

## **EMPLOYMENT EXPERIENCE**

Behavioural Scientist, Commonwealth Bank of Australia

Nov 2018 – Present

- 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

## **SELECTED WORKS**

- 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*, forthcoming
- 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

- Research interests: behavioural science, cognitive psychology, financial decision-making, judgment and decision-making under uncertainty