

Winfried Daun

**The Effect of Salesperson Behavior and
the Influence of Attributional Thinking
on Customer Reactions to an "Open
Architecture" Product Offering**

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Meinen Eltern

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Die vorliegende Arbeit ist während meiner Zeit als externer Doktorand an der Forschungsstelle für Customer Insight, Universität Sankt Gallen, entstanden. Parallel hierzu habe ich meine Tätigkeit in Funktionen des Corporate Brand Management und Marketing bei der UBS AG, Zürich, fortgeführt. An dieser Stelle möchte ich daher all jenen danken, die zum Gelingen dieser Arbeit beigetragen und mich in den letzten Jahren unterstützt haben.

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Ihnen widme ich diese Arbeit.

Zürich, im November 2011

Winfried Daun

ABSTRACT

The past decade has seen the emergence of a particular sales and distribution model in which companies that manufacture products and sell them directly through proprietary distribution channels open these channels to third parties and often even competitor products. One of the industries to pioneer this model has been financial services, where the approach is referred to as “open architecture” offering. This term describes the fact that banks, for instance, do not only sell their own in-house investment products (such as mutual funds) to clients, but also those of other companies. Providers of an open architecture argue that their clients benefit from a wider choice of products and more objective, client-oriented advice. But even though such an extended offering may come at a price (e.g., loss of market share or the dilution of one’s own product brand image), there is surprisingly little if any research available on how customers actually perceive and react to an open-architecture offering.

In order to address this issue, this dissertation investigates if and how customer reactions are affected when a company sells third-party products next to its in-house ones. Specifically, the present work examines how customer reactions to an open architecture are influenced by salespeople behavior and attributional thinking. To establish a sound understanding of the specific factors and processes at play, a conceptual model is developed and tested that draws on research into behavioral cues and attribution theories. A qualitative prestudy and two experiments confirm the model’s proposition that a salesperson’s persuasiveness of reasoning, the proactiveness in offering third-party products and the “mix” of in-house and external products have a substantial influence on customer reactions. Moreover, all three cues are substantially mediated by customer-oriented attributions. The present research has important implications for the services and sales literature and it expands our understanding of the interaction among behavioral cues and customer attributions. Moreover, the dissertation contributes a number of managerially relevant propositions on how to ensure that an open-architecture offering is successfully delivered to customers.

ZUSAMMENFASSUNG

Im vergangenen Jahrzehnt ließ sich die Entwicklung eines spezifischen Vertriebsmodells beobachten, in welchem Unternehmen, die ihre eigenen Produkte über proprietäre Distributionskanäle vertreiben, diese Kanäle für Dritte, oft sogar für Konkurrenzprodukte öffnen. Eine der Branchen, die ein solches Modell zuerst eingeführt haben, ist die Finanzindustrie, in welcher der Ansatz als "offene (Produkt-) Architektur" bezeichnet wird. Dieser Begriff beschreibt den Umstand, dass etwa Banken nicht nur ihre hauseigenen Anlageprodukte (wie z.B. Investmentfonds) an Kunden verkaufen, sondern auch solche von anderen Firmen. Anbieter einer offenen Architektur unterstreichen, dass ihre Kunden von einer breiteren Auswahl an Produkten und einer objektiveren, kundenorientierten Beratung profitieren. Gleichzeitig birgt ein derartig erweitertes Angebot aber auch erhebliche Risiken, wie etwa den Verlust von Marktanteilen oder die Beschädigung der eigenen Produktmarke(n). Vor diesem Hintergrund erstaunt es, dass nahezu keine Forschung zu der Frage vorliegt, wie Kunden eine offene Produktarchitektur wahrnehmen und auf sie reagieren.

Um diese Thematik aufzugreifen, untersucht die vorliegende Dissertation, ob und in welchem Masse Kundenreaktionen davon beeinflusst werden, dass ein Unternehmen Fremdprodukte parallel zu den Eigenen verkauft. Insbesondere wird die Fragestellung behandelt, ob das Verhalten von Verkäufern und attributionales Denken von Kunden sich darauf auswirken, wie Letztere auf eine offene Architektur reagieren. Ziel der Arbeit ist es, zu einem fundierten Verständnis der spezifischen Einflussfaktoren und relevanten Prozesse beizutragen. Aus diesem Grund wird ein konzeptioneller Modellansatz entwickelt und getestet, der auf Forschungserkenntnissen in den Bereichen der Attributionstheorie und der "behavioral cues" (i.e., Verhaltenssignale) aufsetzt. Eine qualitative Vorstudie und zwei quantitative Experimente bestätigen die Hypothese, dass die Überzeugungskraft einer Verkaufsperson, ihre Eigeninitiative im Anbieten von Fremdprodukten und die "Mischung" von Eigen- und Fremdprodukten einen wesentlichen Einfluss auf Kundenreaktionen haben. Darüber hinaus wird die Wirkung aller drei dieser Verhaltenssignale durch Attributionen von Kundenorientierung mediiert. Die vorliegenden

Forschungsergebnisse haben wichtige Implikationen für die Verkaufs- und Serviceliteratur, und sie erweitern unser Verständnis der Interaktion zwischen Verhaltenssignalen und Kundenattributionen. Darüber hinaus gibt die Dissertation eine Reihe von Management-Empfehlungen, die Unternehmen dabei helfen können, ihren Kunden eine offene Architektur erfolgreich anzubieten.

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