Nathaniel Posner

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Marketing Division
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EDUCATION

Ph.D.	Columbia Business School, Columbia University, Marketing	2027 (expected)
M.Phil.	Columbia Business School, Columbia University, Marketing	2025
B.A.	Vassar College (*with honors*), Major: Psychology; Minor: Economics	2019

AWARDS AND HONORS

2026 AMA-Sheth Doctoral Consortium Fellow

2024 AMA-EBSCO-RRBM Responsible Research in Marketing Award

2024 Luxury Education Foundation Award

2019 Phi Beta Kappa

PUBLICATIONS

Posner, Nathaniel, Andrey Simonov, Kellen Mrkva, and Eric J. Johnson (2023), "Dark Defaults: Choice Architecture Steers Political Campaign Donations," *Proceedings of the National Academy of Sciences*, 120(40), e2218385120.

- Winner of 2024 AMA-EBSCO-RRBM award.
- Covered in NPR's The Indicator from Planet Money, Morning Edition.

Reeck, Crystal, Nathaniel Posner, Kellen Mrkva, and Eric J. Johnson (2023), "Nudging App Adoption: Choice Architecture Facilitates Consumer Uptake of Mobile Apps," *Journal of Marketing*, 87(4), 510-527.

Mrkva, Kellen, Nathaniel Posner, Crystal Reeck, and Eric J. Johnson (2021), "Do Nudges Reduce Disparities? Choice Architecture Compensates for Low Consumer Knowledge," *Journal of Marketing*, 85(4), 67-84.

- Finalist for the 2023 AMA-EBSCO-RRBM award.
- Honorable Mention for the 2022 BSPA Best Paper Award.

MANUSCRIPTS IN REVIEW PROCESS

Posner, Nathaniel, and Joe Gladstone, "Beyond Exponential Growth Bias: Principal Linearity Neglect in Savings Judgments," under second-round review at *Journal of Consumer Psychology*.

Posner, Nathaniel, Eric S. Park, and Bernd Schmitt, "Linguistic Variability, Mind Perception, and Trust in Artificial Intelligence," revising for second-round review at *Journal of Marketing*.

Posner, Nathaniel, and Vicki Morwitz, "Social Concerns and Financial Reasoning when Borrowing from Family," revising for resubmission to *Journal of Consumer Research* (Dissertation essay 1; Job Market Paper).

Posner, Nathaniel, Shai Davidai, and Vicki Morwitz, "Misperceptions of Indebtedness in Prosocial Exchange," submitted to the *Journal of Personality and Social Psychology.*

WORKING PAPERS

Posner, Nathaniel, Elizabeth Friedman, and Jason Dana, "Silent Sanctions: Costly Private Welfare Destruction in Response to Innocuous Yet Repugnant Consumption Behaviors," manuscript in preparation (intended submission to *Journal of Consumer Research*).

Posner, Nathaniel, and Vicki Morwitz, "The Effect of Market Expansion on Social Help-Seeking," manuscript in preparation (Dissertation essay 2; intended submission to *Journal of Consumer Research*).

RESEARCH IN PROGRESS

Posner, Nathaniel, Antonia Krefeld-Schwalb, and Bram Van den Bergh, "A Theory of Consolation Prizes."

Posner, Nathaniel, and Joe Gladstone, "The Relationship Between Optimism and Debt."

Posner, Nathaniel, and Maayan Malter, "Quantification in Interpersonal Interaction."

Lee, Joseph, Nathaniel Posner, and Vicki Morwitz, "The Impact of Risky Financial Decision-Making on Social Judgment."

OTHER PUBLICATIONS

Reeck, Crystal, Nathaniel Posner, Kellen Mrkva, and Eric J. Johnson (2025), "Bringing Digital Designs to Light," *California Management Review*.

Mrkva, Kellen, Eric J. Johnson, Crystal Reeck, and Nathaniel Posner (2021), "Design Systems with Your Most Vulnerable Users in Mind," *Harvard Business Review*.

