

# Zhenling Jiang

(Last updated: June 2022)

747 Jon M. Huntsman Hall  
3730 Walnut Street  
Philadelphia, PA 19104

Email: [zhenling@wharton.upenn.edu](mailto:zhenling@wharton.upenn.edu)  
Phone: 215-898-2534  
Homepage: [jiangzhenling.com](http://jiangzhenling.com)

---

## Academic Employment

Assistant Professor of Marketing, Wharton School, University of Pennsylvania, 2020 – Present

Assistant Professor of Marketing, Robinson College of Business, Georgia State University, 2019 – 2020

## Education

Ph.D. in Marketing, Washington University in St Louis, 2019

M.A. in International Economics and Finance, Brandeis University, 2008

B.A. in Economics, Nankai University, 2006

## Publications

1. The Value of Verified Employment Data for Consumer Lending: Evidence from Equifax.  
Tat Chan, Naser Hamdi, Xiang Hui and Zhenling Jiang (2022). Forthcoming at *Marketing Science*.
2. An Empirical Bargaining Model with Left-digit Bias: A Study on Auto Loan Monthly Payments. (2022)  
Jiang, Zhenling. *Management Science*, 68 (2), 442-465.
3. Consumer Search and Purchase: An Empirical Investigation of Retargeting Based on Consumer Online Behaviors  
Jiang, Zhenling, Tat Chan, Hai Che, and Youwei Wang (2021). *Marketing Science*, 40 (2), 219-240.
4. Can Non-tiered Customer Loyalty Programs Be Profitable?  
Gopalakrishnan, Arun, Zhenling Jiang, Yulia Nevskaya, and Raphael Thomadsen (2021). *Marketing Science*, 40 (3), 508-526.
5. How Does Bonus Payment Affect Auto Loan Demand and Delinquency?  
Zhenling Jiang, Dennis Zhang and Tat Chan (2021). *Journal of Marketing Research*, 58 (3), 476-496.

## Working Papers

6. Designing Dealer Compensation in the Auto Loan Market: Implications from a Policy Experiment.  
Zhenling Jiang, Yanhao Wei, Tat Chan and Naser Hamdi (2022). Minor revision at *Marketing Science*.
7. Estimating Parameters of Structural Models Using Neural Networks.  
Yanhao Wei, Zhenling Jiang (2021). Revising to be resubmitted at *Marketing Science*.

## Selected Work in Progress

8. Does TV Advertising Drive Mortgage Decisions?  
with Donggwan Kim
9. Referrals are Contagious: Downstream Benefits of Referral Reward Programs.  
with Rachel Gershon
10. Machine Learning and Prediction Errors in Causal Inference.  
with Gad Allon, Daniel Chen and Dennis Zhang

## Teaching Experience

Data and Analysis for Marketing Decisions (Wharton; MBA & undergrad)	2020 Fall –
Structural Modeling (GSU)	2020 Spring
Data-driven Marketing (GSU)	2020 Spring
Introduction to R Programming (Equifax)	2018 Spring
Introduction to R Programming (Washington University in St Louis)	2016 Summer

## Conference Presentations and Invited Talks

### 2022

UCSD, Four School Conference, Yale Customer Insights Conference, Marketing Science Conference

### 2021

UCLA, Northwestern, UTD, Temple, Virtual Quant Marketing Seminar, UTD FORMS Conference (discussant)

### 2020

Quantitative Marketing and Economics, Marketing Science Conference, Clemson University Research Symposium

**2019**

Federal Reserve Bank of Philadelphia, Behavioral IO and Marketing Symposium, Michigan (discussant)

**2018**

Georgia State University, Boston College, University of Washington, University of Pennsylvania, University of Florida, Peking University, Hong Kong University of Science and Technology, University College London, Cheung Kong Graduate School of Business, Marketing Dynamics Conference SMU, Boulder Summer Conference on Consumer Financial Decision Making (poster presentation), Behavioral IO and Marketing Symposium, Michigan, Saint Louis University

**2017**

Marketing Dynamics Conference HKUST, Marketing Science Conference USC

**2016**

Marketing Science Conference Fudan University

**Awards, Grants, and Honors**

Wharton Dean's Research Fund (\$9,450), 2021

Wharton Teaching Excellence Award, 2020

AMA-Sheth Foundation Consortium Student Fellow, 2017

Moog Scholar Award, Washington University, 2016

INFORMS Marketing Science Doctoral Consortium Fellow, 2016, 2017

Doctoral Fellowship, Washington University, 2013–2017

Merit-based Scholarship, Brandeis University, 2006–2008

Excellent Student Scholarship, Nankai University, 2002–2006

**Professional Services**

Marketing Science, Editorial Review Board, 2022 Jan –

Journal of Marketing Research, Editorial Review Board, 2022 July –

Ad hoc reviewer: Management Science, Quantitative Marketing and Economics

Organizer, Virtual Quant Marketing Seminar, June 2022 –

Wharton marketing Ph.D. committee, 2020, 2021

**Industry Experience**

Zhenling Jiang

Bose Corporation

2008 – 2013

*Consumer Research Specialist*, Home Entertainment Product Marketing

Equifax Inc.

2016 – present

*Academic Researcher*