Paul Heidhues

Address

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Current employment

Chair in Behavioral and Competition Economics, Düsseldorf Institute for Competition Economics (DICE), University of Düsseldorf, Germany, October 2016–present.

Education

Habilitation, Humboldt Universität zu Berlin, Berlin, Germany, 2005.

PhD in Economics, Rice University, Houston, Texas, USA, 2000.

Masters in Economics, The Australian National University, Canberra, Australia, 1993.

Past employment and visiting positions

Lufthansa Chair in Competition and Regulation, Professor of Economics, ESMT, Berlin, Germany, 2010–2016.

Visiting Scholar, Dartmouth, Hanover, USA, 2016

Associate Professor, Universität Bonn, Bonn, Germany, 2005–2010.

Visiting Scholar, University of California, Berkeley, USA, 2009-2010.

Visiting Associate Professor, Universität Bonn, Bonn, Germany, 2005.

Research Fellow, Social Science Research Center Berlin (WZB), Berlin, Germany, 1999-2005.

Visiting Scholar, Massachusetts Institute of Technology, Cambridge, USA, Spring 2003.

Visiting Faculty, University of Pittsburgh, Pittsburgh, Pennsylvania, USA, Fall 2002.

Junior Research Fellow, Social Science Research Center Berlin (WZB), Berlin, Germany, 1998–1999.

Current and Future Research Interests

Recently, my research focuses on the functioning of markets when consumers are partly driven by psychological factors – such as social preferences, loss aversion, time-inconsistency, or naivete – that the classical consumer model abstracts from. I have written on how firms optimally price products and design credit contracts in response to consumers' psychological tendencies, and investigated the implications thereof for consumer-protection regulation. Furthermore, I studied when profitable consumer exploitation can arise in seemingly competitive markets, and the implications of profitable consumer deception for firms' innovation incentives. I also reexamined the implications of consumer mistakes for price discrimination, privacy regulation, and the welfare implications firms collecting more and more data on consumers. Much of my ongoing and planned

future research similarly focuses on consumer-protection regulation and imperfect competition driven through or interacting with consumer mistakes.

Teaching experience

DICE:

Behavioral Economics, Behavioral Industrial Organization

The Third Lecture on The Economics of Organizations and Human Resources (LEOH), Cologne 2017:

Five Lectures on Behavioral Organizational and Industrial Economics

briq Short Lecture Series, Bonn 2017:

Behavioral Industrial Organization

CISS 2017 (Competition and Innovation Summer School, Sardinia):

Behavioral Industrial Organization: On Innovation and Big Data if Consumers Make Mistakes

Schloss Rauischholzhausen 2017 (University of Giessen):

Block Course for PhD Students on Behavioral Industrial Organization

FSMT:

MBA Class on Markets and Regulations, CONCORT Summer School PhD Lecture 'Behavioral Economics'.

Berlin Doctoral Program in Economics & Management Science (BDPEMS):

Behavioral Economics, Microeconomic Theory II, Industrial Organization, Organization Theory and Industrial Organization, Research Class in Behavioral Economics.

University of Arizona:

Mini-Course on Behavioral Industrial Organization, Institute for Behavioral Economics, Tucson, Arizona, USA, 2010.

Scottish Graduate Programme in Economics:

Behavioral Economics, Training Course, Edinburgh, Scotland, 2007.

Bonn University:

Graduate classes on Behavioral Economics, Behavioral Economic Theory, Industrial Organization, The Economics of Mergers and Merger Control, Topics in Behavioral Economics, Topics in Behavioral Industrial Organization, Topics in Industrial Organization, Undergraduate classes on Game Theory (in German), Theory of Industrial Organization (in German), Theory of Regulation (in German), Introductory Microeconomics (in German), Bonn, Germany.

University of Pittsburgh:

Graduate Class on Topics in Microeconomic Theory: Political Economy, Pittsburgh, Pennsylvania, USA.

Rice University

Undergraduate: Principles in Microeconomics, Houston, Texas, USA.

Consulting experience

European Commission on State Aid, Competition & Markets Authority (UK) on a consumer protection case, and various companies on issues in competition policy and regulation.

Affiliations and memberships

American Economic Association, Econometric Society, Verein für Socialpolitik

Honors and awards

Member of the Executive Committee EARIE, 2018 - present.

