

NAYEON KIM

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EDUCATION

University of Georgia

Athens, GA, USA

Ph.D. in Consumer Economics

2024 – Present

- Committee: Yilang Peng (Chair), Swarn Chatterjee, Daehwan Ahn
- Research Interests: Responsible AI · Consumer Well-Being · Algorithmic Decision-Making

M.S. in Data Science

2026 – Present

Incheon National University

Incheon, Republic of Korea

M.S. in Consumer Science

2022 – 2024

- GPA: 4.50/4.50; Graduated with the Graduate Dean's Award for Excellence.

B.S. in Consumer Science and B.B.A.

2019 – 2022

- GPA: 4.33/4.50; Graduated with Highest Honors.

PAPERS UNDER REVIEW

- Kim, N., & Chatterjee, S. (Under review). The Financial Confidence Paradox: Competing Psychological Pathways to Interest in AI Financial Advice. *International Journal of Consumer Studies*.
- Kim, N., & Peng, Y. (Under review). Who Gets the Advantage? Unpacking Public Preferences for Performance–Fairness Trade-offs in AI Decision-Making. *CHI 2027*.

PEER-REVIEWED JOURNAL PUBLICATIONS

- Kim, N., & Kim, W. H. (2025). The Effect of Meta-commerce Consumption Value on Consumer Satisfaction and Continuous Usage Intention: The Moderating Roles of Metaverse Involvement and Consumer Competency. *Asia Pacific Journal of Marketing and Logistics*, 37(4), 1130–1149. [SSCI]
- Kim, N., & Yoo, W. (2023). The Effects of NFT Characteristics on the Intention to Purchase NFT: An Extended Technology Acceptance Model. *Advertising Research*, 138, 77–106. [KCI]
- Kim, N., & Kim, W. H. (2023). The Effect of NFT Consumption Value on Purchase Intention: Focused on the Moderating Effect of Perceived Risk and Generation. *Consumer Policy and Education Review*, 19(3), 31–53. [KCI]
- Kim, N., & Kim, W. H. (2023). The Effect of Over the Top (OTT) Service Platform Characteristics on Consumer Satisfaction and Continuous Usage Intention. *Journal of Contents and Industry*, 5(2), 1–7. [KCI]
- Kim, N., Kim, S., Ryu, C., & Kim, W. H. (2022). The Relationship Between Selection Attributes of Vegetarian Home Meal Replacements (HMR), Customer Satisfaction, and Repurchase Intention. *Journal of Tourism and Leisure Research*, 34(2), 297–315. [KCI]

Note. [SSCI]: Social Sciences Citation Index; [KCI]: Korea Citation Index.

REFEREED CONFERENCE PRESENTATIONS

- **Kim, N.** (2026, October). *Whose home, whose control? Agency in AI-enabled housing* [Oral presentation]. Housing Education and Research Association (HERA) Annual Conference, Athens, GA.
- **Kim, N., & Peng, Y.** (2026, April). *Through a moral lens: Moral foundations and public acceptance of artificial intelligence across contexts* [Paper presentation]. American Council on Consumer Interests (ACCI) Annual Conference, Long Beach, CA.
- **Kim, N.** (2025, November). *Dining and delivery spending: Insights from household financial search behavior* [Paper presentation]. Housing Education and Research Association (HERA) Annual Conference, Blacksburg, VA.
- **Kim, N., & Kim, W. H.** (2023, June). *The effect of NFT consumption value on purchase intention: The moderating role of perceived risk and generation* [Poster presentation]. Korean Society of Consumer Policy and Education Conference, Seoul, South Korea.
- **Kim, N., & Kim, W. H.** (2022, May). *The effect of over-the-top (OTT) service platform characteristics on consumer satisfaction and continuous usage intention* [Paper presentation]. Korean Consumption Culture Association Conference, Incheon, South Korea.
- **Kim, W. H., Kim, N., Kim, B., Ryu, C., & Lim, S.** (2020, August). *Forecasting casino revenue using Google Trends data: Focusing on political instability on the Korean Peninsula* [Paper presentation]. IEIE Summer Conference, Jeju, South Korea.

INVITED TALKS & RESEARCH PRESENTATIONS

- **Invited Guest Lecture**, *The Black Box of Grocery Pricing*, FHCE 3100: Consumer Decision Making, University of Georgia, March 2026.
- **Departmental Finalist**, *Same AI, Different Reactions: The Difference Lies in Our Moral Values*, Inaugural Three Minute Research (3MR) Competition, College of Family and Consumer Sciences, University of Georgia, March 2026.
- **Invited Guest Lecture**, *Building Your Academic Path: Graduate Study and Extracurricular Activities*, Online Consumer Behavior Analysis, Incheon National University, May 2024.

PROFESSIONAL EXPERIENCE

Consumer Reports

Yonkers, NY, USA

Research Assistant, *Community Reports*

Aug 2025 – Present

- Contribute to research and outreach projects under Consumer Reports' *Community Reports* initiative.
- Support a participatory AI project using Pol.is to examine consumer opinions about AI.
- Contributed statistical analysis and methodological feedback for a report on Instacart's AI-enabled pricing experiments, *Instacart's AI-Enabled Pricing Experiments May Be Inflating Your Grocery Bill* (2025) & *Same Cart, Different Price* (2025).

- Conducted statistical cross-checks for a report on Uber and Lyft's AI-driven pricing practices, *Different Prices for the Same Ride: How Uber and Lyft Use AI to Get More Money Out of You* (2026).

