

Farah Diba Abrantes Braga, Ph.D. (She/Her)

Inspere - Institute of Research (triple accreditation - AACSB, EFMD, AMBA)

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<https://scholar.google.com/citations?user=1hdzyioAAAAJ>

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PROFILE AND RESEARCH INTEREST

My research focusses broadly on the transformative consumer research and the better marketing for a better world agenda. I have a multidisciplinary approach with the goal of bridging marketing and consumer behavior. Specifically, I investigate particularly whether sustainable marketing practices affect the behavior of vulnerable consumers (e.g., financially vulnerable, low-income populations). I also investigate contextual, situational factors and psychological determinants that influence consumers' finance decision making, social media usage, prosocial behavior, and how these behaviors impact individuals' overall well-being. My research aims to produce insights that enrich theory as well as real-world decision-makers in the fields of consumer behavior, marketing, and public policy. I am native in Portuguese, speak English fluently, knowledge of French and Spanish.

ACADEMIC DEGREES

Ph.D. Marketing (Consumer Behaviour, FGV- EAESP (triple accreditation - AACSB, EFMD, AMBA), Brazil, 2018.

Visiting Ph.D. Cornell University, USA, 2016/2017 (a twelve-month visiting program).

MBA Marketing, University of Bath, U.K. 2001. Advisors: David Ford; Agnes Nairn

BA Economics, Universidade Federal do Ceara, Brazil, 1993.

PUBLICATIONS

Barros, L. **Abrantes-Braga, F.D.M.A.**, Chammas, C. and Cazarredo, M. When and Why Are Consumers Willing to Help For-Profit Firms in Distress? The Corporate Vulnerability Appeal: Conditions that Drive Its Effectiveness, 2023, **Journal of Advertising Research**.

Abrantes-Braga, F.D.M.A. and Veludo-de-Oliveira, T. (2020), "Help me, I can't afford it! Antecedents and consequence of risky indebtedness behaviour", **European Journal of Marketing**, Vol. 54 No. 9, pp. 2223-2244.

Abrantes-Braga, Farah Diba, and Tania Veludo-de-Oliveira, (2019) Development and validation of financial well-being related scales", **International Journal of Bank Marketing**, 37(4), 1025-1040.

RESEARCH GRANTS AND FELLOWSHIPS

- Transformative Consumer Research – ACR Grant 2022 (US\$ 1,500) - project title: Credit Card as a Tool of Inclusion of the Low-Income.
- FAPESP Grant (Sao Paulo Research Support Foundation Agency) – 2022 (US\$ 12,200) - project title: Credit Card as a Tool of Inclusion of the Low-Income.

- Research Grant CAPES PDSE scholarship – Doctoral Stage 2016/1027 (US\$ 6,100).
- Ph.D. Scholarship CAPES 2016-2017 (approx. US\$ 13,000).
- Research Grant – CNPq/FGV-EAESP 2017 (US\$ 2,000).
- Chevening Scholarship for MBAs (a United Kingdom Government Grant) 2000-2001 - (approx. US\$ 33,500).

RESEARCH IN PROGRESS

ONGOING: This paper investigates how low-income consumers plan and manage their credit card spending and debt. We find that the poor are debt avert, and contrary to the traditional economic model, they use fewer installments to pay for their purchases. Co-Authors: Diogo Hildebrand (Baruch College) and Manuela Dantas (California State University). Status: studies completed, manuscript in progress. To be submitted to the **Journal of Consumer Psychology (ABS4*)**, July 2023.

ONGOING: This paper investigates whether credit cards can be a tool to diminish financial constraints and promote inclusion. We analyze consumption patterns, installments and revolving credit usage, and payment behavior to see how these behaviors affect financial well-being. Co-Author: Danny Claro- Insper, and Nancy Wong, Wisconsin University. Status: ongoing study – variable transformation to run models and experiments. To be submitted to the **Journal of the Academy of Marketing Science, (ABS4*)**, September 2023.

