

PERSONAL PROFILE

I'm an enthusiastic researcher focused on consumer well-being in financial decision-making and sustainability, working at the intersection of consumer behavior, and quantitative marketing. My work combines experimental design and large-scale data analysis to tackle real-world questions with both academic and societal relevance. By integrating behavioral insights with quantitative methods, I aim to generate impactful research that improves consumer well-being.

PROFESSIONAL APPOINTMENTS

05.2026 – 06-2026	Visiting Researcher , University of Colorado, Boulder, US
09.2024 – Present	Assistant Professor , Marketing, Tilburg University
11.2023 – 09.2024	Postdoctoral Researcher , Marketing, Tilburg University
09.2019 – 09.2023	PhD Candidate , Marketing, Maastricht University - Supervisors: Prof. Dr. Lisa Brügger, Dr. Thomas Post, Dr. Peiran Jiao - Dissertation: Money Matters: Understanding and Improving Financial Well-Being. Defense date, April 16th, 2024. - Dissertation committee: Prof. dr. Bart Bronnenberg, dr. Anouk Festjens, prof. dr. Caroline Goukens, prof. dr. John Lynch, prof dr. Arno Riedl & prof. dr. Marcel Zeelenberg.
04.2022 – 08.2022	Visiting Researcher , Center for Research on Consumer Financial Decision Making, University of Colorado, Boulder, US
09.2017 – 08.2019	Student Assistant , Social Psychology Laboratory, Tilburg University

EDUCATION

09.2017 – 08.2019	Research Master in Social and Behavioral Sciences , Tilburg University (<i>With Distinction</i>)
09. 2014 – 08.2017	Bachelor of Psychology , Tilburg University (<i>Cum Laude</i>)

JOURNAL PUBLICATIONS

- Barrett, J. A. M., Jaakkola, E. Heller, J., & Brügger, E. C., (2024). Customer engagement in hedonic vs. utilitarian services. *Advance online publication - Journal of Service Research*.
<https://doi.org/10.1177/10946705241242901>
- Gladstone*, J., & Barrett*, J. A. M. (2023). Understanding the functional form of the relationship between childhood cognitive ability and adult financial well-being. *Plos one*, 18(6), e0285199. <https://doi.org/10.1371/journal.pone.0285199>
- Barrett, J. A. M., Hogreve, J. & Brügger, E. C. (2021). Coping with governmental restrictions: The relationship between stay-at-home orders, resilience, and functional, social, mental, physical and financial wellbeing. *Frontiers in Psychology*, 11, 577972.
<https://doi.org/10.3389/fpsyg.2020.577972>

* Indicates shared first authorship

WORKING PAPERS

- Barrett, J. A. M., Bronnenberg, B. and Pachali, M J., 'The Income Elasticity of Households' Green House Gas Emissions: The Case of Food (March 30, 2026).
<http://dx.doi.org/10.2139/ssrn.5236799> [Revise and Resubmit at Marketing Science]
- Barrett, J. A. M., Brügger, E. C., Hogreve, J. & van den Brakel, J., Improving Consumer Finance Measures: Evidence from Linked Survey and Administrative Data. *Revise and Resubmit at Journal of Marketing*
- Barrett, J. A. M., Brügger, E.C., Jiao, P. & Post, T., Can Evaluative Structures Assist Retirement Saving Decisions?

ONGOING PROJECTS

Barrett, J. A. M. & Lynch, J. G. Jr., Emotion vs. Reason at the Bank of Mum and Dad
Scope Insensitivity in the Face of Financial Shocks

Barrett, J. A. M. Just-in-Time Financial Education: Evidence from a Buy-Now-Pay-Later Field Experiment

Gladstone, J. & Barrett, J. A. M., Compensatory Cognition: How Mental Ability Offsets Income Constraints in Wealth Accumulation

ACADEMIC CONFERENCES & PRESENTATIONS

The Income Elasticity of Households' Green House Gas Emissions: The Case of Food

- Marketing and Supply Chain Management Seminar, Maastricht University (Oct. 2025)
- European Marketing Academy (EMAC) Annual Conference, Madrid (May 2025)
- Department of Marketing Seminar, KU Leuven, Campus Antwerp (Feb. 2025)

Improving Consumer Finance Measures: Evidence from Linked Survey and Administrative Data

- IAREP-SABE 47th International Conference, Nice, France (June 2023)
- Marketing Department, Tilburg University (June 2023)

Can Evaluative Structures Assist Retirement Saving Decisions?

- Netspar International Pension Workshop (June 2024).
- European Marketing Academy (EMAC) Conference, Odense, Denmark (May 2023)
- Boulder Summer Conference on Consumer Financial Decision Making, Boulder, United States. (Poster) (June 2022)
- Society for Judgement and Decision Making (SJDm) Virtual Conference (Poster) (Feb. 2022)
- Netspar International Pension Workshop (January 2022)
- Netspar Pension Day, Utrecht, the Netherlands (October 2021)

Customer Engagement in Hedonic vs. Utilitarian Services.

