

Barbara Summers

Curriculum Vitae

SUMMARY

Barbara Summers is Professor of Human Judgment and Decision Making at Leeds University Business School and is Co-Director of the Centre for Decision Research. Her research focuses on individual decision making from both cognitive and emotional perspectives, with applications mainly in finance and health. She collaborates with experts and organizations in these fields in the UK and abroad. Her work benefits from her previous commercial experience as Head of Systems Development at Equifax Europe UK, and she is an invited member of the Institute for Credit Management (the UK professional body for credit management).

Barbara's work is regularly published in peer-reviewed journals, and her work on financial decision making has informed the UK Department for Work and Pensions and NEST (the pension provider set up to meet the requirements of the *Pensions Act 2008*, which introduces auto-enrolment in pensions). Her Knowledge Transfer project with Clydesdale Bank won an award from the UK Economic and Social Research Council. Current projects include work on intrinsic emotions in financial decision making (including consumer debt), the emotional basis of risk preference, active components of patient decision aids, moral reasoning and motivations in the tax context, estimation of task duration, probability judgment, and the nature of financial risk perception.

Barbara is actively involved in the European Association for Decision Making (EADM), and currently serves as President of the Association. She has been on the Scientific Committees for EADM's conference, SPUDM 24 (Subjective Probability, Utility and Decision Making), in Barcelona and for the first two EADM Summer Schools which were held at the University of Essex and the Max Planck Institute for Research on Collective Goods in Bonn, Germany. She also chaired the 2015 committee for the association's De Finetti Prize for PhD students.

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CAREER HISTORY

CURRENT POSITIONS

Co-Director, Centre for Decision Research, University of Leeds

(www.leeds.ac.uk/decision-research)

President, European Association for Decision Making

(www.eadm.eu)

CURRENT EMPLOYMENT

University of Leeds, Leeds University Business School

- Professor September 2014 – Date
- Senior Lecturer August 2004 – August 2014
- Lecturer July 1998 - July 2004

PREVIOUS EMPLOYMENT

University of Bradford, Bradford Management Centre

- Research Assistant October 1995 - June 1998
- Research Student October 1994 - September 1995

Equifax Europe April 1987 - August 1993

- Systems Architecture Manager
- Head of Systems Development
- Project Manager
- Project Leader
- Senior Analyst/Programmer

Company Business: Credit Reference Agency

PUBLICATIONS AND PRESENTATIONS

Academic Journals

PUBLISHED & ACCEPTED FOR PUBLICATION

Duxbury, D. and Summers, B. On Perceptions of Financial Volatility in Price Sequences, online early *European Journal of Finance*, 2017

Abhyankar, P., Velikova, G., Summers, A., and Bekker, H. (2016), Identifying components in consent information needed to support informed decision making about trial participation: An interview study with women managing cancer. *Social Science & Medicine*, 161, 83-91.

McNair, S., Summers, B., Bruine de Bruin, W., and Ranyard, R. (2016). Individual-level factors predicting consumer financial behavior at a time of high pressure, *Personality and Individual Differences*, 99, 211-216.

Frecknall Hughes, J., Moizer, P., Doyle, E. and Summers, B. (2016). An Examination of the Ethical Influences on the Work of Tax Practitioners. Forthcoming *Journal of Business Ethics*

Bruine de Bruin, W., McNair, S., Taylor, A., Summers, B. and Strough. (2015). 'Thinking about numbers is not my idea of fun': Need for cognition mediates age differences in numeracy performance. *Medical Decision Making*, 35, 1 22-26.

Abhyankar, P., Summers, B. A., Velikova, G. and Bekker, H. L. (2014). Framing options as choice or opportunity: does the frame influence decisions? *Medical Decision Making*, 34, 567-582.

- Hadjichristidis, C. Summers, B. and Thomas, K. (2014). Unpacking Estimates of Task Duration: The Role of Typicality and Temporality. *Journal of Experimental Social Psychology*, 51, 45-50.
- Doyle, E., Frecknall-Hughes, J., and Summers, B. (2014). Ethics in Tax Practice: A Study of the Effect of Practitioner Firm Size. *Journal of Business Ethics*, 122, 623-641.
- Duxbury, D., Summers, B., Hudson, R. and Keasey, K (2013). How People Evaluate Defined Contribution, Annuity-based Pension Arrangements: A Behavioral Exploration. *Journal of Economic Psychology*, 34, 256-269.
- Doyle, E., Frecknall-Hughes, J. and Summers, B. (2013), B. An Empirical Analysis of the Ethical Reasoning of Tax Practitioners. *Journal of Business Ethics*, 114, 325-339.
- Summers, B. and Duxbury, D. (2012). Decision-dependent Emotions and Behavioral Anomalies. *Organizational Behavior and Human Decision Processes*, 118, 226-238.
- Dowding D., Gurbutt, R., Murphy, M., Lascelles, M., Pearman, A. and Summers, B. (2012). Conceptualising Decision Making in Nursing Education. *Journal of Research in Nursing*, 17, 348–360.
- Audzeyeva, A., Summers, B. and Schenk-Hoppé, K. (2012). Forecasting Customer Behaviour in a Multi-Service Financial Organisation: A Profitability Perspective. *International Journal of Forecasting*, 28, 507-518.
- Abhyankar, P., Bekker, H. L., Summers, B. and Velikova, G (2011). Why Values Elicitation Techniques Enable People to Make Informed Decisions about Cancer Trial Participation. *Health Expectations*, 14, Supplement s1, 20-32. *Impact Factor 2.315*.
- Doyle, E., Frecknall-Hughes, J. and Summers, B. (2009). Research Methods in Taxation Ethics: Developing the Defining Issues Test (DIT) for a Tax Specific Scenario. *Journal of Business Ethics*, 88, 35-52.
- Ranyard, R., Del Missier, F., Bonini, N. Duxbury, D. and Summers, B. (2008). Perceptions and Expectations of Price Changes and Inflation. *Journal of Economic Psychology*, 29, 378-400. *Winner of a Citation of Excellence award from Emerald Management Reviews - see awards section*.
- Summers, B., Duxbury, D., Hudson, R. and Keasey, K. (2006). As Time Goes By: An Investigation of How Asset Allocation Varies with Investor Age. *Economics Letters*, 91, 210-214.
- Duxbury, D., Hudson, R., Keasey, K. and Summers, B. (2005). Should Actions Speak Louder Than Words?: Individuals' Attitudes and Behavior in Asset Allocation Choices. *Economics Letters*, 89, 107-111.
- Summers, B., Ironfield-Smith, C., Duxbury, D., Hudson, R. and Keasey, K. (2005). Informed Choice: Consumer Preferences for Information on Pensions. *Journal of Financial Regulation and Compliance*, 13, 3, 260-267.

