

Daniel R. Horne

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45 Appian Way
Barrington, RI 02806
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EDUCATION

Ph.D., Marketing	University of Michigan, 1993
M.B.A.	Saginaw Valley State University, 1989
A.B., Economics (International Cognate)	University of Michigan, 1982

Scholastic Honors and Awards

Providence College, School of Business Research Excellence Award, 2014
Providence College, School of Business Teaching Award, 2012
American Marketing Association Best Paper Award, 2002
D. Maynard Phelps Fellowship, 1987, 1988
Albert Haring Symposium Fellow, 1988

ACADEMIC EMPLOYMENT

1994 - present	Assistant, Associate, Professor of Marketing
2015 - present	Associate Dean for Curriculum and Faculty
1999 - 2001	Chairman, Department of Marketing Providence College Providence, RI 02918
2016- present	Associate Editor <i>Journal of Consumer Marketing</i>
2013 – 2018	Associate Editor <i>Journal of Consumer Affairs</i>
1998 - 2002	Visiting Faculty Istanbul Commerce University Istanbul, Turkey
2001-2002	Visiting Professor Northeastern University Boston, MA 02215
1992-1994	Assistant Professor of Marketing Wayne State University Detroit, MI 48202

RESEARCH

Interests/Expertise Innovation and Economic Development Consumer Privacy
 Consumer Payments Consumer/Employee Incentives

Journal Publications

Horne, Daniel R. and Neil Bendle (2016), "Gift Cards: a review and research agenda," *International Review of Retail, Distribution and Consumer Behaviour*, 26 (2), 154-170.

Horne, Daniel R., Dionne Nickerson and Mark DeFanti (2015), "Improving Supply Chain Efficiency through Electronic Payments: The case of microentrepreneurs in Kenya and Tanzania," *Journal of Marketing Channels*, 22(2), 833-92.

Norberg, Patricia A. and Daniel R. Horne (2014), "Coping with Information Requests in Marketing Exchanges: An Examination of Pre-Post Affective Control and Behavioral Coping," *Journal of the Academy of Marketing Science*, 42(4), 415-429.

Wang, Liu and Daniel R. Horne (2012), Integrating Agency Theory into the Liability of Foreignness Framework," *European Journal of Business Research*, 12, 113-120.

Horne, Dan (2010), "Letters to My Late Dog: Who's Watching Information Quality?" *Journal of Consumer Marketing*, 27(3), 288-290.

Norberg, Patricia A., David A. Horne, and Daniel R. Horne (2009), "Standing in the Footprint: Including the Self in the Privacy Debate and Policy Development," *Journal of Consumer Affairs*, 43(3), 495-515.

Horne, Daniel R. (2007), "Gift Cards: Disclosure One Step Removed," *Journal of Consumer Affairs*, 41(2), 341-350.

Norberg, Patricia A., and Daniel R. Horne (2007), "Privacy Attitudes and Privacy Related Behavior," *Psychology & Marketing*, 24 (October), 829-847.

Horne, Dan (2007), "Unredeemed Gift Cards and the Problem of Not Providing Customers with Value," *Journal of Consumer Marketing*, 24 (4), 192-193.

Horne, Daniel R., Patricia A. Norberg and A. Cemal Ekin (2007), "An Exploration of Consumer Lying in Information-based Exchanges," *Journal of Consumer Marketing*, 24 (2), 90-99 . (subject of CAFR grant).

Norberg, Patricia A, Daniel R. Horne, and David A. Horne (2007), "The Privacy Paradox: Personal Information Disclosure Intentions versus Behaviors," *Journal of Consumer Affairs*, 41 (1), 100-126.

Horne, Daniel R. and Melissa Horne (1997), "Mailing Lists and the Avrahami Case," *Journal of the Academy of Marketing Science*, 25 (Summer), 271-272.

Johnson, Michael D., Donald R. Lehmann, Claes Fornell and Daniel R. Horne (1992), "Attribute Abstraction, Feature-Dimensionality, and the Scaling of Product Similarities," *International Journal of Research in Marketing*, 8 (June), 131-142.

Johnson, Michael D., Donald R. Lehmann and Daniel R. Horne (1990), "The Effects of Fatigue on Judgments of Interproduct Similarity," *International Journal of Research in Marketing*, 7 (August), 35-43.

