

NURIT NOBEL

The Sustainability Transparency Accountability Research (STAR) Lab
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ACADEMIC POSITIONS

Harvard University Post-Doctoral Researcher The Sustainability, Transparency & Accountability Research (STAR) Lab	July 2023-
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EDUCATION

Stockholm School of Economics (SSE) PhD, Marketing, Center for Economic Psychology	2018-2023
UCLA Anderson School of Management Visiting Graduate Scholar, under the supervision of Prof. Hal Hershfield	2022
London School of Economics M.Sc., Social Psychology, with Distinction (<i>summa cum laude</i>)	2012-2013
Brown University Visiting Scholar, Business, Entrepreneurship, Organizations (BEO)	2007-2008
Ben-Gurion University B.A., Psychology and Management (<i>magna cum laude</i>)	2004-2008

RESEARCH OVERVIEW

My research explores ways to nudge individuals towards better decisions for their health, wealth and wellbeing. I am interested in mechanisms that cause people to make decisions that are incongruent with individual and societal long-term wellbeing, and in potential behavioral interventions that can steer them in the right direction. To address these topics, I conduct empirical research involving lab and field experiments (Randomized Controlled Trials).

RESEARCH INTERESTS

Substantive:

- Behavior change and nudging
- Consumer wellbeing
- Financial decision making
- Sustainability and household decarbonization

Methodological:

- Field experiments
- Online (lab) experiments

RESEARCH PROJECT FOR PHD DISSERTATION

Title: “New Frontiers in Behavioral Interventions: Harnessing Digital Technology to Change Behavior”
([link](#))

PUBLICATIONS AND MANUSCRIPTS UNDER REVIEW (See Appendix for abstracts)

Nobel, Nurit (2022). Interplay between benefit appeal and valence framing in reducing smoking behavior: Evidence from a field experience. *Journal of Behavioral Decision Making*, 36(2), e2301.
<https://doi.org/10.1002/bdm.2301>

Nobel, Nurit, “Recommender Systems: Friend (of Choice) or Foe? A Large-scale Field Experiment in Online Shopping Platforms”, under invited revision at *Decision*.
[doi: 10.2139/ssrn.3932914](https://doi.org/10.2139/ssrn.3932914)

Nobel, Nurit and Gladstone, Joe, “Mental Contrasting and Financial Wellbeing: A Field Experiment in Consumer Savings”, manuscript in preparation for submission

RESEARCH IN PROGRESS

Nobel, Nurit and Hiscox, Michael “Message Framing to Encourage Household Decarbonization”,
manuscript in preparation for submission

Nobel, Nurit and Hiscox, Michael “Climate Risk and Resilience: Proximal Cues in Bushfire Communication”, *field intervention and data collection in progress*

Nobel, Nurit and Sussman, Abigail, “Just-in-Time Financial Education to Improve Credit Card Debt Management”, *field study design in progress*

HONORS & AWARDS

The Wallander Foundation post-doctoral scholarship, €180,000	2023
The Royal Swedish Academy for Engineering Sciences Hans Werthén stipend, €20,000	2023
Fulbright Scholar Program for post-doctoral studies in the US (declined), \$7,000	2023
Gerhard Törnqvist scholarship for the best published paper by a PhD student at SSE, €500	2023
Jan Wallander and Tom Hedelius Foundation research grant for PhD studies, €85,000	2020-2023
SJDM J. Frank Yates scholarship, \$500	2022
Association for Consumer Research Conference PhD Stipend, \$1,200	2022
Tom Hedelius Foundation grant for conducting research abroad, €17,000	2021
Association for Consumer Research/Sheth Foundation Dissertation Award in the area of Public Purpose Consumer Research, honorable mention, \$1,500	2021
Student award for best paper submitted to the Society for Advancement of Behavioral Economics / International Association for Research in Economic Psychology Joint International Conference, €1,000	2021
Travel Scholarships, Stockholm School of Economics, €7,000	2020-2021
Doctoral Student Fellowship, Stockholm School of Economics, €40,000	2018-2019
Sidney Frank Merit Scholarship for Excellent Achievement in the Field of Business Administration/Economics, \$65,000, Brown University	2007

CONFERENCE PRESENTATIONS

Mental Contrasting and Financial Wellbeing: A Field Experiment in Consumer Savings

- Society for Judgment and Decision Making, San Diego, CA, poster (November 2022)
- Association for Consumer Research, Denver, CO, working paper (October 2022)

Interplay Between Benefit Appeal and Valence Framing in Reducing Smoking Behavior

- Subjective Probability, Utility, and Decision Making (SPUDM), Vienna, competitive paper (accepted but not presented, August 2023)
 - *Runner up of the De Finetti Award competition*
- Solomon Lew Conference on Behavioral Economics, Tel-Aviv, poster (July 2022)
- Society for Consumer Psychology, competitive paper, virtual (March 2022)
- Society for Judgment and Decision Making, poster, virtual (February 2022)
- Association for Consumer Research, working paper, virtual (October 2021)
- European Association for Decision Making, poster, virtual (August 2021)

Recommender Systems: Friend (of Choice) or Foe?