RESEARCH INTERESTS

The psychology of money and debt, social interaction in the marketplace, informal and formal exchange, choice architecture, financial decision-making

GRANTS

2025 Columbia Business School. Bernstein Center Leadership Grant

2025 Columbia Business School. Doctoral Fellowship

2024 Columbia Experimental Laboratory for Social Sciences Dissertation Grant

2024 AMA-EBSCO-RRBM Responsible Research in Marketing Grant

2024 Columbia Business School Marketing Department Research Grant

2024 Columbia Experimental Laboratory for Social Sciences Seed Grant

2018 Vassar College Undergraduate Research Award

INVITED TALKS

Temple University, Philadelphia, PA (upcoming)	2026
Erasmus University Rotterdam, Rotterdam, Netherlands	2024
American Marketing Association Academic Conference, Boston, MA	2024

CHAIRED SPECIAL SESSIONS

Posner, Nathaniel, Antonia Krefeld-Schwalb, and Bram Van den Bergh, "Dimensions of Remuneration: How Payment Affects Consumer Behavior," ACR, October 2025.

Posner, Nathaniel, and Vicki Morwitz, "Borrowing, Repayment, and Indebtedness: Consumer Borrowing Behavior in Formal and Informal Contexts," ACR, October 2025.

CONFERENCE PRESENTATIONS (*PRESENTING AUTHOR)

Posner, Nathaniel*, Elizabeth Friedman, and Jason Dana "Silent Sanctions," BDRM Conference, Flash Talk, June 2026.

Posner, Nathaniel*, and Vicki Morwitz, "Help-Seeking in the Marketplace," BSPA Conference, Talk, June 2026.

Posner, Nathaniel*, and Vicki Morwitz, "Help-Seeking in the Marketplace," SPSP JDM Preconference, Poster, February 2026.

Posner, Nathaniel*, Antonia Krefeld-Schwalb, and Bram Van den Bergh, "The Impact of Rewards on Past and Future Effort," ACR, Talk presented as part of a special session, October 2025.

Posner, Nathaniel*, and Vicki Morwitz, "When Do We Ask? A Norms-Based Account of Consumer Informal Borrowing," ACR, Talk presented as part of a special session, October 2025.

Posner, Nathaniel*, and Vicki Morwitz, "Psychological Interest Rates," Colorado Conference on Consumer Financial Decision Making, Poster, May 2025.

Posner, Nathaniel, Eric S. Park*, and Bernd Schmitt, "When Consumers Credit AI with Consciousness," SCP, Competitive Paper, March 2025.

Posner, Nathaniel*, Antonia Krefeld-Schwalb, and Bram Van den Bergh, "Psychological Impacts of Receiving 'Free' Money," SJDM, Poster, November 2024.

Posner, Nathaniel*, and Shai Davidai, "Misperceptions of Indebtedness Promote Prosociality," ACR, Competitive Paper, September 2024.

Posner, Nathaniel*, Eric S. Park, and Bernd Schmitt, "When Consumers Credit AI with Consciousness," ACR, Talk presented as part of a special session, September 2024.

Posner, Nathaniel*, and Shai Davidai, "Who Pays the Bill? Misperceptions of Indebtedness in Joint Consumption," SCP, Competitive Paper, March 2024.

Posner, Nathaniel*, and Vicki Morwitz, "From Friends to Firms: Dissecting Consumer Reactions to Time and Money Requests Across Diverse Relationships," ACR, Poster, October 2023.

Posner, Nathaniel*, Andrey Simonov, Kellen Mrkva, and Eric J. Johnson, "Dark Defaults: How Choice Architecture Steers Campaign Donations," ACR, Talk presented as part of a special session, October 2022.

Reeck, Crystal*, Nathaniel Posner, Kellen Mrkva, and Eric J. Johnson, "Nudging App Adoption: Choice Architecture Increases Adoption of COVID-19 Digital Contact Tracing," ACR, Talk presented virtually, October 2021.

Reeck, Crystal*, Nathaniel Posner, Kellen Mrkva, and Eric J. Johnson, "Choice Architecture Facilitates Adoption of COVID-19 Digital Contact Tracing," Conference on Behavioral Economics Experiments and Insights on COVID-19, Talk presented virtually, 2021.

Mrkva, Kellen*, Nathaniel Posner, Crystal Reeck, and Eric J. Johnson, "Do Nudges Reduce Disparities? Choice Architecture Compensates for Low Knowledge and SES," SJDM, Talk presented virtually, December 2020.

SERVICE TO THE FIELD

European Journal of Social Psychology, ad hoc reviewer, 2025.

Journal of Consumer Research, trainee reviewer, 2025.

Society for Consumer Psychology Conference, ad hoc reviewer, 2024, 2025, 2026.

