

SHIRLEY BLUVSTEIN NETTER

(Revised August 2021)

PhD Candidate in Marketing
Leonard N. Stern School of Business
New York University
40 West 4th Street, Tisch Hall 825
New York, NY, 10012

sbluvste@stern.nyu.edu
shirlybl@gmail.com
Tel: (917)-634-1331
www.shirley-bluvstein-netter.com

EDUCATION

| | |
|--------------------------------------|---|
| Ph.D. | Stern School of Business, New York University - Marketing, 2022 (anticipated) |
| Brain & Cognition Program | Tel Aviv University – Psychology, 2013-2014 |
| M.A. | Tel Aviv University – Psychology, 2012 |
| B.A, Cum Laude | Tel Hai College – Psychology, 2008 |

ACADEMIC AWARDS & HONORS

| | |
|------|---|
| 2018 | Best Working Paper Award, Society for Consumer Psychology |
| 2018 | TAU-IRC Research Grant Award |
| 2013 | Psychology Department Merit Tuition Scholarship (Tel Aviv University) |
| 2012 | Master Thesis Excellence (Tel Aviv University) |
| 2007 | Academic Leadership during the 2nd Lebanon War Award (I.D.B) |
| 2006 | Social Involvement Award (Tel Hai College) |

RESEARCH INTERESTS

Prosocial Behavior, Behavioral Economics, Choice Architecture, Context Effects, Artificial Intelligence and Human Interface

PUBLICATIONS

Bluvstein Netter, Shirley and Priya Raghurir (2020), "Tip to Show Off: Impression Management Motivations Increase Consumers' Generosity," *Journal of the Association for Consumer Research*, 6 (1), 120-129.

WORKING PAPERS AND PAPERS UNDER REVIEW (selected abstracts in appendix)

Bluvstein Netter, Shirley, Xuan Zhao, Alixandra Barasch, and Juliana Schroeder. "Hello! How May I Helo You?" How (Corrected) Errors Humanize a Communicator," *Under review at the Journal of Marketing*.

Bluvstein Netter, Shirley and Priya Raghurir, "When You Charge Less than a Jackson Greens Best Be Your Nudging Action: Framing Choice Alternatives in the New Age of Voluntary Payments Economy," *Under Review at the Journal of Marketing Research*. (Essay 1 of Dissertation).

Bluvstein Netter, Shirley and Priya Raghurir, "Here is a Large tip: The Number Zero Increases Consumers' Voluntary Payments," Job Market Paper, Manuscript in writing phase, intended submission to *Journal of Consumer Research* in Fall 2021. (Essay 2 of Dissertation).

RESEARCH IN PROGRESS (selected abstracts in appendix)

Bluvstein Netter, Shirley, Dafna Goor, Alixandra Barasch, and Vicki G. Morwitz, "Using Tainted Money to Mitigate Overhead Aversion." (Essay 3 of Dissertation).

Bluvstein Netter, Shirley, Jacob Goldenberg and Moshik Miller, "The Effect of Within the Hour Time Landmarks on Consumers' Motivation, Effort, and Purchase Behavior."

Bluvstein Netter, Shirley and Yaacov Trope, "Stuck in the Out of Stock: The Effect of Construal Level on Consumers' Substitute Decisions."

ORGANIZED CONFERENCES & SYMPOSIA

Bluvstein Netter, Shirley, Xuan Zhao, Alixandra Barasch and Juliana Schroeder. "Hello! How May I Helo You?' How (Corrected) Errors Humanize a Communicator."

- *Technology, Mind & Society* Conference, Washington, DC (2019)
- *Association for Consumer Research*, Atlanta, GA (2019)

CONFERENCE PRESENTATIONS

Bluvstein Netter, Shirley and Priya Raghbir (2021). "Tip to Show Off: Impression Management Motivations Increase Consumers' Generosity."

- *Journal of the Association for Consumer Research* online Webinar.

Bluvstein Netter, Shirley and Priya Raghbir. "When a Nudge Backfires: The Effect of Default Choice Alternatives on Consumers' Voluntary Payments."

- *Society for Consumer Psychology*, Huntington Beach, CA (2020)
- *ESADE Pricing Symposium*, Barcelona, Spain (2019)
- *Society for Consumer Psychology* Conference, Dallas, TX (2018)
 - ❖ Awarded Best Working Paper
- *Society for Judgment and Decision-Making* Conference, New Orleans, LA (2018).

Bluvstein Netter, Shirley, Dafna Goor, Alixandra Barasch, and Vicki G. Morwitz. "Using Tainted Money to Mitigate Overhead Aversion."

- *Society for Consumer Psychology conference*, Huntington Beach, CA (2020)
- *Association for Consumer Research* conference, Atlanta, GA (2019)

Bluvstein Netter, Shirley, Xuan Zhao, Alixandra Barasch and Juliana Schroeder. "Hello! How May I Helo You?' How (Corrected) Errors Humanize a Communicator."

- *Association for Consumer Research* conference, Savannah, Georgia (2019).

