

VALENTINA O. UBAL

Doctoral Candidate, Florida State University, College of Business,
The Rockwood School of Marketing, Tallahassee, FL 32306,
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EDUCATION

<i>Ph.D. in Marketing</i> Florida State University College of Business Tallahassee, FL	Expected Graduation May 2025
<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, Information and technology.

Published Research

Martin Mende, Maura L. Scott, **Valentina O. Ubal**, Corinne M. K. Hassler, Colleen M. Harmeling, Robert W. Palmatier (2023), "Personalized Communication as a Platform for Service Inclusion? Initial Insights into Interpersonal and AI-Based Personalization for Stigmatized Consumers," *Journal of Service Research*.

Martin Mende, **Valentina O. Ubal**, Marina Cozac, Beth Vallen, and Christopher Berry (2023) "Fighting Infodemics: Labels as Antidotes to Mis- And Disinformation?!", *Journal of Public Policy & Marketing*.

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.

Submitted Research

Ubal, Valentina O., Monika Lisjak and Martin Mende, "Cracking the Consumers' Code: A Framework for Understanding the Artificial Intelligence-Consumer Interface," *Journal: Current Opinion in Psychology - Artificial Intelligence Special Issue*

Ongoing Research

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).

- 3 studies completed, 1 underway

Martin Mende, Beth Vallen, Christopher Berry, Marina Cozac, and **Valentina O. Ubal**, "Warning Labels as Interventions Against Misinformation" Empirical paper. Target journal: *Journal of Consumer Psychology* (currently collecting data).

- 3 studies completed; 1 underway
- 2021 ACR Transformative Consumer Research Grant
- 2022 Marketing Science Institute & Journal of Public Policy & Marketing Research Competition

Publications from my Master's Program in Brazil:

Forléo, Carolina. A., Bárbara S. Boller, Débora R. Schneider, Michele V. Agliardi, **Valentina O. Ubal**, and Luiz A. Slongo (2020), "Mulheres Gaúchas, Sonhos de Consumo e Condição Socioeconômica," (Gaúchas Women, Consumer Dreams and Socioeconomic Condition), *Revista Pretexto*, 21(4), 79-94.

Ubal, Valentina O. and Lucas R. Lazarin (2019), "Optar pelo Consumo Colaborativo Pode Aumentar seu Bem-Estar?," (Does Choosing Collaborative Consumption Increase Your Well-being?), *Revista Administração em Diálogo*, 21, 215-239.

Ubal, Valentina O. and Luiz A. Slongo (2018), "A Interferência da Relação Comprador-vendedor e da Dimensão da Confiança na Percepção de Injustiça do Preço," (The Interference of the Buyer-Seller Relationship and the Dimension of Trust in Price Unfairness Perception), *Revista de Administração IMED*, 8, 99-120.

Ubal, Valentina O., Marta O. R. Oliveira, Rodrigo H. Silveira, and Fernando B. Luce (2017), "Marketing e Desempenho no Mercado de Capitais," (Marketing and Capital Market Performance), *International Journal of Business & Marketing*, 2, 44-63.

CONFERENCES, PRESENTATIONS AND PROCEEDINGS

Ferguson, Keith E., **Valentina O. Ubal**, Matilda Vevera, "The Customer Lifecycle and Financial Implications." In: *Global CXM 360 Virtual Conference*, Online, 5/2024

Ubal, Valentina O., Martin Mende, and Maura Scott (2024), "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.

Ubal, Valentina O., Cristiane Pizzutti, and Katja Gelbrich (2018), “Money doesn’t buy happiness, but what about buying trust? The effectiveness of financial compensation in restoring trust after double deviation.” In: *ACR Conference*, Dallas, TX, 10/2018.

Ubal, Valentina O., and Cristiane Pizzutti (2018), “Money does not buy happiness, but what about buying trust? The effectiveness of financial compensation in restoring trust after double deviation.” In: *VIII Encontro de Marketing da ANPAD - EMA*, Porto Alegre, RS (Brazil), 05/2018.