Johnson, Michael D., Donald R. Lehmann and Daniel R. Horne (1990), "Alternative Explanations for Changes in Similarity Judgments and MDS Structure," *International Journal of Research in Marketing*, 7 (August), 53-56.

Book Chapter

Horne, Daniel R., (2016) "Financial Exclusion: Technology, the Digital Divide and Poverty," in *21st Century Management Education: The Challenge of Poverty*, Gudić, Parkes and Rosenbloom (eds). Sheffield, UK: Greenleaf Publishing. 208-221.

Refereed Proceeding Publications

Horne, Daniel R., Neil Bendle and C. Graham Austin, (2015), "Gift Card Attitudes and Gift Card Behaviors: A Five Country Study," 22nd Recent Advances in Retailing and Services Sciences Conference.

Chelminski, Piotr and Daniel R. Horne (2013), "An Examination of Attributes of Mobile Payments and their Influence on Consumer Intentions to Adopt the New Way to Pay," in Proceedings of the 13th International Conference on Electronic Business.

Horne, Daniel R., Dionne Nickerson and Mark DeFanti (2013), "Improving Supply Chain Efficiency through Electronic Payments: The case of microentrepreneurs in Kenya and Tanzania," in Proceedings of the 15th Cross Cultural Research Conference.

Alonso Garcia, Nuria, Piotr Chelminski and Daniel R. Horne (2013), Market Mavens: Worldly Wise or Locally Focused? in Proceedings of the 15th Cross Cultural Research Conference.

Horne, Daniel R (2013), "Patterns of Gift Card Non-Redemption," in *Consumers Interest Annual*, Vol. 59.

Horne, Dan and Jon Østmoe (2010), "Evolution of a Retail Innovation: The Future of Presentkort in the Nordics," in Proceedings of the 2nd Nordic Retail and Wholesale Conference.

Horne, Daniel R., Patricia Norberg and Piotr Chelminski (2009), "Paying the Bill: Comparing Payment Method Choices across Canadian, UK and US Consumers," in Proceedings of the 13th Cross Cultural Research Conference, Huff (ed.).

- Chelminski, Piotr and Daniel R. Horne (2009), "Can Gift Cards Increase Customer Satisfaction and Decrease the Carbon Footprint of Consumption?" in *Global Cooperation in Management: Innovation in Management*, Wankel, Odrakiewicz and Strand (eds), 9-11.
- Horne, David A., H. Rika Houston and Daniel R. Horne (2008), "All in the Family: Toward a Consumer-Centered Framework of Cross-Cultural Privacy," in *Proceedings of the AMA Public Policy Conference*, vol. 18, Kozup, Taylor and Hill (eds.), 212-219.
- Chelminski, Piotr and Daniel R. Horne (2004), "Country-of-origin effect: Do consumers know where products are made and does it matter?," in *Proceedings of the Academy of International Business – Northeast*, Alphonso Ogbuehi (ed).
- Norberg, Patricia A., Daniel R. Horne and David A. Horne (2004), "An Empirical Examination of the Privacy Paradox," in *Marketing Theory and Applications*, Vol. 15, William Cron and George Low (eds), Chicago: American Marketing Association.
- Horne, David and Daniel R. Horne (2002), "Database Marketing: When Does Good Practice Become an Invasion of Privacy," in Kenneth Evans and Lisa Scheer (eds.), *Marketing Theory and Applications*, Vol. 13, Chicago: American Marketing Association, 480-486. (Awarded Best Paper in Relationship Marketing)
- Horne, Daniel R., and David A. Horne (1997), "Privacy: A Paranoid's View," in Merrie Brucks and Debbie MacInnis (eds.), *Advances in Consumer Research*, Vol. XXIV, Provo, UT: Association for Consumer Research, 351-354.
- Horne, David A., Shay Sayre and Daniel R. Horne (1996), "An Exploration of Multiple Durable Good Purchases Following a Natural Disaster," in Edward A. Blair and Wagner A. Kamakura (eds.), *Marketing Theory and Application*, Vol. 7, Chicago: American Marketing Association, 103-108.
- Horne, Daniel R., Shay Sayre and David Horne (1996), "Gifts: What do you give the person who has ~~everything~~ nothing?" in Kim P. Corfman and John Lynch (eds.), *Advances in Consumer Research*, Vol XXIII, Provo, UT: Association for Consumer Research, 30-34.
- Horne, Daniel R. and J. Patrick Kelly (1995), "Gift Certificates and Customer Value: Some Preliminary Findings," *Proceedings of the 8th International Conference on Research in the Distributive Trades*, 620-624, Milan: CESCO.