TEACHING EXPERIENCE- INSTRUCTOR

Marketing Core (NYU)
Undergraduate full term core course

Summer 2018 (rating: 4.2 on 5)

TEACHING EXPERIENCE- TEACHING ASSISTANCE

| | |
|--|-------------|
| Introduction to Marketing (NYU) – EMBA Course | Spring 2017 |
| Experimental Lab (Tel Hai Collage)- Undergraduate full term core course | Spring 2008 |

TEACHING INTERESTS

Marketing core, Consumer behavior, Digital marketing, Marketing analytics, Marketing research

SERVICE

| | |
|--|-----------|
| Society for Consumer Psychology –reviewer | 2019 |
| <i>Journal of Consumer Research</i> – Trainee reviewer | 2017 |
| Research Assistant Training Program, NYU Stern, Marketing Department | 2015-2016 |

DOCTORAL COURSES

Marketing

| | |
|----------------------------|----------------|
| Judgment & Decision-Making | Vicki Morwitz |
| Consumer Behavior | Andrea Bonezzi |
| Marketing Proseminar | Tom Meyvis |
| Diffusion Models | Eitan Muller |
| Structural Models | Tülin Erdem |

Psychology

| | |
|-----------------------------------|---------------------------------------|
| Social Psychology of Self Control | Yaacov Trope |
| Self-Regulation | Peter Gollwitzer & Gabriele Oettingen |

Methods

| | |
|------------------------------------|------------------|
| Experimental Design & Analysis | Tom Meyvis |
| Research Methods | Priya Raghubir |
| Regression and Multi Data Analysis | Jeffrey Simonoff |

Economics

| | |
|---|-------------|
| Microeconomics: Theory and Applications | Luis Cabral |
|---|-------------|

WORK EXPERIENCE

| | |
|--|-------------|
| MBA Center Group, Yeda Plus, Israel Vice President | 2011 - 2014 |
| Lotem LTD, Israel Organizational Consultant Internship Leading management consulting firm | 2009 - 2010 |
| MarketTest, Israel Project Manager and Market Analyst Multi-discipline research and consulting firm | 2009 - 2011 |
| Dr. Gary Trigger Institution, Israel Industrial Psychology Internship | 2007 - 2008 |
| Tel Hai College, Israel Undergraduate Fellow and Research Assistant | 2006 - 2007 |

| | |
|--|-------------|
| Bluvstein Engineering, LTD. Supply Chain Manager, at engineering defense firm for the Israeli Ministry of Defense | 2002-2006 |
| Israel Defense Forces, Intelligence corps Data Analyst Sergeant, Special Forces | 2000 - 2002 |

VOLUNTEER EXPERIENCE

| | |
|--|-------------|
| Dogs in the Shade Co-founder of nonprofit organization | 2010 - 2014 |
| American Jewish Joint Distribution Committee, Israel Social leadership course instructor | 2007 - 2008 |
| Jewish Agency, Israel Volunteer and event organizer | 2005 - 2006 |

REFERENCES

Vicki G. Morwitz (Co-Chair)
Bruce Greenwald Professor of Business
Professor of Marketing
Columbia University
514 Uris Hall
New York, NY 10027
(212) 854-1486
vicki.morwitz@columbia.edu

Priya Raghubir (Co-chair)
Dean Abraham L. Gitlow Professor of Business
Professor of Marketing
New York University
40 West 4th St, Tisch 806
New York, NY 10012
(212) 998-0727
raghubir@stern.nyu.edu

Alixandra Barasch
Associate Professor of Marketing
New York University
40 West 4th St, Tisch 815
New York, NY 10012
(212) 998-0511
abarasch@stern.nyu.edu

Jacob Goldenberg
Professor of Marketing
Arison School of Business IDC/
Columbia University
(972) 996-02461
jgoldenberg@idc.ac.il

Yaacov Trope
Professor of Psychology
New York University
40 West 4th St, Tisch 804
New York, NY 10012
(212) 998-3897
yaacov.trope@nyu.edu

DOCTORAL DISSERTATION

Choice Architecture and Context Effects in Voluntary Payments: Three Essays

Chair: Vicki Morwitz (Co-Chair), Priya Raghurir (Co-Chair)

Committee Members: Alixandra Barasch, Jacob Goldenberg, Minah Jung, Yaacov Trope

I examine how context effects and the choice architecture of default payment options used in the marketplace affect voluntary payments such as tips and donations. In today's digital world, consumers are constantly encountering screen-based default payment collection systems. I examine the effect of these systems on consumers' tip rate as well as on the amount they choose to leave. I also examine the effect of contextual factors, such as charities' allocation decisions of funds coming from tainted sources, on consumers donation amount and overhead aversion. The findings make theoretical contributions to several streams of literature, including prosocial behavior, behavioral pricing, choice architecture, and labor economics, and have important managerial implications for both for-profit and non-profit organizations.

