

# DINARA AKCHURINA

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## EDUCATION

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<b>INSEAD</b> PhD in Management (Marketing)	<i>2014-2020 (expected)</i>
<b>New Economic School</b> Master of Arts in Economics Major: Industrial Organization	<i>2012-2014</i>
<b>National Research University - Higher School of Economics</b> Bachelor of Arts in Economics ( <i>cum laude</i> ) Major: Quantitative economics	<i>2008-2012</i>

## RESEARCH INTERESTS

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Quantitative Marketing, Consumer Usage, Consumer Search, Product Design, Structural Models

## WORKING PAPERS

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"Study Before Play: Pairing Educational and Gamified Content to Align Usage and Purchase Decisions" (**Job Market Paper**), with Paulo Albuquerque, under review at *Marketing Science*

"Do Basket Recommendations Lead Consumers to Save Time, Buy More, and/or Buy Better Products?", with Paulo Albuquerque, Andres Elberg and Raluca Ursu

## WORK IN PROGRESS

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"Leveraging Social Interactions to Provide Relative Performance Feedback: Application to Online Chess"

"Less Haste, More Speed: How to Improve Learning by Decreasing the Usage Intensity", with Paulo Albuquerque

"Adaptive Task Recommendation System for a Multi-Subject Educational Platform", with Daria Dzyabura

## JOURNAL ARTICLES

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"Measuring Diversity: theory and socio-economic applications", with Denis Davydov, Shlomo Weber, Dmitry Krutikov, Alexey Khazanov, *Modern Economy: Problems and Solution*, 2015 (2) (in Russian)

## AWARDS

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ISMS Doctoral Consortium Fellow	<i>June 2019</i>
AMA Sheth Foundation Doctoral Consortium Fellow	<i>June 2018</i>
INSEAD MBA Alumni PhD Award	<i>November 2017</i>
INSEAD Graduate Scholarship	<i>2014-2019</i>

New Economic School Scholarship	2012-2014
Gazprombank Grant for Academic Excellence	November 2011
Russian Government Scholarship for Academic Excellence	2009 - 2012
Russian National Olympiad in Economics, Regional Stage Winner	2008

## CONFERENCE PRESENTATIONS

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*"Do Basket Recommendations Lead Consumers to Save Time, Buy More, and/or Buy Better Products?"*

Marketing Science, Rome June 2019

*"Study Before Play: Pairing Educational and Gamified Content to Align Usage and Purchase Decisions"*

Marketing Science, Philadelphia June 2018

Marketing Science, Los Angeles June 2017

INSEAD-ESSEC-HEC Research Seminar, Fontainebleau March 2017

INSEAD-Wharton PhD Consortium, Singapore December 2016

## TEACHING EXPERIENCE

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Tutor for *Prices and Markets*,  
INSEAD MBA course in microeconomics, Prof. Nikos Vettas Winter 2016, Winter 2017

Tutor for *Econometrics B*  
INSEAD PhD course, Prof. Nicolas Jacquemet Spring 2017

## GRADUATE COURSEWORK

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GPA: 3.9/4

### *Marketing*

Quantitative Methods & Marketing Topics (Paulo Albuquerque)

Analytical Methods in Marketing (Paulo Albuquerque)

Econometric Models in Marketing (Hubert Gatignon)

Consumer Decision Making (Ziv Carmon)

Decision Neuroscience (Hilke Plassmann)

Consumer Behavior (Monica Wadhwa)

### *Economics*

Econometrics A, B (Nicolas Jacquemet, Christian Belzil)

Microeconomics A, B (Timothy Van Zandt, Vlad Mares)

Microeconometrics (Christopher Conlon)

Industrial Organization (Maria Guadalupe)

Numerical Methods (Ulrich Doraszelski)

Recent Advances in Marketing Research (Greg Allenby), audit

### *Other*

Discrete Stochastic Processes (Steve Chick)  
Bayesian Analysis (Anil Gaba)

## WORKSHOPS

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Quantitative Marketing and Structural Econometrics, Olin Business School

*July 2017*

## SKILLS

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Computer Skills: Matlab, R (Rcpp), Stata, L<sup>A</sup>T<sub>E</sub>X

Languages: Russian (native), English (fluent), French (advanced)

## PERSONAL

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Sports: Swimming, Bouldering

Painting: Vatagin Art School

*2002 - 2005*

## REFERENCES

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**Prof. Paulo Albuquerque** (*advisor*)

