significant.

Evidence for absence of an effect

We plot the condition means for each participant and provide confidence intervals for

every effect. Every possible point estimate of an effect that would fall outside the estimated

confidence interval can be rejected at a level of $\alpha = 0.05$.

Computational modeling of responses and reaction times

Combining reinforcement learning with a drift-diffusion choice rule. A class of

computational models that allows to jointly model both responses and reaction times are so called

"evidence accumulation" or "sequential sampling" models such as the drift-diffusion model (DDM)

(Ratcliff 1978). These models formalize a decision process in which evidence for two (or more)

response options is accumulated until a fixed threshold, and a response is elicited upon reaching this

threshold. The process is captured through four parameters (Wabersich and Vandekerckhove 2014): the

drift rate δ, reflecting the speed with which evidence is accumulated; the decision threshold α,

describing the distance of the threshold from the starting point; the starting point bias β, reflecting if the

accumulation process starts in the middle between both bounds ($\beta = 0.5$) or closer to one of the

boundaries, reflecting an overall response bias; and the non-decision time τ; capturing the duration of

all perceptual or motor processes that contribute to RT, but are not part of the decision process itself.

Typically, DDMs aim to explain choices when response requirements given a certain visual

input are clear to the participant. However, in the current study, participants learn the correct response

for each cue over time, leading to progressively faster and more accurate responses. Recent advances

in computational modeling propose that it is possible to combine drift-diffusion models with a

reinforcement learning (RL) process, yielding a reinforcement-learning drift-diffusion model (RL-

DDM) (Fontanesi et al. 2019; Pedersen et al. 2017; Miletić et al. 2020). We employed a simple

Rescorla-Wagner model which uses outcomes r (+1 for rewards, 0 for neutral outcomes, -1 for

punishments) to compute prediction errors r – Q, which we then used to update the action value Q for

the chosen action a towards cue s:

$Q_t(a_t, s_t) = Q_{t-1}(a_t, s_t) + \varepsilon * (r - Q_{t-1}(a_t, s_t))$ (1)

Here, the difference in Q-values between choice options ($Q_{Go} - Q_{NoGo}$) serves as the input to

the drift rate. This difference is initially zero, but grows with learning (positive difference if "Go" leads

to more rewards, and negative difference if "NoGo" leads to more rewards). This Q-value difference is

then multiplied with a constant drift rate parameter. At the beginning of the learning process, the

resulting low drift rates lead to more stochastic choices and slow RTs, but, as the Q-value difference

grows, higher drift rates result in more deterministic choices and faster RTs. The learning process

requires an additional free parameter, i.e., the learning rate parameter ε, which determines the impact

of the prediction error on belief updating. The drift rate parameter acts akin to the inverse temperature

parameter used in the softmax choice rule, with higher drift rates leading to more deterministic choices.

One peculiarity of the Motivational Go-NoGo Task is the NoGo response option, which by

definition does not yield RTs. Variants of the DDM allow for such responses by integrating over the

latent RT distribution of the implicit NoGo decision boundary (Gomez et al. 2007; Ratcliff et al. 2018),

for which an approximation exists (Blurton et al. 2012). This implementation has previously been used

to model another variant of motivational Go/ NoGo task (Millner et al. 2017) and is implemented in the

HDDM toolbox (Wiecki et al. 2013).

Note that RL-DDMs were not mentioned in the pre-registration, which only mentioned

reinforcement learning models to-be fitted to participants' choices. In light of the results from the

regression analyses, incorporating RTs into the model and testing alternative mechanisms by which

stakes could influence the choice process seemed warranted.

Model space. We fit a series of increasingly complex models. We first tested whether an RL-

DDM fit the data better than a standard DDM; then tested the computational implementation of the

Pavlovian bias, and lastly tested the effect of stakes on model parameters. Model **M1** (parameters α, τ,

β, δ_{INT}) just featured the DDM model with a constant drift rate parameter, but no learning, assuming

that participants have a constant propensity to make a Go response for any trial, irrespective of the

presented cue. **M2** (parameters α, τ, β, δ_{INT}, δ_{SLOPE}, ε) added a reinforcement learning process, updating

Q-values for Go and NoGo for each cue with the observed feedback, multiplying the Q-value difference

($Q_{Go} - Q_{NoGo}$) with the drift rate parameter δ_{SLOPE} and finally adding it to the drift-rate intercept δ_{INT} to

obtain the net drift rate. Including a drift-rate intercept δ_{INT}, i.e., an overall tendency towards making a

