



Consumers+
Technology
Dialogue
2026



The Past, Present, and Future of Consumers+Technology

24 – 26 June 2026

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University of St. Gallen
Institute of Behavioral Science
and Technology



Riffelalp Resort

3920 Zermatt, Valais, Switzerland

<https://www.riffelalp.com/en/welcome/>

Day 1

Wednesday 24 June 2026

15:00	Check-in to Hotel	
18:00	Welcome Reception and Apéro Emanuel de Bellis	Church
19:30	Dinner	Ristorante al Bosco

Day 2

Thursday 25 June 2026

from 07:00	Breakfast	
08:30	Session 1: New Methods for Studying AI and Consumer Behavior at Scale Clemens Stachl: <i>Passive Signals, Active Insights</i> Introduction by Anush Sridhar	Church
09:15	Coffee Break	
09:45	Keynote Jacob Goldenberg: <i>The Face of A Thousand Predictions</i> Introduction by Anne-Kathrin Klesse	Church
11:15	Hike to Gornergrat including Packed Lunch	
15:00	Coffee and Cake	Gornergrat
16:19	Train Gornergrat-Riffelalp	
17:30	AI in the Research Process: Past, Present, Future Bernd Schmitt with Co-authors Julian De Freitas, Reto Hofstetter, Shuyi Hao, and Emanuel de Bellis Introduction by Maxwell Poole	Church
19:30	Dinner	Restaurant Alexandre

Day 3

Friday 26 June 2026

from
07:00

Breakfast

08:30

Session 2: Beliefs about the Self in a Digital World

Carey Morewedge: *Egocentric Devaluation in Digital Legacy Preservation Decisions*
Phylliss Gai: *How AI Shapes What We Believe About Ourselves, Others, and the World*
Introductions by Sabou Rani Stocker and Yue Zhang

Church

10:00

Coffee Break

10:30

Discussion Panels

The Future of Meaning

Speaker: Nicole Mead
Moderator: Emanuel de Bellis

Panelists:

Alixandra Barasch
Johannes Boegershausen
Isabelle Engeler
Martin Paul Fritze
Rhonda Hadi
Reto Hofstetter
Maxwell Poole
Clemens Stachl
Anush Sridhar
Bram Van den Bergh
Klaus Wertenbroch

The Future of Autonomy

Speaker: Christian Hildebrand
Moderator: Ana Valenzuela

Panelists:

Diogo Koch Alves
Yakov Bart
Leif Brandes
Peter Mathias Fischer
Armin Granulo
Antonia Krefeld-Schwalb
Carey Morewedge
Valentina Pitardi
Miriam Tuk
Ertugrul Uysal
Yue Zhang
Jenny Zimmermann

The Future of Relationships

Speaker: Julian De Freitas
Moderator: Anne-Kathrin Klesse

Panelists:

Melanie Clegg
David Finken
Phylliss Gai
Jonas Goergen
Jacob Goldenberg
Shuyi Hao
Kirk Kristofferson
Shwetha Mariadassou
Bernd Schmitt
Yael Steinhart
Sabou Rani Stocker
Andrea Weihrauch

11:15

Discussion in Groups

12:00

Connecting the Threads: Meaning, Autonomy, and Relationships

Church

12:30

Hike and Enjoying the Outdoors including Packed Lunch

15:00

Concluding CTD26 and Looking Ahead

Church

16:30

End of CTD26

New Methods for Studying AI and Consumer Behavior at Scale

Juliana Schroeder

UC Berkeley

Benchmarking AI Models for Human Flourishing

Existing AI benchmarks assess what models can do, but not what they do to the people who use them. We present AI Human Impact Bench, a simulation-based evaluation framework designed to measure how AI systems shape human flourishing across physical, psychological, and societal dimensions. The framework addresses three structural gaps in current practice: the absence of a shared mechanism for non-technical experts to propose benchmark constructs, the lack of psychometric tools for adjudicating operationalization disputes, and the dominance of single-turn, static formats that obscure harms which emerge across extended interactions. Our pipeline combines adversarial multi-turn user simulation, demographically stratified scenario generation, and a suite of reliability checks including test-retest consistency, between-judge agreement, and generator-swap audits. We evaluate 14 leading language models across 18 expert-submitted benchmarks spanning emotional dependence, cognitive autonomy, health, legal, financial, and safety constructs. Three findings stand out. First, every model scores substantially higher on harm avoidance than on actively promoting beneficial behavior, with gaps ranging from 3.9 to 21.6 percentage points, suggesting that alignment in-vestment has concentrated on suppressing harmful outputs rather than scaffolding flourishing. Second, benchmark difficulty is determined more by construct than by model, with Humane Bench, Cognitive Bias, and Cognitive Offloading proving uniformly hard across all systems. Third, 12 of 14 models exhibit significantly more emotional-dependence behaviors toward child and teen personas than toward adults, in the opposite direction of what protective design implies. Together these results demonstrate that human-impact constructs can be operationalized at scale with reliability properties that survive systematic methodological audit, and establish AI Human Impact Bench as open infrastructure for the kind of shared, contestable evidence base that AI governance currently lacks.

