

Elif Incekara-Hafalir

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Position	Associate Professor of Economics, January 2026-Present Senior Lecturer (Assistant Professor with tenure) of Economics, January 2022-January 2026 Lecturer (Assistant Professor) of Economics, July 2017-December 2021 UTS Business School, University of Technology Sydney Adjunct Assistant Professor, August 2010-June 2017, Tepper School of Business, Carnegie Mellon University Visiting Assistant Professor, August 2007-August 2010, Tepper School of Business, Carnegie Mellon University
Career Interruptions	I have 5.25 full-time years of experience over 10 calendar years between 2007-2017. I took 6 months of maternity leave with each of my three children, born in 2009, 2013, and 2016, and a 6 months bereavement leave in 2015. I worked part-time between 2010-2017.
Education	Ph.D., Economics, Penn State University, June 2007 B.S., Industrial Engineering, Bilkent University, Turkey, 2001
Fields	Behavioral Economics, Experimental Economics
Publications	“Improving Credit Card Repayments, One Nudge at a Time,” (joint with Hanlin Lou and Robert Slonim), <i>Journal of Behavioral and Experimental Economics</i>, 2026. “Incentivizing Retention: The Power of Self-Selected Rewards,” (joint with Grace Lee and Erte Xiao), <i>Journal of Behavioral and Experimental Economics</i>, 2025. “Do Generalizations of Expected Utility Explain More than the Zero Effect?” (joint with Eungsik Kim and Jack Stecher), <i>Applied Economics Letters</i>, 2025, 1-4 “Incentives to Persevere,” (joint with Grace Lee, Andrey Siah, Erte Xiao), forthcoming, <i>Management Science</i>, 2023, 69(9), 5378-5393.

“The Effect of Payment Medium on Effort,” (joint with Raymond Kumar and Juliana Silva Goncalves), *Economic Inquiry*, 2022, 60(3), 1111-1126.

“Is the Allais Paradox Due to Appeal of Certainty or Aversion to Zero?” (joint with Eungsik Kim and Jack Stecher), *Experimental Economics*, 2021, 24(3), 751-771.

“Self-Control and Awareness: Evidence from a Homeless Shelter” (joint with Sera Linardi), *Journal of Economic Psychology*, 2017, 61, 39-54.

“Credit Card Competition and Naïve Hyperbolic Consumers,” *Journal of Financial Services Research*, 2015, 47, 153-175.

Working Papers

“A Family of Norms: Related Beliefs about Female Labor Force Participation,” (joint with Sultan Alkhuzam and Stephanie Wang), *2nd round Revision requested from European Economic Review*.

“Time Preferences and Expectations,” (joint with Aleksandra Erakhtina and Ben Young) *Submitted*.

“Guided by Norms, Seen Through Stereotypes: Muslim Women’s Labor Market Expectations” (joint with Anisa Buckley, Rayan Merkbawi, and Ali Vergili) *Working Paper*.

“The Impact of Credit Cards on Spending: A Field Experiment,” (joint with George Loewenstein) *Working Paper*.

Work in Progress

“Wings of Growth: A Mindset Intervention in Rural China” (joint with Juliana Silva Goncalves, Mike Zhiren Wu, Erte Xiao, and Hui Xu) *Manuscript is in preparation*.

“Impatience over Time,” (joint with Sultan Alkhuzam, Nathan Kettlewell, and Stephanie Wang) *Data collection is complete*.

“Effect of Experienced Events on Decision Making,” (joint with Stephanie Wang) *Data collection is complete*.

“Self-serving Pro-social Lies and Reactions to Beneficiaries,” (joint with Zafer Akin) *Data collection is complete*.

Grants/Awards

(2025) UTS Business School Research with Relevance Award

(2024) UTS Business Research Grants. Role: Chief Investigator (AU\$15,000).

(2023) UTS Business School Innovation Award

(2023) UTS Social Impact Grant (AU\$10,000). Role: Chief Investigator

(2023) UTS Business Research Grants. Role: Chief Investigator (AU\$10,638).

(2022) Top Teaching award in Economics and Social Impact in Teaching award in UTS Business School in Autumn 2022 session

(2021) UTS Research Re-establishment Grant (AU\$15,000). Role: Chief Investigator

(2021) UTS Business School Teaching and Learning Academic Award

(2020) UTS Covid-19 Carers Grant (AU\$5,000). Role: Chief Investigator

(2017-2019) UTS Business Research Grants. Role: Chief Investigator (Total AU\$34,288).