Go/NoGo response even when the Q-value difference was zero, which is similar to an overall Go bias

parameter, yielded considerably better fit than models without such an intercept. If people learned the

task, model M2 should fit their data better than M1. Next, M3 and M4 comprised different

implementations of the Pavlovian bias, either assuming separate starting point biases (**M3**; parameters

α, τ, β_{WIN}, β_{AVOID}, δ_{INT}, δ_{SLOPE}, ε) or alternatively separate drift rate intercepts (**M4**; parameters α, τ, β,

δ_{WIN}, δ_{AVOID}, δ_{SLOPE}, ε) for Win and Avoid cues, two plausible implementations considered in previous

literature (Millner et al. 2017). Next, models M5-M8 (parameters α, τ, β, δ_{WIN}, δ_{AVOID}, δ_{SLOPE}, ε, one

additional parameter π for high stakes) extended M4 and tested possible effects of the stakes on a single

parameter, implementing effect of the stakes on the threshold (**M5**), the non-decision time (**M6**), the

bias (**M7**) and the drift rate intercept (**M8**). As a control, models M9-M11 (parameters α, τ, β, δ_{WIN},

δ_{AVOID}, δ_{SLOPE}, ε, two additional parameters π and θ for high stakes) tested effects of stakes on two

parameters (only combinations that could potentially give rise to response slowing), namely on both the

threshold and the non-decision time (**M9**), the threshold and the drift rate (**M10**; i.e. the two parameters

typically modulated by speed-accuracy trade-offs), and the non-decision time and drift rate (**M11**).

Finally, given the results from model comparison of these earlier models, **M12** tested whether the effect

of stakes of non-decision time was different for congruent and incongruent cues.

Priors, transformations, parameterization, and starting values. We fitted models in a

hierarchical Bayesian fashion, modeling group-level parameters (means and standard deviations) that

served as priors for the subject-level parameters using the probabilistic programming language Stan

(Carpenter et al. 2017) in R (rstan). Stan implements a Hamiltonian Monte-Carlo (HMC) Markov-chain

algorithm with a No-U-Turn sampler (NUTS). We used the following group-level hyperpriors: $M_\delta \sim$

$N(5, 2)$, $M_\alpha \sim N(0, 1)$, $M_\beta \sim N(0, 1)$, $M_\tau \sim N(0, 1)$, $M_\varepsilon \sim N(0, 1)$, $M_\pi \sim N(0, 1)$, $M_\vartheta \sim N(0, 1)$, and for all

SDs: $SD \sim N(0, 1)$. The parameters δ, α, τ were constrained to be positive by using the $y = \log(1 +$

$\exp(x))$ transformation, which is $y = 0$ for negative numbers, smoothly asymptotes 0 for small positive

numbers, and is roughly $y = x$ for large positive numbers. The parameters β and ε were constrained to

be in the range [0, 1] by using a softmax transformation $y = \exp(x) / (1 + \exp(x))$. In line with previous

DDM implementations in Stan (Fontanesi et al. 2019; Kraemer et al. 2021), we used a non-centered

parameterization in which individual-subject parameters are modeled with a standard normal prior $N(0,$

1) that is first multiplied with the group-level standard deviation and then added to the group-level mean

parameter. Furthermore, again in line with previous DDM implementations in Stan (Fontanesi et al.

2019; Kraemer et al. 2021), we set the following starting values: M_α = -0.18, M_τ = -10, $M_\beta \sim N(0.5, 0.1)$,

$M_{\delta INT} \sim N(0, 1)$, $M_{\delta SLOPE} \sim N(0, 1)$, $M_\pi \sim N(0, 0.1)$, $M_\theta \sim N(0, 0.1)$, all group-level SDs = 0.001, all subject

level parameters as $\sim N(0, 1)$. For models with an effect of stakes on the non-decision-time (M6, M9,

M11), τ (low stakes) had to be initialized to be considerably smaller than π (high stakes), which was

accomplished by $M_\tau \sim N(0, 1e-6)$ and SD_τ = 1e-6.

Model fitting and convergence checks. For each model, we used four chains with 10,000

iterations each (5,000 as warm-up), yielding a total of 20,000 samples contributing to the posteriors.

We checked that Rhats for all parameters were below 1.01, effective sample sizes for all parameters

were at least 400, that chains were stationary and well-mixing (using trace plots), that the Bayesian

fraction of missing information (BFMI) for each chain was above 0.2, and that (if possible) no divergent

transitions occurred (Baribault and Collins 2023). To minimize the occurrence of divergent transitions,

we increased the target average proposal acceptance probability (adapt_delta) to 0.99. We visually

inspected that posterior densities were unimodal and no strong trade-offs between parameters across

samples occurred.

