

## Patricia Torres Ph.D.

October 2024

Assistant Professor of Marketing (Fall 2024 – Present)  
University of Richmond - Robins School of Business  
Former Assistant Professor of Marketing (2021-2023)  
University of Detroit Mercy

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### EDUCATION

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Ph.D. Marketing <i>Florida International University</i>	August 2021 <i>Miami FL, USA</i>
Post-Graduated Certificate in Business Administration (CBA) Marketing <i>Instituto Brasileiro de Mercado de Capitais (IBMEC)</i>	2009 - 2010 <i>Rio de Janeiro, Brazil</i>
Bachelors in Hospitality Management <i>Univesidade Estacio de Sa (UNESA)</i>	2003 - 2007 <i>Rio de Janeiro, Brazil</i>

### AWARDS AND RECOGNITION

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- [The Harold and Muriel Berkman Foundation Research Grant](#) (\$3,000.00 - 2023)
- University of Detroit Mercy CBA Summer Research Award (\$5,000 each - 2022 and 2023)
- University of Detroit Mercy Faculty Research Award (\$9,000 - 2022)
- [The Harold and Muriel Berkman Foundation Research Scholarship](#) (\$1,000 - [2020](#))
- [AMA-Sheth Doctoral Consortium Fellow](#) (2020)
- [AMTP Award for Best Student Paper](#) (2020)
- [Finalist, 3-Minutes Thesis Award UGS – Florida International University](#) (2020)
- [American Marketing Association Valuing Diversity Scholarship](#) (\$3,000 - 2019)
- [Beta Gamma Sigma Academic Honor Society Florida International University](#) (2018)

### RESEARCH INTERESTS

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- Consumer Financial Decision Making and Behavior
- Consumer Self-Regulation, Goal Pursuit, and Motivation
- Culture, Diversity and Inclusion
- Branding
- International Marketing

### DISSERTATION RESEARCH

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**Title:** “*Me, Myself and My Future-self: How Self-Motives Impact Personal Financial Decision Making*”

**Dissertation Chair:** Dr. Alexandra Aguirre-Rodriguez

## PUBLISHED RESEARCH

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Aguirre-Rodriguez, Alexandra, **Torres, Patricia** (2023) “[The Roles of Trait Prudence and Desire in Consumer Self-Control and Temptations](#)” *Journal of Consumer Marketing*

Aguirre-Rodriguez, Alexandra, Bagozzi, Richard, and **Torres, Patricia**. (2021) “[Beyond craving: Appetitive desire as a motivational antecedent of goal-directed action intentions](#)” *Psychology and Marketing*

Aguirre-Rodriguez, Alexandra, Boveda-Lambie, Adriana, **Torres, Patricia** and Montoya, Detra Y. (2021) “[When Culturally Adaptive Service Behaviors Affect Customer Satisfaction in Shared Ethnicity Service Encounters](#)” *Services Marketing Quarterly*

Aguirre-Rodriguez, Alexandra, **Torres, Patricia**, and Tavallaei, Stella. (2021) “[How an Ethnic Congruity Motive in Interpersonal Service Encounters Influences Hispanic Customer Service Satisfaction](#)” *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*

## RESEARCH UNDER REVIEW (titles abridged)

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“Theoretical Contributions in Marketing Research”, with John G. Lynch and Stijn M.J. van Osselaer. under Review at *Journal of Consumer Research*

“Motivating Lower-Income People to Start Claiming their Tax Credit”, with Wendy De La Rosa, ..., Broderick Turner, Aziza Jones, +. Mega-study R&R at *Marketing Science*

“The New Product Co-development Effort of Salespeople”, with Peter Dickson, Mohammed Alzanbagi, Ellen Campos Sousa, and Nuket Serin. Under review at *Marketing Letters*

## SELECTED WORK IN PROGRESS (see appendix for abstract)

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**Torres, Patricia**, Garbinsky, Emily, and Aguirre-Rodriguez, Alexandra. “Pleasure and Pain: The Role of Anticipatory Pleasure on Time of Consumption and Pain of Payment”

- Status: preparing for submission to the *Journal of Consumer Research*.
- Planned Submission Date: Fall 2025

**Torres, Patricia**, Blanchard, J. Simon, and Aguirre-Rodriguez, Alexandra. “How Self-Reflection Impacts Consumer Financial Decision Making”

- Status: 3 of 5 planned studies complete, targeted toward the *Journal of Consumer Research*
- Planned Submission Date: Spring 2025

**Torres, Patricia**, Rocha, Rodolfo, and Aguirre-Rodriguez, Alexandra. “The Dark Side of Social and Economic Mobility: How Personal Beliefs affect Consumer Financial Behavior”

