

# VALENTINA O. UBAL

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## EDUCATION

<i>Ph.D. in Marketing</i> Arizona State University W. P. Carey School of Business Tempe, AZ	Expected Graduation May 2027
<i>Master of Science in Marketing</i> Universidade Federal do Rio Grande do Sul Porto Alegre, Brazil	May 2017
<i>Bachelor of Business Administration, with honors</i> Universidade Federal do Pampa Santana do Livramento, Brazil	March 2015

## RESEARCH

**Research Interests:** Consumer-based strategy, Consumer and societal well-being, Financial decision-making, Mis-/disinformation, Artificial intelligence.

## Published Research

**Ubal, Valentina O.**, Monika Lisjak, and Martin Mende (2024), "Cracking the Consumers' Code: A Framework for Understanding the Artificial Intelligence-Consumer Interface," *Current Opinion in Psychology*, 58, 101832.

Martin Mende, Maura L. Scott, **Valentina O. Ubal**, Corinne M. K. Hassler, Colleen M. Harmeling, and Robert W. Palmatier (2024), "Personalized Communication as a Platform for Service Inclusion? Initial Insights into Interpersonal and AI-Based Personalization for Stigmatized Consumers," *Journal of Service Research*, 27(1), 28-48.

Martin Mende, **Valentina O. Ubal**, Marina Cozac, Beth Vallen, and Christopher Berry (2024)  
"Fighting Infodemics: Labels as Antidotes to Mis- And Disinformation?!", *Journal of Public Policy & Marketing*, 43(1), 31-52.

Dugan, Riley, **Valentina O. Ubal**, and Maura L. Scott (2023), "Sales well-being: a salesperson-focused framework for individual, organizational, and societal well-being," *Journal of Personal Selling & Sales Management*, 43(1), 65-83.

- 2023 James M. Comer Award for Best Contribution to Selling and Sales Management Theory

## Ongoing Research

**Ubal, Valentina O.**, Maura L. Scott, and Martin Mende, "Striving for Financial Well-being: The Role of Financial Institutions through Targeted Programs," Target journal: *Journal of Marketing Research* (currently collecting data) – Dissertation Project.

- Large secondary dataset analyzed
- Field experiment in process

**Ubal, Valentina O.**, Martin Mende, and Maura L. Scott, "Income Volatility and Indulgent Consumer Spending in the Post-Trust Marketplace," Target journal: *Journal of Marketing Research* (currently collecting data).

- 2 experiments completed

## CONFERENCES, PRESENTATIONS AND PROCEEDINGS

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**Ubal, Valentina O.**, Maura Scott, and Martin Mende, "Striving for Financial Well-being: The Role of Financial Programs." In: *Association for Consumer Research Conference*, Washington, DC, 10/2025.

**Ubal, Valentina O.**, Maura Scott, and Martin Mende, "Striving for Financial Well-being: The Role of Financial Programs." (Poster). In: *Association for Consumer Research Conference*, Washington, DC, 10/2025.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott, "Striving for Financial Well-being: The Role of Financial Programs." In: *AMA Marketing and Public Policy Conference*, Washington, DC, 06/2025.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott, "Striving for Financial Well-being: The Role of Financial Institutions through Targeted Programs" (Poster). In: *ASU Research Impact Day*, Tempe, AZ, 04/2025.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott, "Striving for Financial Well-being: The Role of Financial Institutions through Targeted Programs" (Poster). In: *UA | ASU Research Symposium*, Tempe, AZ, 04/2025.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott, "Striving for Financial Well-being: The Role of Financial Institutions through Targeted Programs" (Poster). In: *The Society for Consumer Psychology (SCP) Annual Conference*, Las Vegas, NV, 02/2025.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott, "Striving for Financial Well-being: The Role of Financial Institutions through Targeted Programs." In: *AMA Winter Academic Conference*, Phoenix, AZ, 02/2025.

Cozac, Marina, **Valentina O. Ubal**, Martin Mende, Christopher Berry, Beth Vallen, Maura Scott, "Leveraging Marketing and Public Policy to Fight Infodemics: An Exploration of Warning Labels as Antidotes to Mis- and Disinformation." In: *AMA Winter Academic Conference*, Phoenix, AZ,

02/2025.

