

# ROBERT KUAN

Curriculum Vitae, *Updated June 1, 2026*

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917-445-3611

## EDUCATION

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**University of Pennsylvania, The Wharton School** Expected May 2027

Ph.D. in Decision Processes

Committee: Katherine Milkman, Hal Hershfield, Wendy De La Rosa, and Angela Duckworth

**University of Pennsylvania, The Wharton School** May 2011

B.S. in Economics—Major in Management

## RESEARCH INTERESTS

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Consumer Behavior, Judgment and Decision-Making, Follow-Through and Self-Control, Field Experiments

## PUBLISHED JOURNAL ARTICLES (SEE APPENDIX FOR ABSTRACTS)

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1. **Kuan, R.**, K. Blagg, B.L. Castleman, R. Darolia, J.D. Matsudaira, K.L. Milkman, & L.J. Turner (2025). "[Behavioral Nudges Prevent Loan Delinquencies at Scale: A 13-Million-Person Field Experiment.](#)" *Proceedings of the National Academy of Sciences*.
2. Milkman, K.L., S.F. Ellis, D.M. Gromet, Y. Jung, A.S. Luscher, R.S. Mobarak, M.K. Paxson, R.A. Silvera Zumaran, **R. Kuan**, R. Berman, N.A. Lewis Jr., J.A. List, M.S. Patel, C. Van den Bulte, K.G. Volpp, M.V. Beauvais, J.K. Bellows, C.A. Marandola, & A.L. Duckworth (2024). "[Megastudy Shows That Reminders Boost Vaccination but Adding Free Rides Does Not.](#)" *Nature*.

## MANUSCRIPTS INVITED FOR REVIEW OR REVISION (SEE APPENDIX FOR ABSTRACTS)

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3. **Kuan, R.**, K.L. Milkman, S.F. Ellis, D.M. Gromet, K.V. Zhu, Y. Jung, C. Van den Bulte, R. Berman, E. Dimant, R.A. Silvera Zumaran, M.K. Paxson, & A.L. Duckworth. "Don't Just Prompt—Suggest: Suggested Plans Boost Planning Prompt Effectiveness in the Field." Invited for revision and resubmission to the *Journal of Consumer Research*.  
\* Winner of the Franco Nicosia Best Short Competitive Paper Award at the ACR Conference (2024)
4. Voelkel, J.G., **R. Kuan**, K.L. Milkman, L. Eskreis-Winkler, & K.V. Zhu. "When the Time is Right: Labeling Dates to Motivate Donations." Invited for revision and resubmission to *Management Science*.
5. Gneezy, A., S. Lawal, **R. Kuan**, K.L. Milkman, and L.D. Nelson. "Field Experiments in Consumer Research: Transparency in Design, Execution, and Reporting." Invited for review at the *Journal of Consumer Research*.

## SELECTED WORK IN PROGRESS

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- Zhang, G., **R. Kuan**, K.L. Milkman, & S. Benartzi. "A Large-Scale Field Experiment Examining The Relative Benefits of Foot-in-the-Door and Door-in-the-Face Tactics on Savings Behavior." *Field experiment with 13,032 participants completed; manuscript in prep.*

- **Kuan, R.**, K.L. Milkman, H.E. Hershfield, & A. Sungu. “Prescriptive Mental Accounts: Do Mental Accounts Framed for Self-Control Decrease Unwanted Digital Technology Usage?” *Field experiment planned.*
- Zhang, G., **R. Kuan**, K.L. Milkman, M.A. Sharif, & A.L. Duckworth. “All-or-Nothing Goals Increase Goal Performance.” *Field experiment planned.*

## CONFERENCE PRESENTATIONS AND INVITED TALKS

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- **Don’t Just Prompt—Suggest: Suggested Plans Boost Planning Prompt Effectiveness in the Field**
  - Society for Personality and Social Psychology (SPSP) Conference, Chicago, IL 2026
  - Society for Judgment and Decision Making (SJDM) Conference, Denver, CO 2025
  - Center for Health Incentives and Behavioral Economics (CHIBE) Behavioral Science and Health Symposium, Philadelphia, PA 2024
  - Center for Health Incentives and Behavioral Economics (CHIBE) Roybal Retreat, Hershey, PA 2024
  - Association for Consumer Research (ACR) Conference, Paris, France 2024
  - Behavioral Decision Research in Management (BDRM) Conference, Chicago, IL 2024
  - Society for Consumer Psychology (SCP) Conference, Nashville, TN 2024
- **Behavioral Nudges Prevent Loan Delinquencies at Scale: A 13-Million Person Field Experiment**
  - Society for Personality and Social Psychology (SPSP) Judgment and Decision-Making Preconference, Chicago, IL 2026
  - Society for Judgment and Decision Making (SJDM) Conference, Denver, CO 2025
  - Association for Consumer Research (ACR) Conference, Washington, DC 2025
  - Advances with Field Experiments (AFE) Conference, Chicago, IL 2025
  - Boulder Summer Conference on Consumer Financial Decision-Making, Boulder, CO 2025
  - Behavioral Science and Policy Association (BSPA) Conference, Online, 2025
  - U.S. Department of Education (invited to present to James Kvaal, Under Secretary of Education), Washington, DC 2024