Vice-Chairman of the Industrieökonomischer Ausschuss of the Verein für Socialpolitik, Spring 2017-present.

Member of the Academic Panel, Competition & Markets Authority (CMA), UK, 2016-present.

Distinguished Affiliate Professor, ESMT, Berlin, 2016-present.

Visiting Fellowship, Institute for Advanced Studies, CEU Budapest, Fall 2014.

Research Professor, DIW Berlin, 2010-2014.

Elected Member of the Theoretischer Ausschuss of the Verein für Socialpolitik.

Elected Member of the Industrieökonomischer Ausschuss of the Verein für Socialpolitik.

CESifo Fellow in Behavioral Economics.

CEPR Research Fellow in Industrial Organization.

Member of the Arbeitskreis Kartellrecht of the Bundeskartellamt.

Rice University Fellowship, Rice University, Houston, Texas, USA, 1994-1998.

Editorial services

Associate Editor, Journal of Economic Theory, 2016-present.

Advisory Editor, Games and Economic Behavior, 2015-present.

Associate Editor, European Economic Review, 2012–2015.

Associate Editor, The BE Journals in Theoretical Economics, 2006–2013.

Associate Editor, Journal of Industrial Eonomics, 2005–2010.

Associate Editor, Economic Theory, 2007–2009.

Major research grants

Team Member, ERC Grant on 'Behavioral Theory' (Project Leader: Botond Kőszegi), 2012-2017.

Project Leader of the SFB GESY TR-15 project on "Strategic Information Acquisition and Transmission" (with Sven Rady), 2008–2010.

Project Leader of the SFB GESY TR-15 project on "Behavioral Implications for the Functioning of Markets and Institutions" (with Armin Falk), 2008–2010.

Conference organization

Scientific Committee Chair: European Association for Research in Industrial Economics (EARIE), Athens 2018.

European Behavioral Economics Meeting (with Armin Falk, Botond Kőszegi, Georg Weizsäcker), Budapest 2017.

MaCCI-Workshop Behavioral Industrial Organization (with Heiko Karle, Martin Peitz), Bad Homburg, Germany, 2015.

E.CA Competition Law and Economics Expert Forum (with Hans Friederiszick), Berlin, Germany, 2014 and 2015.

Berlin IO Day (with Michał Grajek, Özlem Bedre-Defolie, Tomaso Duso, Georg Weizsäcker, Dorothea Kübler, Steffen Huck, Radosveta Ivanova-Stenzel, Roland Strausz), Berlin 2013, 2014, and 2015.

European Behavioral Economics Meeting (with Armin Falk, Botond Kőszegi, Adam Szeidl, Georg Weizsäcker), Berlin 2013.

Berlin Behavioral Economics Workshop (semiannual, with Frank Heinemann, Steffen Huck, Dorothea Kübler, Radosveta Ivanova-Stenzel, Georg Weizsäcker), Berlin, Germany, 2011, 2012, 2013, 2014 and 2015.

IO Workshop (with Christian Wey, Justus Haucap), Berlin, Germany, 2010.

Genes, Brains, and the Labor Market (with Steffen Altmann, Armin Falk, Martin Reuter), IZA Bonn, Germany, 2009.

Behavioral Models of Market Competition (with Martin Peitz), Bad Homburg, Germany, 2009.

Conference on Strategic Information Acquisition and Transmission (with Sven Rady), Munich, Germany, 2008.

WZB workshop on Behavioral IO (with Botond Kőszegi), WZB, Berlin, Germany, 2005.

WZB/CEPR conference on Collusion and Cartels, WZB, Berlin, Germany, 2004.

WZB/FU workshop on Advances in Auction Theory (with Johannes Münster and Kai Konrad), WZB, Berlin, Germany, 2004.

PhD supervision

Main adviser: Sebastian Kranz, Essays on Moral Norms, Legal Unbundling and Franchise Systems, BGSE (2008); Fabian Herweg, Essays in Industrial Organization and Behavioral Economics, BGSE (2009); Christoph Wagner, Three Essays in Applied Microeconomics, BGSE (2013); Philipp Strack, Five Essays in Economic Theory (2013); Andreas Grunewald, Essays in Applied Microeconomics, BGSE (2013); Markus Peter Fels, On Avoidance and Neglect as Barriers to Informed Decision-Making, BGSE (2014); Johannes Johnen, Essays in Behavioral Industrial Organization and Mechanism Design, RTG/ESMT (2016), Mats Köster (DICE).