- Ironfield-Smith, C., Keasey, K., Summers, B., Hudson, R. and Duxbury, D. (2005). Consumer Debt in the UK: Attitudes and Implications. *Journal of Financial Regulation and Compliance*, 13, 132-141.
- Summers, B., Williamson, T. and Read, D. (2004). Does Method of Acquisition Affect the Quality of Expert Judgement? *Journal of Occupational and Organizational Psychology*, 77, 237-258.
- Duxbury, D. and Summers, B. (2004). Financial Risk Perception: Are Individuals Variance Averse or Loss Averse? *Economics Letters*, 84, 21-28.
- Summers, B., Griffiths, E. and Hudson, R. (2004). Back to the Future: An Empirical Investigation into the Validity of Stock Index Models Over Time. *Applied Financial Economics*, 14, 209-214.
- Bown, N. J., Read, D. and Summers, B. (2003). The Lure of Choice. *Journal of Behavioral Decision Making*, 16, 297-308.
- Summers, B. and Wilson, N. (2003). Trade Credit and Customer Relationships. *Managerial and Decision Economics*, 24, 439-455.
- Summers, B. and Wilson, N. (2002). An Empirical Investigation of Trade Credit Demand. *International Journal of the Economics of Business*, 9, 257-270.
- Wilson, N. and Summers, B. (2002). Trade Credit Terms Offered by Small Firms: Survey Evidence and Empirical Analysis. *Journal of Business Finance & Accounting*, 29, 317-351.
- Wilson, N., Summers, B. and Hope, R. (2000). Using Payment Behaviour Data for Credit Risk Modelling. *International Journal of the Economics of Business*, 7, 333-346
- Summers, B. and Wilson, N. (2000). Trade Credit Management and the Decision to Use Factoring: An Empirical Study. *Journal of Business Finance & Accounting*, 27, 37-68.

Work in Progress

- Rain or Shine? Does emphasising the threat posed by different climate change impacts affect feelings towards mitigation?
Andrea Taylor & Barbara Summers
- The Impact of Incompatibility on Probability Judgment
Barbara Summers & Constantinos Hadjichristidis
- The Annuity Puzzle and the Central Nature of Illiquidity in Annuity Products (with R. Hudson)
- Taxation: A Matter of Law or Morality? (with E. Doyle and J. Frecknall-Hughes)
- Risk Preference and Responsibility (with D. Duxbury)
- Risk Perception in the Presence of Continuous Outcome Distributions (with D. Duxbury)

Book Chapters

- Doyle, E., Frecknall-Hughes, J. and Summers, B. (2012). Moral Reasoning and Tax Practice: The Development of an Assessment Instrument. In *Taxation: A Fieldwork Approach*, Oats, L. (ed.), Routledge: Oxford, UK, pp. 59–71.
- Summers, B. and Wilson, N. (2000). Demand for Credit and Influences on Payment Behaviour. In *Risk Behaviour and Risk Management in Business Life*, Bo Green (ed.), Kluwer Academic Publishers: Dordrecht, The Netherlands, pp. 87-98.
- Wilson, N., Singleton, C. and Summers, B. (1999). Small Business Demand for Trade Credit, Credit Rationing and the Late Payment of Commercial Debt: An Empirical Study. In *Management Buy-Outs and Venture Capital: Into the Next Millennium*, M Wright, K Robbie (eds.), Edward Elgar Publishing: Cheltenham, UK, pp. 181-201.

Authored Books and Reports

- Summers, B., Read, D. and Fylan, F. (2006). *Literature in the Areas of Behavioural Economics and Psychology Relevant to the Understanding of an Individual's Propensity to Engage with their Creditors*. Department of Constitutional Affairs: London, UK.
- Wilson, N. and Summers, B. (1998). *Credit Insurance in the UK and Europe*, HMSO: London, UK.
- Wilson, N. and Summers, B. (1998). *Debt Collection in the UK and Europe*. HMSO: London, UK
- Wilson, N., Watson, K., Singleton, C. and Summers, B. (1996). *Credit Management, Late Payment and the SME Business Environment: A Survey*. Credit Management Research Group: University of Bradford Management Centre, UK.
- Wilson, N., Watson, K. and Summers, B. (1995). *Trading Relationships, Credit Management and Corporate Performance: A Survey*. Credit Management Research Group: University of Bradford Management Centre, UK.
- Wilson, N., and Summers, B. (1995). *Best Practice in Collections*. Credit Management Research Group: University of Bradford Management Centre, UK.

Professional Journals

- Summers, B. and Wilson, N. (2000). Some Empirical Evidence on Late Payment in the UK, *Journal of Credit Management*, Issue 8, July.
- Wilson, N., Summers, B. and Wetherhill, P. (2000). Does Prompt Payment Pay? *Credit Management*, May.
- Summers, B., Wetherhill, P. Wilson, N. and Lui, J. (2000). A Survey of Domestic Credit Terms. *Journal of Credit Management*, Issue 7, April.

Summers, B. and Wilson, N. (1998). Using Neural Networks for Credit Risk Management. *Journal of Credit Management*, Issue 1.

Summers, B. and Wilson, N. (1998). Why Do Firms Use Factoring? *Credit Management*, February.

Summers, B. and Wilson, N. (1997). Influences on Payment Behaviour. *Credit Management*, September.

Summers, B. (1996) Late Payment, Bad Debt and Statutory Interest. *Credit Management*, February 1996.

Conference Presentations (Invited Speaker)

What's My Motivation?, *3rd Motivation & Self-Control Symposium*, Cologne, Germany, October 2016.

Taxing Decisions...and Some Issues in doing Research in Real World Contexts, *3rd EADM JDM Summer School for PhD Students*, Amsterdam, Netherlands, July 2016.

Reality can be quite complex...or how qualitative research can add insights to real world problems, *Presidential Address at the 25th Subjective Probability, Utility, and Decision Making (SPUDM) Conference*, Budapest, Hungary, August 2015

Quantitative Research: Surveys. *Shedding Light on the Shadow of Economy: A critical assessment of methods in tax research*, Vienna, September 2013

What can 'Quants' Ever Do for Me?: Explaining the Benefits of Quantitative Methods to Students. *EIGHTH Annual Teaching Research Methods to Business and Management Students Workshop (run by the British Academy of Management Research Methodology Special Interest Group)*, Leeds, March 2012

Emotions as Necessary Causes of Economic Behavior: Evidence from the Disposition Effect. Keynote talk at *Regulation and Responsibility: Analysing Behaviour in a Business Environment*, The Open University, January 2012.

