



THE EFFECT OF CROSS SELLING ON EGYPTIAN CONSUMER BEHAVIOR

Adel M. Torieh 

Professor of Marketing, Ain Shams University, Egypt

atorieh@gmail.com

Dina Adel Amin

MBA Researcher, Suez Canal University, Egypt

dinaadel20093@gmail.com

Abstract

Cross selling is one of the types of promotion mix, from even though it is the oldest methods of promotion, but it noted the attention of companies, as it is one of the easiest and cheapest ways to increase sales and then increase the profit margin, and for this must understand and know consumer behavior, the consumer's life cycle and how to make a purchase decision by the consumer in order to successfully complete the sales process and acquire new customers or retain them. Therefore, this study takes an internal marketing perspective in that it seeks to help in understanding the expected impact of cross-selling practices on the purchasing decision in the retail field in Egypt through demographic characteristics and from the customer's point of view. A quantitative research methodology was used. The survey method is used to collect data for analysis using an online questionnaire, in accordance with the precautionary measures to confront COVID-19 pandemic. A total 122 (rate of response 32%) consumers in Egypt completed the questionnaire with usable data. The results showed that there is a significant positive relationship between the impact of cross selling on the purchasing decision and customer's gender. While there is no significant positive relationship between the effect of cross selling on the purchasing decision and customer's age, finally, the results show that there is no significant positive relationship between the effect of cross selling on the purchasing decision and customer's educational level.

Keywords: Cross selling, Customer behavior, Hypermarket, Promotion mix, Purchase decision, Retailing



INTRODUCTION

With the technological development and the increase in commercial competition between commercial companies in the Egyptian market, this has led to the companies' focus in the retailing, on other techniques of marketing at the lowest cost with an increase in profit margin, and among these techniques is the cross-selling method is one of the primary methods of generating new revenue for many businesses perhaps one of the easiest ways to grow their business, Cross-selling has been defined as “offering current customers additional products or services that can provide added value for them” (Jones et al., 2005, p. 11.) Cross selling has also gone by other names such as companion selling, suggestive selling, and complementary selling (Polonsky et al. 2000) which is the method used by sales promoters To increase the company's sales volume and retain customers or acquire a new customer, based on understanding the customer's behavior and how to satisfy him and convert him from a temporary customer to a permanent customer and gain his loyalty.

Research Problem & Questions

The research problem is that I think that when consumers in hypermarkets are exposed to the effects of cross-selling, does this affect the increase in their purchases or not, and thus the process of rationalizing the consumption of purchase is done and at the same time the tools of cross-selling are rationalized in favor of the product.

This study is designed to investigate the impact of cross-selling on customer behavior. The significant relationship varies in retailing in Egyptian market based on the difference of: Customer's gender, Customer's age and Customer's educational level. So that this study considers the following questions:

1. Does a significant positive relationship exist between cross selling impact on purchasing decision and customer's gender?
2. Does a significant positive relationship exist between cross selling impact on purchasing decision and customer's age?
3. Does a significant positive relationship exist between cross selling impact on purchasing decision and customer's educational level?

Research Objectives

The main focus of this research devoted to:

1. Rigorously gaining insight into the relationship between cross-selling and customer behavior via providing a theoretically, and empirically testable explanation of the direction and significance of this relationship.

2. Anticipate the influence of cross-selling practices on purchasing decision in retailing field.
3. Understand how cross selling impact on purchasing decision according to (gender, age, and educational level).

Research Hypotheses

H1: There is a significant positive relationship between cross selling impact on purchasing decision and customer's gender.

H2: There is a significant positive relationship between cross selling impact on purchasing decision and customer's age.

H3: There is a significant positive relationship between cross selling impact on purchasing decision and customer's educational level.

The Importance of Research

This research contributes to accumulating knowledge on the field Cross-selling.

Practical Importance of Research

- Provide some analysis on cross selling at (Hyper Markets in Egypt) that may prove helpful.
- Provide some directions to marketers in (Hyper Markets) to become more attention in cross selling and its impact on consumer behavior and purchasing decision.

LITERATURE REVIEW

(Cross Selling Policy Report, 2020) This report was provided by (Sales department) at Manappuramfinance limited (MAFIL) in 2020 under the title "Cross Selling Policy". As per the study, the Cross-Selling Policy has been framed by the Company for the following purposes.: To sell new products to current customers based on their behavior and profile. To offer additional but relevant products to the existing customers. To increase sales by displaying products to the customers that are closely related to the product he or she is interested. To promote similar products that the customer may not be aware of or offer a complimentary product that the customer may be interested.

