



RISK QUOTIENT 2024

Intersecting Risks: Perils, Perceptions and Possibilities

Melbourne Connect, University of Melbourne
29 February 2024 | 9:00am – 6:00pm

Time	Title	Presenter
8:30am – 9:00am	Registration	
9:00am – 9:10am	Welcome Address	Professor Leonard Lee Professor Iain Walker
Session 1: Disaster Management and Resilience		
9:10am – 9:30am	Disaster and Crisis Resilience: How Natural Disasters and Pandemic Crises Differ with Respect to Social Resilience Impacts	Professor Renate Schubert
9:30am – 9:50am	Railway Risk Management and Disaster Countermeasures Caused By Extreme Weather Associated With Climate Change	Hiroyuki Morishima
9:50am – 10:10am	Understanding and Reducing Disaster Health Risks: A Foundational Framework to Advance Future Research and Knowledge Integration	Dr Lennart Reifels
10:10am – 10:30am	The Effect of Disasters on Consumer Behaviour	Yan Huo
10:30am – 10:45am	Discussion and Q&A	
10:45am – 11:15am	BREAK	
Session 2: Health Risk Perceptions and Disease Mitigation		
11:15am – 11:35am	Motivating Consumers in Disease Detection by Message Framing: The Moderating Role of Age	Associate Professor Chen Fangyuan
11:35am – 11:55am	Social Network Size and Perceptions of Risk of Disease Infection	Assistant Professor Kao Si
11:55am – 12:15pm	Do Financial Incentives Increase COVID-19 Vaccination?	Dr Bhoomija Ranjan
12:15pm – 12:35pm	Mitigating Aging-Related Risks to Support Healthy and Purposeful Longevity in Singapore	Dr Shuna Khoo
12:35pm – 12:50pm	Discussion and Q&A	
12:50pm – 2:00pm	LUNCH	



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Time	Title	Presenter(s)
Keynote Address and Q&A		
2:00pm – 3:10pm	The role of risk in informing climate change action – a help or a hindrance?	Professor Kathryn Bowen
Session 3: Influence of Emotions, Mindsets and Behaviours on Decision Making		
3:10pm – 3:30pm	Risk Preferences in Choice for Sad Others	Associate Professor Gerri Spassova
3:30pm – 3:50pm	From Societal Economic Threats to Personal Anxieties: The Role of Social Representations	Elena Cherniaev
3:50pm – 4:10pm	Safety in (Irrelevant) Numbers: Sharing a Common Fate Increases Risk Tolerance	Associate Professor Han Gong
4:10pm – 4:25pm	Discussion and Q&A	
4:25pm – 4:55pm	BREAK	
Session 4: Climate Change Adaptation		
4:55pm – 5:15pm	Evaluating the Impact of Climate Risk Scores on Property Purchase Decisions	Dr Omid Ghasemi
5:15pm – 5:35pm	Water Security, Environmental Risk Perceptions and Natural Disaster Information-Seeking – Global Insights from the Lloyd's Register Foundation 2021 World Risk Poll	Joshua Inwald
5:35pm – 5:50pm	Discussion and Q&A	
5:50pm – 6:00pm	Closing Remarks	

CONFERENCE OVERVIEW

Keynote: The role of risk in informing climate change action – a help or a hindrance?

Professor Kathryn Bowen, Deputy Director, Melb Climate Futures

How do we conceptualise risk? And is this current understanding sufficient to progress the urgent transformations we need to live in a safe climate? I will reflect on the increasingly distant ways we consider human existence within the natural system, and how this might affect our willingness to respond to the increasingly dire climate situation we face. With a view on the conference theme on intersecting risks, I will speak to how the conceptualisation of risk is applicable not only to climate risk but on health and societal risks as well.

Disaster and Crisis Resilience: How Natural Disasters and Pandemic Crises Differ with Respect to Social Resilience Impacts

Professor Renate Schubert, ETH Zurich

Natural disasters like earthquakes, hurricanes, floods, etc. put significant stress on societies. Physical infrastructures may be destroyed or no longer functional and the social fabric may be in danger. Similar challenges for societies' resilience come from climate change and related problems.