- [Harold and Muriel Berkman Research Grant recipient](#) (2023)

- Best Student Paper award winner – Association of Marketing Theory and Practice (AMTP) 2020
- Accepted as a competitive paper for the American Marketing Association (AMA) Summer academic conference 2023
- 2 of 6 planned studies complete, targeted toward *Journal of Consumer Research*
- Planned Submission Date: Spring 2025

**Torres, Patricia,** Kenno, Staci and Aguirre-Rodriguez, Alexandra. “Construed by an Image: How Role-Models and Construal Level Message Framing Affects Persuasion”

- 2 of 6 planned studies completed, targeted toward *Journal of Consumer Psychology*.
- Planned Submission Date: Summer 2025

**Torres, Patricia.** “Status Symbol of Choice. How Stigma Reflects in the Low-Income Consumer’s Product Selection”

- 1 of 4 planned studies completed, targeted toward *Journal of Consumer Psychology*.
- Planned Submission Date: Fall 2025

## CONFERENCE PRESENTATION

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**Torres, Patricia.** “Me or Them: How Self-Motives Impact Financial Decision Making.” *Marketing and Public Policy Conference (MPPC), Washington DC, June 2024 (in a competitive paper session)*

**Torres, Patricia.** “Me or Them: How Self-Motives Impact Financial Decision Making.” *Society for Consumer Psychology (SCP), Nashville TN, March 2024 (in a competitive paper session)*

**Torres, Patricia.** “I or Them: How Self-Motives Impact Financial Decision Making.” *Association for Consumer Research (ACR), Seattle WA, October 2023 (in a competitive paper session)*

**Torres, Patricia,** Van Solt, Michelle, and Aguirre Rodriguez, Alexandra. “Timing is of the Essence: How Anticipated Pleasure Compensates for Pain of Payment.” *American Marketing Association (AMA), Las Vegas, NV, February 2022 [Conference Proceedings](#)*

**Torres, Patricia.** “Construed by an Image: How Role-Models and Construal Level Message Framing Affects Persuasion.” *American Marketing Association (AMA), Las Vegas, NV, February 2022 [Conference Proceedings](#)*

**Torres, Patricia.** “Getting in touch with yourself – How the use of touchscreen devices can fulfill need for touch and its mitigation effects on need to belong.” *American Marketing Association (AMA), Las Vegas, NV, February 2022 [Conference Proceedings](#)*

**Torres, Patricia.** “Status Symbol of Choice. How Stigma Reflects in the Low-Income Consumer’s Product Selection”. *Society for Consumer Psychology (SCP), March 2022 Conference Proceedings*

**Torres, Patricia,** and Aguirre Rodriguez, Alexandra. “If I Think I can, Then I can. Can’t I?” *Association of Consumer Research (ACR), Online, October 2020*

**Torres, Patricia,** and Aguirre Rodriguez, Alexandra. “It is All in Your Head: How Personal Beliefs affect Consumer Financial Behavior.” *Association of Marketing Theory and Practice Conference, Sandestin FL, August 2020 (in a competitive paper session. Best Student Paper award winner)* [Conference Proceedings](#)

Sousa, Ellen C., Freire, Luciana, **Torres, Patricia,** and Aguirre Rodriguez, Alexandra. “Stressed and Unhealthy College Students: The Role of Mindfulness and Regulatory Focus.” *MBAA International Conference, Chicago IL, March 2020 (competitive paper session)*

**Torres, Patricia,** Miniard, Paul W., Van Solt, Michelle, and Aguirre Rodriguez, Alexandra. “Pleasure and Pain: How Anticipated Pleasure Compensates for Pain of Payment.” *Florida Marketing Camp at University of Central Florida, Orlando, FL, September 2019 (invited presentation)*

**Torres, Patricia,** Van Solt, Michelle, and Aguirre Rodriguez, Alexandra. “Pleasure and Pain: How Anticipated Pleasure Compensates for Pain of Payment” *Association of Marketing Theory and Practice Conference, Charleston, SC, March 2019 (competitive paper session)* [Conference Proceedings](#)

**Torres, Patricia,** Van Solt, Michelle, and Aguirre Rodriguez, Alexandra. “Pleasure and Pain: How Anticipated Pleasure Compensates for Pain of Payment” *Graduate School Appreciation Week at Florida International University, Miami, FL, March 2019 (competitive paper session)*

## SERVICE

DACA/Dreamers ADUNARE task force 2021 - 2024

- Committee Member
- Website Project coordinator
  - The DACA/Dreamers ADUNARE task force vision is to help create a more inclusive and equitable campus community for our DACA, undocumented, asylum-seeking students as well as students from mixed legal status families. In keeping with our mission as a Catholic, Jesuit and Mercy identity, we are called to act in solidarity with our brothers and sisters who are suffering or excluded, most especially in our campus community.