Second reader: Lydia Mechtenberg (TU Berlin), Sandra Ludwig (BGSE, Bonn), Julia Nafziger (BGSE, Bonn), Ekaterina Goldfain (BGSE, Bonn), Johannes Abeler (BGSE, Bonn), Felix Markklein (BGSE, Bonn), Susanne Ohlendorf (BGSE, Bonn), Christina Matzke (BGSE, Bonn), Steffen Altmann (BGSE, Bonn), Alexander Westkamp (BGSE, Bonn), Philipp Weinschenk (BGSE, Bonn), Mattia Nardotto (University of Bologna), Matthias Lang (BGSE, Bonn), Dora Simroth (HU), Martin Pollrich (HU), Axel Stahmer (ESMT), Jonas von Wangenheim (HU).

Referee

American Economic Review, American Economic Journal: Microeconomics, B.E. Journals in Theoretical Economics, Econometrica, Economic Journal, Economic Theory, European Economic Review, Games and Economic Behavior, International Journal of Industrial Organization, Journal of Economic Behavior and Organization, Journal of Economics, Journal of Economic Theory, Journal of the European Economic Association, Journal of Industrial Economics, Journal of Political Economy, Journal of Productivity Analysis, Journal of Institutional and Theoretical Economics, Management Science, Mathematical Social Sciences, Quarterly Journal of Economics, RAND Journal of Economics, Review of Economic Studies, Scandinavian Journal of Economics, Social Choice and Welfare, Theory and Decision, and Theoretical Economics.

Journal publications

Altmann, S., A. Falk, P. Heidhues, R. Jayaraman, and M. Teirlinck (forthcoming). Defaults and donations: evidence from a field experiment. *Review of Economics and Statistics*.

Heidhues, P., B. Kőszegi, and P. Strack (2018). Unrealistic expectations and misguided learning, *Econometrica* 86(4), pp. 1159-1214.

Heidhues, P., and B. Kőszegi (2017). Naivete-based discrimination. Quarterly Journal of Economics 132(2), pp. 1019-1054.

Heidhues, P., B. Kőszegi, and T. Murooka (2017). Inferior products and profitable deception. *Review of Economic Studies* 84(1), pp. 323-356.

Heidhues, P., B. Kőszegi and T. Murooka (2016). Exploitative innovation. *American Economic Journal: Microeconomics* 8(1): 1-23.

Heidhues, P. and B. Kőszegi (2015). On the welfare costs of naiveté in the US credit-card market. Review in Industrial Organization 47(3): 341–354.

Heidhues, P., S. Rady, and P. Strack (2015). Strategic experimentation with private payoffs. *Journal of Economic Theory* 159(5): 531–551.

Heidhues, P., and B. Kőszegi (2014). Regular prices and sales. Theoretical Economics 9(1): 217–251.

Heidhues, P, and N. Melissas, (2012). Rational exuberance. European Economic Review 56(6): 1220-1240.

Dufwenberg, M., P. Heidhues, G. Kirchsteiger, F. Riedel, and J. Sobel (2011). Other-regarding preferences in general equilibrium. *Review of Economic Studies* 78(2): 613–639.

Banal-Estanol, A., P. Heidhues, R. Nitsche, and J. Seldeslachts (2010). Screening and merger activity. *Journal of Industrial Economics* 58(4): 794–817.

Heidhues, P., and B. Kőszegi (2010). Exploiting naivete about self-control in the credit market. *American Economic Review* 100(5): 2279–2303.

Heidhues, P., and B. Kőszegi (2009). Futile attempts at self-control. *Journal of the European Economic Association* 7(2-3): 423–434

Blume, A., P. Heidhues, J. Lafky, J. Münster, and M. Zhang (2009). All equilibria of the multi-unit Vickrey auction. *Games and Economic Behavior* 66: 729–741.

Heidhues, P., and B. Kőszegi (2008). Competition and price variation when consumers are loss averse. *American Economic Review* 98(4): 1245–1268.

Blume, A., and P. Heidhues (2008). Modeling tacit collusion in auctions. *Journal of Institutional and Theoretical Economics* 164(1): 163–184.