**Ubal, Valentina O.**, Martin Mende, Maura L. Scott, "Income Volatility and Indulgent Consumer Spending: The Moderating Influence of the Post-Trust Marketplace." In: *AMA Marketing and Public Policy Conference*, Washington, DC, 06/2024.

Cozac, Marina, **Valentina O. Ubal**, Martin Mende, Christopher Berry, Beth Vallen, Maura Scott, "Leveraging Marketing and Public Policy to Fight Infodemics: An Exploration of Warning Labels as Antidotes to Mis- and Disinformation." In: *AMA Marketing and Public Policy Conference*, Washington, DC, 06/2024.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott, "Income Volatility and Indulgent Consumer Spending in The Post-Trust Marketplace." In: *AMA Winter Academic Conference*, St. Pete's Beach, FL, 02/2024.

**Ubal, Valentina O.**, Martin Mende, Maura L. Scott, "AI in the Financial Industry." In: *Florida State University Credit Union*, Tallahassee, FL, 1/2024

**Ubal, Valentina O.**, Martin Mende, Maura L. Scott, "The Impact of Income Change on Financial Decision-Making: The Role of (In)Stability and Trust in Financial Institutions." In: *AMA Marketing and Public Policy Conference*, Arlington, VA, 06/2023.

Mende, Martin, **Valentina O. Ubal**, Marina Cozac, Christopher Berry, Beth Vallen, "Leveraging Marketing and Public Policy to Fight Infodemics: An Exploration of Warning Labels as Antidotes to Mis- and Disinformation." In: *AMA Marketing and Public Policy Conference*, Arlington, VA, 06/2023.

Martin Mende, Maura L. Scott, Corinne M. K. Hassler, **Valentina O. Ubal**, Colleen M. Harmeling, Robert W. Palmatier, "Matching Inclusive Marketing Communication to Stigmatized Customers? Initial Insights into When and Why (Not) to Match and the Role of Artificial Intelligence in Service Inclusion." In: *Southeastern Marketing Symposium*, Knoxville, TN, 04/2023.

**Ubal, Valentina O.**, Martin Mende, and Maura Scott (2022), "The Impact of Economic Mobility on Financial Decision-Making: An Investigation of Potential Moderators." In: *AMA Winter Academic Conference*, Online, 02/2022.

## **INVITED RESEARCH PRESENTATIONS**

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- Champions First Credit Union (Tallahassee, FL) – Research presentation to C-suite, including the CEO
  - Financial Programs, 9/2025
  - Financial Vulnerability, 10/2024
  - Financial (In)Stability, 1/2024
- Global CXM 360 Virtual Conference – Research presentation with session attendees
  - The Customer Lifecycle and Financial Implications, 5/2024 (20+ attendees)

- Arizona State University – Research presentation to Marketing students in two sessions of the Consumer Behavior Course
  - Mis- and Dis-Information, 10/2024 and 10/2025

## RESEARCH GRANTS AND AWARDS

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- Transformative Consumer Research Conference Travel Grant (competitive application process), 2023
- Outstanding Teaching Assistant Award (University-wide), Nominee, 2022-2023
- FSU College of Business PhD Student Teaching Award, Nominee, 2022-2023
- Marketing Science Institute & Journal of Public Policy & Marketing Research Grant, 2022
- Association for Consumer Research Transformative Consumer Research Grant, 2021

## RESEARCH EXPERIENCE

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- Lab Manager for Florida State University, College of Business, Subject Pool and Behavioral Lab (2023 - 2024)
  - Administered studies to participants (approximately 1,300 participants per semester)
  - Managed the SONA system and provided students with participation credit
  - Programed studies in Qualtrics
  - Promoted the studies
  - Addressed any technical issues experienced by researchers and participants
- Lab Assistant for Florida State University, College of Business, Subject Pool and Behavioral Lab (2022)
  - Administer studies to participants
  - Programed studies in Qualtrics
  - Provided students with credit for study participation
  - Promoted the studies