University of Colorado Boulder Diverse Doctorates in Business, 2021 and 2022

- Panelist

- The CU Diverse Doctorates in Business program is an effort by business schools at CU-Boulder, UC-Denver, and UCCS to encourage diverse undergraduate and masters students from all disciplines to consider a career as a business school professor and plug into faculty research to pave the way to application to top PhD programs.

#### PhD Project Marketing Doctoral Student Association (MDSA), 2019 - 2020

- Committee Member
- Secretary
  - The PhD Project was founded in 1994 with the goal of diversifying corporate America by diversifying the role models in the front of classrooms. In the nearly 30 years since, The PhD Project has made tremendous strides toward that goal:
    - More than quintupled the number of historically underrepresented business professors in the U.S., from 294 in 1994 to over 1,400 today.
    - Approximately 300 diverse doctoral students currently receiving our help to pursue their academic careers.
    - An immeasurable number of students have benefited from the teaching, mentoring and guiding of these professors.

#### FIU College of Business Research Participation System (SONA), 2018 - 2021

- Assistant Coordinator

#### Business Doctoral Student Association (BDSA), 2018 - 2019

- Committee Member
- Treasurer

### TEACHING INTERESTS

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Consumer Behavior, Digital and Social Media Marketing, Introduction to Marketing, Decision Making and Negotiations, Sales, International Marketing, Corporate Simulation

### TEACHING EXPERIENCE

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#### *University of Detroit Mercy, College of Business Administration*

- Introduction to Marketing (BUS 3120), in-person, Fall 2021 (4.53/5), Winter 2022 (two sections: 4.72/5 and 4.67/5), Fall 2022 (4.62/5)
- Sports and Entertainment Marketing (BUS 3880), in person, Fall 2022 (4.77/5)
- Channel and Retailing Management (BUS 4820), hybrid, Fall 2022 (4.67/5)
- Consumer Behavior (BUS 3820), in person, Fall 2021 (4.52/5)

#### *Florida International University, College of Business*

- Introduction to Marketing (MAR 3023), Online/in-person (hybrid), Fall 2018 (4.58/5), Winter 2020 (transition to COVID protocols 3.47/5)
- Graduate Teaching Assistant

- Personal Selling (MAR 4400), 2017 and 2018
- Consumer Behavior (MAR 4503), 2018
- International Marketing (MAR 4156), 2018, 2019 and 2020
- Decision Making and Negotiation (MAR 4643), 2020
- Corporate Simulation (MAR 6816), 2020

## DOCTORAL COURSEWORK (GPA 3.89)

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Marketing Management	Dr. Peter Dickson
Seminar in Marketing Environment	Dr. Kimberly A. Taylor
Seminar in Advertisement and Persuasion	Dr. Jayati Sinha
Marketing Research Methodology I and II	Dr. Paul W. Miniard
Seminar in Consumer Welfare & Wellbeing	Dr. Jayati Sinha
Statistical Methods in Consumer Research II and III	Dr. Alexandra Aguirre Rodriguez
Seminar in Consumer Behavior	Dr. Alexandra Aguirre Rodriguez
Applied Regression Analysis	Dr. Mido Chang
Advanced Data Analysis	Dr. Mido Chang

## WORK EXPERIENCE

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Helm Bank USA, Miami FL

*High Risk Investigator, 2016 - 2017*

Banco do Brasil Americas, Miami FL

*Credit Analyst, 2013 - 2016*

Wells Fargo Bank, Miami FL

*Banker, 2012 - 2013*

Renaissance Hotel, Boca Raton FL

*International Trainee, 2010 – 2012*

## REFERENCES

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**John G. Lynch, Ph.D.**

*Distinguished Professor*

Marketing – Center for Research on Consumer Financial Decision Making

Department: 303.492.8413

Email: [john.g.lynch@colorado.edu](mailto:john.g.lynch@colorado.edu)

University of Colorado Boulder CO

**Richard P. Bagozzi, Ph.D.**

*Dwight F. Benton Professor of Behavioral Science in Management*

Ross School of Business

Department: 734.647.6435

Email: [bagozzi@umich.edu](mailto:bagozzi@umich.edu)

University of Michigan MI

**Alexandra Aguirre Rodriguez, Ph.D.**

*Associate Professor*

*Behavioral Lab Coordinator*

Marketing and Logistics Department

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Florida International University FL

