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To alter consumer behavior, some companies reach out to academics

"[We] try to get a better understanding of what makes consumers tick,â€□ said Dartmouth College professor Jonathan Zinman, a behavioral economist who serves as an adviser to HelloWallet. "And basically the model research-wise is to try to come up with innovations that provide a win-win for the consumer. . . and the service provider.â€□ April 03, 2011