Model comparison. For model comparison, we used the LOO-IC (efficient approximate leave-

one-out cross-validation information criterion) based on Pareto-smoothed importance sampling (PSIS)

(Vehtari et al. 2017). For completeness, we also report the WAIC (widely applicable information

criterion) in Supplementary Material S07, but give priority to the LOO-IC, which is more robust to

weak priors or influential observations (Vehtari et al. 2017). Both WAIC and LOO-IC behave like the

negative log-likelihood, with lower numbers indicating better model fit.

Posterior predictive checks. For the winning model M12, we randomly drew 1,000 samples

from the posteriors of each participants' subject-level parameters, simulated a data set for each

participant for each of these 1,000 parameter settings, and computed the mean simulated p(Go),

p(Correct), and RT for each participant for each trial across parameter settings. We then plotted the

mean simulated p(Go), p(Correct), and RT as a function of relevant task conditions to verify that the

model could reproduce key qualitative patterns from the empirical data (Palminteri et al. 2017).

Parameter recovery. For the winning model M12, we fitted a multivariate normal distribution

to the mean subject-level parameters across participants and sampled 1,000 new parameter settings from

this distribution. We simulated a data set for each parameter setting and fitted model M12 to the

simulated data. We then correlated the "ground-truth" generative parameters used to simulate each data

set to the fitted parameters obtained when fitting M12 to it. To evaluate whether correlations were

significantly higher than expectable by chance, we computed a permutation null distribution of the on-

diagonal correlations. For this purpose, over 1,000 iterations, we randomly permuted the assignment of

fitted parameter values to data sets, correlated generative and fitted parameter values, and saved the on-

diagonal correlations. We tested empirical correlations against the 95th percentile of this permutation

null distribution.

Model recovery. For each of the 12 models, we fitted a multivariate normal distribution to the

mean subject-level parameters across participants and sampled 1,000 new parameter settings from it

(with the constraints that learning rates were required to be > 0.05 and parameter differences sampled

from the upper 50% of the parameter distribution to keep models distinguishable). We simulated a new

data set for each parameter setting, resulting in total in 12,000 data sets. We fitted each of the 12 models

to each data set, resulting in 144,000 model fits. For each data set, we identified the model with the

lowest LOO-IC. We counted how often each fitted model Y emerged as the winning model for the data

sets of each generative model X, computing the forward confusion matrix containing conditional

probabilities p(best fitting model = Y | generative model = X) for each combination of generative model

X and fitted model Y (Wilson and Collins 2019). We also computed the inverse confusion matrix

containing p(generative model = X | best-fitting model = Y; see Supplementary Material S07). To

evaluate whether these probabilities were significantly higher than expectable by chance, we computed

a permutation null distribution of the on-diagonal probabilities. For this purpose, over 1,000 iterations,

we randomly permuted the LOO-IC values of all fitted models for a given data set, counted how often

each fitted model emerged as the winning model for the data sets of each generative model, and

extracted the on-diagonal probabilities. We tested empirical probabilities against the 95th percentile of

this null distribution.

Transparency and openness

We report how we determined our sample size, all data exclusions, all manipulations, and all measures

in the study. All data, analysis code, and research materials will be shared upon publication. The study

design, hypotheses, and analysis plan were pre-registered on OSF under https://osf.io/ue397. Data were

analyzed using R, version 4.1.3 (R Core Team 2022). Models were fitted with the package lme4, version

1.1.31 (Bates et al. 2015). Plots were generated with ggplot, version 3.4.2 (Wickham 2016).

<div align="center">

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Supplemental Material S01: Overview results mixed-effects regression models

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1027 Here, we report an overview over all major statistical results reported in the main text and the

1028 supplementary material. For details on how mixed-effects regression were performed, see the Methods

1029 section of the main text.

Model ID	DV	IV	b	SE	$\chi^2(1)$	p
1	Response	Required action	1.441	0.096	87.873	< .001
		Valence	0.749	0.072	59.587	< .001
		Required action x cue valence	0.019	0.060	0.093	.760
2	RT	Required action	-0.109	0.019	27.494	< .001
		Valence	-0.191	0.019	59.204	< .001
		Required action x cue valence	0.031	0.015	4.384	.036
3	Accuracy	Congruency	0.600	0.052	67.867	< .001
		Stakes	-0.026	0.020	1.430	.232
		Congruency x Stakes	-0.007	0.020	0.094	.759
4	RT	Congruency	-0.131	0.015	49.546	< .001
		Stakes	0.072	0.010	33.702	< .001
		Congruency x Stakes	-0.019	0.010	3.856	.049

Table S01. Overview of the results from all mixed-effects regression models reported the main text of the manuscript. Featuring data from N = 54 participants, trial with RTs < 0.300 sec. are excluded from RT analyses.