- Society for Advancement of Behavioral Economics / International Association for Research in Economic Psychology, competitive paper, virtual (June 2021)
 - *Winner of Student Prize Award for Best Paper*
 - *Session Chair: Firm*
- Society for Consumer Psychology, competitive paper, virtual (March 2021)
- Society for Judgment and Decision Making, poster, virtual (accepted but not presented, November 2020)

INVITED ACADEMIC TALKS

University of Colorado Boulder, Consumer Financial Decision Making group seminar, (virtual, December 2022)

London Business School, Better Marketing for Better World Pro-seminar on Responsible Consumption, (virtual, December 2021)

Linköping University, Behavioral Decision Making Department seminar (virtual, April 2021)

IE University, The Risk, Uncertainty, and Decisions Group Doctoral Consortium on Behavioral Decision Making (virtual, October 2020)

Harvard Kennedy School, Behavioral Insights Group Doctoral Workshop (virtual, August 2020)

INTERNAL DEPARTMENT SEMINARS

Time and wellbeing group at Harvard Business School Negotiation, Organizations & Markets Unit (December 2022)

Behavioral Decision Making group, UCLA Anderson School of Management (October 2022)

Consumer Behavior Seminar Series, SSE (April 2022, March 2021, May 2020, October 2018)

Center for Retailing Seminar Series, SSE (June 2021)

Department of Marketing PhD Seminar Series, SSE (September 2019, October 2020)

TEACHING EXPERIENCE

TEACHER AND TEACHING ASSISTANT:

Brands and Communication (SSE), MBA course (Spring 2023, Spring 2022)

- Lectures designed and taught: Market analysis, Strategic brand management, Integrated marketing communication, Marketing sustainable consumption
- Additional activities: redesigned syllabus, coached student groups in delivering capstone project, graded assignments and exam, was responsible for e-learning platform and student communications
- Teaching evaluation score: 6.4/7.0 (2023), 6.1/7.0 (2022)
 - Spring 2023: Recognized as Distinguished Educator for great performance in teaching at SSE

EXECUTIVE TEACHING:

Nudging for Practitioners (Bonnier Business Academy/Dagens Industri Academy) (2017-present)

- Designed a full day course on applied behavioral change and nudging for practitioners in organizations in the for-profit, non-profit, and governmental sectors
- Trained over 350 executives since 2017
- Average evaluation score: 4.6/5.0

GUEST INSTRUCTOR:

- **The Wharton School of the University of Pennsylvania**, Choice Architecture Lab MBA course, lecture: *Field Experiments in Organizations* (Spring 2023)
- **Norwegian School of Economics**, Behavioral Economics graduate-level course, lecture: *Nudging in Practice* (Fall 2021)
- **Bergh School of Communication**, Digital Content Strategy undergraduate-level course, workshop: *Designing Nudges* (Fall 2020, Fall 2021). Average evaluation score: 4.8/5.0
- **Stockholm School of Economics**: Human vs. Algorithms: Judgment, Prediction & Nudges graduate-level course, lecture: *The Psychology of Nudging* (Spring 2020, Spring 2021). Average evaluation score: 6.3/7.0
- **Uppsala University**, Sustainable Development graduate-level course, workshop: *Designing Nudges for Sustainability* (Spring 2018)

THESIS SUPERVISION:

Stockholm School of Economics, Master's Thesis Supervision

- Spring 2023. Supervised experimental dissertation on the effect of digital investment platforms (neo-brokers) on investor behavior.
- Spring 2020. Supervised experimental dissertation on chatbots in service encounters.

SELECTED PROFESSIONAL EXPERIENCE

Behavioral Science Consultant / Impactually (Stockholm) 2017-present
Co-founder of a behavioral science consultancy bridging scientific research and practice. Conducted projects for: Swedish Public Employment Service, Swedish Environmental Protection Agency, Swedish Public Health Agency, ICA (Sweden's largest grocery retailer), Ericsson and more

Client Director / LynxEye brand consultants (Stockholm) 2014-2017
Led teams of quantitative and qualitative market researchers and strategy consultants in delivering brand strategy and consumer understanding projects for clients across sectors industry sectors

Brand Manager / Procter & Gamble (Stockholm, Geneva, Tel-Aviv) 2008-2014
Led branding and marketing initiatives for P&G brands, including campaigns, product launches, and market research. Led multifunctional teams within P&G and collaborated with external agencies.