Essay 1 – When You Charge Less than a Jackson Greens Best Be Your Nudging Action: Framing Choice Alternatives in the New Age of Voluntary Payments Economy

Modern and gig economy businesses collect voluntary contributions (i.e., tips) from consumers via screen-based payment systems (i.e., \$1, \$2, \$3; 10%, 15%, 20%). The use of these systems has been criticized by the popular media for leading consumers to leave large tips in places where they had not felt they had to in the past or when they would have tipped smaller amounts. We employ a multi-method approach, including an analysis of secondary data (N = 51,825), a field experiment (N = 1,810), and laboratory experiments (N = 2,321), and show that an absolute dollar frame leads to higher tip payments than a relative percentage frame for low bill amounts. These effects are moderated when (1) tips are presented in fractional cents (e.g., \$0.50) leading consumers to infer that it is acceptable to leave smaller dollar tip amounts and (2) tip options start at absolute high levels (e.g., \$100), as consumers face sticker shock for high tip amounts in the dollar condition. Countering conventional wisdom, we further show that open-ended formats lead to higher tip payments compared to closed-end response formats for low bill amounts. Theoretically, these results add to the behavioral pricing, consumers' prosocial behavior, and labor economics literatures. Managerially, they are relevant for the multi-billion-dollar service industry.

Essay 2 – “Here is a Large tip: The Number Zero Increases Consumers’ Voluntary Payments”

This work examines how the choice architecture used in tipping systems affects consumers' tipping behaviors. One field experiment and three lab experiments show that having an explicit numerical zero-tip option (0%) in the choice set, either replacing the default No-Tip option or adding it as an additional opt-out option, counterintuitively shifts consumers' choices towards higher tip options, resulting in their giving more generous tips compared to having all non-zero tip options. This effect is observed for different bill sizes and ranges of tip alternatives, as well as when the zero-tip option is compared to the smallest numerical option of a 1% tip and across different service contexts. The effect is stronger for those with self-image concerns, helping to explain why the zero option nudges consumers towards greater generosity. These results have theoretical implication for the literatures on choice architecture, prosocial behavior, and behavioral pricing. The findings also have practical implications for businesses in the service industry.

Essay 3 – Using Tainted Money to Mitigate Overhead Aversion

Tainted donations have received large media coverage in the past few years as charities were forced to return money donated from sullied sources (i.e., Harvey Weinstein, the Sackler Family, those involved in the college admission bribery scandal), causing charities to face monetary challenges. Charities yet face another challenge with overhead aversion where donors avoid charities with relatively large overhead expense proportions, causing charities to not spend enough on overhead to efficiently run their organizations. This research helps address both problems as it offers a novel way to alleviate overhead aversion using tainted donations. In this research, we posit and find that donors prefer charities that allocate money received from tainted donors to overhead expenses versus program expenses. Charities that communicate this allocation strategy receive more donations and are able to overcome donor overhead aversion. This research has theoretical implications for the literature on the psychology of prosocial behavior and managerial implications for nonprofits that have found it challenging to overcome “overhead aversion.”

Bluvstein Netter, Shirley and Priya Raghurir (2020), "Tip to Show Off: Impression Management Motivations Increase Consumers' Generosity," *Journal of the Association for Consumer Research*, 6 (1), 120-129.

Tipping is ubiquitous in countries such as the United States. Given the importance of examining the experiential side of marketing, we examine tipping—an overlooked participative pricing context and introduce it to the behavioral pricing literature. We propose that consumers use tips as an impression management strategy, tipping more when their goal is to impress others. We examine the robustness of these impression management goals when overall bill totals are small (vs. large, study 1), customers pay using credit cards (vs. cash, study 2), and hold different denominations of cash (study 3), as bill size, and payment modes could attenuate the effect of impression management goals on tipping intentions. These findings allow us to better understand the underlying antecedents of tipping behavior and the consequences of impression management motivations. As such, the article cross-fertilizes the hospitality, economic psychology, and behavioral pricing literatures with applications to consumer research.

Bluvstein Netter, Shirley, Xuan Zhao, Alixandra Barasch, and Juliana Schroeder. "Hello! How May I Helo You? How (Corrected) Errors Humanize a Communicator," *Under review at the Journal of Marketing*.

Today more than ever before, online text-based interactions (e.g., text messages, emails, social media) have become a primary means of communication. Because written communication lacks human nonverbal cues such as appearance, voice, and identity, consumers may struggle to distinguish whether they are interacting online with a human or a chatbot. The current research investigates how typographical errors ("typos"), a common yet overlooked feature in text communication, can humanize a communicator. Across five experiments (N = 2,515) that used ambiguous conversational counterparts (e.g., customer service agents that might be bots), communicators (either programmed chatbots or real humans) who made and subsequently corrected a typo were perceived to be more humanlike than ones who made no typo or did not correct the typo. Participants consequently perceived those communicators as warmer and more capable of understanding and helping their issues, were more likely to endorse a reward for the communicator, and even perceived the company more favorably. These findings provide novel insights into how conversational features may influence customers' perception of online agents and the brands that use them. The authors discuss theoretical implications for the anthropomorphism and social perception literatures and practical implications for companies wishing to humanize their service agents.