Invited/Trade, Book, Case Publications

- Bendle, Neil and Daniel Horne (2014), "Visa Inc. and the Global Payments Industry," (case and casenote) London, ON: Ivey Publications.

Horne, Dan, Jon Østmoe and Patricia Norberg (2011), *Prepaid the India Way*, (monograph) London: Global Prepaid Exchange.

Horne, Dan (2007), "Retail Gift Cards: Some Needed Holiday Cheer," *Paybefore Update*, 1 (14).

Horne, Dan (2007), "Can Retail Gift Card Growth Be Sustained?" *Paybefore Update*, 1 (8).

Horne, Dan (2005), "Värdet för kunden inte lika viktigtsom värdet för företaget," (*Customer value is not the same as enterprise value*), *eNews*, November, 12-16.

Horne, Daniel, and Tony Craddock (2005), *European Guide to Gift and Stored Value Cards*, London: Giftex.

Horne, Dan (2001), "Employee Retention During the Boom," *Potentials in Marketing*, 34 (January).

Horne, Dan (2000), "Where is the Voice of the Recipient?" *Potentials in Marketing*, 33 (January), 74.

Horne, Daniel R. and Jessica Wilburn (1998), "Marketers, Don't Overlook Participatory Sports," *Street & Smith's Sports Business Journal*, 1 (31), 35.

Horne, Daniel (1998), "Gift Certificates: The Motivation Bridge," *Potentials in Marketing*, 31 (June), S28-S30.

Ekin, Cemal and Daniel Horne (1997), "More Focused Research Studies," *Sales and Marketing Strategies & News*, 7 (September), 21-25.

Dissertation

An Exploration of Consumer Choices and Choice Processes in Gift Selection, Rackham School of Graduate Studies, University of Michigan, 1993. (Michael Johnson, Chair)

Presentations

"Interdisciplinary Instruction: Reaching Across Business Disciplines," panel chair at the Marketing Management Association, 15 September 2016, Providence.

"Forecasting Innovation," keynote address at Payments 360 conference, 23 October 2014, London, UK.

"Improving Supply Chain Efficiency through Electronic Payments: The case of microentrepreneurs in Kenya and Tanzania," presented at the 15th Cross Cultural Research Conference, 10 December 2013, Antigua, Guatemala.

"Market Mavens: Worldly Wise or Locally Focused?" presented at the 15th Cross Cultural Research Conference, 9 December 2013, Antigua, Guatemala.

- “Why Consumers are Slow to Adopt (Most) Innovations,” invited lecture for the Colorado College Department of Economics, 4 October 2013, Colorado Springs.
- “Presentkort Workshop,” presented 27 August 2013 to Interflora Worldwide, Stockholm.
- “Thinking Critically about Data,” presented 12 June 2013 to the Payments Exchange Canada 5th Annual Retreat, Toronto.
- “Patterns of Gift Card Non-Redemption,” presented at the American Council on Consumer Interest Annual Conference, 10 April 2013, Portland, OR.
- “Innovation and Best Practice: The Case for Presentkort,” presented 12 December 2012 to Retain 24 Business Breakfast, Stockholm.
- “UK Consumer Insights,” presented 10 October 2012 at the 4th Annual Prepaid Retreat, London.
- “Innovation and Best Practice,” presented 16 February 2012 to the Global Prepaid Exchange Seminar Series, Paris.
- “Gift Cards in South Africa: Consumer Attitudes,” keynote address at the Prepaid Exchange Southern Africa annual retreat, 26 June 2011, Johannesburg.
- “Prepaid the India Way,” keynote address at the Prepaid Exchange India annual conference, 14 February 2011, Mumbai.
- “Evolution of a Retail Innovation: The Future of Presentkort in the Nordics,” presented at the 2nd Nordic Retail and Wholesale Conference, 10 November 2010, Göteborg.
- “Can Gift Cards Reduce Carbon Footprint?” presented at the 4th International Conference on Global Cooperation in Management, 21 May 2009, Poznan University College of Business, Poznan Poland.
- “The American Gift Card Market: Success Strategies and Prospects in the Future,” Keynote address at the 1st International Retail Gift Card Conference, 19 May 2009, Frankfurt am Main.
- “Gift Cards in 2008 and Beyond,” Keynote address at CIT 2008, April 2, 2008, Madrid.
- “Incorporating the Latest Trends in Gift Cards to Maximize Card Adoption and Transaction Amounts,” Keynote address at the Prepaid Card Expo, March 11, 2008, Las Vegas, NV.
- “Network Branded Gift Cards 2007,” presented at the NBPCA Consumer Education Conference, November 13, 2007, Houston, TX