Associate Professor of Marketing, INSEAD

paulo.albuquerque@insead.edu

**Prof. Raluca Ursu**

Assistant Professor of Marketing, NYU Stern School of Business

rursu@stern.nyu.edu

**Prof. Maria Ana Vitorino**

Associate Professor of Marketing, INSEAD

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### **Study Before Play: Pairing Educational and Gamified Content to Align Usage and Purchase Decisions**, with Paulo Albuquerque (*Job Market Paper*)

The purchase and usage of products and services are frequently not driven by the same motives, in part because in many categories the user is not the buyer. In this paper, we study usage and purchase decisions in the context of an online educational platform for children, where the completion of math lessons is rewarded with access to gamified activities. To explain usage, we develop a multiple discrete-continuous time allocation model that accounts for the existence of a conditional activity, i.e., when the completion of one activity - a lesson - allows access to another activity - a game. The child's usage decisions in turn influence their parent's subscription decision. We estimate the model on data from two online field experiments involving more than 21,000 pairs of children and parents. In counterfactual simulations, we show that alternative customized product configurations, such as increased time of core math content and limiting access to gamified content, can reduce the misalignment between parent and child preferences, leading to increases in subscriptions of around 10%, without a significant decrease in child participation.

### **Less Haste, More Speed: How to Improve Learning by Decreasing the Usage Intensity**, with Paulo Albuquerque, *work in progress (data collection & descriptive analysis complete, field experiment in development)*

Companies providing educational services must balance the objective of increased consumer learning in the long-term with continued usage of their products in the short-term. The two goals come into conflict when firms decide on content difficulty: introducing challenging content is important for students learning progress but also more likely to result in demotivating experiences that negatively impact continued usage. Leveraging data from an educational platform in which we can measure the evolution of students learning progress over a long period (from 6 months to 3 years), we find patterns in behavior consistent with the hypothesized conflict: students' use of the platform drops when they experience an increase in content difficulty and associated decrease in performance. To test the effect of swapping familiar content (aimed at stimulating short-term usage) for novel challenging content and to guide optimal product design, we are currently designing an online field experiment with our educational platform collaborator.

### **Do Basket Recommendations Lead Consumers to Save Time, Buy More, and/or Buy Better Products?**, with Paulo Albuquerque, Andres Elberg and Raluca Ursu (*working paper*)

Because shopping for groceries can be time consuming, online grocery retailers recommend consumers a basket of products. The conventional approach to designing these recommendations is predicting the set of products a consumer would be likely to buy on a given visit based on their past purchase history. However, we argue that recommendations themselves have a causal effect on consumer search and purchase decisions. Specifically, by reducing the effort and time to search in recommended categories, recommendations free up the time that consumers can then spend either leaving the retailer web-site early, or searching for non-recommended products. We test our predictions using the data on consumer search and purchase decisions from a large online grocery retailer and we find patterns in consumers shopping behaviour consistent with our hypothesis: customers who make smaller orders spend time saved by recommendations searching for non-recommended categories, while consumers making larger orders just finish their shopping sooner. To quantify the effect of recommendations, we develop a structural model of consumer search over multiple categories in which the time constraint is captured through the assumption on search costs increasing over time. The specification that we propose has a simple closed-form expression for the likelihood function, facilitating application in online settings through fast recovery of the underlying preference and search cost parameters.

### **Leveraging Social Interactions to Provide Relative Performance Feedback: Application to Online Chess**, *work in progress (data collected, analysis in progress)*

Social comparisons tools are ubiquitous features of product designs in health and education industries, with firms providing the customers information about their performance relative to their peers. However, existing evidence on the relative performance feedback provision in management, economics and education literatures is mixed. I hypothesise the conflicting findings are due to performance being a noisy signal of both effort and ability. For low performers, relative performance feedback can have a demotivating effect if they attribute poor performance to a lack of ability, but a stimulating effect if they instead infer a lack of effort. To measure the prevalence of the two inferences and disentangle their effects, I have collected the data from a major online chess playing platform that makes available to all users information on a players performance, such as their win record, and efforts, such as time spent solving puzzles, studying lessons and playing games. This setting allows me to test the difference in a user's response to a peer's success when they observe the peer's corresponding effort, and derive implications for the ways to structure relative feedback to increase user engagement.

**Adaptive Task Recommendation System for a Multi-Subject Educational Platform**, with Daria Dzyabura, *work in progress (model development stage)*

We collaborate with a large educational company providing training for school children across multiple subjects. In the data we observe a substantial number of students abandoning existing exercises and switching to new subjects when they experience a decrease in performance; an inefficient use of the platform with respect to the learning objective. Our goal in this project is to develop and implement a recommendation algorithm that preemptively encourages students to switch subjects in order to minimize the number of abandoned tasks and allocate students time across subjects more efficiently.