Clemens Stachl

University of St.Gallen

Passive Signals, Active Insights: Mobile Sensing as a New Lens on Consumer Behavior

The digitization of everyday life is reshaping how consumers search, evaluate, and decide. At the same time, these developments generate unprecedented streams of behavioral data that consumer researchers can use to study these processes at scale. One of the most promising methods in this space is high-frequency mobile sensing via smartphones. Just as urban sensors capture the pulse of a city through passively collected signals, smartphone sensing un-obtrusively records how consumers move, communicate, browse, sleep, and engage with their environments as their daily lives unfold. This offers a more objective and granular view of constructs that consumer researchers have traditionally measured through self-report: preferences, motivations, emotional states, lifestyle, and decision styles. These can be inferred continuously, in naturalistic settings, and scalable across large and diverse populations. Combined with machine learning, these passively sensed signals can be used to predict psychological traits, cognitive abilities, and consumption-relevant outcomes, linking large-scale digital traces to individual-level consumer insight. In this talk, I will present research that integrates these computational and data-driven approaches to advance how we measure and theorize about consumer behavior. I will discuss the methodological strengths and limitations of the sensing-based paradigm, and reflect critically on its broader implications for the field — particularly around construct validity, consumer privacy and ethics, and the future of data-intensive behavioral science.

Jacob Goldenberg

Reichman University

The Face of A Thousand Predictions

A growing stream of research examines how consumers interact with new technologies, especially artificial intelligence. This talk focuses on a different angle: how technologies can learn from consumers themselves. I argue that it may be possible to extract meaningful information about individuals from their appearance alone, and to use this information to create “twins”: synthetic representations of individuals that can be used to simulate groups, markets, and other complex social processes.

08:30

Friday 26 June 2026

Session 2

Beliefs about the Self in a Digital World

Carey Morewedge

Boston University

Egocentric Devaluation in Digital Legacy Preservation Decisions

As user-generated content increasingly outlives the users who create it, consumers must decide whether the digital traces of their lives will remain accessible after their deaths. Digital legacy decisions are intertemporal and interpersonal: users make preservation choices today, yet the primary beneficiaries are survivors who will consume the content after their deaths. Across seven studies, we find a systematic self–other asymmetry in digital legacy valuation: consumers value preserving the content of others more than their own. This egocentric devaluation unfolds across multiple operationalizations of value, including monetary judgments, willingness to invest time, and demand for preservation services. It generalizes across relationships (partners, parents) and contexts (legal judgments and marketplace settings). We identify egocentric perspective-taking as the driver. When evaluating their own content, consumers fail to recognize its value to their survivors because they focus on its (lack of) value to themselves. By contrast, when evaluating the value of the content of others, users focus on its consumption value to themselves and thus recognize its value to other survivors. Consequently, prompting consumers to first consider the value of the content of others attenuates egocentric devaluation and increases their willingness to expend resources to preserve their digital legacy.

Phyliss Gai

Peking University

Reality Check: How AI Shapes What We Believe About Ourselves, Others, and the World

Artificial intelligence is becoming a powerful force in shaping perceptions of reality—what people believe about themselves, other people, and the social world around them. I synthesize insights from recent behavioral research to examine how AI constructs and transforms reality at multiple levels. By influencing how people see themselves, others, and their relationships, AI creates opportunities for greater self-understanding, perspective-taking, and social connection, while also introducing risks of distortion, bias amplification, dehumanization, and the erosion of human connection. Understanding the conditions under which AI reflects, constructs, or transforms reality represents both a challenge and a promising opportunity for future research on technology and human behavior.

List of Participants

Name	Institution
Diogo Koch Alves	Bayes Business School
Alixandra Barasch	University of Colorado Boulder
Yakov Bart	Northeastern University
Johannes Boegershausen	Erasmus University Rotterdam
Leif Brandes	University of Lucerne
Melanie Clegg	University of Lausanne
Emanuel de Bellis	University of St.Gallen
Julian De Freitas	Harvard Business School
Isabelle Engeler	University of Lausanne
David Finken	Technical University of Munich
Peter Mathias Fischer	HEC Paris
Martin Paul Fritze	LMU Munich
Phyliss Gai	Peking University
Jonas Goergen	KEDGE Business School
Jacob Goldenberg	Reichman University
Armin Granulo	LMU Munich
Rhonda Hadi	University of Oxford
Shuyi Hao	ICN Business School
Christian Hildebrand	University of St.Gallen
Reto Hofstetter	University of St.Gallen
Moritz Joerling	Emlyon Business School
Anne-Kathrin Klesse	Erasmus University Rotterdam
Antonia Krefeld-Schwalb	Erasmus University Rotterdam
Kirk Kristofferson	Ivey Business School
Shwetha Mariadassou	Erasmus University Rotterdam
Nicole Mead	Nova School of Business and Economics
Carey Morewedge	Boston University
Valentina Pitardi	Surrey Business School
Maxwell Poole	Erasmus University Rotterdam
Bernd Schmitt	Columbia University
Juliana Schroeder	UC Berkeley
Anush Sridhar	University of St.Gallen
Clemens Stachl	University of St.Gallen
Yael Steinhart	Tel Aviv University
Sabou Rani Stocker	University of St.Gallen
Mirjam Tuk	Erasmus University Rotterdam
Ertugrul Uysal	ETH Zurich
Ana Valenzuela	ESADE Business School
Bram Van den Bergh	Erasmus University Rotterdam
Andrea Weihrauch	University of Amsterdam
Yue Zhang	Erasmus University Rotterdam
Jenny Zimmermann	EDHEC Business School