- “Gifting and Beyond,” Keynote address presented at the Retail Gift Cards Europe 2007 conference, October 11, 2007, London, UK. (presentation published online)
- “Driving Behavioral Change: Corporate Gift Card Usage,” presented at 2007 Home Depot Gift Card Summit, May 1, 2007, Aventura, FL.
- “Keys to Successful Gift Card Programs,” Keynote address presented at the 2007 InComm Gift Card and Retail Fraud Summit, February 23, 2007, Atlanta, GA.
- “Who Lies? Exploring Consumer Motivation for Misrepresentation,” presented at the 2006 Direct Marketing Educators’ Conference, October 15, 2006, San Francisco, CA. (abstract published)
- “Gift Cards: The Diffusion of an Innovation,” Keynote address presented at the Retail Gift Cards Europe 2006 conference, September 19, 2006, London, UK. (presentation published online)
- “Gift Cards: The Diffusion of an Innovation in the Retail Sector,” presented at the European Association for Education and Research in Commercial Distribution Conference, June 29, 2006, Brunel University, Uxbridge, UK. (abstract published)
- “Coping: Consumers Attempts to Control Data Provision,” presented at the American Marketing Association Public Policy Conference, June 11, 2006, Long Beach, CA. (abstract published)
- “Gift Cards: Factors Affecting Adoption in Europe,” presented at the Conference on Trends in Global Business, April 21, 2006, New Haven, CT. (abstract published)
- “Interrogatories and Veridical Isomorphic Response,” presented at the Stored Value Systems User Conference, May 2, 2006, Indian Wells, CA.
- “Exploiting Stored Value Cards for Gifting and Beyond,” presented at the Osborne Clarke Business Seminar, November 22, 2005, London.
- “Gift Vouchers and Cards: Is the Pre-Paid Revolution at Hand?” presented at Current Issues in Retail Management, Manchester Metropolitan University, November 4, 2005, Manchester, UK. (abstract published)
- “Gift and Stored Value Cards in Europe,” presented at The Logic Group’s E-Gift Seminar, September, 22, 2005, Windsor, UK.
- “European Guide to Gift and Stored Value Cards,” presented at the Giftex Press Launch, September 1, 2005, London.
- “Privacy Attitudes and Privacy-Related Behavior,” presented at the American Marketing Association Public Policy Conference, May 20, 2005, Washington, DC.

“Online Disclosure of Personal Information: Do Consumers Lie to Protect Their Privacy?” presented at the Direct Marketing Educators’ Conference, October 17, 2004, New Orleans, LA. (abstract published)

“Gift Certificate Growth and Profitability: Making a Good Thing Even Better,” presented at the National Retail Federation Annual Convention, January 12, 2004, New York, NY. (presentation published online)

“Investigating Privacy Across Cultures: Implications for Marketing and Consumer Research,” presented at the 9th Cross Cultural Research Conference, December 12, 2003, Rose Hall, Jamaica.

14 additional presentations prior to 2003 – available upon request

Work in Progress

“Accelerating the Adoption of Paytech Innovation,” book chapter accepted for inclusion in *The Paytech Book*, Chrishti et al. (eds), Wiley.

“Facilitating Channel Flows through Payment Innovation: Lessons from Micro-entrepreneurs” (manuscript in preparation)

“An Examination of Attributes of Mobile Payments and their Influence on Consumer Intentions to Adopt the New Way to Pay: A Four Country Study,” with Piotr Chelminski (data collected, manuscript in preparation – Target *JIB*)

“The Impact of Size, Timing and Modality of Reward on Performance,” with Patricia Norberg (data collected – Target, *Human Performance*)

