

NURIT NOBEL

The Sustainability Transparency Accountability Research (STAR) Lab
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ACADEMIC POSITIONS

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

EDUCATION

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

UCLA Anderson School of Management 2022
Visiting Graduate Scholar, under the supervision of Prof. Hal Hershfield

London School of Economics 2012-2013
M.Sc., Social Psychology, with Distinction (*summa cum laude*)

Brown University 2007-2008
Visiting Scholar, Business, Entrepreneurship, Organizations (BEO)

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

RESEARCH OVERVIEW

My research explores ways to nudge consumers toward decisions that promote sustainability in its broad sense, encompassing both financial and environmental aspects. I aim to better understand the psychological mechanisms that hinder consumers from adopting sustainable behaviors, such as long-term saving and energy efficiency. Based on these insights, I study potential behavioral interventions designed to guide consumers toward better decisions. I focus on two main streams of research: sustainable finance, and environmental sustainability. I conduct empirical research involving experiments (Randomized Controlled Trials), in both field and lab.

PUBLICATIONS AND MANUSCRIPTS UNDER REVIEW (see Appendix for selected abstracts)

Nobel, Nurit (2024). Recommender Systems: Friend (of Choice) or Foe? A Large-scale Field Experiment in Online Shopping Platforms. *Decision*. Advanced online publication.
<https://doi.org/10.1037/dec0000236>

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 and Gladstone, Joe, “Mental Contrasting and Financial Wellbeing: A Field Experiment in Consumer Savings”, *manuscript under review*

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 Wildfire Communication”, *manuscript in preparation for submission*
- Nobel, Nurit**, Dykstra, Holly, O’Flaherty, Shibeal, and Whillans, Ashley, “A Field Experiment for Increasing Public Transport Use”, *data analysis in progress*
- Nobel, Nurit** and Sussman, Abigail, “Contextual Financial Education to Improve Credit Card Debt Management”, *field experiment design in progress*

HONORS & AWARDS

The Wallander Foundation post-doctoral research 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
Research and 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, Brown University, \$65,000	2007

CONFERENCE PRESENTATIONS (* denotes presenter)

Message Framing to Encourage Household Decarbonization

- Behavioral Insights into Business for Social Good, Vancouver, Canada, research talk (June 2024) *

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

- Association for Consumer Research (ACR), Paris, France, special session Consumer Finances in the Field (October 2024)
- Society for Judgment and Decision Making (SJDM), San Diego, CA, poster (November 2022) *
- ACR, Denver, CO, working paper (October 2022) *

Recommender Systems: Friend (of Choice) or Foe?

- Society for Advancement of Behavioral Economics / International Association for Research in Economic Psychology (SABE / IAREP), competitive paper, virtual (June 2021) *
 - *Winner of Student Prize Award for Best Paper, Session Chair*
- SCP, competitive paper, virtual (March 2021) *
- SJDM, poster, virtual (2020) *

Interplay Between Benefit Appeal and Valence Framing in Reducing Smoking Behavior

- Subjective Probability, Utility, and Decision Making (SPUDM), Vienna, competitive paper (August 2023) *
 - *De Finetti Best Student Paper Award: runner up*
- Solomon Lew Conference on Behavioral Economics, Tel-Aviv, poster (July 2022) *
- SCP, competitive paper, virtual (March 2022) *
- SJDM, poster, virtual (February 2022) *
- ACR, working paper, virtual (October 2021) *
- SPUDM, poster, virtual (August 2021) *

INVITED ACADEMIC TALKS AND DEPARTMENT SEMINARS

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)

Stockholm School of Economics (SSE), Consumer Behavior Seminar Series (April 2022, June 2021, March 2021, October 2020, May 2020, September 2019, October 2018)

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

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

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

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

TEACHING EXPERIENCE

INSTRUCTOR AND TEACHING ASSISTANT:

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:

- **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 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

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

Procter & Gamble (Stockholm, Geneva, Tel-Aviv) 2008-2014
Brand Manager. Held both local- and regional-level marketing and branding responsibilities across a variety of developing and developed markets across Europe, Middle East, and Africa.

SERVICE

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

PROFESSIONAL AFFILIATIONS

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

COMPUTATIONAL SKILLS

R, LaTeX, Qualtrics

EXTRA-CURRICULAR ACTIVITIES & COMMUNITY WORK

Mentor, Hugo Academic Mentorship Program for high-schoolers, Boston, 2024-
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, 2007-2008
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

“Recommender Systems: Friend (of choice) or foe? A Large-scale Field Experiment in Online Shopping Platforms” (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.

“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.

“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.

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

Many individuals aspire to save more money, yet often struggle to translate their intentions into actions. 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 on the day they received the messages relative to an average day. However, both interventions were not equally effective, with positive thinking leading to a 90.23% higher savings rate 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.

“Climate Risk and Resilience: Proximal Cues in Wildfire Communication”

Climate change is ushering in a new era of heightened environmental risks, marked by an increase in extreme weather events such as wildfires and floods. Recognizing the urgency of this situation, individuals are advised to proactively safeguard their homes against potential disasters. Despite widespread awareness of the impending threats, there exists a troubling gap between people’s intentions to prepare for climate-related risks and their actions. To mitigate the gap, this research tests a behaviorally informed intervention to encourage climate resilience, namely, the inclusion of proximal cues in wildfire-preparedness messaging. A field experiment with 12,985 Australian bank customers revealed that mentioning participants’ specific suburb in wildfire-preparedness messages significantly increased their engagement. Participants who received emails with proximal cues were twice as likely to seek further information on bushfire preparedness compared to those who received generic messages. These findings suggest that incorporating local cues in climate communication can effectively bridge the gap between intention and action in climate adaptation, offering a practical approach to enhance climate resilience behaviors.

“Pro-Self and Pro-Social Message Framing to Encourage Household Decarbonization”

Energy-efficient home renovations, such as rooftop solar panels and storage batteries, reduce electricity usage and carbon emissions, providing benefits for both homeowners and society. Despite these benefits, a gap in considering energy efficiency when choosing products leads to underinvestment in energy-efficient options, known as the “energy-efficiency gap.” To address this gap, we conducted a large-scale field experiment with 103,672 homeowners, testing different messaging approaches to promote the adoption of energy-saving technologies. We focused on a new low-interest fixed-term bank loan from a major Australian retail bank for home renovations, emphasizing rooftop solar panel installation. Two message types were compared: a pro-social message (“Together creating a brighter tomorrow”) and a pro-self message (“Get an ultra low-rate green loan”). Customers receiving the pro-self message were more likely to seek additional information about the green loan compared to those receiving the pro-social message. However, further analysis indicates that customers who received the pro-social message were more likely to initiate a green loan application and receive funding compared to those receiving the pro-self message, though these downstream results lack statistical significance due to a small number of applications submitted and approved. This study contributes to the ongoing discussion on motivating environmental behavior, showing that while pro-self messages attract more attention, pro-social messages may increase follow-through in adopting environmentally friendly behaviors.