Borrowing and Saving: Exploring Consumer Financial Experience. *Institute of Credit Management Conference on Credit Risk*, Leeds, November 2004

The Behaviour behind Behavioural Scoring. *Institute of Credit Management Conference on Credit Risk*, Leeds, November 2002

Using Neural Networks for Risk Management. *Institute of Credit Management Conference on Credit Risk*, Leeds, November 2000

Credit Scoring and Customer Modelling for Profitable Decisions (with N Wilson). *Equifax New technology Forum Conference*, Derby, December 1999

Using Neural Networks for Credit Risk Management. *Sixth ICM Credit Scoring Conference*, Autumn 1999

An Experiment in Risk Assessment. (with T. Williamson and D. Read). *Sixth ICM Credit Management Forum*, Autumn 1999

Late Payment and the Statutory Right to Interest Legislation (with N. Wilson). *Sixth ICM Credit Management Forum*, Autumn 1999

Research Findings and Conclusions for a Credit Manager of the Future. *Third International Stockholm Seminar on Risk Behaviour and Risk Management*, June 1999

Initial Results from the Credit Management Quarterly Review. Fifth ICM Credit Management Forum, *November 1998*

Workshop on Neural Networks. Fifth ICM Conference on Credit Scoring, *November, 1998*

Invited Comment on Keynote Speech by Katarina Svensson of Lund University "Trade Credits in Europe Today - Credit Cultures, Payment Morality and Legal Systems". *Second International Stockholm Seminar on Risk Behaviour and Risk Management*, June 1997

Predicting Corporate Failure and Payment Behaviour: An Analysis of Accounting Data (with N. Wilson and R. Hope). *ICM Credit Management Forum*, Bradford. October 1996

Late Payment, Bad Debt and Statutory Interest. *ICM Credit Management Forum*, Bradford. November 1995.

Corporate Credit Risk - Analysis & Modelling (with N. Wilson). *ICM Credit Management Forum*, Bradford. November 1995.

Neural Networks and Consumer Credit. *ICM Credit Management Forum*, Bradford. November 1994

Refereed Conferences

My work has been presented extensively at international conferences, with over 70 presentations. A list is included in the Appendix.

Invited Seminars

What have emotions ever done for me? Emotions in finance, tax and environmental decisions, *University of Vienna*, June 2015

Aspects of Pensions, *University of Maastricht*, June 2014.

Risk Preference and Emotion, *University of Hull*, February 2014

Emotions as Necessary Causes of Economic Behavior: Evidence from the Disposition Effect. *University of Newcastle*, November, 2010.

Emotions as Necessary Causes of Economic Behavior: Evidence from the Disposition Effect. *University of Bournemouth*, November 2010.

PhD & MPhil Students Supervised

All students have, or are expected to complete on time

Date Completed	Name
Current, started 2015	Chris Riley An Investigation into the Behavioural Underpinnings of Share-Price Anomalies using Experimental Techniques and Market Data on a Multidimensional Basis. Joint supervision, full time, Leeds University Business School
Current, started 2014	Helen Convey How are carers and/or relatives supported to make best interest decisions when faced with an ethical dilemma? Joint supervision, part time (staff member), School of Healthcare, University of Leeds
Current, started 2010	Mark Houghton Insights that can be gained from metaphor in understanding the behavior of financial traders, and the contributions the metaphors chosen might have to the heuristics and biases traders fall prey to. Joint supervision, part time, Leeds University Business School
2017, MPhil with distinction	Danielle Huckle How do Consumers Evaluate Products? The Relationship between Individual Information Processing Preferences, Age and Product Type MPhil, joint supervision, full time, Leeds University Business School
2016	Santiago Garcia Rodriguez <i>"Visualization and Numeracy in Consumer Decision Making"</i> Joint supervision, combination of full time and part time study, Leeds University Business School
2010	Elaine Doyle <i>"An Empirical Analysis of the Ethical Reasoning Process of Tax Practitioners"</i> Joint supervision, part time, Sheffield University Management School (acting as external supervisor)
2008	Purva Abhyankar <i>"Decision Making about Cancer Treatment and Clinical Trial Participation"</i> Joint supervision, full time, Leeds Institute of Health Sciences (acting as external supervisor)

PhD Students Examined

2017	Paul Grayson <i>"The Disposition Effect, Trading Traits, and Cognitive Reappraisal"</i> External Examiner at The Open University
2012	Daniel Richards <i>"The Disposition Effect, Dual Process Theory and Emotion Regulation"</i> External Examiner at The Open University
2008	Alexandre Anatolievich Bachkirov <i>"Management Decision Making: Effects of Specific Emotions on Depth of Processing"</i> Internal Examiner
2007	Shue Loong Chow <i>"The Gestalt Characteristics of Experiences That Extend Over Time: A Further Analysis"</i> Internal Examiner

RESEARCH FUNDING

2017-2019	To develop a system utilising machine learning, artificial intelligence and decision science methodology to support and enhance the identification of new musical talent and maximise the profitability of the talent identification process. KTP award working with All Around the World Ltd. with self as Lead Academic, R. Hodgett as Knowledge Base Supervisor, S. Siraj as Academic Support
2014-2019	Consumer Data Support Services, ESRC funded Consumer Data Research Centre, named researcher 5% funded, PI M. Birkin, University of Leeds.
2011	OMD UK (a global media agency)/ Leeds University Business School: Collaborative 3 year studentship commencing October 2012. Self, J. Maule and W. Bruine de Bruin supervising.
2011-2012	Communicating the NEST Proposition. Self as PI, Co-Is: D. Duxbury, J. Maule, A. Pearman Academic Support to NEST's (previously known as PADA) research conducted by BMRB
2010-2012	Identifying Components of Decision Aid Interventions that enable Informed Decision Making about Dialysis Modality Funded by the Foundation for Informed Decision Making, USA. Co-I, PI H. Bekker, Leeds Institute of Health Sciences. Other collaborators from the University of Leiden, Bradford Institute for Health Research, St James's University Hospital, Leeds Institute of Health Sciences, and Sheffield Kidney Institute.

