

Matthew Osborne

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Present Position

Associate Professor of Marketing, Department of Management at University of Toronto Mississauga, Institute for Management and Innovation, and Rotman School of Management, July 2020 – Present.
Director, Master of Management and Innovation Program, Institute for Management and Innovation, July 2021 – Present; PhD Program Coordinator, Marketing Area, Rotman School of Management, July 2022 – Present.

Past Academic and Professional Positions

DLA Piper Visiting Professor, Johns Hopkins Carey School of Business, March 2022 – May 2022

Visiting Researcher, University of Rochester Simon School of Business, October 2021

Assistant Professor of Marketing, Department of Management at University of Toronto Mississauga, Institute for Management and Innovation, and Rotman School of Management, July 2013 – June 2020.

Research Economist, US Department of Commerce, Bureau of Economic Analysis, May 2009 – June 2013

Research Economist, US Department of Justice, Antitrust Division, Economic Analysis Group, January 2007 – May 2009

Visiting Assistant Professor of Economics, University of Minnesota, September 2006 – December 2006

Computer Programmer and Software Developer, Neufeld Learning Systems Inc., May – August 2001

Education

Stanford University, Department of Economics

Ph.D. in Economics, September 2006

Advisors: Susan Athey, Timothy Bresnahan, Wesley Hartmann

Thesis: Consumer Learning and Habit Formation in Packaged Goods Markets

University Of Western Ontario, London, Canada

B.A. in Mathematics and Economics (Honors, Gold Medal Recipient), June 2000

Peer Reviewed Publications

1. “Identifying Heterogeneity Using Recursive Partitioning: Evidence from SMS Nudges Encouraging Voluntary Retirement Savings in Mexico,” (with Avni Shah, Jacklyn Lefkowitz, Alissa Fishbane, and Dilip Soman), accepted at *PNAS: Nexus*.
2. “Does the Visual Salience of Credit Card Features Affect Choice?” (with Matt Hilchey and Dilip Soman), *Behavioral Public Policy*, 2021, pp 1-18, doi:10.1017/bpp.2021.14.
3. “Finding Mr. Schumpeter: Technology Adoption in the Cement Industry,” (with Jeffrey Macher and Nathan Miller), *RAND Journal of Economics*, Vol 52(1), 2021, pp, 78-99.
4. “Identification and Estimation of Forward-looking Behavior: The Case of Consumer Stockpiling,” (with Andrew Ching), *Marketing Science*, Vol 39(4), 2020, pp. 707-726. Finalist for the 2020 John D.C. Little Best Paper Award.
5. “Frequency vs Depth: How Changing the Temporal Process of Promotions Impacts Demand for a Storable Good,” *Japanese Economic Review, Special Issue: Bridging Marketing and Economics*, Vol 69(3), 2018, pp. 258-283 (lead article).
6. “Approximating the Cost-of-Living Index for a Storable Good,” *American Economic Journal: Microeconomics*, Vol 10(2), 2018, pp. 286-314.
7. “Pass-Through in a Concentrated Industry: Empirical Evidence and Regulatory Implications,” (with Nathan Miller and Gloria Sheu), *RAND Journal of Economics*, Vol 48(1), Spring 2017, pp. 69-93.
8. “Cellular Service Demand: Biased Beliefs, Learning, and Bill Shock,” (with Michael Grubb), *American Economic Review*, Vol 105(1), January 2015, pp 234-271.
9. “Competition Among Spatially Differentiated Firms: An Empirical Model with an Application to Cement,” (with Nathan Miller), *RAND Journal of Economics*, Vol 45(2), Summer 2014, pp. 221-469 (lead article).
10. “Consistency and Asymptotic Normality for Equilibrium Models with Partially Observed Outcome Variables,” 2014 (with Nathan Miller), *Economics Letters*, Vol 123(1), April 2014, pp. 70-74.
11. “Consumer Learning, Switching Costs, and Heterogeneity: A Structural Examination,” *Quantitative Marketing and Economics*, Vol. 9, No. 1, March 2011, pp. 25-70.

Other Articles

- “Accounting for Household Production in the National Accounts, 1965–2010,” (with Benjamin Bridgman, Andrew Dugan, Mikhael Lal, and Shaunda Villones) *The Survey of Current Business*, May 2012, pp. 23-36.

