

## NURIT NOBEL

Center for Sustainability Research | Center for Retailing | Sustainable Finance Lab Sweden  
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### ACADEMIC POSITIONS

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**Stockholm School of Economics** July 2025-  
Wallander Scholar, Center for Sustainability Research and Center for Retailing  
Affiliated researcher: Sustainable Finance Lab Sweden, Harvard STAR Lab

**Harvard University** July 2023-June 2025  
Post-Doctoral Researcher, The Sustainability, Transparency & Accountability Research (STAR) Lab

### EDUCATION

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**Stockholm School of Economics (SSE)**  
PhD, Marketing, Center for Economic Psychology 2018-2023  
Dissertation: New Frontiers in Behavioral Interventions–Harnessing Digital Technology  
to Change Behavior

**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 (*summa cum laude*) 2012-2013

**Brown University**  
Visiting Scholar, Business Administration and Psychology (*GPA 3.8/4.0*) 2007-2008

**Ben-Gurion University**  
B.A., Psychology and Management (*magna cum laude*) (*GPA 3.6/4.0*) 2004-2008

### RESEARCH INTERESTS

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Substantive: Sustainable consumption; climate risk; circular economy; financial wellbeing;  
behavior change and nudging

Methods: Field and lab experiments; conceptual papers

### PUBLICATIONS (see Appendix for selected abstracts)

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**Nobel, N.** & Hiscox, M. (2025). Enhancing climate resilience with proximal cues in personalized climate disaster preparedness messaging. *Nature Human Behaviour*, 1-9.  
<https://doi.org/10.1038/s41562-025-02352-w>

**Nobel, N.** (2024). Recommender Systems: Friend (of Choice) or Foe? A Large-scale Field Experiment in Online Shopping Platforms. *Decision*, 11(4), 450–467.  
<https://doi.org/10.1037/dec0000236>

**Nobel, N.** (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>

## MANUSCRIPTS UNDER REVIEW AND RESEARCH IN PROGRESS

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**Nobel, Nurit** and Hiscox, Michael “Message Framing to Encourage Household Decarbonization”, *manuscript under review*

**Nobel, Nurit** and Gladstone, Joe, “Bridging Fantasy and Reality: How Future-Oriented Self-Regulation Shapes Goal Pursuit”, *manuscript under review*

**Nobel, Nurit** and Sussman, Abigail, “Just-in-Time Financial Education to Mitigate Credit Card Debt”, *manuscript in preparation for submission as stage 1 Registered Report*

**Nobel, Nurit** and Nenkov, Gergana, “Sustainable Disposal: Conceptual Framework”, *manuscript in preparation for submission*

**Nobel, Nurit** and Sussman, Abigail, “Climate Risk and Home Ownership Choices”, *data collection in progress: 9 experiments conducted*

**Nobel, Nurit** and Cakanlar, Aylin, “The Effect of Secondhand Markets in the Consumption Stage”, *data collection in progress*

**Nobel, Nurit** and Trudel, Remi, “The Effect of Traceability on Consumers”, *data collection in progress*

## HONORS & AWARDS

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The Wallander Foundation post-doctoral research scholarship, €180,000	2025-2028
Jacob Wallenberg Foundation research grant, €5,500	2025
The Royal Swedish Academy for Engineering Sciences Hans Werthén stipend, €20,000	2023
Fullbright 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
Society for Judgement and Decision Making (SJDM) J. Frank Yates scholarship, \$500	2022
Association for Consumer Research (ACR) Conference PhD Stipend, \$1,200	2022
Tom Hedelius Foundation grant for conducting research abroad, €17,000	2021
ACR Sheth Foundation Dissertation Award for Public Purpose Consumer Research honorable mention, \$1,500	2021
Student award for best paper Society for Advancement of Behavioral Economics / International Association for Research in Economic Psychology, €1,000	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, Brown University, \$65,000	2007

## CONFERENCE PRESENTATIONS (\* denotes presenter)

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### Climate Risk and Home Ownership Choices