On the other hand, we observe disasters that are not originally nature-related but human-related, like pandemic crises. Also, this type of crisis challenges a society's resilience, and specifically its social resilience. Social resilience refers to the capability of social entities to support each other in a crisis and to find solutions to urgent problems jointly, so that the entities can cope with and recover from a disturbance in a quick and complete way. If citizens go through a crisis in a unified and collaborative way, no additional societal fragmentations will occur which might be detrimental for citizens' well-being.

Traditionally, scientific literature essentially covers the resilience and social resilience impacts of natural disasters. Based on the worldwide experience with the Covid19 pandemic, it seems reasonable to ask whether the measurement of social resilience impacts as well as the impacts themselves differ between the two types of crises. Knowing about potential differences will help to formulate adequate recommendations.

Our research shows that the indicators with which you measure social resilience must be adjusted to the respective type of crisis. Furthermore, policy interventions to react to crises will have to differ according to the crisis type. Yet, there are some common principles according to which the interventions should be designed. Finally, digitization plays an important but different role in natural disasters and pandemic crises. For both types of crises, digitization can be designed in a differing way such that it helps coping with the respective crisis and makes sure that the divide between vulnerable and less vulnerable groups does not amplify.

Railway Risk Management and Disaster Countermeasures Caused By Extreme Weather Associated With Climate Change

HiroYuki Morishima, JR East Consultants Company

In recent years, the phenomena that seem to be the effects of climate change, such as large-scale of thawing glaciers and icebergs, forest fires, and floods, have occurred everywhere around the world. These were severe weather events that had been extremely infrequent.

In particular, in Japan, localised heavy rainfall disasters such as large-scale of flash flood and land slide, due to the occurrence of linear precipitation bands occur almost every year.

It is extremely difficult to predict the location, timing, and scale of such disasters, and they pose a very significant threat to railway transportation systems, which are characterised by their safety and efficiency and as moreover punctuality, high-volume, high-speed and long-distance.

In this presentation, (1) we will examine the disaster of railways and the transition of safe operation technology in Japan, and evaluate their effects. (2) Describe in detail new risk management, safety management methods, and disaster prevention technologies that take into account the current situation, and evaluate the safety of new disaster risks associated with climate change. (3) Based on the above, we will describe the safe operation management of railways against natural disaster risks, which are difficult to predict in the future, and the risk management that users and community should consider. Through these efforts, we propose measures to address severe weather caused by climate change, which has become an unprecedented threat to humanity.

Understanding and Reducing Disaster Health Risks: A Foundational Framework to Advance Future Research and Knowledge Integration

Dr Lennart Reifels, University of Melbourne

The globally increasing frequency and intensity of extreme climatic events and disasters poses significant challenges for the future health and wellbeing of affected populations. Current global policy agendas (including the UN Sendai Framework for Disaster Risk Reduction and WHO Health Emergency and Disaster Risk Management Framework) recognise the critical importance of health and reflect a conceptual shift away from managing disaster consequences towards proactive and concerted approaches to better understand, reduce, and manage disaster related health risks.

Research and knowledge integration are essential to advance our understanding of disaster health risks and devise effective evidence-based solutions to manage and reduce such risks. Yet, endemic key challenges hampering research in this field concern the relative arbitrariness of subjective risk interpretations, the lack of a clear and shared understanding of key concepts, and a broadly applicable framework to organise and guide our manifold research efforts.

Building on recent research on the mental health aspects of disasters (including 18 contributions to a Special Issue on Disaster Mental Health Risk Reduction), we demonstrate how a foundational 'disaster risk' framework underpinned by widely accepted UNDRR definitions and comprising the four key elements of hazard, exposure, vulnerability, and capacity can be consistently applied to 'disaster health risks' as an integral facet of broader disaster risk. As such, disaster health risk refers to the probability of adverse health impacts resulting from the interplay of four key elements, in an era where risks are more and more expressed in terms of human well-being.

We highlight broader applications of this central organising framework for health research in disaster and emergency contexts with a view to locate research contributions at different levels and vis-à-vis global policy agendas, identify research gaps and priorities, and advance future knowledge integration to aid evidence-informed decision making.