(Muthusamy & Fernando, 2019) This study was provided by(Muthusamy& Fernando) in 2019 under the title" Factors Affect cross Selling Of Dwelling House And Personal Accident Insurance For Private Motor Car Policyholders In Srilanka". The aim of the study is to examine the private motor car insured's cross selling viability on dwelling house and personal accident

insurance policies in Sri Lankan non-life insurance industry. The study was carried out using a range of qualitative and quantitative methods consisting questionnaires, using randomly selected 250 insurance advisors and in-depth interviews with 25 senior managers from 18 insurance companies with secondary data. The study revealed that cross selling direct antecedents namely cross selling self efficacy, motivation and role clarity were valid predictors of cross selling sales performance and there was a positive impact by those variables. Out of the study managers were also perceived that cross selling is an idle strategy for develop the new business in general insurance industry to face future challenges. Industry should initiate non motor insurance products introduction into sales advisors' job induction with structured training programmes. Further a proper reward system with a valued incentive system must be implemented to the sales advisors for a better development of the general insurance industry.

(Hanaysha, 2017) This study was provided by(Hanaysha) in 2017 under the title" An examination of the factors affecting consumer's purchase decision in the Malaysian retail market" the purpose of this paper is to examine the effects of corporate social responsibility, social media marketing, sales promotion, store environment and perceived value on a purchase decision in the retail sector.A quantitative research methodology was used and the data were collected from 278 customers of retail stores in Malaysia. The collected data were analysed using SPSS 19 and structural equation modelling on AMOS. The findings showed that corporate social responsibility has significant positive effects on a purchase decision, whereas sales promotion has a negative effect on purchase decision. The outcomes of this study also indicated that store environment has a significant positive effect on consumers' purchase decisions. Contrary to expectations, the findings revealed that the effect of social media marketing on purchase decision is insignificant. Finally, the results showed that perceived value has a significant positive effect on a purchase decision. The findings of this study contribute to an understanding of the importance of the selected factors in affecting a consumer's purchase decision in the retail industry.

(Sumartha & Samopa, 2017) This study was provided by(Sumartha& Samopa) in 2017 under the title" Cross Selling Product Bundling Based On Cuctomer Satisfaction Study Case Meat& Food Suplier X", This study is alternative to look and develop marketing strategy for additional product that customer need without using survey. In this study, will use the menu served by each customer (hotel, restaurant, café) as reference to look for additional products required by customers and make an recommendation product bundling based on customer satisfaction for the purchased products. The Objectives of this study is to take up challenge to minimizes the risk of annoying the customers with uninteresting offers and make an recommendation product bundling based on customer satisfaction for the purchased products to

improve the effectiveness of cross-selling campaigns. Data source of this research divided into 2. First collected from database purchasing and debt payments Supplier X from January 2016 – December 2016, where Supplier X is a commercial enterprise engaged in the field of meat and food suppliers which supply the needs of restaurants, hotels, catering, supermarkets, industry, as well as some hospitals in Bali. Second, Menu served by customer collected from internet like zomato.com, a web service that gather information like menu served in restaurants, hotels, cafe across 23 countries. Identify customer additional products by analyze menu customer will help supplier to minimizes the risk of annoying the customer with uninteresting offers, because products will be likely needed by customer in their menu. Technology can help automate some of these processes, rather than relying on a sales or services representative to decide whether product to bundling together, modern data mining utilizes analytical tools to study the customer's past behavior, correlate this information with similar customers, and then make a recommended bundle product based on that information.

(Mondal, Musunuru, & Dash, 2017) This paper tries to study impact of socioeconomic profile of respondents' influence variables like store image, customer loyalty & satisfaction in terms of price, quality, loyalty, customer care, payment preference and factors which influence the purchasing power of consumers through confirmatory factor analysis(CFA) which is done by R language, where factor structure is assessed through chisquare statistics. It is found that certain relationships for consumer profile, price, image appears to be significant in terms of purchasing behavior. This study is an extension of previous study based on EFA & it uses the output of exploratory factor analysis for its result.

(Cabral & Natividad, 2016) This study was provided by(Cabral & Natividad) in 2016 under the title" Cross-selling in the US home video industry" they identify significant cross-selling effects in the home video industry, they use proprietary data from Nielsen VideoScan, a leading provider of information on video sales. VideoScan covers a large sample of retail outlets (but not Walmart). Although the list of retailers is available VideoScan details weekly US units sold of each video title on 24,451 feature films with active sales between 2000 and 2009 distributed by 130 distinct corporate groups. The results a 10% increase in the demand for a studio's old titles leads to a 4.7% increase in new title sales. this is due to supply-side effects: studios with strong titles are better able to "push" other titles through retailers; and the latter "push" these additional supplies to consumers by means of lower prices and/or heavier advertising. This strategy for identifying causality is based on "star power" effects: increases in old movie demand caused by recent success of movies with a similar cast and/or director.