## AWARDS

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| <b>Paul R. Kleindorfer Scholar Award</b>  | 2026 |
| <ul style="list-style-type: none"> <li>● Recognizes the PhD student in the department who is making the most outstanding progress toward the completion of his or her dissertation. Granted \$4,000 in research funds.</li> </ul>                                       |      |
| <b>Carlos and Rosa de la Cruz PhD Fellowship</b>  | 2025 |
| <ul style="list-style-type: none"> <li>● Awarded to a Wharton PhD student who showed exceptional performance in his/her oral qualifying exams, or to a student who demonstrates outstanding promise in some other way in their career in scholarly research.</li> </ul> |      |
| <b>Association for Consumer Research — Franco Nicosia Best Short Competitive Paper Award</b>  | 2024 |
| <ul style="list-style-type: none"> <li>● Awarded for authoring the best Short Competitive Paper submitted to the 2024 ACR conference</li> </ul>   |      |

## GRANTS AND SCHOLARSHIPS

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Wharton Global Initiatives Grant (\$10,000)	2025
Wharton Travel Grant (\$500; awarded twice)	2025
Benjamin A. Gilman International Scholarship (\$5,000)	2009
Ronald McDonald House Charities Scholarship (\$5,000)	2007
US Pan Asian American Chamber of Commerce Telamon Scholarship (\$2,500)	2007
Nara Bank Foundation Scholarship (\$1,000)	2007
Sam Walton Community Scholarship (\$1,000)	2007

## TEACHING EXPERIENCE

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### Guest Lectures

Managerial Decision-Making (MBA, 2026; Professor Katherine Milkman)  
Consumer Behavior (UG, 2021; Professor Wendy De La Rosa)

### Teaching Assistant

Managerial Decision-Making (MBA, 2024, 2025, 2026; Professor Katherine Milkman)  
Consumer Behavior (UG, 2021; Professor Wendy De La Rosa)

## PROFESSIONAL SERVICE, EXPERIENCE, AND AFFILIATIONS

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### Invited Workshops

Russell Sage Foundation — Summer Institute in Behavioral Economics (2024)

### Ad Hoc Journal Reviewing

*Psychological Science*

*Judgment and Decision Making*

### Mentoring

Mentor for International Low-Income Students, Lumiere Research Inclusion Foundation (2024 - 2025)  
Peer Mentor, Wharton Doctoral Council's Mentorship Program (2023 - 2025)

### Professional Affiliations

Association for Consumer Research (ACR)  
Society for Consumer Psychology (SCP)  
Society for Judgment and Decision Making (SJDM)

## OTHER RESEARCH EXPERIENCE

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Professor Susan Athey (Golub Capital Social Impact Lab), Research Assistant	2021 – 2022
Professor Hal Hershfield, Research Assistant	2021 – 2022
Professor Elizabeth Dunn (Happy Lab), Research Assistant	2021 – 2022
Professor Barbara Mellers, Research Assistant	2022

## OTHER PROFESSIONAL EXPERIENCE

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- Personal Capital**, financial technology startup 2017 – 2020
- Director, Data Product Management | Director, Business Development & Strategy | Senior Manager, Business Development & Strategy | Manager, Business Development & Strategy
- Charles River Associates**, economic consulting firm 2011 – 2016
- Senior Consultant | Consultant

## RELEVANT COURSEWORK

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### Consumer Behavior and Psychology

- Contemporary Topics in Consumer Research (Profs. Stefano Puntoni, Barbara Kahn, Cait Lambertson, Shiri Melumad, Americus Reed, and Marissa Sharif)
- JDM Perspectives on Consumer Behavior (Prof. Barbara Mellers)
- Foundations of Decision Processes (Prof. Maurice Schweitzer)

### Economics

- Experimental Economics (Prof. Judd Kessler)
- Microeconomics (Prof. Steven Matthews)

### Research Methods and Statistics

- Measurement and Data Analysis in Marketing I & II (2 courses; Prof. Christophe Van den Bulte)
- Pragmatic Solutions to Everyday Challenges in Behavioral Research I & II (2 courses; Prof. Uri Simonsohn)
- Seminar in Research Design (Prof. Katherine Klein)
- Applied Econometrics I & II (2 courses; Prof. Min Chul Shin)
- Quantitative Research Methods in Management: Econometrics (Prof. Iwan Barankay)
- Nonparametric Methods and Log-Linear Models (Prof. Wei Wang)
- Modern Data Mining (Prof. Linda Zhao)