- 2010 Insights from Decision Research Literature into Understanding Decision Making in the Shopping Occasion.
Funded by OMD UK. Self as PI, Co-Is: A. Pearman, D. Duxbury, J. Maule and N. Bown
- 2009-2010 Attitudes to Loss
Self as PI, Co-Is: D. Duxbury, J. Maule, A. Pearman
Academic Support to PADA's (Personal Accounts Delivery Authority) deliberative research conducted by Opinion Leader
- 2009-2012 Evaluation of Pfizer's "Own Health" model
KTP award working with Pfizer Health Solutions
Co-I, academic support to S. King (Lead Academic and Knowledge Base Supervisor), with B. Malby also providing academic support
- 2008 Input to the DWP Auto-enrolment project
Funded by Department for Work and Pensions.
Self as PI, Co-Is: D. Duxbury, J. Maule, A. Pearman
Academic Support to the DWP project
- 2007-2009 To Develop and Implement Customer Lifetime Value Measures to Support the Decision Making Processes around Customer Product Offerings and the Service Proposition.
KTP award working with Clydesdale Bank.
with K. R. Schenk-Hoppé (Lead Academic), self as Knowledge Base Supervisor
*This KTP received an "outstanding" grading from the KTP Grading Panel and was awarded a KTP Certificate of Excellence.
Winner of the ESRC's 'Best Application of Social Science in a KTP 2011' – see Awards section.*
- 2005 Literature in the Areas of Behavioural Economics and Psychology Relevant to the Understanding of an Individual's Propensity to Engage with their Creditors,
Research for the Department for Constitutional Affairs,
Self as PI, with D. Read (University of Durham) and F. Fylan (Brainbox Research)
- 2005 Research on Decision Making and its Potential for Application in a Particular Industry Context
Research for a commercial client,
With J. Maule (PI) and C. Hadjichristidis

AWARDS

- 2011 **ESRC 'Best Application of Social Science in a KTP 2011'**
for the KTP project 'To Develop and Implement Customer Lifetime Value Measures to Support the Decision Making Processes around Customer Product Offerings and the Service Proposition.'
This project was undertaken jointly with K. R. Schenk-Hoppé, the Associate was A. Audzeyeva and Clydesdale Bank supervisor was L. Marshall.
- 2008 **Emerald Management Review Citation of Excellence award as one of the top papers of 2008.**

Ranyard, R., Del Missier, F., Bonini, N. Duxbury, D. and Summers, B. (2008). Perceptions and Expectations of Price Changes and Inflation Journal of Economic Psychology, 29, 378-400
There are 50 awards per year (out of 15,000 papers reviewed) and awards include publications in such journals as American Economic Review, Strategic Management Journal and Journal of Finance.

WORK WITH LEARNED SOCIETIES

Chair of the Jane Beattie Scientific Recognition Award Committee, and award for innovation in decision research, 2017

Member of the Scientific Committee for the SABE/IAREP Conference 2016: Behavioral Insights in Research and Policy Making, Wageningen, Netherlands, July 2016.

President of the European Association for Decision Making, 2015-2017

Chair of the De Finetti Committee for the best paper by a PhD student, 2015

President-elect of the European Association for Decision Making, 2013-2015

Member of the Scientific Committee for the European Association for Decision Making conference SPUDM 24 (Subjective Probability. Utility and Decision Making), Barcelona, 2013.

Member of the Scientific Committee for the EADM JDM Summer School for PhD Students 2012.

Elected as “Member at Large” on the board of the European Association for Decision Making, 2011-2013.

Judge for the Best Student Poster awards at the Society for Judgment and Decision Making Conference, Toronto, November 2013.

Judge for the Best Student Poster awards at the Society for Judgment and Decision Making Conference, Minneapolis, November 2012.

Judge for the Best Student Poster awards at the Society for Judgment and Decision Making Conference, Boston, November 2009.

INVITED INVOLVEMENT

Invited attendee at the Institute and Faculty of Actuaries Behavioural Finance Workshop, January 24th 2017

Invited delegate at the discussion forum on shared decision making run by NICE (the National Institute for Health & Care Excellence). The event aimed to explore the ongoing work across the UK relevant to supporting patients’ decision making and to explore whether there is a need for ongoing collaboration. January 29, 2015. I am now involved in regular meetings with the group that developed from this (NICE Shared Decision Making Collaborative).

Invited delegate at the "Consumer Confidence in DC Savings" workshop held by NEST (the pension company set up in response to the Pensions Act 2008 which introduced auto-enrolment). This looked at research being done into pension design in the context of the move to more widespread pension scheme membership, and had delegates from government and industry. October 22, 2013.

Member of the Steering Committee for the NIHR funded project "Evaluation of Patient Preferences for and cost effectiveness of community IV antibiotic services" at the University of Leeds. 2013-date.

Panellist for the discussion at the NEST/TUC event *Reactions to volatility and loss: The potential impact of loss aversion* in London, July 2011.

Invited to give an email interview for the blog :InDecision:, which is run for and by early career researchers and practitioners in decision making. This appeared in the June 2013 "Research Heroes" section. The interview can be viewed here: <http://indecisionblog.com/2013/06/24/research-hero-barbara-summers/>

On the organizing committee of the workshop *Economic Psychology: New Methods and Findings*, 26th March 2010. This was sponsored by ICABEEP, a confederation of the International Association for Research Into Economic Psychology (IAREP) and the Society for the Advancement of Behavioural Economics (SABE).

ACADEMIC and PROFESSIONAL QUALIFICATIONS

2007	Fellow of the Higher Education Academy
2003	MICM (Member of the Institute of Credit Management, invited membership)
2002	PhD, University of Bradford 'An Empirical Study of Trade Credit'
2002	Membership of the Institute of Learning and teaching (ILT)
1994	MBA (with Distinction) specialising in Economics and Corporate Planning, University of Bradford
1994	MBCS (Member of the British Computer Society)
1994	Diploma in Marketing (DipM)
1978	Graduate Certificate in Education, University of Leeds
1976	B.Sc. (Hons) Genetics 2(1), University of Leeds

LEADERSHIP, MANAGEMENT AND ADMINISTRATION

Faculty/School (Leeds University Business School is a unitary faculty)

2014 - date	Member of the University Library's Strategic Advisory Board representing the Business School
2014 - 2016	Chair of the Faculty Library Committee, and Faculty Representative
2011-2012	Research Support Project Board, Faculty Representative Supporting the development and implementation of a new computer system to manage research grants.
2010-date	Representing the Centre for Decision Research on the Faculty Research Committee (with the Co-Director).
2007-2010	Faculty Ethics Representative. Appointed as the first representative when the cross faculty ethics committee was established and ethical approval introduced as a requirement in the Business School. Worked on developing ethics policy across a number of social science departments and reviewed applications for ethical review. Vice Chair of the committee 2009-2010.
2004-2009	Elected member of the Research Committee (departmental and then faculty level committee). Contributed to the preparation of the submission for RAE 2008.
2004-2006	Programme Director, Intercalated BSc in Health Management Set up and ran programme.

- 2002-2006 Programme Director, MSc Management.
Set up programme.
Obtained ESRC and AMBA PEMM Accreditations. PEMM is the AMBA accreditation for pre-experience programmes.
Member of Learning and Teaching related committees in this role (these were initially departmental but then became faculty level).
Obtained learning and teaching grants from the Business School teaching innovation fund to develop support classes for non-quantitative students coming to the programme (see teaching grant information above). This substantially improved performance.
- 1999-2003 Involved in the library's Hybrid Library project, including being on the board for the project and assisting in staff recruitment.
This project looked at ways to provide, within the student's learning environment, access to library resources relevant to that module such as databases, web pages, reading lists, etc.
- 1999-2000 Elected member of the Departmental Management Committee.
- 1998 Member of the Library Resources Review Group, reviewing the use of online and CD based access to journals, database and other information sources. This led to a substantial spread of electronic access in the library.