Working Papers

1. “The Impact of Dollar Store Access on Local Market Structure and Food Access,” July 2022 (with El Hadi Caoui and Brett Hollenbeck).
2. “A Neuro-Autopilot Theory of Habit: Evidence from Canned Tuna,” June 2022 (with Ryan Webb, Clarice Zhao, Peter Landry and Colin Camerer).
3. “The Evolution of Markups in the Cement Industry,” March 2022 (with Nathan Miller, Gloria Sheu and Gretchen Sileo).
4. “A New Model of Causal Attribution in Social Settings: An Application to Social Promotions versus Traditional Promotions,” March 2022 (with Xin Chen and Yunhao Huang).
5. “Sending out an SMS: Automatic Enrolment Experiments for Overdraft Alerts,” August 2021 (with Michael Grubb, Darragh Kelly and Jeroen Nieboer), revise and resubmit at *Journal of Finance*.
6. “BMI, Food Purchase, and Price Sensitivity,” June 2020 (with Ying Bao, Ted Jaenicke and Emily Wang).
7. “The Simplification Paradox: Does Reducing Cognitive Complexity Always Improve Retirement Savings Contributions?,” July 2019 (with Avni Shah, Andrew Fertig, Jaclyn Lefkowitz, Alissa Fishbane, and Dilip Soman) revise and resubmit at *Journal of Consumer Research*.
8. “A New Estimator for Markets with Forward-Looking Consumers and Firms, with an Application to Storable Goods”, 2012

Research Grants

1. Connaught New Researcher Award, 2014-2015, \$9,998.
2. *Principal Investigator*, SSHRC Insight Grant, “Understanding the Formation of Consumer Forward-Looking Behavior, and its Implications for Business Strategy and Public Policy”, 2015-2020 (with Andrew Ching), \$105,641.
3. *Collaborator*, SSHRC Insight Grant, “Understanding the Interaction Between New and Used Goods: The Case of Video Games”, 2015-2020 (PI: Andrew Ching, also with Masakazu Ishihara), \$133,505.
4. GATE Grant, “Developing Helpful Habits: Designing Dynamic Interventions to Promote Financial Inclusion Among Women and People of Colour in Financial Savings Domains,” April 2019 – April 2020, \$7,500, with Avni Shah, Cendri Hutcherson, and Joseph Jay Williams.
5. *Co-Investigator*, SSHRC Insight Development Grant, “An Empirical Investigation of a Neuroeconomic Concept of Habit,” 2019-2021 (PI: Ryan Webb, also with Colin Camerer and Peter Landry), \$74,340.
6. *Co-Investigator*, SSHRC Insight Grant, “A Theory of Payment Frictions: Using Financial Technology To Improve Financial Well-Being and Social Welfare,” 2019-2024 (PI: Avni Shah, also with Dilip Soman), \$103,655.
7. *Collaborator*, Washington Center for Equitable Growth Grant, 2020-2021, (PI: Nathan Miller) USD \$51,750.

8. *Principal Investigator*, TD-MDAL Grant, “Interactive Customer Feedback in the Digital Economy: When and How Creators Should Respond to Customers?” 2021-2022 (with Minjee Sun), \$9,772.73.
9. *Principal Investigator*, IMI Research Grant, “Interactive Customer Feedback in the Digital Economy: When and How Creators Should Respond to Customers?” 2021-2022 (with Minjee Sun), \$5,000.00.
10. *Collaborator*, Campus Research Board Award (UIUC), “BMI, Healthy Eating, and Nutritional Claims,” 2021-2023 (with Ying Bao), USD \$6,600.

Teaching Experience

Pricing (Undergraduate Commerce Program), Fall 2020

Analytics for Marketing Strategy (Master of Management Analytics Program), Winter 2020

Econometric Methods in Marketing (PhD program in Marketing), Winter 2019 – Winter 2020

Marketing Consulting: Models for Analysis (Undergraduate Commerce Program) Spring 2016 - Fall 2020

Introduction to Marketing Science (Master of Management of Innovation), Fall 2013 - Fall 2020

Principles of Marketing (Undergraduate Commerce Program), Fall 2013 - Spring 2017

Applied Econometrics, (PhD program in Economics, University of Minnesota), Fall 2006

PhD Thesis Committee Membership

Jinghui Qian, University of Toronto, Ph.D. in Marketing, 2017. Dissertation committee member.

Placement: Chinese University of Hong Kong, Shenzhen.

Limin Fang, University of Toronto, Ph.D. in Economics, 2018. Dissertation committee member.

Placement: University of British Columbia, Sauder School of Business.

Xinlong Li, University of Toronto, Ph.D. in Marketing, 2019. Dissertation committee member.

Placement: Nanyang Technological University.

Ying Bao, University of Toronto, Ph.D. in Marketing, 2020 (Expected). Dissertation committee member.

Placement: University of Illinois Urbana-Champaign, Geis School of Business.

Minjee Sun, University of Toronto, Ph.D. in Marketing, ongoing. Dissertation committee member.

Placement: University of Iowa, Tippie College of Business.

Clarice Zhao, University of Toronto, Ph.D. in Marketing. Dissertation co-chair with Nitin Mehta. Placement:

McGill University, Desautels School of Management.