Heidhues, P., and R. Nitsche (2006). Comments on state aid reform: Some implications of an effects-based approach. *European State Aid Law Quarterly* 5: 23–34; reprinted in *The more economic approach (Conference on new political economy* 24). ed. D. Schmidtchen, M. Albert, and S. Voigt, 321–344. Tübingen: Mohr Siebeck.

Blume, A., and P. Heidhues (2006). Private monitoring in auctions. Journal of Economic Theory 131: 179–211.

Heidhues, P., and N. Melissas (2006). Equilibria in a dynamic global game: The role of cohort effects. *Economic Theory* 28: 531–557.

Lagerlöf, J., and P. Heidhues (2005). On the desirability of an efficiency defense in merger control. *International Journal of Industrial Organization* 23: 803–827; discussed In: *Competition Law Insight* 6: 25–26.

Chae, S., and P. Heidhues (2004). Buyers' alliances for bargaining power. *Journal of Economics and Management Strategy* 13(4): 731–754.

Chae, S., and P. Heidhues (2004). A group bargaining solution. Mathematical Social Sciences 48: 37-53.

Blume, A., and P. Heidhues (2004). All equilibria of the Vickrey auction. Journal of Economic Theory 114: 170–177.

Heidhues, P., and J. Lagerlöf (2003). Hiding information in electoral competition. Games and Economic Behavior 42: 48-74.

Books

Heidhues, P. (2004). Essays on microeconomic theory. Habilitationsschrift. Humboldt-Universität zu Berlin.

Heidhues, P. (2000). Essays on bargaining power. PhD Thesis, Rice University.

Working papers

Heidhues, P., J. Johnen, and B. Kőszegi (2018). Browsing versus studying: a pro-market case for regulation.

Blume, A., A. Franco, and P. Heidhues (2011). <u>Dynamic coordination via organizational routines</u>. ESMT Working Paper No. 11–10

Heidhues, P., and B. Kőszegi. (2005). The impact of consumer loss aversion on pricing. CEPR Discussion Paper No. 4849.

Chae, S., and P. Heidhues (1999). The effects of downstream distributor chains on upstream producer entry: A bargaining perspective. WZB Discussion Paper No. FS4 99–35.

Other publications

Heidhues, P. and B. Kőszegi (forthcoming), Behavioral industrial organization, *Handbook of Behavioral Economics*, (eds D. Bernheim, S. DellaVigna, and D. Laibson).

Heidhues, P., R. Nitsche, and L. Wiethaus (2015). Größe und Verhandlungsmacht: Ökonomische Grundprinzipien am Beispiel der Fusion Liberty Global/Kabel BW. In Wirtschaft und Wettbewerb 2015(1): 35–49.

Heidhues, P. (2013). Comment on: Ambiguity aversion in models of political economy. In *Journal of Institutional and Theoretical Economics* 169(1): 112–115.

Heidhues, P., B. Kőszegi, and T. Murooka (2012). Deception and consumer protection in competitive markets. In *The pros and cons of consumer protection*. Stockholm: Swedish Competition Authority, 44–76.

Heidhues, P. (2007). Comment on the economic theory of illegal collusive activity. In *The more economic approach* (Conference on new political economy 24), ed. D. Schmidtchen, M. Albert, and S. Voigt, 171–178. Tübingen: Mohr Siebeck.

Heidhues, P. (2007). Comment on: Exclusionary bundling and the effects of a competitive fringe. *Journal of Institutional and Theoretical Economics* 163(1): 138–142.

Nitsche, R., and P. Heidhues (2006). Study on methods to analyse the effects of state aid on competition. *European Economy* 244.

Lagerlöf, J., and P. Heidhues (2003). Fusionskontrolle und Anreize zum Lobbying. Wirtschaftsdienst 83(2): 121–124.

Work in progress

Heidhues, P., B. Kőszegi, and P. Strack. Overconfident team production.

Heidhues, P. and P. Strack. Identifying procrastionation from timing of choices.

Heidhues, P., B. Kőszegi, and P. Strack. Convergence in misspecified models with endogenous actions.

Selected conference presentations

Dutch Annual Developmenmts in Competition Law Conference, Amsterdam (Keynote Lecture), 2018

Berlin IO Day, Berlin 2018

INFER Conference, Göttingen (Keynote Lecture), 2018

Workshop on "Limited Attention, Selective Perception and Bounded Rationality in Decision Making", Copenhagn (Keynote Lecture), 2018.