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Supplemental Material S02: Overview results mixed-effects regression models on reaction times on all trials

Model ID	DV	IV	b	SE	$\chi^2(1)$	p
1	RT	Required action	-0.103	0.019	23.936	< .001
		Valence	-0.183	0.019	53.550	< .001
		Required action x cue valence	-0.039	0.015	6.138	.013
2	RT	Congruency	-0.133	0.014	51.704	< .001
		Stakes	0.070	0.011	31.210	< .001
		Congruency x Stakes	-0.019	0.010	3.982	.046

Table S02. Overview of RT regression models from N = 54 participants when including all trials (also those with RTs < 0.3 sec.).

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Supplemental Material S03: Overview results mixed-effects regression models including additional participant

Model ID	DV	IV	b	SE	$\chi^2(1)$	p
1	Response	Required action	1.417	0.098	86.250	< .001
		Valence	0.736	0.071	59.174	< .001
		Required action x cue valence	0.019	0.059	0.097	.756
2	RT	Required action	-0.105	0.018	26.984	< .001
		Valence	-0.189	0.018	60.877	< .001
		Required action x cue valence	-0.033	0.015	4.824	.028
3	Accuracy	Congruency	0.591	0.052	67.189	< .001
		Stakes	-0.025	0.019	1.365	0.243
		Congruency x Stakes	-0.009	0.020	0.169	0.681
4	RT	Congruency	-0.130	0.014	50.997	< .001
		Stakes	0.071	0.010	34.566	< .001
		Congruency x Stakes	-0.018	0.009	3.527	.060

Table S03. Overview of all regression models when including data from all N = 55 participants (also the one participant excluded from analyses reported in the main text for not performing above chance level).

Supplemental Material S04: Overview response, accuracy, and RT means and standard deviations per condition

				Responses
Req. Act.	Go	Go	NoGo	NoGo
Valence	Win	Avoid	Win	Avoid
Mean	0.888	0.771	0.475	0.194
SD	0.140	0.111	0.261	0.107

Table S04. Means and standard deviations of Go/NoGo responses across participants per required action x valence condition.

								Responses
Req. Act.	Go	Go	Go	Go	NoGo	NoGo	NoGo	NoGo
Valence	Win	Win	Avoid	Avoid	Win	Win	Avoid	Avoid
Stakes	High	Low	High	Low	High	Low	High	Low
Mean	0.883	0.893	0.767	0.774	0.477	0.474	0.200	0.187
SD	0.151	0.138	0.125	0.114	0.253	0.276	0.116	0.109

Table S05. Means and standard deviations of Go/NoGo responses across participants per required action x valence x stakes condition.

				Accuracy
Req. Act.	Go	Go	NoGo	NoGo
Valence	Win	Avoid	Win	Avoid
Mean	0.888	0.771	0.525	0.806
SD	0.140	0.111	0.261	0.107

Table S06. Means and standard deviations of accuracy across participants per required action x valence condition.

								Accuracy
Req. Act.	Go	Go	Go	Go	NoGo	NoGo	NoGo	NoGo
Valence	Win	Win	Avoid	Avoid	Win	Win	Avoid	Avoid
Stakes	High	Low	High	Low	High	Low	High	Low
Mean	0.883	0.893	0.767	0.774	0.523	0.526	0.800	0.813
SD	0.151	0.138	0.125	0.114	0.253	0.276	0.116	0.109

Table S07. Means and standard deviations of accuracy across participants per required action x valence x stakes condition.

				RTs
Req. Act.	Go	Go	NoGo	NoGo
Valence	Win	Avoid	Win	Avoid
Mean	0.578	0.660	0.641	0.687
SD	0.059	0.062	0.085	0.098

Table S08. Means and standard deviations of reaction times across participants per required action x valence condition.

								RTs
Req. Act.	Go	Go	Go	Go	NoGo	NoGo	NoGo	NoGo
Valence	Win	Win	Avoid	Avoid	Win	Win	Avoid	Avoid
Stakes	High	Low	High	Low	High	Low	High	Low
Mean	0.585	0.570	0.675	0.645	0.660	0.620	0.695	0.681
SD	0.064	0.063	0.072	0.063	0.098	0.099	0.117	0.122

Table S09. Means and standard deviations of reaction times across participants per required action x valence x stakes condition.