The Effect of Disasters on Consumer Behaviour

Yan Huo, Monash University

Disasters frequently occur in human history, exerting an influence on individuals' thinking styles, mindsets, and behaviours. However, there has been relatively little research exploring how disasters

influence consumer behaviour. In this research, the authors propose and demonstrate that disasters can affect consumers' thrifty versus extravagant behaviour. Across three experiments, this research shows that disasters can lead to either upward counterfactual thinking (i.e., comparing reality with a better alternative) or downward counterfactual thinking (i.e., comparing reality with a worse alternative), which subsequently influences consumers' thrift versus extravagance.

This effect is mediated by consumer mindset (victim mindset vs. survivor mindset). Specifically, in the aftermath of the disaster, individuals who engage in upward counterfactual thinking tend to compare it with a better situation (i.e., if the disaster had not occurred), which places them in the mindset of being a victim. In turn, the victim mindset increases their feelings of lack of security and control, ultimately leading them to be thrifty in their consumption. In contrast, individuals who engage in downward counterfactual thinking would imagine a worse situation (i.e., they could have been even worse off, such as losing their lives), which triggers the mindset of being a survivor. This survivor mindset, in turn, enhances their perceived control and feeling of safety, ultimately leading them to practice extravagance in their consumption.

These findings make significant theoretical contributions to understanding consumer psychology in the aftermath of disasters and also offer important practical implications for policymakers and marketers in addressing consumer needs based on their thinking style and mindset.

Motivating Consumers in Disease Detection by Message Framing: The Moderating Role of Age

Associate Professor Chen Fangyuan, University of Macau

Disease detection plays a vital role throughout consumers' lifespans. Regular disease detection promotes healthy lifestyles and helps to control many diseases. However, consumers generally tend to procrastinate when it comes to disease detection due to the risk of revealing potential disease. Although prior literature has explored the effectiveness of the gain frame versus loss frame in motivating disease detection, existing studies have yielded mixed results, and the underlying psychological process remains unclear.

This research aims to shed light on these issues by examining the moderating role of age. Using five experiments encompassing various diseases, this research demonstrates the interactive effects of age and message framing on consumer disease detection intentions and behaviors. Specifically, we show that while loss-framed disease detection appeals are more persuasive for young consumers, older consumers perceive gain-framed information to be more diagnostic and thereby more likely to comply with gain-framed appeals. The effects are attenuated when external signals of information diagnosticity are available.

This research adds to the literature on framing effects, age differences in information processing, and persuasion. Our findings provide insights into how to increase the effectiveness of disease detection communications to consumers of different ages. Practitioners should tailor health campaigns according to the age of the targeted population and use different strategies to encourage them to engage in disease detection.

Social Network Size and Perceptions of Risk of Disease Infection

Assistant Professor Kao Si, University of Macau

Both disease transmission models and lay perceptions conceptualise having a large social network as a risk factor that positively affects people's chance of getting infected with a contagious disease. The present studies, however, reveal that this relationship is contingent on the immediacy of the perceived

threat of the disease. In Study 1 (N = 1,004, pre-registered), we found that when the immediacy of perceived threat was low, people considered themselves as having a higher risk of getting infected with a contagious disease if they had a larger (versus smaller) social network.

This association, however, was significantly attenuated or even reversed when the threat seemed more immediate. In a similar vein, the findings of Study 2 (N = 200) indicated that people were more inclined to perceive it to be riskier to make contact with someone who had relatively more (versus fewer) social ties when the threat of a contagious disease was perceived to be immediate. The results of a mediation analysis suggested that the effect of threat immediacy on the relationship between people's network size and their risk perceptions was mediated by the differential weights that people attach to tie number versus tie strength in their risk judgment. We propose that immediacy of perceived threat induces people to rely more on affect-base processing, which leads them to focus relatively more on relationship strength rather than number in their construction of risk judgment.

The results of Study 3 (N = 202, pre-registered) provided support of our proposition regarding the role of affect in the current effect: we found that participants who experienced relevant emotions (e.g., worry) were more likely to perceive it to be riskier to make contact with others who had more (versus fewer) social ties than those in a control condition.

Do Financial Incentives Increase COVID-19 Vaccination?

Dr Bhoomija Ranjan, Monash University

To combat the enormous impact of Covid-19 on population health, many states in the US introduced financial incentives to encourage vaccination. However, there is limited and mixed evidence on whether financial incentives increase vaccination. This research aims to provide a systematic analysis of the effect of financial incentives introduced in 25 states of the US between May and October 2021 on the COVID-19 vaccination.