Vivek Nandur, University of Toronto, Ph.D. in Marketing, ongoing. Dissertation committee member.

Yiran Hao, University of Toronto, Ph.D. in Economics, ongoing. Dissertation committee member.

Mohsen Foroughifar, University of Toronto, Ph.D. in Marketing, ongoing. Dissertation committee member.

Wei Lu, University of Toronto, Ph.D. in Marketing, ongoing. Dissertation committee member.

Farhang Shamsodden, University of Toronto, Ph.D. in Economic Analysis and Policy, ongoing. Dissertation chair.

Referee Experience

Bulletin of Economic Research, Econometrica, Economic Inquiry, Economics Letters, International Journal of Industrial Organization, International Journal of Research in Marketing, Journal of Applied Econometrics, Journal of Business and Economics Statistics, Journal of Industrial Economics, Journal of Marketing Research, Journal of Political Economy, Management Science, Marketing Science, Quantitative Marketing and Economics, The RAND Journal of Economics, Review of Income and Wealth, Review of Industrial Organization, Review of Network Economics, Scottish Journal of Political Economy

Professional Service

Member of the Editorial Board: Marketing Science (since Jan 2022).
SSHRC Insight Grant Adjudication Panel, Spring 2015.

Media Exposure

The Academic Minute, “Cell Phone Bill Shock,” Nov 23, 2015

Huffington Post, “How Cell Phone Companies Are Getting You To Pay More,” Damon Beres, March 31, 2015

The Globe and Mail, “How to Put an End to Costly Cellphone Overage Fees,” Rosanna Timburri, March 17, 2015

The New York Times, “Valuing Domestic Product,” Nancy Folbre, May 28, 2012

Invited Seminar Presentations

2006: Harvard University, University of Arizona, UC Berkeley Haas School of Business

2009: NYU Stern School of Business

2010: Federal Trade Commission, George Washington University

2012: University of Texas at Austin, Colby College, University of Alberta, Federal Reserve Bank of Kansas City, Federal Reserve Board of Governors, University of Rochester Simon School of Business, Federal Communications Commission, Yale School of Management, University of Toronto (Rotman School of Management)

2013: Bureau of Labor Statistics

2014: London School of Economics

2015: University of Western Ontario (Economics Department)

2016: Boston College (Economics Department), McMaster University (Marketing Department)
2017: Wharton School of Management (Marketing Department)
2018: University of Rochester (Marketing Department), UBC Sauder School of Business, Hong Kong Polytechnic University, Hong Kong University of Science and Technology, Chinese University of Hong Kong
2019: University of Michigan Ross School of Business (Marketing), University of Kentucky (Economics)
2020: University of Guelph (Marketing), Arizona State University (Agriculture and Resource Economics), Virtual Quant Marketing Seminar.
2021: University of Iowa (Marketing), University of Rochester (Marketing).
2022: University of Illinois, Urbana Champaign (Marketing).

Conference Presentations

2008: Federal Trade Commission Microeconomics Conference (Discussant), International Industrial Organization Conference
2009: Seminar on Bayesian Inference in Economics and Statistics, Marketing Dynamics Conference, Quantitative Marketing and Economics Conference (Discussant)
2010: Choice Symposium
2011: Federal Trade Commission Microeconomics Conference
2012: International Industrial Organization Conference, Marketing Science Conference
2013: International Industrial Organization Conference, WEAI-IBEFA Conference
2014: International Industrial Organization Conference, Econometric Society Summer Meeting
2015: Marketing Science Conference, Stanford Institute for Theoretical Economics, Summer Institute for Competitive Strategy, McGill International Conference in Marketing (Discussant)
2016: Choice Symposium (workshop organizer with Andrew Ching), Western Economics 50th Anniversary Conference
2017: Marketing Science Conference, Brain-to-Society Workshop, ET Symposium, Marketing Dynamics Conference
2018: AMA Marketing and Public Policy Conference, Marketing Science Conference, Frontiers in Empirical Marketing
2019: Bass Forms Conference, Behavioral Industrial Organization and Marketing Symposium, ET Symposium, Industrial Organization and the Food Industry, Frontiers in Empirical Marketing, Marketing Science
2020: Marketing Science Conference
2021: Marketing Science Conference

Honors and Awards

Commerce Secretary Gold Medal Award, 2013

Dissertation Fellowship, Stanford Institute for Economic Policy Research, 2005-2006

First Year Graduate Fellowship, Stanford Economics Department, 2000-2001

Gold Medal Award, Scholars Electives Program, University of Western Ontario, 2000

Andrew and Sarah Hamilton Scholarship, University of Western Ontario, 1997-2000

Entrance Scholarship, University of Western Ontario, 1996

Personal Information

Citizenship: U.S. and Canada