## CONFERENCES

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- Association for Consumer Research Conference – Presenter, Washington, DC, 2025
- Marketing and Public Policy Conference – Presenter, Washington, DC, 2025
- Transformative Consumer Research Conference – Participant, Washington, DC, 2025
- University of Houston Doctoral Consortium – Nominated by ASU Marketing Department, TX, 2025
- UA | ASU Research Symposium – Presenter, Tempe, AZ, 2025
- The Society for Consumer Psychology (SCP) Annual Conference – Presenter, Las Vegas, NV, 2025
- Winter American Marketing Association Conference – Presenter, Phoenix, AZ, 2025
- Marketing and Public Policy Conference – Presenter, Washington, DC, 2024
- Winter AMA Conference – Presenter, St. Pete's Beach, FL, 2024
- Association for Consumer Research Conference – Participant, Seattle, WA, 2023
- Transformative Consumer Research Dialogical Conference – Participant, London, 2023

- Marketing and Public Policy Conference – Presenter, Arlington, VA, 2023
- Southeast Marketing Symposium – Presenter, Knoxville, TX, 2023
- Winter American Marketing Association Conference – Participant, Nashville, TN, 2023
- Association for Consumer Research Conference – Participant, Denver, CO, 2022
- Winter American Marketing Association Conference – Presenter, Online, 2022

## **SERVICE TO THE DISCIPLINE**

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### Reviewing for Journals (Ad Hoc)

- Journal of Public Policy & Marketing, 2022, 2024, 2025
- Journal of Service Research, 2024
- Journal of Business Research, 2023

### Reviewing for Conferences

- SCP Annual Conference, 2025
- Marketing and Public Policy Conference, 2024
- AMA Summer Academic Conference, 2024
- Macromarketing Conference, 2024
- Academy of Marketing Science Annual Conference, 2024

### Association of Consumer Research (ACR) Conference

- Note taker at the Plenary Session “Health and Financial Decision Making through the Lens of Consumer Well Being and Public Policy”, 2023

### AMA Winter Academic Conference

- Special Session Chair, “Understanding Financial Decision-making and Financial Services,” Online (due to COVID-19), 2022

### Marketing and Public Policy Conference

- Note taker at Plenary Session “Reducing Household Financial Vulnerability and Increasing Household Wealth: A Panel Discussion with Scholars, Practitioners, and Agencies”, 2025
- Competitive Paper Session Chair, “Economic Security and Financial Well-Being,” Arlington, VA, 2023

### Outreach Presentations

- Florida State University – Audience: Marketing students in the Global Marketing Course
  - International Business in Brazil, 4/2023
- Universidade Federal De Santa Maria (Brazil) – Audience: Business Master’s students
  - Academic Life: Challenges and Opportunities of an International Trajectory, 5/2021, 4/2023, and 3/2024 (online)
- Universidade Federal do Pampa (Brazil) – Audience: Business Master’s students and faculty
  - International Academic Trajectory: Challenges and Opportunities, 8/2023 (20+ attendees)
- Arte & Artesanía (Uruguay) – Managerial training to female entrepreneurs
  - Branding and Positioning Strategies to Grow, 8/2023 (40+ attendees)

- Business Management and Viability, 11/2019
- The 4P's of Marketing: How to Plan your Business, 10/2017

## TEACHING EXPERIENCE

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### Arizona State University (*Fall 2024 – present; class size of 19*)

Courses	Position	Dates	Average Rating*
Consumer Behavior	Instructor	Summer 2025	6.76/7

### Florida State University (*Fall 2020 – Summer 2024; class sizes ranging from 7 to 43*)

Courses	Position	Dates	Average Rating*
Basic Marketing Concepts	Instructor	Spring 2024 (online)	4.51/5
Consumer Behavior	Instructor	Spring 2024 (live)	4.29/5
Consumer Behavior	Instructor	Summer 2023 (live)	5.00/5
Consumer Behavior	Instructor	Spring 2023 (live)	4.00/5
Basic Marketing Concepts	Instructor	Summer 2022 (online)	4.37/5
Consumer Behavior	Teaching Assistant	Fall 2021, Spring 2022, Fall 2022, Spring 2023, Fall 2023, Spring 2024 (online)	N/A
Service Marketing	Teaching Assistant	Fall 2021, Fall 2022, Fall 2023, Spring 2024 (online)	N/A
Basic Marketing Concepts	Teaching Assistant	Fall 2020, Spring 2021 (online)	N/A
Retail Management	Teaching Assistant	Fall 2020 (online)	N/A