The question of whether these incentives had the desired impact is an important one. Analysis of this question has yielded mixed results, casting doubt on the value of the significant financial investment in such incentive schemes and cloud the potential justification to use similar schemes in the future. For example, Sehgal (2021) and Barber & West (2021) found that Ohio's Vax-a-Million lottery program increased the vaccination rate, whereas Walkey et al. (2021) did not find any significant effects for the same scheme.

We compile a novel dataset on COVID-19 vaccination, incentives and state characteristics from multiple public sources. Using a logistic diffusion model, we investigate the association of different dimensions of financial incentives (number, form, certainty and magnitude) and state characteristics with the speed and eventual number of adopters of COVID-19 vaccines. We find that adoption speed of Covid vaccines is associated with presence of financial incentives as well as state characteristics such as collectivism, social vulnerability and education. Our analyses account for extraneous factors such as COVID-19 infection rate and media publicity, which may also affect vaccine adoption.

We find that financial incentives increase vaccination speed, especially in the short term. We generalize our findings to different age groups (12 to 17 and 18-65), and for different stages of vaccination (1st and 2nd vaccine doses). Our findings offer generalizable strategies for policy-makers in the design of future financial incentives to promote public policy initiatives.

Mitigating Aging-Related Risks to Support Healthy and Purposeful Longevity in Singapore

Dr Shuna Khoo, National University of Singapore

Global demographic shifts are showing increasing numbers of aging populations across the world. We witness unprecedented percentages of the population being 65 years old and above. Being financially, socially, and scientifically ill-prepared for longer lifespans has become a global societal risk. Governments and communities play an essential role in addressing this risk and supporting individuals' purposeful and healthy longevity. Yet, most countries are overwhelmed by the concerns of old age dependency ratio and failed to prepare to both meet needs and seize opportunities of longer lives.

Recent findings have highlighted the instrumental role of social determinants such as psychological stress, depression, and social support in one's physical health at older ages. Studies have shown that social, behavioral, and environmental factors influence up to 60% of health. In other words, poor lifestyle choices, impoverished social support, and disengagement from the community are everyday risks that implicate individuals' health at older ages.

In this talk, we will introduce a mixed methods, location-based, community study in Singapore that contributes to the understanding of everyday health risk factors. The study aims to create an index that comprehensively assesses health risks in a community and elucidates the complex interplay among risk factors. To do so, we established a robust 'pre-intervention' baseline of performance indicators through quantitative and qualitative measures. Quantitative measures include large-scale questionnaires and experience sampling methods that involve a broad range of self-reported domains (e.g., physical health, psychological health, purpose and engagement, financial security) and physical task performances (e.g., grip strength and cognitive functioning).

The qualitative insights from interviews and focus group discussions would provide the basis for the refinement of upcoming waves of longitudinal surveys. Findings from this study would serve to inform governments and institutions on the interventions they can design to mitigate the societal risk of aging.

Risk Preferences in Choice for Sad Others

Associate Professor Gerri Spassova, Monash University

This research takes the first step in exploring how the emotions of choice recipients influence the riskiness of decisions made for them by others. In particular, we focus on the role of sadness – a common negative emotion that has been shown to prompt risk seeking in choices for self.

Across five studies, choices for sad others are more risk-averse than choices for neutral-affect others. This effect is observed for monetary (studies 1b, 2, and 3) as well as social (studies 1a and 4) decisions. Choices for sad others are risk averse even when the riskier option clearly dominated the safer one (Studies 1b and 3). Consistent with this pattern, when choosing for sad others, participants also place less importance on the reward aspect of options and focus more on the safety aspect, whereas the opposite tendency is observed for those choosing on behalf of neutral-affect others (Study 2). Expectations about the impact of potential negative outcomes on sad (relative to neutral-affect) others mediate the impact of others' effect on risk preferences (studies 3 and 4). Mood regulation does not seem to mediate the effect.

The research contributes to the literature on risk preferences in choice for others, as well to the literature on the interpersonal effect of emotions. Our findings also have practical implications. They suggest that when deciding for sad others, people may be excessively cautious, not taking advantage of reasonable opportunities, and ultimately making suboptimal decisions on behalf of others (health, psychological health, purpose and engagement, financial security) and physical task performances (e.g., grip strength and cognitive functioning).

