

EMPLOYMENT EXPERIENCE

Senior Behavioural Scientist, ANZ

Feb 2023 – Present

Behavioural Scientist, Commonwealth Bank of Australia

Nov 2018 – Feb 2023

- Applied behavioural science within a large financial institution with the purpose of improving the financial wellbeing of people and communities.
- Added scientific rigour to business initiatives by producing literature reviews, developing experimental designs, and performing statistical analyses.
- Led behavioural science research projects—both internally and in collaboration with academic partners.

Examples of previous work:

- Leading a program of work aimed at leveraging behavioural science insights to improve the bank's approach to scams and fraud.
- Designing and measuring the impact of digital interventions aimed at improving customers' ability to manage their debts.
- Co-designing an 8-week course on embedding behavioural science principles into product design and management with the University of Technology Sydney.

Preferred languages: R, SQL

PUBLICATIONS

- Allowing Early Access to Retirement Savings: Lessons from Australia [\[PDF\]](#)
Economic Analysis and Policy, 2022
- Defaults, Disclosures, Advice and Calculators: One Size Does Not Fit All [\[PDF\]](#)
Journal of Behavioral and Experimental Finance, 2022
- How Consumers Budget [\[PDF\]](#)
Journal of Economic Behavior & Organization, 2022
- Using Tax Refunds for Debt Repayment: A Study with Commonwealth Bank of Australia [\[PDF\]](#)
Financial Health Network (Industry Report)

EDUCATION

Doctor of Philosophy (Psychology), UNSW Sydney
Bachelor of Psychology (Honours), UNSW Sydney

Jan 2020 – Present
Mar 2015 – Oct 2018

- PhD thesis topic: *Financial decision-making under uncertainty*
- Research interests: behavioural science, cognitive psychology, financial decision-making