

Saurabh Bhargava

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ACADEMIC & CONSULTING BIOGRAPHY

Dr. Saurabh Bhargava is a Behavioral Economist who applies insights from behavioral science and data analytics to help organizations improve decision-making, enhance consumer engagement, and optimize the design of employee benefit and reward programs. He is currently a Visiting Associate Professor of Economics at the University of Chicago's Booth School of Business where he teaches an MBA course on managerial decision-making that supplements traditional perspectives with the transformative potential of machine learning and artificial intelligence. He previously served as an Associate Professor at Carnegie Mellon University, where he directed and co-founded its undergraduate program on Behavioral Economics. He is also an academic affiliate of the Jameel Poverty Action Lab at the Massachusetts Institute of Technology. Prior to academia, he was a consultant at McKinsey & Company; he holds an AB from Harvard University, and a PhD and MA in Economics from UC Berkeley.

Dr. Bhargava's research translates behavioral insights into practical, impactful solutions through data-driven collaborations with government agencies and firms. For example, a large-scale field experiment with the IRS led to a redesign of EITC tax notices and worksheets, resulting in several hundred thousand additional claimants annually; field experiments involving 900+ 401(k) plans in partnership with Voya Financial showed how low-cost UX enhancements could boost employee savings by the equivalent of a 74% plan match increase; a study with a Fortune 50 firm revealed costly and pervasive decision errors in health insurance plan choice, prompting an overhaul of plan design and broader policy discussions on insurance reform. This work has been published in leading academic journals (*QJE*, *AER*, *Psychological Science*, *JAMA*, *NEJM Catalyst*), featured in prominent media (*New York Times*, *Wall Street Journal*, *NPR*, *Vox*, *BBC*), and translated for more general audiences through outlets like the *Harvard Business Review*.

In parallel with his research, Dr. Bhargava has advised several government agencies, policy organizations, firms, and professional sports teams on topics at the intersection of behavioral economics, decision science, data analytics, and artificial intelligence. He has participated in expert panels for The Aspen Institute, The Brookings Institution, The National Academies of Sciences, the Centers for Disease Control and Prevention (CDC), The US Government Accountability Office (GAO), and major foundations. Dr. Bhargava has delivered dozens of presentations on Behavioral Economics and its potential applications to corporate audiences worldwide.