The qualitative insights from interviews and focus group discussions would provide the basis for the refinement of upcoming waves of longitudinal surveys. Findings from this study would serve to inform governments and institutions on the interventions they can design to mitigate the societal risk of aging.

From Societal Economic Threats to Personal Anxieties: The Role of Social Representations

Elena Cherniaev, HSE University

Global crises actualise fears associated with the decrease in the socio-economic well-being of people. Previous research investigated societal economic threats as directly affecting people's lives without analysis of threats' perception at the individual level. The aim of current research was to examine the representational fields and the structure of the social representation of socioeconomic threats among Russians, along with distinguishing central social representations for different societal threats. Based on a meta-analysis of the literature and public opinion surveys, 14 societal and 11 dimensions for threat's classification were identified.

In Survey 1, 108 Russians ($M_{age} = 38.5$, $SD_{age} = 11.1$) were asked to complete open-ended questions on how societal threats could affect their lives personally. Thus, based on content analysis, 25 personal socio-economic threats were identified. In Survey 2, 738 Russians ($M_{age} = 35.1$, $SD_{age} = 11.8$) were asked to reflect on which of 25 personal threats each of the 14 societal threats could potentially lead to. In Survey 3, 303 Russians ($M_{age} = 36.9$, $SD_{age} = 11.2$) were asked to place 14 societal threats on a polar continuum for each of the 11 identified dimensions. Frequency analysis conducted for the Survey 1 and 2 demonstrated that the central systems of social representations of threats differ and include non-economic elements, and, indeed, societal threats are perceived through their manifestations in personal life.

Societal threats formed internally homogeneous clusters (threats related to the economic cycle, economic policy of the state, economic conditions in general, etc.). These clusters differed significantly along indicated dimensions (degree of hazard, severity of damage on societal and individual levels, the scope and duration of consequences, predictability, etc.). The findings are discussed in line with the Social Representations Theory, Intergroup Threat Theory, and System Justification Theory.

Safety in (Irrelevant) Numbers: Sharing a Common Fate Increases Risk Tolerance

Associate Professor Han Gong, Shanghai University of Finance and Economics

Uncontrollable events, such as environmental, social, and economic crises, that can cause potential damage or injury, often affect multiple individuals simultaneously. In order to better understand how people respond to situations characterized by co-experienced risk and uncertainty, we seek to introduce the concept of shared fate to the literature. Shared fate refers to the belief that a group will collectively experience events or outcomes that are predetermined by external forces beyond its influence. We contend that events that are beyond the control of individuals can engender perceptions of shared fate among those who are affected by these events. Perceptions of shared fate enhance people's feelings of security, which, in turn, heighten their willingness to take risks.

More importantly, we propose that perceptions of shared fate and feelings of security will depend on the size of the affected group – even in cases where group size is not directly linked to individual susceptibility to the risk. We hypothesise that as the size of the affected group grows, people become more risk tolerant. A series of studies support our theory, showing that individuals in larger (vs. smaller) groups exhibit greater tolerance towards physical, social, functional, and financial risks. This effect is driven by their increased feelings of security via perceptions of shared fate. In addition to examining the relationship between shared fate, feelings of security, and risk tolerance, our research also sheds light on the implications of these dynamics for individual and collective behaviour during times of crisis. By recognising the role of shared fate in shaping perceptions and behaviours, policymakers and organisations can design interventions and communication strategies that promote a sense of collective responsibility and unity.

Evaluating the Impact of Climate Risk Scores on Property Purchase Decisions

Dr Omid Ghasemi, University of New South Wales

There are a growing number of organisations providing climate risk information for real estate properties in the form of climate risk scores. We investigate individuals' attitudes towards the accuracy of such information and whether this information impacts participants' willingness to buy properties. In a series of online experiments, participants were asked to rate the desirability of a range of properties based on different attributes, including price, size, and year built. These properties were paired with high, low, or no climate risk scores.