1st Workshop of the Reinhard Selten Institute: "New Challenges, New Objectives and New Tools for Public Policy", Cologne 2018.

Winter School in Applied Microeconomics, Lenzerheide, 2018.

European Economic Association Meetings, Lisbon (Invited lecture), 2017.

Organization and Market Workshop of the Tinbergen Institute, Amsterdam, 2017.

Theoretischer Ausschuss, Verein für Socialpolitik, Berlin, 2017.

Zurich Workshop on Applied Behavioral Theory, Zurich, Switzerland, 2017.

Workshop for Young Competition Authorities (organized by the Bundeskartellamt), Berlin, Germany, 2017.

Arbeitskreis Kartellrecht, Bundeskartellamt (German Antitrust Authority), Bonn, Germany, 2016.

EARIE (Invited Session), Lisbon, Portugal, 2016.

Stanford Institute for Theoretical Economics (SITE), USA, 2016.

The Hal White Antitrust Conference, Washington, USA, 2016.

Invitational Choice Symposium, Lake Louise, Canada, 2016.

2nd ECODEC Conference, Paris, France, 2015.

International Behavioural Insights Conference, London, UK, 2015.

30th Annual Congress of the European Economic Association, Mannheim, Germany, 2015.

Eleventh World Congress of the Econometric Society, Montreal, Canada, 2015.

Behavioural Industrial Organisation and Consumer Protection, UCL, UK, 2014.

EARIE, Milan, Italy, 2014.

Psychoeconomics Workshop, University of Cologne, Germany, 2014.

European Summer Symposium in Economic Theory (ESSET), Gerzensee, Switzerland, 2014.

Pricing Workshop, Collegio Carlo Alberto, Torino, Italy, 2014.

Berlin Behavioral Economics Workshop, WZB, Germany, 2014.

Industrieökonomischer Ausschuss, Verein für Socialpolitik, Hamburg, Germany, 2014, Munich, Germany, 2012, Mannheim, Germany, 2005 and Munich, Germany, 2003.

Verein für Socialpolitik, Düsseldorf, Germany, 2013, Göttingen, Germany, 2012, Graz, Austria, 2008, Dresden, Germany, 2004 and Magdeburg, Germany, 2001.

NBER Summer Institute: Law and Economics Workshop, Cambridge, USA, 2013.

MaCCI Summer Institute in Competition Policy, Edesheim, Germany, 2013.

Econometric Society, Winter Meetings, San Diego, USA, 2013.

CESifo Area Conference on Behavioural Economics, Munich, Germany, 2012.

Competition Analysis and Behavioural Economics in Retail Financial Markets, Roundtable of the UK Financial Service Authority London, UK, 2012.

Zurich Workshop on Economics (Keynote Lecture), Lucerne, Switzerland, 2012.

Swiss IO Day (Keynote Lecture), Bern, Switzerland, 2012.

Retail Financial Services after the Crisis, Frankfurt, Germany, 2012.

The Pros and Cons of Consumer Protection, Stockholm, Sweden, 2011.

EARIE (Invited Lecture), Stockholm, Sweden, 2011.

Berlin Behavioral Economics Workshop, Germany, 2011.

Econometric Society Winter Meetings, Denver, USA, 2011.

Bounded Rationality in Economic Theory, University of Texas at Austin, Austin, Texas, USA, 2010.

Behavioral Models of Market Competition, Bad Homburg, Germany, 2009.

American Economic Association Meetings, San Francisco, California, USA, 2009.

Strategic Information Acquisition and Transmission, Munich, Germany, 2008.

European Economic Association Meetings (Invited Lecture), Milan, Italy, 2008.

GESY TR-15 Meeting, Gummersbach, Germany, 2008.

Network of Industrial Economists, Oxford, UK, 2007.

Workshop on Behavioural & Experimental Economics, Edinburgh, UK, 2007.

SFB/TR 15 Workshop, Mannheim, Germany, 2007.

EARIE: Amsterdam, The Netherlands, 2006; Helsinki, Finland, 2003; Dublin, Irland, 2001; and Turin, Italy, 1999.

Stanford Institute in Theoretical Economics, Stanford, California, USA, 2006.