## REFERENCES

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### **Katherine Milkman (Advisor)**

Professor of Operations, Information and Decisions; Professor of Business Economics and Public Policy; Professor of Medical Ethics and Health Policy; Professor of Sociology  
The Wharton School, School of Arts and Sciences, University of Pennsylvania  
[kmilkman@wharton.upenn.edu](mailto:kmilkman@wharton.upenn.edu)

### **Hal Hershfield**

Professor of Marketing; Professor of Behavioral Decision Making  
Anderson School of Management, UCLA  
[hal.hershfield@anderson.ucla.edu](mailto:hal.hershfield@anderson.ucla.edu)

**Benjamin Castleman**

Professor of Public Policy and Education

Frank Batten School of Leadership and Public Policy, University of Virginia

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**Wendy De La Rosa**

Assistant Professor of Marketing

The Wharton School, University of Pennsylvania

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**Angela Duckworth**

Professor of Psychology; Professor of Operations, Information and Decisions; Professor of Education

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### **Don't Just Prompt—Suggest: Suggested Plans Boost Planning Prompt Effectiveness in the Field**

(*Job Market Paper*—Invited for revision and resubmission to *Journal of Consumer Research*—[link to paper](#))

with Katherine L. Milkman, Sean F. Ellis, Dena M. Gromet, Kevin V. Zhu, Youngwoo Jung, Christophe Van den Bulte, Ron Berman, Eugen Dimant, Ramon A. Silvera Zumaran, Madeline K. Paxson, and Angela L. Duckworth

Prompting consumers to plan when and where they will follow through on a goal can close intention-behavior gaps. Such “planning prompts” typically require consumers to form their own plans, and prior research suggests this should enhance follow-through because self-set plans capitalize on the benefits of consumer autonomy (i.e., commitment, memorability). However, we propose that adding a suggested plan—specifying a proposed time, day, and location for action—alongside a planning prompt can further boost follow-through. We theorize that a suggested plan increases the ease of planning by reducing complexity and cognitive effort, which could be more important than bolstering consumer autonomy in the planning process. In a field experiment ( $N = 1,012,143$ ) with a national U.S. pharmacy chain, we find that planning prompts including a suggested plan led to 2.45% more vaccinations than planning prompts alone. In a second field experiment ( $N = 985,145$ ), we show that planning prompts offering a suggested plan outperformed best-practice reminders by 3.26%. Our studies also provide evidence that a planning prompt offering a suggested plan acts as a reference point or anchor, a heuristic that can simplify their decision process; consumers are more likely to get vaccinated both at and near the time of day and day of the week mentioned in the suggestion, compared to customers who only received a planning prompt without a suggested plan.

### **Behavioral Nudges Prevent Loan Delinquencies at Scale: A 13-Million-Person Field Experiment**

(Published in *Proceedings of the National Academy of Sciences*—[link to paper](#))

with Kristin Blagg, Benjamin L. Castleman, Rajeev Darolia, Jordan D. Matsudaira, Katherine L. Milkman, and Lesley J. Turner

Americans collectively hold over \$1.6 trillion in student loan debt, and over the last decade millions of borrowers have defaulted on loans, with serious consequences for their financial health. In a 13-million-person field experiment with the U.S. Department of Education, we tested the effectiveness of different email interventions to inform borrowers about different repayment options after a missed loan payment. Our interventions tested whether monthly behaviorally-informed emails, follow-up reminders, framing benefits in percentage (vs. dollar) terms, and providing just one recommended action step at a time (vs. two) affect borrower outcomes. We find that (i) behaviorally-informed emails reduce estimated 60-day delinquencies by 0.42pp, (ii) reminders boost the efficacy of such emails by 0.57pp, (iii) describing potential savings in percentage terms is more effective than describing these benefits in dollar terms, reducing estimated delinquencies by 0.14pp, and (iv) encouraging two actions (i.e., enrollment in IDR plans and auto-debit programs) repeatedly across two emails is marginally more effective than encouraging one action at-a-time across two emails, reducing estimated delinquencies by 0.05pp. Overall, if scaled to all 13 million borrowers in our experiment, we estimate that our best-performing intervention would have averted approximately 79,800 60-day delinquencies. Our findings highlight the benefits of describing potential savings in percentage terms, which may magnify perceived savings for recipients, the risks of over-simplification, and demonstrate that nudges can be an effective, low-cost complement to other policies for reducing delinquencies and supporting borrowers with student loan debt.