Following these tasks, participants completed surveys measuring their beliefs and perceptions regarding climate risk. In Experiment 1 which manipulated risk-level between subjects, participants were less willing to buy high-risk properties than low-risk properties and properties with no risk information, with no significant differences between the last two. In Experiment 2, risk scores were manipulated within-subject. In this experiment, not only were the high-risk properties rated lower than no risk and low-risk ones, but participants were also more willing to buy the low-risk properties than those with no risk information. In Experiment 3, the same tendency to buy low-risk properties compared to high-risk ones was found among a sample of homeowners, regardless of the timeframe (12 months vs. 30 years) and the granularity (risk at the property-level vs. postcode-level) of the risk information.

The findings also revealed that individual beliefs and perceptions of climate change did not impact willingness ratings for any of the property types, except in Experiment 3, in which the higher expected risk due to climate change was negatively related to willingness to buy high-risk properties. Together, the findings suggest that climate risk scores impact individuals' assessments of properties, regardless of their beliefs and experience with climate-related events.

Water Security, Environmental Risk Perceptions and Natural Disaster Information-Seeking – Global Insights from the Lloyd's Register Foundation 2021 World Risk Poll

Joshua Inwald, University of Southern California

Water security is vital for maintaining people's health. Unfortunately, water insecurity is a growing challenge. By 2050, 5 billion people worldwide are expected to lack consistent access to safe water for at least one month per year (up from 3.6 billion in 2018).

Understanding public risk perceptions about water security is crucial for effective communication with international audiences about how to respond to threats to water security, and for explaining how those threats are exacerbated by severe weather events and climate change. Most existing studies on public views of water security were conducted in single-country contexts, which limits researchers' ability to generalize findings to people around the world. Here, we analysed survey data from the 121-country 2021 Lloyd's Register Foundation World Risk Poll. Overall, 29% of people experienced water insecurity. Using mixed-effects models, we report two main findings.

First, concerns about water security were more strongly associated with concerns about severe weather than with concerns about climate change. Though correlational, this result suggests that it might be easier for people to see how their water security is threatened by severe weather, compared to climate change. This finding was even stronger for people who had experienced water insecurity (vs those who had not).

Second, independent of whether people had experienced water insecurity, a large majority of people worldwide trusted local news (81%) and non-governmental emergency services providers (72%) for

information about incoming natural disasters. Therefore, those agencies should be emphasised in water security communication strategies.

We suggest that policymakers and water administrators can increase the efficacy of water risk communications by 1) drawing direct connections between water security and severe weather (rather than implicating climate change as the only cause of water challenges), and 2) disseminating information about disasters and water crises through universally trusted channels, especially local news outlets.

PRESENTERS

**Professor
Kathryn Bowen**

A leading, internationally-recognised expert on the science and policy of sustainability (particularly climate change) and global health issues, with 20 years of experience in original public health research, science assessment, capacity development and policy advice. Kathryn thrives on interdisciplinary, energetic and stimulating work environments where the emphasis is on implementing policy-relevant and evidence-based sustainability programs.

**Professor
Renate Schubert**

Until 2020, Renate Schubert was a professor for economics at the Swiss Federal Institute for Technology in Zürich (ETHZ). Since then, she has been the Vice Rector for Teaching at UniDistance Suisse. From 2014, she has been a Principal Investigator in the Future Resilient Systems Program (FRS) at the Singapore ETH Center (SEC). Renate Schubert is a behavioural economist, designing experiments in the laboratory as well as in the field and doing questionnaire- and interview-based empirical research. Her research work deals with environment and climate change related topics as well as with topics from the area of energy consumption and social resilience.

Hiroyuki Morishima

Hiroyuki is the General Manager of the Disaster Prevention Planning Department at JR East Consultants Company. His expertise lie in disaster risk reduction, disaster management, maintenance of railways structures and non-destructive testing.

Dr Lennart Reifels

Dr Lennart Reifels is a Senior Research Fellow at the Centre for Mental Health, Melbourne School of Population and Global Health, University of Melbourne, and Visiting Research Fellow at the Disaster Research Unit, Department of Political and Social Sciences, Free University of Berlin. Dr Reifels has extensive research and work experience in academic and national mental health service settings, encompassing research, direct service, and national training management roles. His research programme aims to tackle shared complex challenges with a view to advancing population mental health, suicide prevention and disaster risk reduction, including scholarly contributions in the fields of epidemiology, comparative policy, and mental health services research.

