Trouble in Paradise: How Working at Home May Negatively Affect Spouse’s Work Productivity
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Cross selling refers to selling an existing customer a product or service in addition to the original purchase. For example, if a client is looking for health insurance and a salesperson also sells the buyer life insurance, the seller has engaged in cross selling. Cross selling is a common phenomenon across both consumer and industrial marketing; it enhances value for the customer because the seller offers a solution for an additional need or want after addressing the initial purchase. Cross selling has many benefits, but most notably, it can set one apart from the competition by building customer loyalty, which will lead to an enhanced reputation and ultimately, more leads.

Our Study & Cross Selling

There are two key differences between selling and cross selling. First, with cross selling, the consumer and the salesperson have already established a working relationship. We explore how the customer’s susceptibility to cross-selling persuasion depends on the customer’s desire to maintain the current relationship. Second, there is usually high complementarity between the two products in cross selling, such as between ice cream and cake. In other words, the extent to which the two products complement each other moderates consumers’ susceptibility to an additional purchase.

We propose that consumers’ self-construal, or the way in which individuals construe themselves in relation to others, will influence their susceptibility to cross-selling persuasion. Self-construal reflects the extent to which an individual defines him or herself as unique and autonomous or as embedded in his or her social network, defined as independent or interdependent self-construal, respectively. We hypothesize, and our findings support the notion, that consumers with an interdependent self-construal are more susceptible to cross-selling persuasion, while consumers with an independent self-construal are less susceptible to cross-selling persuasion.

Interdependent self-construal consumers tend to be more accommodating of others, while independent self-construal consumers are more individualistic and place more emphasis on the self. Thus, in cross-selling situations, interdependent self-construal consumers would be more aware of the relationship they have established with the salesperson from the initial transaction, leading them to be more willing to accommodate the salesperson’s suggestion to buy the additional product. In contrast, independent self-construal consumers’ emphasis on the self
would lead them to downplay their relationship with the salesperson, making them less susceptible to cross-selling persuasion. This distinction also applies to the individual through the self-construal of the culture to which the individual responds. For example, if the client belongs to a culture that places high emphasis on the collective over the whole (interdependent self-construal), such as the Chinese culture, then the individual will be more likely to share that view of relationships and operate accordingly.

We further propose that the relationship between consumers’ self-construal and purchase intention for the cross-selling product is mediated by interpersonal harmony. The greater the desire for interpersonal harmony, the more likely the consumer to purchase the cross-selling product. Thus, in a cross-selling situation, consumers with an interdependent self-construal will have a greater need to maintain interpersonal harmony with the salesperson, making them more susceptible to cross-selling persuasion; whereas consumers with an independent self-construal will be less inclined to value interpersonal harmony with the salesperson, thus lowering their susceptibility.

Nonetheless, the above-mentioned effects are contingent on the complementarity of the cross-selling product with the initial purchase. Specifically, participants in our study showed higher purchase intentions for complementary cross-selling products than non-complementary ones. The implication is that even participants with an independent self-construal could be susceptible to purchasing highly complementary cross-selling products.

**Applications for Real Estate**

There are many possible applications of cross selling for real estate, all of which have the potential to add value for the client and the agent. For clients looking to purchase or build a home with greater privacy and seclusion, agents may cross sell or suggest the vacant lot near the desired property, creating a win-win for the buyer and the agent. Furnishings inside a property that are typically not included in the sale of a home (e.g. recreational vehicles, furniture, electronics, appliances, hot tubs, etc.) can be an easy cross sell, making the entire homebuying and moving process more streamlined and easier on the buyer. Clients searching for an investment property may be interested in the suggestion of a second (or even third) property in a given development, particularly if the development is in a popular tourist or vacation location. These cross-selling opportunities add value to the client’s experience while also allowing the real estate professional to sell more than just the initial transaction.

**Conclusion**

Consumers encounter cross-selling persuasion every day in many different sales situations. If real estate professionals take the time to understand why some people are predisposed and more susceptible to cross selling than others and how to best target them and tailor the cross-sales experience, they can reap huge rewards without drastically changing their current approach.
Recommended Reading


About the Authors

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