Research Assistant / Ben-Gurion University School of Management (Be'er-Sheva) 2006
Worked at the Behavioral Decision Making Lab with Prof. Shai Danziger and Prof. Rachel Barkan on research projects related to consumer choice and honesty

Intelligence Officer (Lieutenant) / Israel Intelligence Corps 2000-2004
Israeli SIGINT National Unit (8200)

SERVICE

Association for Consumer Research, Ad-hoc Reviewer EACR conference	2023
Subjective Probability, Utility & Decision Making Conference (SPUDM), Ad-hoc Reviewer	2023, 2021
Journal of Marketing Research, Trainee Reviewer	2022
Journal of Behavioral Decision Making, Ad-hoc Reviewer	2022
Association for Consumer Research, Ad-hoc Reviewer ACR conference	2022
Society for Judgement and Decision Making Conference, Session Facilitator	2022
Psychology & Marketing, Ad-hoc Reviewer	2021

PROFESSIONAL AFFILIATIONS

Society for Judgment and Decision Making
Association for Consumer Research
Society for Consumer Psychology
American Marketing Association (Consumer Behavior Special Interest Group)
International Association for Research in Economic Psychology

COMPUTATIONAL SKILLS

R, LaTeX, Qualtrics, Quanteda (text mining in R), LIWC

EXTRA-CURRICULAR ACTIVITIES & COMMUNITY WORK

Project leader, diversifying recruitment of youth sports leaders, DIF Sports Club, Stockholm, 2019-2020
Mentor, Jusek Mentorship Program for Immigrants, Stockholm, 2017-2018
Volunteer, Women's Health Half-Marathon, Stockholm, 2015
Volunteer, Elem: Youth in Distress in Israel, Tel-Aviv, 2009-2010
Volunteer, Brown Sustainable Community Development Project, Dominican Republic, 2008
Math Tutor (in Spanish), VIPS (Volunteers in Providence Schools), Providence, RI, 2008
Class Representative, Psychology & Management, Ben-Gurion University, Beer-Sheva, 2004-2007

LANGUAGES

Hebrew (primary fluency), English (full proficiency), Swedish (full proficiency),
Spanish (limited proficiency), French (elementary proficiency)

REFERENCES

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APPENDIX – ABSTRACTS FROM SELECTED RESEARCH

“Interplay Between Benefit Appeal and Valence Framing in Reducing Smoking Behavior: Evidence From a Field Experiment” ([doi:10.1002/bdm.2301](https://doi.org/10.1002/bdm.2301))

Smoking is one of the leading causes of preventable death globally, yet it remains a common behavior. Interventions that increase the concreteness of future smoking outcomes have been suggested to be effective, but little research has examined what type of future outcomes should be highlighted, and in what way. The present study therefore explores the efficacy of two types of framings of smoking cessation consequences: benefit appeal (time vs. money) and valence (gain vs. loss). A randomized controlled field experiment with 2,935 participants conducted via a digital therapeutics app found an interplay between appeal type and valence such that messages focusing on money were most likely to lead to immediate reduced smoking behavior when framed as a gain, rather than loss. Effects on motivation or long-term smoking cessation were not detected. The results shed light on psychological differences between money and time, between attitudes and behaviors, and between short-term and long-term behavior change. This study highlights the importance of considering both benefit appeal and valence framing when designing smoking cessation messages.

“Recommender Systems: Friend (of choice) or foe? A Large-scale Field Experiment in Online Shopping Platforms” ([SSRN](https://ssrn.com/abstract=3811111))

Recommender System (RS) algorithms are increasingly involved in online decision making, helping consumers quickly screen large assortments by presenting the most appealing products first. However, while purporting to facilitate choice, RS algorithms might be inadvertently hindering it due to the highly attractive choice sets they produce which might contribute to choice overload. I conduct the first randomized controlled field experiment examining the effect of a RS algorithm on choice overload in an online shopping context. In this experiment with 23,165 consumers in two online retailers, I find that a considerably altered RS algorithm that presented consumers with only the most appealing product results followed by results of diminished attractiveness did not hurt choice process or outcome, as measured by likelihood of purchase/add-to-cart, number of products viewed and session time, suggesting that a small set of highly attractive products followed by many less appealing options works as effectively as a large set of only attractive options. This research proposes that studying consumer psychology phenomena in the unique setting provided by RS algorithms can lead to advances in both scientific theory and algorithm design.

“Mental Contrasting and Financial Wellbeing: A Field Experiment in Consumer Savings”

Despite having the intention to save more money, many individuals struggle to act on their intentions. This study investigates the effectiveness of two psychological strategies derived from fantasy realization theory—mental contrasting and positive thinking—in promoting savings. In a field experiment with a Swedish savings app, we randomly assigned participants to either contrast their savings goal with the obstacles they faced, or to think about the positive outcomes of reaching their goal. Both interventions significantly boosted savings, with participants saving three times more (130.38 Swedish Kronor) on the day they received the messages relative to an average day. However, positive thinking led to a 90.23% increase in average savings rate (170.92 vs. 89.82) compared to mental contrasting. This outcome challenges prevailing literature on fantasy realization theory, which claims that solely focusing on positive aspects may contribute to complacency and inaction. While mental contrasting was less effective generally, it did benefit specifically high-efficacy participants. This disparity may be attributed to their greater ability to formulate actionable plans and overcome barriers when pursuing their savings goals.