Invited Participant

1996 Direct Marketing Education Foundation - Professor’s Institute, Boston

1996 Promotional Products Association International, Professor’s Seminar, Las Vegas

Other Academic Programs

1998 Certificate in Research Project Management
Institute for Social Research
University of Michigan, Ann Arbor, MI

Published Interviews

Industry expert and resource on gift giving, international payment schemes, retailing and the impact of motivation and incentives. Attributed interviews have been published in major newspapers including: *New York Times*, *Chicago Tribune*, *Wall Street Journal*, *Financial Times*, *USA Today*, *Washington Post*, *Atlanta Journal-Constitution*, *Los Angeles Times*, *CNN.com*; trade publications including: *Incentive*, *Stores*, *Chain Store Age*, *Card Facts*, *Card Marketing*, *Paybefore*, *Smart Money*, *Promo*, *the Prepaid Press*, *Retail Week*, *The Retail Bulletin*, *Retail Technology* and other electronic media.

Broadcast interviews as expert on gift giving, retailing, and payments: CNN, CNBC, CBC, NPR, WJAR, WPRI, WPRO, WGN, WHYY, KGO

Featured expert for Wall Street retail analysts' conference calls: Citigroup/Smith Barney, JP Morgan/Chase, American Express, Bloomberg.

Provided advisory expertise for gift card legislation for the states of New Jersey, New York, North Carolina, Maine, Hawaii, Alaska and North Dakota, and the Province of Ontario.

Advisor to the Federal Trade Commission.

Enterprise Holdings Grant for Interdisciplinary Studies

TEACHING

Experience

Buyer Behavior	Retailing	Sports Marketing
Quantitative Methods	Strategy	Consumer Research
Public Relations	International Marketing	Principles
Systems Analysis		

2013 MBA Thesis Advisor for Dionne Nickerson (currently PhD candidate Ga Tech)

SERVICE/COLLEGE

2016 -	Providence College, Friar Foundations Pgm (bridge pgm)
2016 -	Providence College, NEASC Accreditation Committee
2015 -	Providence College, Faculty Development Task Force
2015	Chair, PCSB Enrollment Gateway Committee
2015 -	Providence College, Communications Major Task Force
2014	Providence College COACHE Committee
2012 - 2015	Faculty Advisor, Providence College Fashion and Lifestyle Club
2010 -	Chair, School of Business, Curriculum committee

2008- 2010	School of Business, Research Coordinator
2006- 2010	Providence College, Committee on Academic Status
2006- 2010	Providence College, Summer Research Award Committee
2006-2007	Providence College, Curriculum Review - Aesthetics sub-committee
2006- 2007	Providence College, School of Business Accreditation Participation Committee
2000-2001	Providence College, Workload and Compensation committee
1997-1999	Providence College Faculty Senate -Senate Budget Committee -Faculty Welfare Committee -Academic Affairs Committee
1996-1997	Providence College, College Accreditation-Programs Committee
1995-1998	Providence College, Committee on Studies
1996-2003	Faculty Advisor – Providence College Outdoors Club
1995-2001	Marketing Department, Technology Liaison

SERVICE/OTHER

Editorial Review Board:	<i>Journal of Consumer Affairs</i> <i>Marketing on the Internet Readings</i>
Program Committee	American Marketing Association Public Policy Conference American Council on Consumer Interests
Ad hoc Reviewer:	<i>Decision Science</i> <i>Journal of Interactive Marketing</i> <i>Journal of Business Research</i> Society for Consumer Psychology Association for Consumer Research American Marketing Association Academy of Marketing Science Direct Marketing Educators' Conference American Council on Consumer Interests Int'l Conference of Research in the Distributive Trades Northeast Decision Sciences Institute
Outside Promotion Review:	University of Massachusetts - Boston
Member:	American Council on Consumer Interests American Marketing Association

Volunteer work: Barrington Community Land Trust
 -Property steward, Steward's Committee
 Women and Infants' Hospital
 -Complimentary Caregiver of the Year (1999).
 Barrington Youth Soccer Association (Head Coach)
 Barrington Parks and Recreation Commission
 Save the Bay (Habitat restoration group)
 Rhode Island Audubon Society
 Bruno United Futbol Club
 Supervised student groups that have raised over \$150k for
 local charities

Other Experience:

2004 – present	Member, Board of Directors Gx Ltd. London, UK
2018 – present	Member, Board of Directors Venture Mentoring Service of RI
2009 – 2018	Member, Board of Directors The Corporate Marketplace N. Kingston, RI 02852
1997 – 2007	Member, Board of Directors IncentOne New York, NY 10016