- Winter American Marketing Association (AMA) \* 2026

### Sustainable Product Disposal

- Boston Area Marketing Scholars (BAMS) \* 2025

### Message Framing to Encourage Household Decarbonization

- Academy of Marketing Science \* 2025
- Behavioral Insights into Business for Social Good (University of British Columbia) \* 2024

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

- Association for Consumer Research (special session) 2024
- Society for Judgement and Decision Making (poster) \* 2022
- Association for Consumer Research (poster) \* 2022

### Recommender Systems: Friend (of Choice) or Foe?

- Society for Advancement of Behavioral Economics / International Association for Research in Economic Psychology \* 2021
  - *Winner of Student Prize Award for Best Paper, Session Chair*
- Society for Consumer Psychology \* 2021
- Society for Judgement and Decision Making \* 2020

### Interplay Between Benefit Appeal and Valence Framing in Reducing Smoking Behavior

- Subjective Probability, Utility, and Decision Making \* 2023
  - *De Finetti Best Student Paper Award: runner up*
- Tel-Aviv University Conference on Behavioral Economics (poster) \* 2022
- Society for Consumer Psychology \* 2022
- Society for Judgement and Decision Making (poster) \* 2022
- Association for Consumer Research \* 2021
- Subjective Probability, Utility, and Decision Making \* 2021
- Harvard Kennedy School, Behavioral Insights Group Doctoral Workshop 2020
- The Risk, Uncertainty, and Decisions Group Doctoral Consortium on Behavioral Decision Making (IE University) 2020

## INVITED ACADEMIC TALKS AND DEPARTMENT SEMINARS

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University of British Columbia, Decision Insights for Business and Society (December 2025)

Harvard University, The Salata Institute for Climate & Sustainability (April 2025)

Stockholm School of Economics (SSE), Center for Retailing (September 2024)

Tel-Aviv University Coller School of Management, Marketing group (June 2024)

University of Chicago, Booth School of Business, Financial Decision Making group (April 2024)

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

Harvard Business School, Time and Wellbeing group (December 2022)

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

**London Business School**, Better Marketing for Better World Seminar on Responsible Consumption (December 2021)

**Linköping University**, Judgement and Economic Decision Making group (April 2021)

## TEACHING EXPERIENCE

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### COURSE DIRECTOR:

**Brands and Communication** (SSE), M.Sc. course (Spring 2026)

### INSTRUCTOR AND TEACHING ASSISTANT:

**Applied Retail Track** (SSE), B.Sc. course (Academic year 2025-2026)

- Tutor and faculty representative for the Fazer Retail Club as part of the Applied Retail Track & Antonia Ax:son Johnson Tutorial Program

**Brands and Communication** (SSE), M.Sc. course (Spring 2023, Spring 2022)

- Lectures designed and taught: Market analysis, Strategic brand management, Integrated marketing communication, Marketing sustainable consumption
- Additional activities: redesigned curriculum, coached student groups in delivering capstone projects, graded assignments and exam, managed 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) (2017-2023)

- Designed curriculum for courses on applied behavioral science and nudging
- Trained over 350 executives and practitioners in companies, non-profits, and public sector
- Average evaluation score: 4.6/5.0

### GUEST INSTRUCTOR:

- **Columbia Business School**, Sustainability Marketing MBA and Executive MBA courses, lecture: *Intention-Action Gap in Practice* (Spring 2025)
- **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 2021, Fall 2020).
  - *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 2021, Spring 2020).
  - *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 2025. Supervising experimental dissertation on retail purchasing models.
  - *Sustainable Finance Lab Award for Best Industry Master Thesis Pitch 2025*
  - *SSE Center for Health and Wellbeing Thesis Awards in Financial Health 2025*
- Spring 2023. Supervised experimental dissertation on digital investment platforms (neo-brokers)
- Spring 2020. Supervised experimental dissertation on chatbots in service encounters

## SELECTED PROFESSIONAL EXPERIENCE

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**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, Stockholm municipality, ICA (Sweden's largest grocery retailer), Systembolaget (Sweden's state-owned alcohol monopoly), 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 insight projects for clients across industry sectors in Nordics and Europe. Conducted projects for: ICA, Coop, Pernod Ricard, Telia, and more.