Ubal, Valentina O., Marta O. R. Oliveira, Rodrigo H. Silveira, and Fernando B. Luce (2016), “Marketing e desempenho no mercado de capitais,” (Marketing and Capital Market Performance). In: *I Encontro de Business & Marketing 2016*, Porto Alegre, RS (Brazil), 11/2016.

Ubal, Valentina O., Lucas R. Lazarin, and Carlos A. V. Rossi (2016), “O Consumo Colaborativo Impacta o Bem-Estar? Uma Pesquisa Exploratória com Consumidores,” (Does Collaborative Consumption Impact Well-being? An Exploratory Consumer Survey). In: *VII Encontro de Marketing da ANPAD - EMA*, Belo Horizonte, MG (Brazil), 05/2016.

CONFERENCES

- Marketing and Public Policy Conference – Presenter, Washington, DC, 2024
- Winter American Marketing Association 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, 2023
- Association for Consumer Research Conference – Presenter, Dallas, TX, 2018

INVITED TALKS

- Global CXM 360 Virtual Conference – Talk with session attendees
 - The Customer Lifecycle and Financial Implications, 5/2024 (20+ attendees)
- Universidade Federal De Santa Maria (Brazil) – Talk with Business Master`s students
 - Academic Life: Challenges and Opportunities of an International Trajectory, 5/2021, 4/2023, and 3/2024 (online)
- Florida State University Credit Union (Tallahassee, FL)
 - AI in the Financial Industry, 1/2024
- Universidade Federal do Pampa (Brazil) - Talk with Business Master`s students and faculty
 - International Academic Trajectory: Challenges and Opportunities, 8/2023 (20+ attendees)
- Arte & Artesania (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
- Florida State University – Talk with Marketing students in the Global Marketing Course
 - International Business in Brazil, 4/2023

RESEARCH GRANTS AND AWARDS

- 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 Competition, 2022
- Association for Consumer Research Transformative Consumer Research Grant, 2021
- Award for Best Work in Marketing, Analytics, and Big Data at the 10th Congress of the Instituto Franco Brasileiro de Administração de Empresas, 2019
- Award for Best Article Derived from Master Thesis of the VIII ANPAD Marketing Meeting Associação Nacional de Pós-graduação e Pesquisa em Administração, 2018
- Paper Awarded at the XV Mostra de Iniciação Científica, Pós-Graduação, Pesquisa e Extensão Universidade de Caxias do Sul, 2015

RESEARCH EXPERIENCE

- Lab Manager for Florida State University, College of Business, Subject Pool and Behavioral Lab (2023 - Present)
 - 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
 - Troubleshooted technical issues
- 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

SERVICE TO THE DISCIPLINE

Reviewing

- Ad Hoc Reviewer, *Journal of Service Research*, 2024
- Ad Hoc Reviewer, *Journal of Business Research*, 2023
- Ad Hoc Reviewer, *Journal of Public Policy & Marketing*, 2022

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 Polic", 2023
- Research Presentation Host and Tech Support, Online (due to COVID-19), 2021

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

- Reviewer, 2024
- Competitive Paper Session Chair, "Economic Security and Financial Well-Being," Arlington, VA, 2023

Academy of Marketing Science Annual Conference

- Reviewer, 2023

Member of the Scientific Committee of the following events at the Universidade Federal do Pampa (UNIPAMPA - Brazil):

- International Teaching, Research and Extension Exhibition (SIEPE), 2017-2019
- Symposium on Strategy and Development (SIED), 2017-2018
- Ferradura dos Vinhedos Academic Seminar, 2017-2018

Member of the Selection Committee for the Specialization Course on Strategic Management in Small and Medium Enterprises at Universidade Federal do Pampa (UNIPAMPA - Brazil), 2017.

Member of the Working Group of the Binational Technological Pole (Brazil and Uruguay), 2017.

