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## Lincoln Financial team will study consumer decision-making

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By Editor Test     *Wed, Jan 11, 2012*

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*Emily Pachuta will lead the team, as head of Consumer Insights group within Lincoln's Insurance Solutions/Retirement Solutions division.*

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A newly six-member team dedicated to building “an understanding of the end-consumer’s decision-making process as it relates to their financial future” has been formed by Lincoln Financial Group.

Emily Pachuta will lead the team, as head of Consumer Insights group within Lincoln’s Insurance Solutions/Retirement Solutions division. She reports to Kristen Phillips, head of IS/RS Marketing and Strategy.

“The Consumer Insights team is charged with capturing quantitative and qualitative information about consumers that can better inform product design and distribution decisions across Lincoln’s four core businesses of Annuities, Life Insurance, Group Protection, and Retirement Plan Services,” the company said in a release.

“Industry studies and reports typically focus on why consumers *don’t* adopt solutions,” said Pachuta in a statement. “Lincoln takes a different approach, focusing on why people *do* adopt solutions. Basically, 90% of decision-making is irrational and subconscious, so a deeper understanding of decision-making drivers will help us, as well as financial advisors, better understand the actions that will improve one’s financial life.”

Pachuta joined Lincoln in September of 2007. She has served as Retirement Income Marketing Director and vice president and head of Strategic and Product Marketing. Prior to Lincoln, she was Director of Field Marketing at Merrill Lynch’s Global Private Client Group. She earned a B.A. from Yale and an MFA from New York University.

Lincoln also announced that Daniel P. Gangemi has joined the Consumer Insights team, reporting to Pachuta, as a Director focusing on the Retirement Plan Services business. He will focus on understanding retirement plan participants, plan sponsors, retirement-focused intermediaries, and the broad retirement plan marketplace. He will also have responsibility for generating insights on exploratory consumer segments, including Mass Market, Mass Affluent, and Gen X & Y.

Gangemi has a background in both market research and the retirement plan market. He has held positions at Prudential Investments, OppenheimerFunds, and AllianceBernstein. He has a B.A. and M.A. in English from the City University of New York.

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