SERVICE TO THE SCHOOL

Coordinator, Behavioral Research Lab Meeting ("Behavioral Show and Tell"), Fall 2025 and Spring 2026

TEACHING INTERESTS

Marketing core, Marketing with AI, Marketing analytics, Digital marketing, Data science in marketing, Marketing strategy, Consumer behavior, Research methods, Behavioral economics, Consumer finance

TEACHING EXPERIENCE: SERVED AS TEACHING ASSISTANT

MBA Courses

Marketing Analytics	2025	Hortense Fong, Malek Ben Sliman
Behavioral Economics and Decision Making	2025	Eric J. Johnson
Data Science for Marketing Managers	2024	Shawndra Hill
Marketing Core	2023-2025	Andrey Simonov, Ran Kivetz
Psychology and Economics of Consumer Finance	2022	Eric Johnson and Stephen Zeldes

Executive MBA Courses

High-Tech Entrepreneurship	2023-2024	Ran Kivetz
Marketing Strategy	2022-2023	Ran Kivetz

Ph.D. and Undergraduate Courses

Experimental Design and Research Methods	2024	Michel Pham
Marketing Management	2023	Andrey Simonov

SELECTED COURSEWORK

Consumer Behavior

Consumer Behavior I	Michel Pham, Bernd Schmitt
Consumer Behavior II	Eric J. Johnson
Bridging Behavioral Economics and Marketing Science	Ran Kivetz

Quantitative Marketing and Economics

Empirical Models in Marketing	Oded Netzer
Marketing, Decisions and Methods	Donald Lehmann
Economic Analysis I & II	Geoffrey Heal

Methodology

Research Methods I (Experimental Methods)	Gita Johar
Research Methods II (Econometric Methods)	Bo Cowgill
Natural Language Processing	Patrick Houlihan
Applied Multivariate Statistics	Kamel Jedidi
Experimental Design	Michel Pham

Psychology

Theories in Social and Personality Psychology	E. Tory Higgins
Cognitive Processes	Janet Metcalfe
Decision Architecture	Katherine Fox-Glassman
Political Psychology (NYU)	John Jost

REFERENCES

Professor Vicki G. Morwitz
Bruce Greenwald Professor of Business
Marketing Division
Columbia Business School
Columbia University
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Professor Eric J. Johnson
Norman Eig Professor of Business
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Professor Joe J. Gladstone
Assistant Professor of Behavioral Sciences and Marketing
Marketing Division
Rady School of Management
University of California, San Diego
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Professor Andrey Simonov
Gary Winnick and Martin Granoff Associate Professor of Business
Marketing Division
Columbia Business School
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Professor Bernd H. Schmitt
Robert D. Calkins Professor of International Business
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DISSERTATION ABSTRACTS

Topic: The Informal and the Formal Marketplace: Differences and Consequences

Chair: Vicki Morwitz

Committee: Eric Johnson, Andrey Simonov, Joe Gladstone

Essay 1: Posner, Nathaniel, and Vicki Morwitz, "Social Concerns and Financial Reasoning when Borrowing from Family," revising for resubmission to *Journal of Consumer Research* (Job Market Paper).

Consumers who face financial hardship may want to borrow money from friends and family members. From a financial standpoint, such informal loans are often attractive: they tend to offer favorable terms relative to formal loans and are available to many consumers. However, mixing family and money can be socially risky, potentially straining close relationships. We find that, relative to formal borrowing, informal borrowing elicits negative self-conscious emotions such as guilt, shame, and embarrassment. These emotions serve an important social role, helping borrowers preserve valued relationships. At the same time, thoughts associated with these emotions dominate the borrower's cognition, leading consumers to neglect the financial advantages of informal loans. Although these emotions inhibit borrowers from seeking informal loans, they may also serve an interpersonal function by increasing lenders' willingness to provide support. Our findings reveal a fundamental tension in informal borrowing: the very psychological processes that help consumers maintain social relationships can interfere with the financial tradeoff thinking required to make economically advantageous financial decisions.

Essay 2: Posner, Nathaniel, and Vicki Morwitz, "The Effect of Market Expansion on Social Help-Seeking," manuscript in preparation.

When faced with a problem they need to solve, consumers can either choose to seek help from their social network (seeking informal help) or use the marketplace to solve their problem (purchasing formal help). I examine the impact of the availability of formal help on how consumers think about and seek informal help. First, we combine data from the American Time Use Survey with data on the staggered rollout of Uber and use a differences-in-differences design to document that the spread of ridesharing led to a decline in time spent providing informal aid across the United States. Next, I explore the psychology of interpersonal help seeking in the presence and absence of market-provided alternatives such as these. In a series of experiments, I find that, when considering market and social help-seeking options jointly (instead of considering only social help-seeking options) consumers' desire to seek informal help diminishes, even when controlling for their preference for the market-provided alternative. Three sets of results converge to show that the market option's presence changes how consumers approach seeking help: first, consumers believe that those they ask for help will view them more negatively if they seek help when market-provided alternatives are available (versus when they are absent). Second, they weigh possible costs to the person they are asking for help from more heavily in their decision process. Third, they worry more about being perceived to take advantage of the person they ask for help. These results suggest that the presence of a market option increases other-regarding preferences, forcing consumers to think carefully before approaching a close other for informal aid.