TEACHING EXPERIENCE

Florida State University (*Fall 2020 – Present*)

<i>Courses</i>	<i>Position</i>	<i>Dates</i>	<i>Average Rating*</i>
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*

Anhanguera Educacional – Brazil (*Winter 2020 – Spring 2020*)*

<i>Courses</i>	<i>Position</i>	<i>Dates</i>
Project Management	Tutor	Spring 2020 (online)
Cost Analysis	Tutor	Spring 2020 (online)
Analysis of Investments and Sources of Financing	Tutor	Spring 2020 (online)
Statistics	Tutor	Winter 2020 (live)

**Instructor ratings were not measured at this institution.*

Universidade Federal do Pampa – Brazil (*Summer 2017 – Spring 2019*)*

<i>Courses</i>	<i>Position</i>	<i>Dates</i>
Behavioral Finance	Instructor	Summer 2017 (2 sections; live)
Finance for Small Businesses	Instructor	Summer 2017 (1 section; live)
Financial Management	Instructor	Fall 2017 (3 sections; live)
Human Resource Management	Instructor	Fall 2017 (1 section; live)
Business Consulting	Instructor	Fall 2017 (2 sections; live)
Marketing Research	Instructor	Spring 2018 (1 section; live)
Digital Marketing	Instructor	Fall 2018 (1 section; live)
Processes Management	Instructor	Fall 2018 (2 sections; live)
Business Internationalization	Instructor	Spring 2019 (1 section; live)
Seminar in Research	Instructor	Spring 2019 (1 section; live)

** Instructor ratings were not measured at this institution.*

Serviço Nacional de Aprendizagem Comercial – Brazil (*Fall 2017 – Spring 2020*)

<i>Courses</i>	<i>Position</i>	<i>Dates</i>
Management	Teacher	Fall 2017 (live)
Accounting Reconciliation	Teacher	Winter 2019 (live)
Logistics	Teacher	Spring 2020 (live)

* *Instructor ratings were not measured at this institution.*

COURSE WORK

- Doctoral Seminar in Consumer Behavior Theory, *Dr. Martin Mende*
- Doctoral Seminar in Consumer Behavior Methods, *Dr. Maura Scott*
- Doctoral Seminar in Quantitative Methods, *Drs. Willy Bolander and Colleen Harmeling*
- Doctoral Seminar in Structural Equation Modeling, *Dr. Daekwan Kim*
- Doctoral Seminar in Services Marketing, *Dr. J. Joseph Cronin*
- Doctoral Seminar in Business-to-Business Marketing, *Dr. Ruby Lee*
- Doctoral Seminar in Leadership, *Dr. Wayne Hochwarter*
- Marketing Research and Analytics, *Dr. Daekwan Kim*
- Theories in Social Psychology, *Dr. Debra Osborn*
- Research Topics - Development of Mathematical Thinking, *Dr. David W. Braithwaite*
- Applied Regression Methods, *Dr. Justin Shows*
- General Linear Model, *Dr. Yanyun Yang*

PROFESSIONAL TRAINING

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

DocSIG SCHOLARLY INSIGHTS PROGRAM

In a collaboration between the JMR editors and AMA DocSIG, this initiative offers doctoral students the opportunity to interview authors of published articles and translate their findings into content for practitioners, policy makers, and other stakeholders.

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

Deloitte Brazil (Porto Alegre/RS), 2016

- Activities: Conducting consultancies, inventories and internal audits in several client companies.
- Results: Increased knowledge of Strategic Planning, Marketing - New Product Design, People Management - Performance Evaluation and Job and Salary Plan, Internal Audit.

Yury's Duty Free Shop (Rivera, Uruguay), 2014

- Activities: Related to Supervised Internship, requirement to obtain a Bachelor of Business Administration degree - Management of the company's Facebook (contact with clients and promotion of promotions), conducting internal research to the company and with clients.
- Results: Increased knowledge on Environmental Analysis, Analysis and General Strategic Planning and Marketing.

ACADEMIC AFFILIATIONS

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

ACTIVITIES AND LEADERSHIP

Volunteering at Middle Tree (Claremont - CA), 2019

- Volunteered for two weeks tutoring youth ages 8 – 13.

Volunteering at Centro Barrial Villa Sonia (Rivera-UY), 2018

- Offered English classes to underprivileged children during a semester.