Divisional (equivalent to Departmental)

- 2012-2013 Responsible for coordinating workload planning across the groups in my Division of the Business School (equivalent to department), working with the Head of Division, and for investigating financial issues related to this. I was responsible for developing and introducing a transparent workload plan and explanations of calculations that could be circulated to all members of the Division.
- 2011-2012 LUBS Research Support Project Implementation Team
Responsible for implementation of a new computer system to manage research grants within the faculty.
- 2004-date Library Representative for Management Division (equivalent to a departmental position) contributing to the Faculty Library Committee.
Contributing to resource reviews in the Business School.
- 2009-2011 PhD Representative for Management Division (equivalent to a departmental position), processing PhD applications and contributing to the Faculty Graduate School Committee.

OTHER AWARDS/ MENTIONS

- 2014 Nominated for the University of Leeds Women of Achievement awards
- 2013 Discretionary salary increment, put forward by my line manager.
Discretionary increments are those above the normal top of scale for my role. It is unusual at Leeds to have two successful increments of this type in consecutive years.

2012 Discretionary salary increment on grounds of performance over and above normal expectation, exceptional achievements (research related), and collegiality/ citizenship.

RELEVANT COMMERCIAL EXPERIENCE

Equifax is a credit reference agency based in Atlanta, USA. I worked for the European arm of the company, progressing from analyst/ programmer in one of the system development teams through to Head of Department over a 3 year period, taking on responsibility and leadership for increasingly important projects. I was involved in Greenfield projects (e.g. establishing the conceptual system for insurance claim data sharing in the UK) and in international joint ventures (the setup of the British Satellite Broadcasting software systems when satellite TV was launched in the UK, in collaboration with a US cable company).

As a credit reference agency Equifax kept credit information on UK adults, including credit accounts shared by financial services companies and public information such as Electoral Roll data and County Court Judgments. My department managed a database of over 100 million records and had to provide access to credit reports and scores in under 2 seconds via online systems. This experience therefore prepares me well for understanding the issues in the recent developments in big data and business analytics

On taking up my role as Systems Development Manager in April 1990 I worked with the IT Director to establish the company's future software strategy after a change of ownership and management. The company had previously been using non-mainstream software and we decided to move to more standard methods

Following this I led the implementation of major changes in the Systems Development Department, which comprised around 50 people involved in supporting and developing Equifax's database and products, as well as providing bespoke credit and marketing systems for clients. The changes primarily revolved around the introduction of structured systems development methods. A large scale training program was required for all development staff and I specified requirements and worked with training suppliers to develop some of the courses in order to get the best value within time and budget constraints. The use of structured working methods resulted in an improvement in estimating accuracy for projects from +200%/-0% to +/-10%. The department consistently produced more development per annum than expected at an average of 15% under the cost budget.

I also set up an R&D team and instigated the development of a software package which allowed us to deliver what appeared to be bespoke software systems to clients with up to 50% reduction in development time, and supported faster new product development. I produced the conceptual design for this system and a number of the logic elements required to make it practical. During this period I also had to run the IT section of the company alone for 3 months during the Director's illness, covering his role on the Board.

As we provided a bureau service at Equifax there was a major emphasis on client services and I was lead client liaison on a number of new projects and led the software/ business analysis element of industry discussions on potential new product developments.

As Head of Department I was responsible for introducing an appraisal system, giving all staff key result areas and targets, and documenting potential career development paths along with details of skills requirements for progressing on these. This was useful in identifying training needs. I also undertook several recruitment campaigns and introduced evaluation tests and role plays into the recruitment process. I was the first to champion a move to evidence based recruitment methods, using psychometric testing and aptitude tests (I developed the latter), approaches which have been shown to be the most effective by later academic studies. Use of such techniques much improved the quality of new recruits.

As Systems Architecture Manager in my last nine months with the company I led the evaluation of potential R&D projects and a product joint venture with Equifax's American parent designing a claims sharing system for the Insurance industry.

TEACHING

Subjects and Levels of Courses

UG		Developed
Level 1	Statistics for Managers	Y
Level 3	Credit Risk Management	Y
	Management Decision Making	
Masters		
	Research Methods (MSc Credit Management)	Y
	Quantitative Methods (MSc Credit Management)	Y
	Consumer Credit (MSc Credit Management)	Y
	Research Methods (MA Accounting and Finance, MSc International Finance, MSc International Business, MSc Management)	Y
	Dissertation supervision	
MBA		
	Quantitative Methods (Executive and Part Time)	Y
	Research Methods (Executive)	
	Management Decision Making (Executive and Full Time)	
	Financial and Management Accounting (Tutorials)	
	Dissertation supervision	
Doctoral		
	Quantitative Methods	Y
	Advanced Quantitative Methods	Y
	Introduction to Research Design and Data Analysis	
	Dissertation supervision and examination	

Items are indicated as developed where substantial amounts or all material was developed from scratch. In the case of Credit Risk Management and Consumer Credit, this involved developing some of the reading material to cover the lack of a suitable text book.

External Activities

2003	External Evaluation Panel Member for consideration of a new MA Taxation (Distance Learning Mode) University of Bournemouth
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- 2000-2004 External Examiner for the BSc Management of Credit at Dublin Institute of Technology
- 1999-2003 Invited seminars at the University of Derby for the course “Financial Markets in Theory and Practice”.

Teaching Related Funding

- 2006-2007 Faculty Learning and Teaching Enhancement Fund. £3,000. Final enhancements to the program developed for generalist post-graduate students with little mathematical background when studying quantitative methods.
- 2005-2006 Faculty Learning and Teaching Enhancement Fund. £3,000. Award for continued development of materials and approaches to address the problems experienced by generalist post-graduate students with little mathematical background when studying quantitative methods.
- 2004-2005 Faculty Learning and Teaching Enhancement Fund. £3,000. Award to develop a strategy and identify/ design materials or approaches to address the problems experienced by generalist post-graduate students with little mathematical background when studying quantitative methods.

Student Support

I acted as a personal tutor to undergraduate students (Business School and Joint Honours Programmes) in the period 1998-2011, and to postgraduate students (as part of my role as MSc Management Programme Director) in the period 2002-2006.

I was nominated for the University-wide “I love my personal tutor” award (by students) in 2009 and 2010 (the awards were introduced in 2008).