Supplemental Material S05: Correlations with questionnaires

In line with the exploratory analysis plans in mentioned in our pre-registration, we extracted the per-participant coefficients (fixed plus random effects) for (a) the effect of cue valence on responses (Pavlovian bias), (b) the effect of stakes on accuracy, (c) the effect of valence on RTs (Pavlovian bias), and (d) the effect of stakes on RTs. We then computed correlations of these coefficients with forward memory span (Fitzpatrick et al., 2015), backwards memory span, the non-planning subscale of the Barratt Impulsiveness Scale (Patton, Stanford, & Barratt, 1995), and the neuroticism subscale of the neuroticism sub-scale of the Big Five Aspects Scales (DeYoung, Quilty, & Peterson, 2007). One might plausibly hypothesize that impulsivity is related to the Pavlovian bias since many impulsive behaviors can be conceptualized as automatic, cue-triggered behaviors. Hence, individuals high on impulsivity might show stronger Pavlovian biases in responses and reaction times. Furthermore, one might hypothesize that the phenomenon of choking under pressure arises from rumination and worrying, which is typically increased in individuals scoring high on neuroticism (DeCaro, Thomas, Albert, & Beilock, 2011). Also, the effects of rumination on performance might be stronger in individuals with a low working memory score (Beilock & Carr, 2005; Bijleveld & Veling, 2014; DeCaro et al., 2011). Hence, individuals high on neuroticism and/or low on working memory span might show stronger effects of stakes on behavior.

See Figures S01 and S02 for scatterplots of all bivariate associations. None of the correlations were significant, providing no evidence for the strength of the Pavlovian bias or the effect of stakes on responses and RTs being related to either working memory span, impulsivity, or neuroticism.

Figure S01. Association of memory performance, impulsivity, and neuroticism with the valence and stakes effects on responses. Correlations between the effect of valence on responses (**A–D**), reflecting Pavlovian biases, and the effect of stakes on accuracy (**E–H**) with (**A/F**) forward working memory span, (**B/F**) backwards working memory span, (**C/G**) impulsivity (Barratt Impulsiveness Scale, non-planning subscale) and (**D/H**) neuroticism. Black dots represent per-participant scores, the red line the best-fitting regression line, they grey shade the 95%-confidence interval. None of the displayed correlations is significant at α = .05.

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Figure S03. Association of memory performance, impulsivity, and neuroticism with the valence and stakes effects on RTs. Correlations between the effect of valence on RTs (**A–D**), reflecting Pavlovian biases, and the effect of stakes on RTs (**E–H**) with (**A/F**) forward working memory span, (**B/F**) backwards working memory span, (**C/G**) impulsivity (Barratt Impulsiveness Scale, non-planning subscale) and (**D/H**) neuroticism. Black dots represent per-participant scores, the red line the best-fitting regression line, they grey shade the 95%-confidence interval. None of the displayed correlations is significant at α = .05.

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Supplemental Material S06: Effect of stakes on RTs over time

In the results in the main text, we report linear associations between time on task (cue repetition, trial number with blocks, trial number across blocks) and reaction time. All associations were non-significant. A more sensitive approach to detect possible non-linear changes over time are so called additive models, which model a time series as a mixture of smooth functions (i.e., thin plate regression splines) for each condition, and allow to test whether (a) a given time series is significant different from a flat line, and (b) whether the time series of different conditions are significantly different from each other (Baayen et al., 2017; Wood, 2017). A smooth function regularizes a raw times series and suppresses high-frequency (i.e., trial-by-trial) noise. Furthermore, it allows for non-zero auto-correlation between residuals, which are assumed to be zero in linear models.

In order to test whether the effect of task conditions of stakes on RTs changed over time, we fit three generalized additive mixed-effects models with the z-standardized trial-by-trial RT as dependent variable, modelled as an effect of cue repetition (1–20) with separate time series for (a) each cue condition (Go-to-Win, Go-to-Avoid, NoGo-to-Win, NoGo-to-Avoid), (b) for each stakes condition (high, low), or (c) the interaction between congruency (congruent, incongruent) and stakes (high, low). We modeled the time course of cue repetition as a factor smooth (which has a similar, but potentially non-linear effect as adding a random intercept and a random slope) for each participant for each block, allowing for the possibility that condition differences were different in different participants in different blocks (equivalent to a full random-effects structure). We used a scaled t-distribution instead of a Gaussian distribution for the RT variable as it led to lower AIC values. We also investigated whether fit further improved by adding an AR(1) auto-regressive model, which was not the case. For all fitted models, We visually checked that residuals were approximately normally distributed using quantile-quantile plots and whether auto-correlation was near zero using auto-correlation plots (van Rij et al., 2019).