\*Overall instructor rating 1 = poor, 5 = excellent

## DOCTORAL COURSE WORK

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- Doctoral Seminar in Relationship Building for Research Impact (ASU), *Drs. Maura Scott and Martin Mende*
- Doctoral Seminar in Advanced Research Methods (ASU), *Dr. Monika Lisjak*
- Doctoral Seminar in Advanced Topics in Quantitative Marketing (ASU), *Dr. Sanghak Lee*
- Doctoral Seminar in Consumer Behavior Theory (FSU), *Dr. Martin Mende*
- Doctoral Seminar in Consumer Behavior Methods (FSU), *Dr. Maura Scott*
- Doctoral Seminar in Quantitative Methods (FSU), *Drs. Willy Bolander and Colleen Harmeling*
- Doctoral Seminar in Structural Equation Modeling (FSU), *Dr. Daekwan Kim*
- Doctoral Seminar in Services Marketing (FSU), *Dr. J. Joseph Cronin*
- Doctoral Seminar in Business-to-Business Marketing (FSU), *Dr. Ruby Lee*
- Doctoral Seminar in Leadership (FSU), *Dr. Wayne Hochwarter*
- Marketing Research and Analytics (FSU), *Dr. Daekwan Kim*

- Theories in Social Psychology (FSU), *Dr. Debra Osborn*
- Research Topics - Development of Mathematical Thinking (FSU), *Dr. David W. Braithwaite*
- Applied Regression Methods (FSU), *Dr. Justin Shows*
- General Linear Model (FSU), *Dr. Yanyun Yang*

## **PROFESSIONAL TRAINING**

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- Doctoral Seminar in Philosophical Foundations of Responsible Research, Dr. *Anne Tsui (Arizona State University)*, Fall 2023
  - Offered by Responsible Research in Business in Marketing (RRBM) through an admission process
- JMR Research Transparency Workshop, 2024
- Meta-Analysis Workshop, Instructor: Dr. Dhruv Grewal, 2021
- Human Subjects Research (HSR) Training, 2020, 2023, 2024
- Program for Instructional Excellence (PIE) Teaching Conference & TA Orientation, 2020

## **CONTRIBUTIONS TO THE DocSIG SCHOLARLY INSIGHTS PROGRAM**

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JMR and AMA DocSIG initiative that offers doctoral students the opportunity to interview authors of published articles and translate findings into content for non-academic audiences.

**Ubal, Valentina** and Kaan Canayaz, “Limited-Time Offers Are a Marketing Mainstay—But Online Consumers Aren’t Interested,” *Journal of Marketing Research Scholarly Insights*, 2023. Available at: <https://www.ama.org/2023/11/08/limited-time-offers-are-a-marketing-mainstay-but-online-consumers-arent-interested/>

**Ubal, Valentina** and Jareef Bin Martuza, ““Psychological Ghetto Tax”: The Poor Pay More to Avoid Discrimination,” *Journal of Marketing Research Scholarly Insights*, 2023. Available at: <https://www.ama.org/2023/04/04/psychological-ghetto-tax-the-poor-pay-more-to-avoid-discrimination/>

## **PROFESSIONAL WORK EXPERIENCE**

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### **Teaching and Mentorship Experience in Brazil, 2017-2020**

- Universidade Federal do Pampa
- Serviço Nacional de Aprendizagem Comercial
- Anhanguera Educacional
  - Teaching business undergraduate and master’s students (class sizes ranging from 15 to 50); mentoring undergraduate business students.

### **Industry Experience**

- Deloitte (Porto Alegre, Brazil), 2016
  - Trainee consultant: consultancy and internal audits in several client companies.
- Yury’s Duty-Free Shop (Rivera, Uruguay), 2014
  - Marketing intern: Social media; external and internal research.

## **ACADEMIC AFFILIATIONS**

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- Association for Consumer Research
- American Marketing Association
- Society for Consumer Psychology

## **COMMUNITY OUTREACH AND LEADERSHIP**

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Volunteering at Middle Tree (nonprofit focused on education) (Claremont, CA), 2019

- Tutoring youth ages 8 – 13 for two weeks.

Volunteering at Centro Barrial Villa Sonia (community center) (Rivera, Uruguay), 2018

- Teaching English classes to children from a low-income community during a semester.

## **LANGUAGES**

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English (fluent: reading, writing, and speaking) | Spanish (native) | Portuguese (native)