**Kimberly Taylor, Ph.D.**

*Professor*

*Chair, Department of Marketing and Logistics*

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## APPENDIX

### *Research Under Review*

Lynch, John G., van Osselaer, Stijn M.J., and Torres, Patricia “Theoretical Contributions in Marketing Research” (under review at *Journal of Consumer Research*)

**Abstract:** For decades, leading marketing academics have clamored for more relevant marketing scholarship -- to modest effect. Part of the problem is that scholars also seek generalizable theoretical contributions, and many assume that theory entails only the identification of new latent constructs or new relations among constructs. But theories involve elaborating a “nomological net” of relations of: a) observable variables to each other, b) observables to latent constructs, and c) latent constructs to each other. We analyze theoretical contributions via “phenomenon-to-construct theorizing”, where the novel contributions are in terms of a) and b) rather than c). Researchers start with a practically relevant pattern of observable real-world variables – e.g., GMO labels reduce demand for foods with GMO. They explain the observed pattern by identifying underlying constructs that are the active ingredients responsible for the pattern. They make sense of observed stylized facts and produce new substantive implications. It is an advantage in such efforts if the construct-to-construct mechanisms have been already established in other domains. We should broaden our conception of theory from pure construct-to-construct links to explanations of real-world phenomena via new observable-to-construct links. Such broadening the key to achieving what many have long sought -- increased relevance to audiences beyond a small set of scholars who are the experts in the nuances of a specialized construct-to-construct literature

**Keywords:** theory, relevance, construct-to-construct, phenomenon-to-construct, peer review criteria, research methods, nomological net.

De La Rosa, Wendy,..., Turner, Broderick, Jones, Aziza, ...+, Torres, Patricia “Motivating Lower-Income People to Start Claiming their Tax Credit”. (R&R at *Marketing Science*)

**Abstract:** Safety net programs have a marketing problem. Millions of eligible lower-income people forgo claiming or applying for government benefits like the Earned Income Tax Credit (EITC), the largest US poverty alleviation program. Despite various marketing efforts to increase interest in the EITC, their effectiveness remains uncertain. In a preregistered A/B/n field experiment among lower-income people (N=143,751), we tested the efficacy of 22 marketing messages in encouraging people to claim their EITC relative to a currently used message. Only four messages increased visit rates to an EITC-claiming website from 21% to 23–26% (an 8–21% increase). Contrary to laypeople’s, benefit recipients’, and academic experts’ predictions, most messages were ineffective, with half decreasing website visit rates to 11–20% (a 7–48% decrease). Overall, messages focused on reducing psychological costs (perceived stigma) increased website click-through rates, whereas messages focused on improving perceived benefits, learning costs (eligibility concerns), or compliance costs (claiming effort) decreased click-through rates. A follow-up experiment (N=28,641) replicated the superiority of the top three messages from Experiment 1, which emphasized psychological ownership, loss aversion, and budget frames. These findings identify simple messages that policymakers and researchers can consider to boost people’s interest in claiming benefits. Additionally, this work implements four improvements in the design and analysis of A/B/n tests, megastudies, or intervention tournaments.

Dickson, Peter, Alzanbagi, Mohammed, Campos Sousa, Ellen, Serin, Nuket, **Torres, Patricia**. “The New Product Co-Development Effort of Salespeople” (under review at the *Marketing Letters*)

**Abstract:** In many business to business markets, salesforces play an essential role in adoption of a product or service innovation. In this paper we focus on another vital way salespeople can contribute to new product development that has received less focus. It is initiating the co-development of new products and services with their most innovative customers. The question we study is what motivates salespeople to try to do so? Consistent with motivation theory, first we found salespeople co-development motivation is high when outcome prospects are high because the market is innovative and their company is very good at developing new products. Second, it is high when the salesperson perceives s/he has the capabilities to successfully engage in co-development. Several salesperson capabilities expected to have a direct, distinctive effect on motivation did not. Third and, perhaps, most importantly it is high when the salesperson is encouraged by their sales-manager to co-develop. The influence of senior management was much less than sales-manager influence.