Korean Consumption Culture Association

Incheon, Republic of Korea

Administrative Assistant

2022

- Supported academic conference operations, financial administration, and coordination with journal editorial offices.

Korea Baseball Organization

Seoul, Republic of Korea

Committee Member, Millennials & Gen Z "SHIFT" Committee

May 2022 – Sep 2022

- Participated in strategic discussions on post-COVID league attendance and sustainability.
- Collaborated with professionals in gaming, sports, and marketing to develop youth engagement initiatives.

Orion Confectionery

Seoul, Republic of Korea

Consumer Panel

2022

- Conducted sensory evaluations and product testing, providing feedback on product concepts and brand positioning.

Citizens' Alliance for Consumer Protection of Korea

Seoul, Republic of Korea

Summer Intern

Jul 2021 – Aug 2021

- Supported consumer protection efforts by reviewing report manuscripts, analyzing consumer counseling data, and monitoring potentially misleading medical-device advertisements.

LEADERSHIP & ENGAGEMENT**Member, *Phi Upsilon Omicron (Chi Chapter)***

2026 – Present

National Honor Society in Family and Consumer Sciences

Athens, GA, USA

- Selected for membership based on academic achievement in the top 35% of students in UGA's College of Family and Consumer Sciences.

Member, *Participatory AI Research Network*

2026 – Present

Coalition for Independent Technology Research

Virtual, USA

- Engage with researchers and practitioners across academia, journalism, and civil society to exchange insights on participatory AI evaluation.

Participant, Overseas Food Consumer Investigation Project

Aug 2021 – Feb 2022

Citizens' Alliance for Consumer Protection of Korea

Seoul, Republic of Korea

- Investigated imported foods amid rising consumer interest in overseas purchases and assisted in product testing and ingredient analysis.

Student Ambassador

2021

Incheon National University

Incheon, Republic of Korea

- Represented the university through social media content creation (YouTube and Instagram), campus tours, and official event coordination and guest reception.

- President, Academic Club, Department of Consumer Science** 2021
Incheon National University Incheon, Republic of Korea
- Implemented a new operational system to strengthen faculty–student communication and led the club to second place among 84 clubs in the university-wide Academic Club Competition.
- Event & Marketing Assistant, Sports & Entertainment Crew** 2020
SK Wyverns (Korean Professional Baseball Club; now SSG Landers) Incheon, Republic of Korea
- Proposed and implemented fan engagement initiatives and assisted in organizing on-site promotional events for professional baseball games.
- Member, Customized On-Site Practical Problem Research Team** 2020
Incheon National University Incheon, Republic of Korea
- Conducted a big data–based research project to analyze illegal parking patterns in Incheon Metropolitan City and proposed data-informed policy recommendations.

AWARDS & HONORS

- FHCE Departmental Travel Funding** 2025 – 2026
University of Georgia
- Hazel and Gene Franklin Scholarship (\$4,800 USD)** 2025
University of Georgia
- Virginia Wilbanks Kilgore Scholarship (\$2,300 USD)** 2024
University of Georgia
- 23rd Hackers Bridge Scholarship (\$10,000 USD)** 2024
HACKERS Education Group
- Graduate Dean’s Award for Excellence** 2024
Incheon National University
- Academic Research Grant (\$1,500 USD)** 2022
Korean Society of Consumer Policy and Education
- Student Ambassador Scholarship (\$3,000 USD)** 2021
Incheon National University
- 2nd Place, Academic Club Competition** 2021
Incheon National University
- Encouragement Award, INU Great Books Debate Competition** 2021
Incheon National University
- Grand Prize, Traditional Market Activation Project Competition** 2020
Incheon National University
- Encouragement Award, X-Corps Festival: Practical Problem Research Competition** 2020
Practical Problem Research Council; Hosted by Ministry of Science and ICT

Excellence Award, 6th Consumer Speech Contest <i>Consumers Union of Incheon</i>	2020
Excellence Award, 54th Conference Idea Competition <i>The Korea Academic Society of Tourism and Leisure</i>	2020
Academic Excellence Scholarship <i>Incheon National University</i>	2019 – 2020
Undergraduate Scholarship (\$1,000 USD) <i>Incheon Institute for Talent & Lifelong Education</i>	2020
Excellence Award, 5th Consumer Speech Contest <i>Consumers Union of Incheon</i>	2019
Undergraduate Scholarship (\$1,000 USD) <i>Scholarship Foundation for Incheon National University</i>	2019

TEACHING EXPERIENCE

University of Georgia <i>Instructor</i>	Athens, GA, USA 2026 – Present
• FHCE 2100E Introduction to Consumer Economics (Present)	
Teaching Assistant	2024 – 2026
• FHCE 2100E Introduction to Consumer Economics (2024 – 2026) • FHCE 3100 Consumer Decision Making (2024 – 2026) • FHCE 5100/7100 Consumer Policy (2024)	
Incheon National University <i>Teaching Assistant</i>	Incheon, Republic of Korea 2022 – 2023
• Customer Service (2023) • Food Service Entrepreneurship and Marketing (2023) • Online Consumer Behavior Analysis (2023) • Quantitative Methods in Consumer Research (2023) • Consumer Typology Analysis (2022) • Service Market Analysis (2022)	

SKILLS

- **Languages:** Korean, English.
- **Programming & Statistical Tools:** Python (NumPy, pandas, scikit-learn), R, SPSS, AMOS.