The model testing for differences between cue conditions suggested that RTs overall significantly decreased over time in all conditions (see Table S10; Fig. S03A). Further, RTs started to differ between cue conditions from repetition 1 or 2 onwards (see Table S11). Overall, RTs were faster for responses to Win than Avoid cues and faster for (correct) responses to Go cues than (incorrect) responses to NoGo cues. Overall, RT differences between conditions persisted throughout the block.

The model testing for differences between stakes levels suggested again that RTs overall significantly

decreased over time in both conditions (Table S10; Fig. S03B). Furthermore, throughout the block, RTs were

slower for responses on high-stakes trials than for responses on low-stakes trials (Table S11). This difference

persisted throughout the block.

Finally, the model testing for differences between congruency conditions and stakes levels found again a

significant decrease in RTs over time (Table S10; Fig. S03C). RTs were slower for responses to incongruent

than to congruent cues, and slower on high-stakes trials than on low-stakes trials. Importantly, RTs were

slower on high-stakes trials compared to low-stakes trials both for congruent and for incongruent cues,

similarly, although this differences tended to be bigger for incongruent trials. These differences persisted

throughout the task.

In sum, these results show that condition differences and differences between stakes in RTs emerge on the

very first trials (cue repetitions) of a task and persist until the end of a block, with little change in these

condition differences.

Figure S03. Time course of RTs over cue repetitions within a block as predicted by a generalized additive mixed-effects model, separated by conditions. Overall, RTs speed up over time. **A.** Differences between cue conditions as predicted by the fit of a . RTs are significantly faster for responses to Win than responses to Avoid cues, and faster for (correct) responses to Go cues than (incorrect) responses to NoGo cues throughout a block. **B.** Differences between stakes levels. RTs are significantly slower on high-stakes trials compared to low-stakes trials throughout a block. **C.** Differences between stakes levels separately per condition. Both for congruent and incongruent cues, RTs on high-stakes trials are significantly slower than RTs on low-stakes trials. This difference tends to be larger for incongruent cues.

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Model	Parametric coefficient (Linear change within condition)	Smooth (non-linear change within each condition)
Cue conditions:		
Go-to-Win	$t(3, 0.103) = 115.249, p < .001$	$F(3.094, 3.788) = 27.370, p < .001$
Go-to-Avoid	$t(3, 0.103) = 22.778, p < .001$	$F(1.000, 1.000) = 35.715, p < .001$
NoGo-to-Win	$t(3, 0.103) = 8.036, p < .001$	$F(2.497, 3.061) = 26.894, p < .001$
NoGo-toAvoid	$t(3, 0.103) = 12.887, p < .001$	$F(2.963, 3.629) = 1.530, p = .107$
Stakes:		
High	$t(3, 0.107) = 122.148, p < .001$	$F(2.266, 2.746) = 35.926, p < .001$
Low	$t(3, 0.107) = -9.346, p < .001$	$F(2.857, 3.478) = 24.505, p < .001$
Congruency x Stakes:		
Congruent /high	$t(3, 0.104) = 108.940, p < .001$	$F(2.426, 2.973) = 30.546, p < .001$
Congruent/ low	$t(3, 0.104) = -4.957, p < .001$	$F(2.679, 3.284) = 22.242, p < .001$
Incongruent/ high	$t(3, 0.104) = 15.148, p < .001$	$F(1.000, 1.000) = 44.597, p < .001$

Incongruent/ low	$t(3, 0.104) = 6.496, p < .001$	$F(1.947, 2.381) = 15.505, p < .001$

Table S10. Results from generalized additive mixed models (GAMMs) with separate smooth per condition. The parametric term reflects a linear change in time, while the smooth terms reflects any non-linear changes. Both add up to the total term.