**Key terms:** Co-development, cocreation, sales management, sales training



*Selected Work in Progress*

**Torres, Patricia**, Garbinsky, Emily, and Aguirre-Rodriguez, Alexandra. “Pleasure and Pain: The Role of Anticipatory Pleasure on Time of Consumption and Pain of Payment” (*targeted at the Journal of Consumer Research*)

**Abstract:** The pain consumers feel when paying for a product or service tends to vary depending on the mode of payment. More specifically, it has been demonstrated that the use of a credit card as a method of payment, compared to the use of cash, can decrease the pain of paying for products and services. The present research investigates how the anticipatory pleasure of consumption can have a similar effect in reducing the pain of paying for products or services, thus reducing the impact of pain of payment on purchase intentions. This pain reduction effect should hold regardless of the mode of payment. Across three experiments, we demonstrate how anticipatory pleasure mediates the time of consumption to purchase intentions relationship. More importantly, we provide evidence that anticipatory pleasure is a moderator for the established effect of method of payment on purchase intentions, by impacting pain of payment.

**Keywords:** *pain of payment, anticipatory pleasure, method of payment, immediacy effect*

**Torres, Patricia** and Aguirre-Rodriguez, Alexandra. “How Self-Reflection Impacts Consumer Financial Decision Making” (*5 of 8 planned studies complete, targeted toward the Journal of Marketing*)

**Abstract:** The role of self-motives on consumer behavior has been a subject of interest for researchers in the fields of marketing and psychology. With regard to consumer well-being, most of studies have focused on health-related issues (diet, physical activity, tobacco use, substance abuse). However, there is a specific area that is of significant interest in the American context: financial decision making, specifically, personal savings and debt (mis) management. Both the 2008 financial crisis and the ongoing coronavirus pandemic exposed Americans’ lack of savings and its devastating consequences. A record-high consumer debt (Federal Reserve, 2018) combined with a lack of savings (Northwestern Mutual, 2018) underscore the need for a better understanding of financial decision-making.

The goal of this research is to examine the link between seemingly independent strategies, within the domain of financially responsible behavior. I integrate self-concept motives, with construal level theory to develop a theoretical framework. Specifically, the model anticipates that contextual cues that elicit self-enhancement (self-consistency) motives evoke a high (low) construal level, which in turn positively (negatively) impacts consumer self-control, reflecting on their financial behavior intentions.

**Torres, Patricia**, Rodolfo Rocha, and Aguirre-Rodriguez, Alexandra. “The Dark Side of Social and Economic Mobility: How Personal Beliefs affect Consumer Financial Behavior” (*2 of 6 studies complete, target at Journal of Consumer Research*)

**Abstract:** The current research aims to demonstrate that, expectations about social and economic mobility (i.e., perceived economic mobility: PEM) influence financial behavior intentions. The authors rely on the expectancy and financial consumer confidence literature to explain this phenomenon. Across six studies, we aim to demonstrate that perceived economic mobility (PEM) impacts a crucial aspect of financial behavior: credit card usage. Further, this manuscript suggests that PEM impacts the likelihood of credit card usage through its impact on the consumers' confidence in the economy. These findings are discussed in light of their implications for research on expectancy, financial goal pursuit, and financial decision making.

**Torres, Patricia,** De La Rosa, Wendy, and Aguirre-Rodriguez, Alexandra. “Construed by an Image: How Role-Models and Construal Level Message Framing Affects Persuasion” (2 of 6 planned studies completed, targeted toward *Journal of Consumer Psychology*.)

**Abstract:** Positive and negative role models have been used to illustrate how a behavior can result in a positive or negative outcome. This research aims to demonstrate that, within the personal finances context, exposure to a positive role model is more effective in influencing consumer behavior, when paired with a high-level construal message frame. Likewise, our studies suggest that a negative role-model will lead to higher persuasion when paired with a low-level construal message frame. Throughout six studies the authors establish this role model valence and construal level association along with its persuasion and behavioral implications. Specifically, we argue that an advertisement containing a fit among role model valence and construal level message framing will lead to higher persuasion, compared to an advertisement lacking such fit. This effect is moderated by consumer's financial constraint. Mediation analysis determines financial self-efficacy as the underlying mechanism for this effect.

**Keywords:** financial decision making, role models, construal level, fit, persuasion, goals.

**Torres, Patricia.** “Status Symbol of Choice. How Stigma Reflects in the Low-Income Consumer's Product Selection” (1 of 4 studies completed, targeted at *Journal of Consumer Psychology*)

**Abstract:** Mixed-income initiatives around America were created, in part, to provide a macro level opportunity for contact among different social classes, which was expected to diminish segregation, poverty concentration and prejudice, as well as improve the socio-economic prospects of low-income people. However, due to the proximity of two very different economic classes, low-income stigma can be made more salient. This can lead to a desire for displaying a non-stigmatized identity, which can result in compensatory consumption. In two studies, using surveys, this paper aims to demonstrate that, within mixed-income housing developments, the lower income residents will have the low-income stigma more salient and this will result in compensatory consumption within the car and clothing domains.