- Frontiers in Services, Boston, United States (June 2022)

TEACHING

2025-Present **Master Thesis Supervision**, Tilburg University

2024-Present **Course Coordinator**, Organizational Behavior, Tilburg University

- Bachelor's degree course in the Business (Bedrijfskunde) program 2024-2025
- Course evaluation 7.6 (2024)
- Excellent Teacher Award (2024/2025)

2019 – 2023 **Tutor**, Consumer Psychology, Maastricht University

- Master's degree course in the International Business program
- Tutor evaluation 8.5 (2020), 8.8 (2021), 9.2 (2022), and 8.8 (2023)
- Excellent PhD Educator Award (2022)

2020 – 2021 **Course coordinator and tutor**, Consumer Psychology, Maastricht University

- Coordination of large course with 260 students, 5 tutors, 19 tutorial groups
- Course evaluation 7.7

2019 – 2023 **Master Thesis Supervision**, Maastricht University

EXECUTIVE TEACHING

2024-Present **Netspar Pension Innovation Program**, TIAS, Tilburg

2024-Present **Certified Pension Executive Program**, Erasmus University Rotterdam

GRANTS, AFFILIATIONS, AWARDS AND RECOGNITIONS

01.2026	KNAW. Van der Gaag Grant
09.2025	Instituut Gak Grant. “Improving pension awareness through pension communication”
06.2025	NWO Consortium Grant. Work Package How can pension providers effectively communicate about sustainability?
07.2025	Finalist. AMA SERVSIG Best Dissertation Award
10.2024	Finalist. Netspar Dissertation Awards
05.2023	Fellow. EMAC Doctoral Consortium, Odense, Denmark
06.2022	Fellow. AMA Sheth Doctoral Consortium, Austin, Texas
03.2022	Seeding Grant. Maastricht University – Behavioral Insights Center Choice architecture and pension decision making
10.2021	Primary Data Collection Grant. Graduate School of Business and Economics, Maastricht University (€2500) How, when and for whom evaluative labels increase pension savings
09.2021	International Travel Grant. Graduate School of Business and Economics, Maastricht University for Research Visit University of Colorado, Boulder
07.2021	Seeding Grant. Maastricht University – Behavioral Insights Center Facts vs. feelings: Financial well-being correspondence
2021-Present	Junior Research Fellow. Netspar (Network for Studies on Pensions, Aging and Retirement)

OUTREACH AND MEDIA

05.2026	Interviewed for article about negotiating. Quest Magazine
06.2025	Adolescent Financial Well-Being: Social Influence and Financial Education. Ministry of Finance , The Netherlands (Invited Presentation).
10.2024	How Can we Make Pension Saving More Attractive? SNS Bank , The Netherlands (Invited Presentation).
10.2024	Barrett, J. A. M. (2024). Make the Future Concrete. Vakblad Financiële Planning . [Article published in Dutch]
07.2024	Choice Guidance for Pension Funds. ORTEC Finance , Rotterdam, The Netherlands (Invited Presentation).
06.2024	Understanding and Improving Financial Well-Being. Dutch Authority for Financial Markets , Amsterdam, the Netherlands. (Invited Presentation)
04.2024	Interviewed about customer engagement with pension planning for BNR Zakendoen [Radio / Podcast]
09.2024	Interviewed for article about money management in Quest Magazine
09.2023	Barrett, J. A. M., Brüggem, E. C. & Webers, E. (2023). Volatility in the new pension system: What does it mean for (communication with) pension plan participants? Pensioen & Praktijk . [Article published in Dutch]
12.2021	The effect of evaluative labels on pension contributions. Dutch Authority for Financial Markets , Amsterdam, the Netherlands (Invited Presentation).
11.2021	How good does my future look? The effect of evaluative labels on pension contributions. Individual presentation at the Dutch Behavioral Insights Day, The Hague, Behavioral Insights Network Netherlands .
09.2020	Best practices in DC pension communication. Dutch Pension Federation . (Invited Presentation)
02.2020	Brüggem, E. C., Post, T, & Barrett, J. A. M. (2020). Implications of the pension agreement for pension communication. Pensioen Magazine . [Article published in Dutch]

POLICY PUBLICATIONS

- Brüggen, E. C., Ponds, E. Augustus, J., Barrett, J. A. M., & Teichmann, L. (May 2022)
Communication in DC Pension Plans – an International Perspective. Netspar Occasional Paper.
- Brüggen, E. C., Ponds, E. Augustus, J., Barrett, J. A. M., & Veugen B. (May 2022)
Communication in DC Pension Plans in The Netherlands. Netspar Occasional Paper.

SERVICE AND IMPACT

- 2021 – 2024 **Academic Consultant**, Algemene Pensioen Groep (APG)
- 2021 – 2023 **Lab Manager**, Behavioral and Experimental Economics Lab, Maastricht University
- 2021 – 2023 **PhD Committee**, Department of Marketing and Supply Chain Management, Maastricht University
- 2020 – 2021 **PhD Representative**, Department of Marketing and Supply Chain Management, Maastricht University
- 2019 – 2021 **Task Force Scientific Integrity**, Department of Marketing and Supply Chain Management, Maastricht University

PHD SUPERVISION

- 2026 – Present **Sophie Vermeulen**. How can pension providers effectively communicate about sustainability? Joint supervision with Niels van de Ven.

SKILLS AND QUALIFICATIONS

University Teaching Qualification (BKO)
R | STATA | SPSS | Qualtrics
Experimental design
Dutch (Native) | English (Native)