**Brand Manager / Procter & Gamble** (Stockholm, Geneva, Tel-Aviv) 2008-2014  
Led branding and marketing initiatives for P&G brands, including marketing campaigns, new product launches, and market research. Led multifunctional teams within P&G and collaborated with external agencies. Worked across EMEA markets (Europe, Middle East, and Africa).

## SERVICE

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Reviewer, Academy of Marketing Science Review	2025
Reviewer, Research Innovations in Sustainable Marketing (EMAC)	2025
Trainee Reviewer, Journal of Marketing Research	2023-present
Reviewer, Association for Consumer Research annual conference	2022-present
Reviewer, Journal of Behavioral Decision Making	2022-present
Reviewer, Psychology & Marketing	2021-present
Assistance in Organizing the Association for Consumer Research Conference	2022
Assistance in Organizing the Society for Judgement and Decision Making Conference	2021
Reviewer, Subjective Probability, Utility & Decision Making annual conference	2021-2022

## PROFESSIONAL AFFILIATIONS

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Association for Consumer Research  
Society for Consumer Psychology  
European Marketing Academy  
American Marketing Association (Consumer Behavior Special Interest Group)  
Academy of Marketing Science  
Society for Judgement and Decision Making

## COMPUTATIONAL SKILLS

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R, LaTeX, Qualtrics

## **OUTREACH**

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Mentor, Hugo Academic Mentorship Program for high-schoolers, Boston	2024-present
Project leader, diversifying recruitment of youth sports leaders, DIF Sports Club, Stockholm	2019-2020
Mentor, Jusek Mentorship Program for “New Swedes”, Stockholm	2017-2018
Volunteer, Women’s Health Half-Marathon, Stockholm	2015
Volunteer, Brown Sustainable Community Development Project, Dominican Republic	2008
Math Tutor (in Spanish), VIPS (Volunteers in Providence Schools), Providence, RI	2007-2008
Class Representative, Psychology & Management, Ben-Gurion University, Beer-Sheva	2004-2007

## **LANGUAGES**

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

## REFERENCES

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### **Joe Gladstone**

*Assistant Professor of Marketing*  
Rady School of Management  
University of California San Diego  
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### **Gergana Nenkov**

*Professor of Marketing*  
Carroll School of Management  
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### **Remi Trudel**

*Associate Professor of Marketing*  
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### **Richard Wahlund**

*The Bonnier Family Professor in Business Administration*  
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### **Michael Hiscox**

*Professor of International Affairs*  
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### **Abigail Sussman**

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### **Ashley Whillans**

*Associate Professor of Business Administration*  
Negotiation, Organizations & Markets Unit  
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## APPENDIX – ABSTRACTS FROM SELECTED RESEARCH

### **“Enhancing Climate Resilience with Proximal Cues in Personalized Climate Disaster Preparedness Messaging”** ([doi:10.1038/s41562-025-02352-w](https://doi.org/10.1038/s41562-025-02352-w))

Climate-related disasters such as wildfires and floods pose escalating risks to communities worldwide, yet motivating individuals to adopt protective measures remains a persistent challenge. In a preregistered field experiment with 12,985 Australian homeowners in wildfire-prone areas, we demonstrate that a simple behavioral intervention—integrating proximal cues, such as participants’ suburbs, into climate risk communications—significantly increases engagement. Participants who received localized messages were twice as likely to seek further information about wildfire preparedness compared to those who received generic communications (OR = 2.03, 95% CI = [1.33, 3.16]). This effect highlights the power of behavioral interventions in addressing barriers to climate adaptation, particularly by reducing psychological distance and fostering place attachment. By making abstract climate risks tangible and personally relevant, the intervention nudges individuals towards action. These findings suggest a scalable, low-cost approach for enhancing disaster preparedness, offering insights for leveraging behavioral science to mitigate the impact of climate-related disasters.