(2017-2019) UTS Business School Behavioral Lab Grants. Role: Chief Investigator (AU\$6,400).

(2018) Harvard University Evidence for Policy Design (EPOD), “Effect of Self-Control on Students’ Investment in Human Capital Accumulation”. Role: Leading Chief Investigator (US\$97,200).

(2017) The Evidence for Policy Design (EPoD) at Harvard Kennedy School, travel grant for “Investigating the Effects of Self-control on Human Capital Accumulation”. Role: Chief Investigator. (US\$6,360).

**Teaching
Experience**

University of Technology Sydney (Behavioural Decision Making, Behavioural Game Theory, Economic Policy and Market Design, Principles of Microeconomics)
Carnegie Mellon University -Tepper School of Business (Behavioral Economics, Microeconomics, Advanced Microeconomic Theory, Freshman Seminar)
Penn State University (Principles of Microeconomics, Intermediate Microeconomics)

Advising

PhD

Yujiao Li, UTS expected 2027 (PhD main supervisor)
Nafia Sultana, UTS expected 2027 (PhD Supervisory Panel)
Priya Soi Pulickal, UTS and IIT Madras expected 2026 (PhD Supervisory Panel)
Aleksandra Erakhtina, UTS 2026 (PhD Supervisory Panel)
Hanlin Lou, UTS 2022 (PhD Committee)

Honours

Melina Savvas, UTS 2025 (Honour thesis supervisor)
Alexander Koutalistras, UTS 2021 (Honour thesis supervisor)
Scarlet Shannon, UTS 2021 (Honour thesis supervisor)
Geoff Miller, UTS 2019 (Honour thesis supervisor, joint with Ben Young)
Raymond Kumar, UTS 2018 (Honour thesis supervisor)
Spencer Luther, CMU 2013 (Honour thesis supervisor)
Dina Megretskaia, CMU 2011 (Honour thesis supervisor)

Master of Behavioural Economics

Steven Baxter, 2026 (Principal Supervisor)
Asliddin Shaparov, 2025 (Principal Supervisor)
Maram Turkistani, UTS 2025 (Master supervisor)
Pichanan Pitveerarat, UTS 2025 (Master supervisor)
Leya Hubbard, UTS 2025 (Master supervisor)
Jared Edwards, UTS 2024 (Master supervisor)
Alex Caminer, UTS 2023 (Master supervisor)
Max Reisner, UTS 2022 (Master supervisor)

Academic Service

Deputy Director of the UTS Behavioural Lab (2022-)
Acting Director of the UTS Behavioural Lab (Jan 2023-June 2023, July 2024-Jan 2025)
Senior Recruiting Seminar Coordinator (2022)
Member, Senior Recruiting Committee, (2022)
Economics Discipline Group Research Committee, (2020-)
Co-developed Grad Cert Program in Behavioural Economics (2019)
UTS Behavioral Lab Management Committee Member (Fall 2018)
UTS Behavioral Lab Research Meetings Organizer (2017-2021)
Job Market Seminar Coordinator (2018)
Member, Recruiting Committee, (2017-2018)
CMU Ethics Reviewer (2011-2017)

Engagement

Co-organized 2025 UTS Behavioural Lab: The Science of Choice – A Guide to Better Decisions workshop (2025)
Invited Speaker at MS Angels (2025)
Invited Speaker Financial Literacy Workshop (2024)
Invited Speaker Economics Careers Panel Guest Speaker (2024)
Invited speaker at Australian Behavioural Science Meetup (2024)
Co-organizer of Australian Gender Economics Workshop (2024)
Invited speaker at NSW Behavioural Insights Unit (2023)
Co-organized UTS Behavioural Lab Conference (2022)
Co-organized UTS Nudgeathon teams to participate in Nudgeathon 2022 in Australia (2022)
Invited speaker at CBA (2022)
Collaborated with CBA on UTS-CBA Hackathon Workshop (2022)

Co-organizer of UTS CPMD Workshop on Behavioural and Experimental Economics (2019)
 Co-organizer of UTS CPMD Workshop on Banking, Health, and Education (2018)
 Member of Expert Panel for the project titled “Refinements of concepts to measure customer value of CBA products” (2018)