Appendix: Details of Refereed Conferences

1. Risk Preference as Regret Control?
Summers, Barbara ; Darren, Duxbury
SABE/IAREP Conference 2016: Behavioral Insights in Research and Policy Making, Wageningen, Netherlands, July 2016
2. Pension Freedom Day in the United Kingdom: Liberation or Irresponsibility?
Loibl, Caezilia ; Summers, Barbara ; McNair, Simon ; Bruine de Bruin, Wand
SABE/IAREP Conference 2016: Behavioral Insights in Research and Policy Making, Wageningen, Netherlands, July 2016
3. What can experiments tell us about strategic behavior in two-person, non-zero-sum games?
Alan Pearman, Ken-Ichi Shimomura, Barbara Summers, Simon McNair
28th European Conference on Operational Research, Poznan, July 2016
4. Thinking About Decision Making on Behalf of Adults Who Can No Longer Make Decisions for Themselves
Helen Convey, Janet Holt, Barbara Summers
13th World Congress of the International Association of Bioethics, Edinburgh International Conference Centre (EICC), June 2016.
5. On perceptions of financial volatility in price sequences,
Darren Duxbury, Barbara Summers
Behavioural Finance Working Group Conference, London, UK, June 2016
6. How does ethical reasoning change in a personal versus professional context? An investigation of tax practitioners
Barbara Summers, Elaine Doyle, Jane Frecknall-Hughes
Society for Judgment and Decision Making 2015 Annual Meeting, Chicago, November 2015
7. Rain or Shine? Does emphasising the threat posed by different climate change impacts affect feelings towards mitigation amongst the UK public?
Andrea Taylor, Barbara Summers
Society for Judgment and Decision Making 2015 Annual Meeting, Chicago, November 2015
8. Christmas cheer can be dear! Investigating the individual factors predicting festive financial behaviors.
Simon McNair, Barbara Summers, Wändi Bruine de Bruin, Rob Ranyard
Society for Judgment and Decision Making 2015 Annual Meeting, Chicago, November 2015
9. Distinguishing the Individuating Factors Influencing Financial Behaviours at Times of High Pressure
Simon McNair, Barbara Summers, Wand
Bruine de Bruin and Rob Ranyard,
IAREP-SABE joint conference, Sibiu, Romania, September 2015
10. Perceptions of financial volatility
Darren Duxbury and Barbara Summers)
25th Subjective Probability, Utility, and Decision Making (SPUDM)

Conference, Budapest, Hungary, August 2015

11. Incentive and Emotion in environmental decision making
Andrea Taylor and Barbara Summers
25th Subjective Probability, Utility, and Decision Making (SPUDM)
Conference, Budapest, Hungary, August 2015
12. Thinking about numbers is not my idea of fun': Need for cognition mediates age differences in numeracy performance
Wandi Bruine de Bruin, Simon McNair, Andrea Taylor, Barbara Summers, and JoNell Strough
25th Subjective Probability, Utility, and Decision Making (SPUDM)
Conference, Budapest, Hungary, August 2015
13. An Experimental Exploration of Behaviour Patterns in a Mixed Strategy Two-Person Game
Alan Pearman, Simon McNair, Ken-Ichi Shimomura & Barbara Summers
27th European Conference on Operational Research, Glasgow UK, July 2015
14. Beyond Reminding and Salience Explanations in Support Theory: Evidence for Nonmonotonic Aggregation
Barbara Summers, & Constantinos Hadjichristidis
Society for Judgment and Decision Making 2014 Annual Meeting, Long Beach CA, November 2014
15. Thinking about numbers is not my idea of fun': Need for cognition mediates age differences in numeracy performance
Wandi Bruine de Bruin, Simon McNair, Andrea Taylor, Barbara Summers, & JoNell Strough
Society for Judgment and Decision Making 2014 Annual Meeting, Long Beach CA, November 2014
16. An Ethical Analysis of the Work of Tax Practitioners
Jane Frecknall-Hughes, Peter Moizer, Elaine Doyle and Barbara Summers
18th International Symposium on Ethics, Business and Society, Barcelona, June/ July 2014
17. Taxation: A Matter of Law or Morality?
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
Taxation, Social Norms and Compliance, Nuremberg, March 2014
18. Risk and Responsibility
Barbara Summers and Darren Duxbury
Society for Judgment and Decision Making 2013 Annual Meeting, Toronto, November 2013
19. The Narrow Interpretation Conjecture Meets the Planning Fallacy.
Barbara Summers, Konstantinos Hadjichristidis, and Kevin Thomas
24th Subjective Probability, Utility, and Decision Making (SPUDM)
Conference, Barcelona, Spain, August 18-22, 2013
20. Should Patient Narratives be Used to Support People's Treatment Decision Making: An Experimental Study about Dialysis Options
Hilary Bekker, Teresa Gavaruzzi and Barbara Summers, on behalf of the Yorkshire Dialysis Decision Aid (YoDDA) Research Team

24th Subjective Probability, Utility, and Decision Making (SPUDM) Conference, Barcelona, Spain, August 18-22, 2013

21. Risk and Responsibility.
Darren Duxbury and Barbara Summers
24th Subjective Probability, Utility, and Decision Making (SPUDM) Conference, Barcelona, Spain, August 18-22, 2013
22. Testing the added Value of Components Within Decision Aid Interventions to Enable Informed Decision Making about Dialysis Treatment Options.
Teresa Gavaruzzi, Hilary Bekker, Barbara Summers, Anna E Winterbottom, Anne Stiggelbout, Andrew Mooney, Gary Latchford, and Martin Wilkie on behalf of the Yorkshire Dialysis Decision Aid (YoDDA) research team.
Society for Judgment and Decision Making 2012 Annual Meeting, Minneapolis, November 2012
23. The Narrow Interpretation Conjecture Meets the Planning Fallacy.
Constantinos Hadjichristidis, Barbara Summers, and Kevin Thomas
Society for Judgment and Decision Making 2012 Annual Meeting, Minneapolis, November 2012
24. 'Law and Order' Moral Reasoning in Tax Practitioners
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
Tax Research Network Conference, University of Roehampton, September 2012.
25. Testing the Added Value of Information Structure and Value Clarification in Resources to Facilitate People's Decision Making about Dialysis Treatments
Barbara Summers, Teresa Gavaruzzi, Gary Latchford, Andrew Mooney, Anne Stiggelbout, Martin Wilkie, Anna Winterbottom, Hilary Bekker
Society for Judgment and Decision Making 2011 Annual Meeting, Seattle, November 2011
26. How Adding Patient Outcome and Process Narratives Influences People's Decision Making about Dialysis Treatments
Teresa Gavaruzzi, Barbara Summers, Gary Latchford, Andrew Mooney, Anne Stiggelbout, Martin Wilkie, Anna Winterbottom, and Hilary Bekker
Society for Judgment and Decision Making 2011 Annual Meeting, Seattle, November 2011
27. Firm Size and Ethics in Tax Practice
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
18th Annual International Business Ethics Conference, New York, October 2011.
28. Firm Size and Ethics in Tax Practice
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
Tax Research Network Conference, Coventry, September 2011.
29. Influences on the Ethical Reasoning of Tax Practitioners: Exploring The Individual, the Context and Professional Socialisation
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
23rd Subjective Probability, Utility, and Decision Making (SPUDM) Conference, London, UK, August 21-25, 2011.