ONGOING: This paper investigates how brands can engage with consumers via advanced technology (e.g., chatbots, AI) that positively affects consumer well-being. Co-Authors: Ricardo Limongi (UFG). Status: literature review.

ACADEMIC APPOINTMENTS

Assistant Professor at Insper, teaching digital marketing, consumer behavior, marketing analytics, and marketing strategy to international undergraduates and MBA students (Aug. 2018 – current). At Insper I teach international students from France, Italy, German, Belgian, Singapore, Colombia, Denmark, Spain, the USA, Portugal, The Netherlands, Norway, Sweden, Switzerland (<https://www.insper.edu.br/en/internationalization>)

Undergraduate (Teaching Evaluation - average 3.5 of 4)

- Digital Marketing – Insper (80h) - 2018 - current.
- Marketing Metrics and Data-Driven Marketing (Insper) (80h) - 2019 – current.
- Conscious Consumption and Marketing – 2022– current.
- Consumer Behavior - 2021 -2

MBA (Teaching Assessment - average 3.7 of 4)

- Marketing Strategy Trends – Insper (30h) – 2020 – current.
- Digital Marketing – Insper (30h) – 2022 – current.

Executive Education (Teaching Assessment - average 3.5 of 4)

- Digital Marketing – Insper (4h) – 2019 – current.
- Digital Marketing to CMO's – 2022.

Other teaching experience as a guest lecturer

Undergraduate

- Digital Marketing – FGV-EAESP (40h) – 2019.

MBA

- Digital Marketing – FGV-EAESP –(40h) – 2019 - current

MBA, Executive Education, InCompany (Teaching Assessment - average 3.5 of 4)

- Digital Connection- InCompany for AMBEV – Insper (8h) 2021-1.
- Digital Marketing – InCompany for Siemens – FGV-EAESP (8h) 2019-2.
- Digital Marketing – Executive Education and MBA Programs – FGV-EAESP (20h)–2019-current.
- Business Intelligence and Marketing – Executive Education Program - Saint Paul (8h) – 2018-2; 2019-1.
- Business Intelligence and Marketing – executive MBA - Saint Paul Business School and New York Finance Institute (12h) – 2018-2.
- Business Model Generation – Executive MBA - FIA (Fundação Instituto de Administração Business School) (4h) – 2012-1.
- **Participation in the Master of Science Thesis Committee**
 - “Response of an Incumbent to the Digital Disruption: An Exploratory Study in the Brazilian Apparel Retail”; author: Vanessa Bernardes – FGV-EAESP -2019-2
 - ‘Landownership in the Countryside of Portugal and Wildfires: A Qualitative Approach’; author: Flavia da Rocha– FGV-EAESP -2019-2.

ACADEMIC SERVICE

- Reviewer for the European Journal of Marketing EJM – 2021 - current
- Reviewer for AMA (American Marketing Association) Conference - 2021.
- Reviewer for ENANPAD – National Association of Research Conference – 2020 - current.
- Reviewer for journals – RAE – Business Administration Journal - 2019- current.
- Reviewer for CLAV – Latin American Conference on Retails - 2014 – current.

CONFERENCE PRESENTATIONS AND RESEARCH SEMINARS

- Abrantes Braga, Trecenti, Claro e Wong - Credit Card as an Inclusion Instrument of Low-Income Consumers, ACR 2023.
- Abrantes Braga, Claro e Wong - How Does Credit Card Promote Inclusion of Low-Income Consumers? AMA 2023.
- Abrantes Braga e Claro - Well-being of Low-income Consumers and Credit Card Use Conference ENANPAD 2022
- Abrantes Braga e Claro - The bright and dark side of credit card usage by low-income consumers. AMA (American Marketing Association) Summer 2021.
- Barros, Abrantes Braga, Chammas e Costa – Give a Little Help for my Business: How a ‘Vulnerability Appeal’ Fosters Consumers' Prosocial Behavior Towards For-Profit Companies – ACR (Association of Consumer Research) Conference, 2021.
- Barros, Abrantes Braga, Chammas - Give a Little Help for my Business: How a ‘Vulnerability Appeal’ Fosters Consumers' Prosocial Behavior Towards For-Profit Companies – EMA Conference, 2021.
- Barros e Abrantes Braga - Give-a-Little-Help for a Business: Consumers' Prosocial Behavior towards For-Profit Companies – Conference ENANPAD 2020