SELECTED ABSTRACTS

Posner, Nathaniel, Andrey Simonov, Kellen Mrkva, and Eric J. Johnson (2023), "Dark Defaults: How Choice Architecture Steers Political Campaign Donations," *Proceedings of the National Academy of Sciences*.

In the months before the 2020 U.S. election, several political campaign websites added prechecked boxes (defaults), automatically making all donations into recurring weekly contributions unless donors unchecked them. Since these changes occurred at different times for different campaigns, we use a staggered difference-in-differences design to measure the causal effects of defaults on donors' behavior. We estimate that defaults increased campaign donations by over $43 million while increasing requested refunds by almost $3 million. The weekly default only impacted weekly recurring donations, and not other donations, suggesting that donors may not have intended to make weekly donations. The longer defaults were displayed, the more money campaigns raised through weekly donations. Donors did not compensate by changing the amount they donated. We found that the default had a larger impact on smaller donors and on donors who had no prior experience with defaults, causing them to start more chains and donate a larger proportion of their money through weekly recurring donations.

Posner, Nathaniel, and Joe Gladstone, "Beyond Exponential Growth Bias: Principal Linearity Neglect in Savings Judgments," under second-round review at *Journal of Consumer Psychology*.

Estimating the future value of an asset requires combining three components: principal, interest rate, and duration. Extensive research documents how people underestimate exponential growth as duration increases (exponential growth bias). We identify a complementary error: people also underestimate the linear relationship between principal and future value. We term this misperception principal linearity neglect (PLN). Across four preregistered experiments where participants estimated final values of hypothetical retirement savings accounts (N = 3,876, Nobs = 20,370), participants underweighted the principal's contribution to the final value by approximately 10%. This bias operated independently of exponential growth bias. Three converging findings are consistent with compressed magnitude representation as a plausible mechanism. First, PLN was attenuated less than exponential growth bias by financial literacy, numeracy, and decision time. Second, principal-future value relationships followed a power law consistent with Stevens's (1957) psychophysical scaling. Finally, flexible functional forms improved model fit for exponential growth bias but not PLN. These findings suggest that errors in compound interest estimation arise from perceptual compression of numerical magnitudes - not just from errors in computation.

Posner, Nathaniel, Eric S. Park, and Bernd Schmitt, "Linguistic Variability, Mind Perception, and Trust in Artificial Intelligence," revising for second-round review at *Journal of Marketing*.

Conversational AI chatbots powered by Generative AI (GenAI) can interact with and aid consumers in many situations such as customer service, shopping, and even therapy. In such situations, the extent to which the consumer trusts the chatbot is key to adoption and smooth interaction. But what chatbot behavior causes consumers to trust them? The authors propose that, over and above the ability of the GenAI chatbots to respond accurately to user messages, the extent to which the chatbots vary the phrasing of their outputs, termed linguistic variability, causes consumers to trust them more. Six studies (five main studies and a case study of ChatGPT), show that this variability affects trust because consumers see variability as a cue of agency - the ability to engage in goal-directed planning, reasoning, and thought. In addition, the studies find preliminary evidence that agency perceptions lead to other downstream consequences such as willingness to pay and the perception that the AI is more empathetic. Finally, the case study shows that increasing variability by changing the AI's temperature can decrease the factual accuracy of their outputs, highlighting a potential variability-veracity tradeoff; chatbots' variability may, in some cases, come at the cost of their factual accuracy.