## **When the Time Is Right: Labeling Dates to Motivate Donations**

(Invited for revision and resubmission to *Management Science*—[link to paper](#))

with Jan G. Voelkel, Katherine L. Milkman, Lauren Eskreis-Winkler, and Kevin V. Zhu

Many societies label certain dates to set time aside for the commemoration of an important event, individual, group or cause (e.g., Martin Luther King Jr. Day, Mother’s Day). Based on prior research on mental accounting, we theorize that labeling dates may produce a “time-is-right effect” whereby individuals who are reminded of the label on a given date (e.g., Earth Day) are more likely to donate to an organization whose mission matches that label (e.g., The Rainforest Alliance). Across nine experiments (all preregistered; total  $N = 10,226$ ), including three hypothetical and six incentive-compatible experiments, we find consistent evidence for a large “time-is-right effect”; labeling dates increased donations to charitable organizations that serve causes aligned with a given date’s label by an average of 11 percentage points in incentivized studies. We further provide evidence that this effect occurs because labeling dates both makes the associated cause more salient (Study 3) and provides a justification for donating to that cause on those dates (Studies 1, 2 and 4). These findings extend a small prior literature suggesting that date labels can shape financial decisions and consumer behavior more broadly and offer new insight into why mental accounting matters.

## **Megastudy Shows That Reminders Boost Vaccination but Adding Free Rides Does Not**

(Published in *Nature*—[link to paper](#))

with Katherine L. Milkman, Sean F. Ellis, Dena M. Gromet, Youngwoo Jung, Alex S. Luscher, Rayyan S. Mobarak, Madeline K. Paxson, Ramon A. Silvera Zumaran, Ron Berman, Neil A. Lewis Jr., John A. List, Mitesh S. Patel, Christophe Van den Bulte, Kevin G. Volpp, Maryann V. Beauvais, Jonathon K. Bellows, Cheryl A. Marandola, and Angela L. Duckworth

Encouraging routine COVID-19 vaccinations is likely to be a crucial policy challenge for decades to come. To avert hundreds of thousands of unnecessary hospitalizations and deaths, adoption will need to be higher than it was in the autumn of 2022 or 2023, when less than one-fifth of Americans received booster vaccines. One approach to encouraging vaccination is to eliminate the friction of transportation hurdles. Previous research has shown that friction can hinder follow-through and that individuals who live farther from COVID-19 vaccination sites are less likely to get vaccinated. However, the value of providing free round-trip transportation to vaccination sites is unknown. Here we show that offering people free round-trip Lyft rides to pharmacies has no benefit over and above sending them behaviourally informed text messages reminding them to get vaccinated. We determined this by running a megastudy with millions of CVS Pharmacy patients in the United States testing the effects of (1) free round-trip Lyft rides to CVS Pharmacies for vaccination appointments and (2) seven different sets of behaviourally informed vaccine reminder messages. Our results suggest that offering previously vaccinated individuals free rides to vaccination sites is not a good investment in the United States, contrary to the high expectations of both expert and lay forecasters. Instead, people in the United States should be sent behaviourally informed COVID-19 vaccination reminders, which increased the 30-day COVID-19 booster uptake by 21% (1.05 percentage points) and spilled over to increase 30-day influenza vaccinations by 8% (0.34 percentage points) in our megastudy. More rigorous testing of interventions to promote vaccination is needed to ensure that evidence-based solutions are deployed widely and that ineffective but intuitively appealing tools are discontinued.

## **Field Experiments in Consumer Research: Transparency in Design, Execution, and Reporting**

(Invited for review at *the Journal of Consumer Research*—Manuscript in Preparation for Submission)

with Ayelet Gneezy, Seyi Lawal, Katherine L. Milkman, and Leif D. Nelson

Conducted in real-world settings—in retail environments, communities, organizations, and on digital platforms—field experiments allow researchers to test theoretically grounded hypotheses under conditions where people make consequential decisions. This realism offers a powerful complement to lab and online studies, helping bridge the gap between controlled experimentation and lived behavior. Yet the very features that make field experiments valuable also make them difficult to execute, replicate and evaluate. In this paper, we propose practical reporting guidelines for field experiments in consumer research. Our aim is twofold. First, we seek to improve the quality and consistency of field experiments by establishing clearer norms for disclosure. Because rigorous execution and transparency are deeply intertwined, we also offer best practices for building transparency in from the outset—across both design and execution—so that disclosure becomes a natural product of how the study is conducted rather than an afterthought. Second, we seek to ensure that reviewers, editors, and readers can better assess the design, execution, and validity of field experiments, and that researchers have the information needed to replicate, extend, and probe the robustness of published findings. By raising the standard for transparency while remaining attentive to the practical constraints of field settings, we hope to make it easier for high-quality field experiments to be recognized, trusted, and built upon.