Yan Huo

Yan Huo is a third-year PhD student in the Department of Marketing at Monash University, supervised by Prof. Hean Tat Keh and Dr. Pingping Qiu. Her research interests encompass consumer psychology within sustainable marketing, marketing communications, and consumer socialization. Her Ph.D. thesis investigates the impact of disasters on consumer behaviour. She holds a Master of Marketing Communications from the University of Melbourne, a Master of Arts, and a Bachelor of Arts from Nanjing Normal University, China. Prior to studying in Australia, she had ten years of teaching and research experience in China.

**Associate Professor
Chen Fangyuan**

Dr Chen is an Associate Professor in the Department of Management and Marketing. She has received a PhD in Marketing from the Hong Kong University of Science and Technology. Dr Chen's research focuses on 1) Understanding non-human marketing entities using human-based theories, and 2) Investigating ways to improve consumer psychological well-being. Her recent work focuses on uncovering nudges that can motivate consumers to make choices that are better for them from a long-term perspective, such as healthier aging.

**Assistant Professor
Kao Si**

Kao Si is an assistant professor of marketing at the Faculty of Business Administration, University of Macau. His research interests include judgment and decision making, behavioural economics, and consumer behaviour.

**Dr
Bhoomija Ranjan**

Bhoomija Ranjan is a Lecturer of Marketing at Monash University. She received her PhD and MS in Business Administration from the University of Rochester in 2017. She also obtained an MA in Economics from the University of Rochester. Dr Ranjan's research primarily focuses on inferring consumer decision-making using cutting edge statistical and econometric techniques on primary and secondary data. Her research focuses on two inter-connected aspects of the consumer decision process. The first aspect is methodological in nature, to devise structural data augmentation techniques to merge consumers' stated and revealed preferences and augment firm decisions. The second aspect is related to the topic of firm communication and advertising strategies, which serves as an antecedent to consumer beliefs and drives their downstream choices.

Dr Shuna Khoo

Dr Shuna Khoo is a postdoctoral research fellow. She was awarded her PhD in Psychology by the Singapore Management University in 2022. Dr Khoo's main research interest is cyberpsychology. Dr Khoo's research recognises the intricacies of mobile and social networking technology usage and seeks to uncover specific uses that can benefit, rather than harm, human well-being and health. She uses various methodologies (e.g., longitudinal studies, analyses of "big" datasets, intervention designs) and advanced statistical methods (e.g., structural equation modelling, multilevel analyses) to disentangle the complex relations between technology use and individual well-being. Her research has appeared in internationally reputable journals such as Computers and Human Behaviors, Personality and Individual Differences, Current Psychology, and International Journal of Environmental Research and Public Health.

**Associate Professor
Gerri Spassova**

Associate Prof Spassova's research is in the area of judgment and decision making. She uses behavioural experiments to study how consumers process information, form preferences, and make choices. Her work has examined the influence of variables such as people's emotional state, self-view, and construal level on information processing and choice. She also studies how consumers form judgments about agents who provide product advice and evaluations.

**Associate Professor
Han Gong**

Associate Prof Han Gong obtained her PhD degree from Northwestern University, and is currently an Associate Prof in Marketing at Shanghai University of Finance and Economics. Her research interest focuses on how people make judgment and decisions via a behavioural and psychological perspective.

Dr Omid Ghasemi

Dr Ghasemi is a research associate at the University of New South Wales, Institute for Climate Risk and Response. His research spans various projects focused on decision-making, risk perception, and policy communication in the realm of climate change. He specifically explores how individuals perceive climate risk and investigates the psychological factors that predict and result from these risk perceptions. Omid earned his PhD in Cognitive Science from Macquarie University in February 2023. His PhD research primarily delved into the connection between reasoning processes and everyday beliefs. Omid has published a series of articles on the interaction between rule-based reasoning and decision-making, and everyday beliefs.

Joshua Inwald

Joshua is a third-year social psychology PhD student studying with Wändi Bruine de Bruin at the University of Southern California. His research agenda focuses on applying insights from behavioural science to improve environmental policy outcomes and human well-being domains. Specific research themes include political polarization, risk perceptions, water security, and big-data methods.