- Barros, Lucia, Abrantes Braga, Farah Diba - 'Give-a-Little-Help for a Business': Consumers' Prosocial Behavior towards For-Profit Companies - Conference EMA -2021
- Braga, F. D. M. A. A.; Isabella, G.; Mazzon, J. A. Do Digital Wallets as a Payment Method Influence Consumer in Their Buying Behavior? 2013. (Conference – ENANPAD, Brazil).
- Braga, F. D. M. A. A.; Ramos, H.; Isabella, G. Digital Payment Mode: the Brazilian Reality - Meios de Pagamento Digitais: a realidade brasileira. Um estudo de Segmentação Ambiental. 2013. (Conference – SEMEAD, Brazil).
- Do Digital Wallets as a Payment Method Influence Consumer in Their Buying Behavior? 2013. ENANPAD – Conference on Post Graduation Administration Scientific Research, Brazil. http://www.anpad.org.br/~anpad/eventos.php?cod_evento=1
- Digital Payment Mode: the Brazilian Reality - Meios de Pagamento Digitais: a Realidade Brasileira: um estudo de Segmentação Ambiental. 2013. SEMEAD – University of Sao Paulo Conference on Administration. Brazil.
- Latim America Conference on Retail - CONGRESSO DE VAREJO DA AMÉRICA LATINA – CLAV – Paper reviewer 2014, 2015 and 2016.
- An investigation into behavior and customer lifetime value of members of the **Wildowl & Wetlands Trusts** in order to consider the implications of a shift from a 'benefit led to a cause led' approach to membership marketing. **2001 – MBA dissertation, Bath.**

INDUSTRY EXPERIENCE

- 2011 - 2012 – Business Development and Marketing Director – Neuralnet, Credit Card Company.
- 2009 – 2010 - Foreign Trade Operations Manager – Quattor/Brasken Petrochemical.
- 2005 – 2009 - International Business Development – Sab Trading Company.
- 2004 – 2005 - International Business Development and Marketing, Emigran Ornamental Stones.
- 2002 - 2004 – Business Development and Marketing, Alana Group, Credit Card Company.
- 1996 – 2000 – International Business Development – Federation of Industries.
- 1992 – 1996 – International Business Development – Granos - Ornamental Stones Industry.

SELECTED COURSE WORK (Ph.D.)

Marketing

- Behavioral and Decision-Making Research (Jay Russo, at Cornell University, 2016).
- Consumer Behavior.
- Advanced Consumer Behavior (Nancy Wong, University of Wisconsin, 2020).
- Marketing Theory.
- Pro-Seminars in Marketing

Methods

- Measurement and Structural Equation Modeling (SPSS and R)
- Experimental design and analysis for behavioral research.
- Mediation, Moderation, and Conditional Process Analysis.
- Multivariate Analysis (Quantitative Methods).
- Qualitative Consumer Behavior Research (Daiana Haytko - East Carolina University)
- Qualitative Methods in Research

ACADEMIC REFERENCES (business-related references upon request)

Diogo Hildebrand – (co-author), Assistant professor of marketing at Zicklin School of Business – Baruch College – NYC - Diogo.Hildebrand@baruch.cuny.edu

Agnes Nair – (Committee Chair and former supervisor) Professor and Chair of Marketing, School of Economics, Finance and Management at University of Bristol - agnes.nairn@bristol.ac.uk

Vinicius Picanço Rodrigues (former colleague at Insper) - Assistant Professor in Engineering Management - vinicius.picanco-rodrigues@strath.ac.uk; phone: +55 (11) 96476 7654.

Tania Veludo-de-Oliveira (Committee Chair and former supervisor), Professor, Marketing, FGV – EAESP (BR). E-mail: tania.veludo@fgv.br; phone: +55 (11) 96284 7987.