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Model	Parametric coefficient (Intercept difference)	Smooth (non-linear differences)	Windows of significant differences
Cue conditions:			
G2W – G2A	$t(3, 0.096) = 23.320, p < .001$	$F(3.779, 4.618) = 5.052, p < .001$	1 – 20
G2W – NG2W	$t(3, 0.081) = 8.383, p < .001$	$F(1.000, 1.000) = 0.606, p = .436$	0 – 20
G2W – NG2A	$t(3, 0.081) = 12.400, p < .001$	$F(3.255, 3.933) = 14.710, p < .001$	2 – 20
G2A – NG2W	$t(3, 0.108) = -9.870, p < .001$	$F(2.587, 3.168) = 5.080, p = .001$	2 – 20
G2A – NG2A	$t(3, 0.112) = 3.234, p = .001$	$F(2.878, 3.476) = 7.412, p < .001$	0 – 2, 5 – 16
NG2W – NG2A	$t(3, 0.098) = 6.939, p < .001$	$F(3.376, 4.042) = 11.760, p < .001$	0 – 1, 3 – 20
Stakes:			
High – Low	$t(3, 0.107) = -9.317, p < .001$	$F(1.424, 1.706) = 1.715, p = .278$	0 – 20
Congruency x Stakes:			
Cong/High – Cong/Low	$t(3, 0.081) = -4.997, p < .001$	$F(1.000, 1.000) = 0.039, p = .844$	0 – 20
Incong/High – Incong/Low	$t(3, 0.108) = -8.337, p < .001$	$F(1.000, 1.000) = 0.369, p = .543$	0 – 20
Cong/High – Incong/High	$t(3, 0.999) = 15.430, p < .001$	$F(1.711, 2.085) = 2.757, p = .061$	0 – 20
Cong/Low – Incong/Low	$t(3, 0.102) = 11.470, p < .001$	$F(1.000, 1.000) = 5.196, p = .023$	0 – 20

Table S11. Results from generalized additive mixed models (GAMMs) with difference smooths between two conditions. The parametric term reflects a linear difference between conditions, while the smooth terms reflects any non-linear difference. Both add up to the total term. The time window of significant condition differences is automatically returned by the model.

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Supplemental Material S07: Reinforcement-learning drift diffusion models

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	M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12
WAIC	14501	9284	8011	7029	7023	6848	7082	6996	6821	7025	6843	6682
LOO-IC	14365	8970	7611	6734	6656	6512	6722	6706	6420	6646	6494	6278
α	2.011 [1.97, 2.02]	1.377 [1.372, 1.404]	1.466 [1.449, 1.482]	1.442 [1.428, 1.456]		1.409 [1.397, 1.421]	1.430 [1.417, 1.444]	1.444 [1.430, 1.457]			1.408 [1.396, 1.421]	1.379 [1.367, 1.390]
α_{Low}					1.406 [1.393, 1.420]				1.375 [1.361, 1.389]	1.410 [1.397, 1.424]		
α_{High}					1.479 [1.466, 1.492]				1.429 [1.414, 1.444]	1.475 [1.462, 1.488]		
τ	0.128 [0.119, 0.136]	0.234 [0.226, 0.241]	0.228 [0.220, 0.236]	0.232 [0.224, 0.239]	0.233 [0.226, 0.240]		0.234 [0.227, 0.241]	0.231 [0.224, 0.239]		0.233 [0.225, 0.240]		
τ_{Low}						0.237 [0.230, 0.245]			0.243 [0.236, 0.250]		0.238 [0.231, 0.245]	0.244 [0.237, 0.251]
τ_{High}						0.249 [0.242, 0.256]			0.247 [0.240, 0.254]		0.249 [0.241, 0.256]	
$\tau_{High/Cong}$												0.266 [0.260, 0.273]
$\tau_{High/Incong}$												0.264 [0.256, 0.271]
β	0.061 [0.058, 0.063]	0.259 [0.251, 0.267]		0.251 [0.244, 0.258]	0.250 [0.243, 0.257]	0.264 [0.257, 0.270]		0.249 [0.243, 0.256]	0.266 [0.259, 0.273]	0.250 [0.243, 0.256]	0.264 [0.257, 0.271]	0.277 [0.270, 0.284]
β_{Win}			0.318 [0.308, 0.328]									
β_{Avoid}			0.167 [0.161, 0.172]									
β_{Low}							0.268 [0.262, 0.274]					
β_{High}							0.247 [0.241, 0.253]					
δ_{Int}	3.617 [3.558, 3.675]	1.358 [1.310, 1.407]	1.542 [1.483, 1.602]									
δ_{Win}				2.086 [2.018, 2.152]	2.100 [2.032, 2.167]	2.037 [1.890, 2.105]	2.041 [1.971, 2.112]	2.159 [2.091, 2.228]	2.026 [1.957, 2.094]	2.130 [2.061, 2.199]	2.074 [2.005, 2.142]	1.981 [1.910, 2.053]
δ_{Avoid}				0.796 [0.757, 0.834]	0.803 [0.765, 0.841]	0.736 [0.698, 0.774]	0.763 [0.726, 0.799]	0.867 [0.827, 0.908]	0.727 [0.691, 0.764]	0.831 [0.791, 0.871]	0.774 [0.736, 0.813]	0.684 [0.645, 0.723]
δ_{Slope}		6.823 [6.354, 7.267]	6.283 [5.872, 6.681]	6.093 [5.718, 6.446]	6.149 [5.773, 6.508]	6.191 [5.810, 6.550]	6.102 [5.734, 6.458]	6.109 [5.741, 6.464]	6.218 [5.834, 6.590]	6.151 [5.777, 6.510]	6.219 [5.834, 6.586]	6.273 [5.896, 6.633]
δ_{High}								-0.128 [-0.148, -0.108]		-0.054 [-0.076, -0.033]	-0.075 [-0.096, -0.054]	
ε		0.100 [0.088, 0.110]	0.102 [0.092, 0.112]	0.121 [0.110, 0.131]	0.121 [0.109, 0.131]	0.120 [0.108, 0.130]	0.120 [0.109, 0.130]	0.122 [0.110, 0.132]	0.120 [0.109, 0.130]	0.121 [0.109, 0.131]	0.120 [0.109, 0.131]	0.119 [0.108, 0.129]