Invited Talks

University of Melbourne, scheduled May 2026
 Monash University 2025
 RMIT 2025
 UNSW AGORA Workshop on Behavioural Economics 2024
 Sydney Workshop in Behavioural/Experimental Economics 2024
 University of Hawaii 2024
 George Mason University, December 2023
 York University, November 2023
 University of Toronto, November 2023
 University of Maryland, October 2023
 Iowa State University, September 2023
 Melbourne Institute, August 2023
 University of Pittsburgh, October 2022
 HEC Lausanne, The Public Economics and Policy Seminars (Online), April 2021
 ANZWEE 2020 Online Seminar, June 2020
 RMIT Brownbag Seminar, October 2018
 University of Melbourne, Melbourne, October 2018
 Monash University, Melbourne, April 2018
 University of Queensland, Brisbane, October 2017
 UNSW, September 2017
 University of Technology Sydney, February 2017
 University of Toronto, Toronto, January 2017
 Ohio State University-Human Sciences, June 2013
 Carnegie Mellon University-SDS, Pittsburgh, October 2012
 TOBB ETU University, Ankara-Turkey, July 2011
 Oberlin College, Oberlin, May 2011
 Carnegie Mellon University-SDS, Pittsburgh, October 2009
 Carnegie Mellon University-Tepper, Pittsburgh, October 2008
 University of Melbourne, Melbourne-Australia, May 2008

Conference Presentations

(2026) Australian Gender Economics Workshop 2026, Melbourne (scheduled), Asia-Pacific Meeting of ESA 2026, Melbourne (scheduled); (2025) Australian Development Economics Workshop, Sydney; ANZWEE 2025, Sydney; (2024) ESA North American Meeting, Columbus; ANZWEE 2024, Canberra; Foundations of Utility and Risk, Brisbane; Australian Conference of Economists, Adelaide; Australian Gender Economics Workshop 2024, Sydney; (2023) ESA North American Meeting, Charlotte; Meeting of the Behavioral and Experimental Economists of the Mid-Atlantic, New York; Advances with Field

Experiments, Chicago; Asia-Pacific ESA, online; Econometric Society, Sydney; Sydney Experimental Brownbag Seminar, Sydney; (2022) Gender, Norms and Economics Workshop 2022, Melbourne; MENA Network of Experimental Social Scientists, NYU Abu Dhabi, Norms and Behavioral Change 2022 Conference, Philadelphia; Australia New Zealand Workshop on Experimental Economics 2022, Sydney; Virtual Asia-Pacific ESA; (2020) ESA 2020 Virtual; (2019) Sydney Experimental Brownbag Seminar, Sydney; ESA World Meeting, Vancouver; Sydney Workshop on Experimental Economics and Theory, Sydney; ESA North American Meeting, Los Angeles; (2018) Foundations of Utility and Risk 2018, York; ESA World Meeting, Berlin; Behavioral and Experimental Economics and Finance, Sydney; Australia New Zealand Workshop on Experimental Economics, Auckland; (2017) Behavioural economics: Foundations and applied research, Sydney; Society for Experimental Finance Meeting, Richmond; ESA North American Meetings, Richmond; 12th Australia New Zealand Workshop on Experimental Economics, Melbourne; (2016) CFPB Research Conference, Washington DC; (2015) 49th Annual Conference of the CEA, Toronto; (2014) Foundations of Utility and Risk, Rotterdam; ESA North American Meetings, Ft. Lauderdale; (2012) ESA North American Meetings, Tucson; Academy of Behavioral Finance and Economics, New York City; (2011) Southern Economics Association, Washington DC; Economics and Finance Workshop, İstanbul Development Institute, İstanbul; Eurasia Business and Economics Society, İstanbul; (2010) ESA North American Meetings, Tucson; (2009) Midwest Economic Theory Meetings, State College; (2008) Third World Congress of the Game Theory Society, Evanston; (2007) ESA North American Meetings, Tucson; Midwest Economic Theory Meetings, Minneapolis; (2006) Consumer Behavior and Payment Choice Conference II, Federal Reserve Bank of Boston, Boston; Society for Economic Design, Bodrum-Turkey; 8th Int'l Meeting of the Society for Social Choice and Welfare, Istanbul-Turkey; (2005) 16th International Conference on Game Theory at Stony Brook, Stony Brook

Referee service

Economics of Education Review, Experimental Economics, Economic Inquiry, Economic Record, International Economic Review, Journal of Behavioral Decision Making, Journal of Behavioral and Experimental Economics, Journal of Economic Psychology, Journal of Financial Services Research, Management Science, National Science Foundation, Review of Economic Design.