Reeck, Crystal, Nathaniel Posner, Kellen Mrkva, and Eric J. Johnson (2023), "Nudging App Adoption: Choice Architecture Facilitates Consumer Uptake of Mobile Apps," *Journal of Marketing.*

How can firms encourage consumers to adopt smartphone apps? The authors show that several inexpensive choice architecture techniques can make users more likely to enable important app features and complete app onboarding. Across six pre-registered experiments (n=5,968) and a field experiment (n=594,997), choice architecture interventions manipulating choice sequence, color, and wording of app adoption decisions dramatically increased app adoption. Across experiments, integrating multiple feature decisions into a single choice increased adoption. This integration effect emerges because it decreases decision noise and reduces the prominence of individual features, consistent with support theory. Changing colors to match habitual patterns commonly found in current digital interfaces appears to increase adoption by accelerating consumers' decisions. Finally, wording options as if enabling the app was the default response (even without changing the actual default) also increases adoption. These defaultless defaults may be particularly relevant in heavily regulated consumer domains, such as finance or healthcare. The effects generalized across different types of apps and were robust across subsamples varying in demographics, attitudes towards the apps, and political affiliation. These results suggest simple tools that marketing managers and app developers can use to increase app adoption.

Mrkva, Kellen, Nathaniel Posner, Crystal Reeck, and Eric J. Johnson (2023), "Do nudges reduce disparities? Choice architecture compensates for low consumer knowledge," *Journal of Marketing.*

Choice architecture tools, commonly known as nudges, powerfully impact decisions and can improve welfare. Yet it is unclear *who* is most impacted by nudges. If nudge effects are moderated by socioeconomic status (SES), these differential effects could increase or decrease disparities across consumers. Using field data and several preregistered studies, the authors demonstrate that consumers with lower SES, domain knowledge, and numerical ability are impacted more by a wide variety of nudges. As a result, "good nudges" designed to increase selection of superior options reduced choice disparities, improving choices more among consumers with lower SES, lower financial literacy, and lower numeracy than among those with higher levels of these variables. Compared with "good nudges," "bad nudges" designed to facilitate selection of inferior options exacerbated choice disparities. These results generalized across real retirement decisions, different nudges, and different decision domains. Across studies, the authors tested different explanations of why SES, domain knowledge, and numeracy moderate nudges. The results suggest that nudges are a useful tool for those who wish to reduce disparities. The research concludes with a discussion of implications for marketing firms and segmentation.

Posner, Nathaniel, Shai Davidai, and Vicki Morwitz, "Misperceptions of Indebtedness in Prosocial Exchange," submitted to *Journal of Personality and Social Psychology*.

Interpersonal interactions involving prosocial support, such as paying for others' expenses or doing favors, often evoke feelings of indebtedness in beneficiaries. Do people who provide such benefits realize that their beneficiaries might feel indebted to them? Across eight studies, we find that benefactors systematically underestimate beneficiaries' feelings of indebtedness. Drawing on sociological theories of social exchange, we argue that this misperception stems from how prosocial exchange affects peer relationships. Providing a benefit can create a temporary status asymmetry in relationships where both parties generally expect equality. Beneficiaries, who more strongly feel the relational imbalance than benefactors, place greater importance on repayment. Benefactors, who are less concerned with restoring equality, underestimate the importance beneficiaries place on repayment and consequently underestimate beneficiaries' indebtedness due to an egocentric bias. Consistent with this account, the misperception attenuates in relationships characterized by a preexisting, legitimate status asymmetry. Finally, we show that correcting benefactors' misperceptions reduces their willingness to engage in future prosocial behavior. Together, these findings identify a distinct misperception in prosocial exchange and demonstrate how concerns about maintaining equality in peer relationships shape social judgment and behavior.

Posner, Nathaniel, Elizabeth Friedman, and Jason Dana, "Silent Sanctions: Costly Private Welfare Destruction in Response to Innocuous Yet Repugnant Consumption Behaviors," manuscript in preparation.

The modern market economy enables large-scale communication among anonymous individuals, allowing consumers to observe each other's attitudes and behaviors at scale. We argue this gives rise to a pervasive and underappreciated set of marketplace costs. We introduce the term silent sanctions to describe where one pays a personal cost to make a target worse off when the act sends no signal to the target or to outside observers. Silent sanctions differ from classic punishment in that they carry none of the social benefits of enforcing norms and cooperation or signaling one's own positive traits. Further, silent sanctions often occur in response to actions that cause no harm, such as private consumption behaviors (e.g., watching an offensive movie) or privately held opinions (e.g., believing drugs should be legalized). Ten studies demonstrate that consumers sacrifice their own money or convenience to make other consumers, firms, or charities worse off when they disapprove of the target's opinions or behaviors, even when the target will never learn of their decision. Silent sanctions occur because consumers feel morally obligated to withhold benefits from actors they have judged to be of bad character, a process independent from anger and moral outrage. These results shed light on an important and hidden cost facing the marketplace, which decreases the material welfare of both the sanctioner and target while producing no social benefit.