Table S12. Mean [25th percentile, 75th percentile] of the posterior densities of group-level parameters. α = decision threshold, τ = non-decision time, β = starting point bias, δ = drift rate, ε = learning rate. WAIC and LOO-IC are reported as measures of model fit, with smaller values indicating a better fit.

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Figure S04. Posterior densities of the group-level parameters of the winning model M12. α = decision threshold, τ = non-decision time, β = starting point bias, δ = drift rate, ε = learning rate.

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Figure S05. Posterior predictive checks for data simulated from the winning model M12. **A.** Both in empirical data (left panel) and data simulated from the winning model M12 (right panel), (simulated) participants performed more Go responses to Go than NoGo cues (learning) and more Go responses to Win than Avoid cues (Pavlovian bias). Simulated data matched the empirical data pattern. **B**. Both in empirical and simulated data, (simulated) participants showed faster responses to Go than NoGo cues and to Win than Avoid cues. Simulated data matched the empirical data pattern. **C**. Both in empirical and simulated data, (simulated) participants performed more accurately for congruent than incongruent cues, with no difference between high and low stakes. **D**. Both in empirical and simulated data, (simulated) participants performed faster for congruent than incongruent cues and under low compared to high stakes. In empirical participants, the stakes effect was stronger for incongruent than congruent cues, but this difference was somewhat underestimated by the winning model M12.

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Figure S06. Parameter recovery results for the winning model M12. The correlation between generative and fitted parameters is overall very high. Recovery is overall very high. It is least optimal (but still strongly significant) for δ_{Slope} and ε, which trade off against each other (see Fig. 4D main text). α = decision threshold, τ = non-decision time, β = starting point bias, δ = drift rate, ε = learning rate.

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Figure S07. Forward and inverse confusion matrices from model recovery of all models and of nested sub-versions of the winning model M12. **A**. The forward confusion matrix displays the conditional probabilities that model Y is the best fitting model (columns) if model X (rows) is the underlying generative model used to simulate a given data set (identical to Fig. 4E main text). Rows sum to 100%. On-diagonal probabilities indicate the probability of reidentifying the generative model. All on-diagonal probabilities are significantly above chance (range 0.13–0.98; 95th percentile of permutation null distribution: p = 0.10). Especially recovery for M12 is exceptionally high (98%). **B**. The inverse confusion matrix displays the conditional probabilities that model X is the generative model (row) if model Y (rows) is the best fitting model for a given data set. Columns sum to 100%. On-diagonal probabilities indicate the probability of reidentifying the generative model. All on-diagonal probabilities are significantly above chance (range 0.30–1.00; 95th percentile of permutation null distribution: p = 0.10). **C**. Forward confusion matrix only for the five models that are nested sub-versions of M12 (i.e., M1, M2, M4, M6, M12). Recovery is overall much higher (range 0.44–0.99; 95th percentile of permutation null distribution: p = 0.22). **D**. Inverse confusion matrix only for the five models that are nested sub-versions of M12. Recovery is overall much higher (range 0.58–0.99; 95th percentile of permutation null distribution: p = 0.22).

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