### **“Promoting Green Retrofitting with a Scalable Behavioral Intervention: Evidence from a Large-Scale Field Experiment”**

Governments and banks are increasingly investing in green loans as a climate policy tool, yet adoption remains low. We conducted a large-scale field experiment with 103,672 homeowners in partnership with a major Australian bank to test how message framing influences uptake of green loans for home retrofitting (e.g., rooftop solar panels). Participants received a digital message highlighting either self-focused benefits (“Get an ultra low-rate green loan”) or other-focused, collective goals (“Together creating a brighter tomorrow”). The self-focused message generated significantly more initial engagement—measured by clicks to learn more—yet the other-focused message was directionally more effective in driving downstream actions, such as loan applications and approvals, though not statistically significant due to low base rates. This pattern suggests a motivational divergence: self-focused appeals grab attention, but other-focused messages may better sustain commitment. This work demonstrates how psychologically informed communication can help mitigate the energy-efficiency gap and support broader climate policy goals. The results have implications for policymakers, financial institutions, and marketers aiming to design impactful interventions that foster household-level climate action.

### **“Bridging Fantasy and Reality: How Future-Oriented Self-Regulation Shapes Goal Pursuit”**

The ability to translate intentions into action represents a central challenge of goal pursuit. This field experiment (N = 2,371) investigates how two self-regulation strategies—mental contrasting and positive thinking—facilitate the conversion of intentions into goal-directed action. Participants using a Swedish savings app were randomly assigned to either visualize positive outcomes of goal achievement (positive thinking) or juxtapose desired futures with present obstacles (mental contrasting). Both interventions significantly increased savings within 24 hours of exposure relative to baseline, demonstrating that brief message-based interventions can mobilize real-world financial behavior. Contrary to Fantasy Realization Theory’s predictions, positive thinking generated nearly double the savings increase of mental contrasting. Notably, mental contrasting was particularly effective for high-efficacy participants, likely due to their ability to create actionable plans to address barriers. These findings refine theoretical understanding of how cognitive self-regulation strategies can translate imagined futures into immediate action and shape goal pursuit.

**“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”** ([doi.org/10.1037/dec0000236](https://doi.org/10.1037/dec0000236))

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. In a field experiment conducted with 23,165 consumers in two online retailers, I find no indication that a considerably altered RS algorithm that presented consumers with only the most appealing product results followed by results of diminished attractiveness hurt choice process or outcome. The findings, coupled with a follow-up equivalence analysis, suggest that a small set of highly attractive products followed by many less appealing options may work as effectively as a large set of only attractive options in terms of choice process measures. 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.

**“New Frontiers in Behavioral Interventions—Harnessing Digital Technology to Change Behavior”** ([Doctoral Dissertation, Stockholm School of Economics](#))

An increasingly sedentary lifestyle, rising levels of household debt, global warming—many of society’s most pressing challenges have one contributing factor in common: human behavior. Many people have lofty goals involving physical activity, retirement saving or sustainable behavior. But in the moment of truth, they choose snoozing the alarm clock over going for a morning run, splurging on a pair of expensive shoes over saving money, and driving to work instead of cycling. In other words, these global challenges are exacerbated by the gap between people’s good intentions and lack of meaningful action, dubbed the intention-action gap. It has been suggested that behavioral interventions, or interventions that rely on psychological insights, can be effective in mitigating these problems, and can thereby complement traditional tools for behavior change such as regulations and economic incentives. Additionally, digital tools such as algorithms and apps are increasingly involved in daily decision-making, and therefore can be apt for both learning about, and conducting, behavioral interventions. This consolidated dissertation will aim to empirically study the combination of such behavioral interventions and novel digital technology to promote positive change across various domains.