30. Identifying Components of Decision Aid Interventions that Enable Informed Decision Making about Dialysis Modality.
Teresa Gavaruzzi, Barbara Summers., Gary Latchford., Andrew Mooney, Anne Stiggelbout, Martin Wilkie, Anna Winterbottom, and Hilary Bekker.
23rd Subjective Probability, Utility, and Decision Making (SPUDM) Conference, London, UK, August 21-25, 2011.
31. Framing Effects and Cognitive Reflection
Darren Duxbury, Barbara Summers and Santiago Garcia Rodriguez
23rd Subjective Probability, Utility, and Decision Making (SPUDM) Conference, London, UK, August 21-25, 2011.
32. Visualization cognitive style, numeracy and decision making
Santiago Garcia Rodriguez, Barbara Summers and Darren Duxbury
23rd Subjective Probability, Utility, and Decision Making (SPUDM) Conference, London, UK, August 21-25, 2011.
33. An Empirical Analysis of the Ethical Reasoning Process of Tax Practitioners
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
The International Institute of Public Finance, 68th Annual Congress, University of Michigan, Ann Arbor, August 2011 (conference on Rethinking the Role of the State: Responses to Recent Challenges),
34. An Empirical Analysis of the Ethical Reasoning of Tax Practitioners
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
The Shadow Economy, Tax Evasion and Money Laundering (Shadow2011), The Institute of Public Finance, University of Muenster, Germany. July 28-31, 2011,
35. An Empirical Analysis of the Ethical Reasoning of Tax Practitioners
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
AAA Ethics and Professionalism Symposium, San Francisco, USA, August 2010.
Awarded 'Best Paper' prize in the PhD category (the paper drew on data from Dr. Doyle's then recently completed PhD)
36. Cognitive Ethical Reasoning of Tax Practitioners: A Preliminary Investigation Using a Tax Specific Version of the Defining Issues Test (DIT)
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
Irish Accounting and Finance Association, Belfast, 2010.
37. Influences on the Ethical Reasoning of Tax Practitioners: Preliminary Results on Profile, Context and Socialisation
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
Society for Judgment and Decision Making 2009 Annual Meeting, Boston, MA, November 2009
38. Influences on the Ethical Reasoning of Tax Practitioners: Profile, Context and Socialisation
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
American Accounting Association, North East Region Conference, Cambridge, Mass. November, 2009.

39. Cognitive Ethical Reasoning of Tax Practitioners: A Preliminary Investigation Using a Tax Specific Version of the DIT
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
Tax Research Network Conference, Cardiff, September 2009.
40. Specific Emotions as Necessary Causes of Economic Behavior: Evidence from the disposition effect
Barbara Summers and Darren Duxbury,
SPUDM22, University of Trento, Rovereto, August 2009.
41. Unpacking can Reduce Task Completion Time Estimates
Constantinos Hadjichristidis, Nicola Fenner, Barbara Summers and Kevin Thomas
SPUDM22, University of Trento, Rovereto, August 2009.
42. Forecasting Customer Behaviour in a Multi-service Financial Industry: A Profitability Perspective
Alena Audzeyeva, Barbara Summers and Klaus Schenk-Hoppé
Credit Scoring and Credit Control XI, Edinburgh, August 2009.
43. Cognitive Ethical Reasoning of Tax Practitioners: A Preliminary Investigation Using a Tax Specific Version of the DIT
Elaine Doyle, Jane Frecknall-Hughes, and Barbara Summers
2009 IRS Research Conference, Washington D C, July 2009.
An honorarium (\$1,000) is awarded by the IRS for papers at this conference.
44. Effectiveness of Values Clarification Techniques to Enhance Informed Decision Making
Purva Abhyankar, Hilary Bekker, Barbara Summers and Galina Velikova
5th International Shared Decision Making Conference, Boston, June 2009
45. Peak Impact: Financial Risk Perception and the Peak of the Return Distribution
Barbara Summers and Darren Duxbury
Society for Judgment and Decision Making 2008 Annual Meeting, Chicago, IL, November 2008
46. Research Methods in Taxation: Developing the Defining Issues Test (DIT) for a Tax Specific Scenario
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
Northeast Regional AAA Conference, Newport, Rhode Island, November 2008.
47. Research Methods in Taxation: Developing the Defining Issues Test (DIT) for a Tax Specific Scenario
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
21st European Business Ethics Network Annual Conference, Antalya, Turkey, October 2008.
48. Research Methods in Taxation: Developing the Defining Issues Test (DIT) for a Tax Specific Scenario
Elaine Doyle, Jane Frecknall-Hughes and Barbara Summers
Tax Research Network Conference, NUI Galway, September 2008.

49. Peak Impact: Financial Risk Perception and the Peak of the Return Distribution
Barbara Summers and Darren Duxbury
International Association for Research in Economic Psychology and The Society for Advancement of Behavioral Economics World Meeting 2008, Rome, September 2008
50. Unraveling the Disposition Effect: The role of Prospect Theory and Emotions
Barbara Summers and Darren Duxbury
Society for Judgment and Decision Making 2007 Annual Meeting, Long Beach, CA, November 2007
51. Framing Trial Participation as Choice or Opportunity: Influencing Informed Decision Making.
Purva Abhyankar, Hilary Bekker, Barbara Summers and Galina Velikova
4th International Shared Decision Making conference, Freiburg, Germany (2007).
52. Framing Trial Participation as Choice or Opportunity: Influencing Informed Decision Making.
Purva Abhyankar, Hilary Bekker, Barbara Summers and Galina Velikova
10th BPS Division of Health Psychology Annual Conference, University of Nottingham (2007).
53. Unraveling the Disposition Effect: An Investigation of the Minimum Conditions Required
Barbara Summers and Darren Duxbury
Cognition and Emotion in Economic Decision Making, University of Trento at Rovereto, Italy, January 2007.
54. Unravelling the Disposition Effect: The effects of Sunk cost and Emotional Commitment.
Barbara Summers and Darren Duxbury
European Meeting of the Economic Science Association, University of Nottingham, UK, 7-10 September, 2006.
55. On the Probability of Disjunctions - Support theory Doesn't Add Up!
Constantinos Hadjichristidis and Barbara Summers
BPS XXIII Annual Cognitive Section Conference (Disjunctive Reasoning and Decision Making Symposium), Lancaster, September 2006.
56. Angst about Annuities: An Exploration of Individuals' Reactions
Kevin Keasey, Barbara Summers, Darren Duxbury and Robert Hudson (equal authors)
Financial Management Association 2006 Annual Meeting, Salt Lake City, October 2006.
57. Angst about Annuities: An Exploration of Individuals' Reactions
Kevin Keasey, Barbara Summers, Darren Duxbury and Robert Hudson (equal authors)
Actuarial Teachers' and Researchers' Conference, University College Dublin, July 2006.