CEPR Competition Policy Conference, Brussels, Belgium, 2006.

World Congress of the Econometric Society, London, UK, 2005.

SFB/TR Workshop on "Industrieökonomik und Marktorganisation" (IO and Market Design), Berlin, Germany, 2005.

European Econometric Society Meetings, Stockholm, Sweden, 2003 and Lausanne, Switzerland, 2001.

Midwest Economic Theory Meetings, Pittsburgh, Pennsylvania, USA, 2003 and University Park, Pennsylvania, 2001.

International Industrial Organization Conference, Boston, Massachusetts, USA, 2003.

North American Econometric Society Winter Meetings, Washington DC, USA, 2003 and Boston, Massachusetts, USA, 2000.

European Summer Symposium in Economic Theory (ESSET), Gerzensee, Switzerland, 2002.

II Exploratory Workshop in Bargaining, Barcelona, Spain, 2001.

South Eastern Theory and International Economics Meetings, Houston, Texas, USA, 2000.

CEPR/TMR Workshop on Network Industries, Fontainebleu, France, 1999.

DFG-Workshop, Heidelberg, Germany, 1999.

Seminar presentations

2018: University of Cologne, North-Rhine-Westphalian Academy of Sciences, Humanities and the Arts, Düsseldorf 2017: University of Nottingham; University of East Anglia; briq, Bonn; NHH Bergen; Maastricht University; Heidelberg University; University of Duisburg-Essen; Universite catolique de Louvain (CORE), Louvain-la-Neuf 2016: University of Copenhagen; Erasmus University Rotterdam; Dartmouth College, Hanover, NH; Olin School of Business at Washington University; Yale University: University of Arizona, Tucson; Wharton School, Philadelphia; MIT Sloan School of Management; Cambridge, MA; University of California, Berkeley 2015: University of Bonn; University of Bayreuth; Hertie School of Governance, Berlin; DICE, Düsseldorf University; Toulouse School of Economics; Tilburg University 2014: CEU Institute for Advanced Study, Budapest; KAIST, Seoul; IESE Business School, Barcelona 2013: Aarhus University; Ulm University; Nuffield College, Oxford; University of Regensburg 2012: LMU Munich; University of Bayreuth; University of Cyprus; University of Hamburg; Telecom Paris Tech; Office of Fair Trading London; University of Arizona, Tuscon; Bocconi, Milan 2011: University of Hannover; EUI, Florence; Federal Reserve Board, Washington; Pompeu Fabra, Barcelona; Carlos III, Madrid; University of Copenhagen 2010: University of Zurich; University of Augsburg; UC Davis; UC San Diego; ITAM, Mexico City; UC Berkeley Theory Seminar; UC Berkeley Psych and Econ Seminar; UCLA; ESMT, Berlin 2009: Cornell University; Maastricht University; University of Vienna/İHS; Helsinki School of Economics 2008: University of Groningen; London School of Economics; University College London; ECARES, University of Heidelberg; University of Mannheim; University of Bielefeld; University of Zurich 2007: ESMT, Berlin; LMU, Munich; University of Cologne; University of Frankfurt; University of Innsbruck; University of Freiburg; University of Bonn; University of Zurich 2006: LMU Munich, University of Edinburgh; London School of Economics; University of Iowa; WZB-SFB/TR 15, Berlin 2005: University of Bonn; HEC Lausanne; Duke University; University of Pittsburgh 2004: London School of Economics; Ruhr Universität Bochum; University of Hamburg; Royal Holloway; University of London; University of Vienna/HIS; WZB, Berlin 2003: University of Hohenheim, Stuttgart; University of Leicester; Research Institute of Industrial Economics (IUI), Stockholm; MIT Theory Lunch; MIT IO Lunch; Harvard/MIT Theory Workshop; WZB, Berlin 2002: Bilkent University (Game Theory and Economic Seminar Series), Ankara; University of Pittsburgh 2001: Rice University; Free University, Berlin; Humboldt University, Berlin; Universitat Autònoma de Barcelona; University of Pittsburgh 2000: Universidade Nova de Lisboa 1999: WZB, Berlin 1998: WZB, Berlin; Rice University.

Research interests

(Behavioral) Industrial Organization, Competition Policy, Behavioral Economics, and (Applied) Game Theory

Languages

English and German (native)

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