58. Peak Impact: Financial Risk Perception and the Peak of the Return Distribution
Barbara Summers and Darren Duxbury (equal authors)
10th Behavioral Decision Research in Management Conference, UCLA, June 2006.
59. Angst about Annuities: An Exploration of Individuals' Reactions
Kevin Keasey, Barbara Summers, Darren Duxbury and Robert Hudson (equal authors)
10th Behavioral Decision Research in Management Conference, UCLA, June 2006.
60. Unpacking a Description can Decrease its Judged Probability
Constantinos Hadjichristidis and Barbara Summers
10th Behavioral Decision Research in Management Conference, UCLA, June 2006.
61. Angst about Annuities: An Exploration of Individuals' Reactions
Kevin Keasey, Barbara Summers, Darren Duxbury and Robert Hudson (equal authors)
European Financial Management Behavioural Finance Symposium, University of Durham, April 2006.
62. Peak Impact: Financial Risk Perception and the Peak of the Return Distribution
Barbara Summers and Darren Duxbury (equal authors)
IV Workshop LabSi on Behavioral Finance: Theory and Experimental Evidence, Certosa di Pontignano (Siena), April 2006.
63. Angst about Annuities: An Exploration of Individuals' Reactions
Kevin Keasey, Barbara Summers, Darren Duxbury and Robert Hudson (equal authors)
28th UK Insurance Economists' Conference, University of Nottingham, March 2006.
64. Unravelling the Disposition Effect: The Effects of Sunk Cost and Emotional Commitment
Barbara Summers and Darren Duxbury (both authors contributed equally to this paper)
SPUDM20, Stockholm University, August 2005
65. How do Investors Cope with Risk and Time Horizon?
Darren Duxbury, Robert Hudson, Kevin Keasey and Barbara Summers (all authors contributed equally to this paper)
SPUDM20, Stockholm University, August 2005
66. Does Understanding Tax Change Your Attitudes?
Jane Frecknall-Hughes and Barbara Summers
Tax Research Network Conference, Bournemouth University, UK, September 2004.

67. How Do People Manage Risky Investments?
Darren Duxbury, Robert Hudson, Kevin Keasey and Barbara Summers (all authors contributed equally to this paper)
Symposium on Experimental Finance and Microstructure, Aston Centre for Research in Experimental Finance, Aston University, UK, June 2004.
68. How Do People Manage Risky Investments?
Darren Duxbury, Robert Hudson, Kevin Keasey and Barbara Summers (all authors contributed equally to this paper)
World Meeting of the Economic Science Association, University of Amsterdam, Holland, June 2004.
69. How Do People Manage Risky Investments?
Darren Duxbury, Robert Hudson, Kevin Keasey and Barbara Summers (all authors contributed equally to this paper)
9th Behavioral Decision Research in Management Conference, Duke University, NC, April 2004.
70. Risk Perception in the Presence of Continuous Outcome Distributions
Darren Duxbury and Barbara Summers (both authors contributed equally to this paper)
European Meeting of the Economic Science Association, University of Erfurt, Germany, September 2003.
71. Risk Perception in the Presence of Continuous Outcome Distributions
Darren Duxbury and Barbara Summers (both authors contributed equally to this paper)
SPUDM19, Swiss Federal Institute of Technology ETH Zurich, August 2003
72. Learning a complex judgement task through Experience and Education
Barbara Summers, Daniel Read, Trevor Williamson
8th Behavioral Decision Research in Management Conference, University of Chicago, May/June 2002
73. An Investigation into the Impact of Method of Acquisition on Expert Judgement
Barbara Summers, Trevor Williamson and Daniel Read
Credit Scoring and Credit Control VII, Edinburgh, September 2001
74. Trade Credit Terms Offered by Small Firms: Survey Evidence and Empirical Analysis
Nicholas Wilson and Barbara Summers
Eleventh Annual PACAP/FMA Finance Conference, Singapore, July 1999
75. Following the Letter of the Law – A Review of Payment Policy Disclosures in Company Reports
Julia Clarke and Barbara Summers
Financial Reporting and Business Communications Conference, Cardiff, July 1999
76. The Credit Management Quarterly Review Survey: Initial Results
Nicholas Wilson, Barbara Summers and Paul Wetherhill
Third International Stockholm Seminar on Risk Behaviour and Risk Management, June 1999

77. Predicting Corporate Failure and Payment Behaviour using Statistical Methods, Neural Networks and Abductive Reasoning
Nicholas Wilson, Robert Hope and Barbara Summers
Third International Stockholm Seminar on Risk Behaviour and Risk Management, June 1999
78. Trade Credit Terms Offered by Small Firms: Survey Evidence and Empirical Analysis
Nicholas Wilson and Barbara Summers
Third International Stockholm Seminar on Risk Behaviour and Risk Management, June 1999
79. Predicting Corporate Failure and Payment Behaviour using Statistical Methods, Neural Networks and Abductive Reasoning
Nicholas Wilson, Robert Hope and Barbara Summers
Credit Scoring and Credit Control V, September 1997
80. Demand for Credit and Influences on Payment Behaviour
Barbara Summers and Nicholas Wilson
Second International Stockholm Seminar on Risk Behaviour and Risk Management, June 1997
81. Motives for the Use of Third Parties in Credit Management: A Theoretical Review with Some Empirical Findings for Factoring
Barbara Summers and Nicholas Wilson
Second International Stockholm Seminar on Risk Behaviour and Risk Management, June 1997
82. Short Term Finance and the Demand for Trade Credit : An Empirical Study
Nicholas Wilson, Carole Singleton, Barbara Summers
Second International Stockholm Seminar on Risk Behaviour and Risk Management, June 1997
83. The Demand for Trade Credit, Credit Rationing and the Late Payment of Commercial Debt: An Empirical Study of Growing Businesses
Nicholas Wilson, Carole Singleton, Barbara Summers
Babson/ Kauffman Entrepreneurship Research Conference, Babson College, Boston, USA; April 1997.
84. Networks That Learn and Credit Evaluation
Allan Riding and Barbara Summers
41st ICSB World Conference, Stockholm, Sweden, June 1996.
85. Using Neural Networks for Credit Risk Management: The Nature of the Models Produced
Barbara Summers
Third European Conference on Risk and Crisis Management, Bradford. February 1996.