(Melsen,2016) This study was provided by(Melsen)in 2016 under the title "The effects of product knowledge, training and tooling on cross-selling performance" The objective of this

thesis is to investigate how the cross-selling performance can be improved by firms through training of employees, tools and how underlying factors of cross-selling affect the performance. In the literature, there is a gap between different types of product knowledge (generalist / specialist knowledge) and cross-sell performances. Also, the research into the role of sales training on those two types of knowledge, how they will affect training and how they are related to cross-selling factors, is new to literature. The thesis exists of two studies using surveys for 40 employees of the firm CM. The first study included the relation between product knowledge and cross-selling factors as readiness, motivation, CRM usage and cross-selling success. The data were tested using a model analysis by the SEM-PLS methodology. Secondly, an experiment was conducted to test the effects of training on the product knowledge. There were two steps in the experiment: at t1, the experiment began with a survey. Thereafter at t2, half of the group of sales employees received training on different aspects of products. In the second study, data were analyzed using different regressions. The combination of the two studies provides an indication on the opportunities for firms to increase cross-selling. The results of study 1 showed that there are significant correlations between specialist knowledge and cross-sell motivation (0.440), cross-sell motivation and cross-sell success (0.800) and cross-sell motivation and cross-sell readiness (0.485). The second study also shows significant results that training increases generalist knowledge of sales employees.

(Christian Schmitz, You-Cheong Lee, & Gary L.Lilien, 2014) This study was provided by(Christian Schmitz, You-Cheong Lee, & Gary L. Lilien)in 2014 under the title" Cross-Selling Performance in Complex Selling Contexts: An Examination of Supervisory- and Compensation-Based Controls" the aim of this study develop a model of the role of supervisory behavior, compensation-based controls, and their interactions in enhancing the effect of salespeople's adoption behavior on cross-selling performance in a complex selling context. they collected data from three sources: (1) salesperson surveys, (2) sales manager surveys, and (3) archival data from company records. They received support from a biotech company that produces and sells products and services to the biopharmaceutical industry. The company employs more than 4,500 people and sells products from 15 product divisions. results suggest that a basic prerequisite for enhanced cross-selling performance is salesperson adoption of the company's product portfolio. Therefore, management must find ways to encourage salespeople's product portfolio adoption behavior. Company managers must encourage sales managers to engage in transformational leadership behavior and avoid transactional leadership behavior when facing complex selling situations.

(Kumar A. , 2013) This study was provided by(Kumar A)in 2013 under the title" Effectiveness & Scope of Cross-Selling and Co-Branding among the Consumers & the

Organizations" The aim of this study is to find out the consumer's interests towards cross-selling and co-branding strategy and also its effectiveness for the organizations and find out the consumer's preferences and interests while buying a product of any brand and also how effectively this strategy influenced in the organization's point of view to know whether it's a successful marketing tool or not.. The study investigates various group of people in Ireland about their shopping experiences and brand preferences. So for finding this data, the researcher adopted survey strategy among 100 random people in Dublin, Ireland. Also for finding cross-selling and co-branding strategy's effectiveness, the study was conducted by interviewing few managers from the retail organizations. The study involves both the qualitative research and the quantitative research methods. Self-administered questionnaire was adopted for a survey strategy as a quantitative research method and structured interviews were conducted with the managers as a qualitative research method. results showed that majority of the consumers are interested towards cross-selling and co-branding. But at the same time, the organizations are not considering entirely to implement both these strategies as they found that its not a major contributor for the growth and profit to their organization.

Thus the study found that if the organizations learn and identify how to implement both cross-selling and co-branding strategies according to the consumer's preferences and needs then it is a highly successful tool which will be a win-win strategy for both the consumers and between the organizations.

(Shiboli, Baohong Sun, & aLan L.MontgoMery, 2011) This study was provided by(Shibo Li, baohong Sun, and aLan L. MontgoMery) in 2011 under the title" Cross-Selling the right Product to the right Customer at the right time" The aim of this study is to propose a customer-response model that recognizes the evolvement of customer demand for various products; the possible multifaceted roles of cross-selling solicitations for promotion, advertising, and education; and customer heterogeneous preference for communication channels. They formulate cross-selling campaigns as solutions to a stochastic dynamic programming problem, the model yields optimal cross-selling strategies for how to introduce the right product to the right customer at the right time using the right communication channel. Applying the model to panel data with cross-selling solicitations provided by a national bank, the authors demonstrate that households have different preferences and responsiveness to cross-selling solicitations. In addition to generating immediate sales, cross-selling solicitations also help households move faster along the financial continuum (educational role) and build up goodwill (advertising role). A decomposition analysis shows that the educational effect (83%) largely dominates the advertising effect (15%) and instantaneous promotional effect (2%). the cross-selling solicitations resulting from the proposed framework are more customized and dynamic and

improve immediate response rate by 56%, long-term response rate by 149%, and long-term profit by 177%.

(Inger Roos and Anders Gustafsson, 2011) This study was provided by(Inger Roos and Anders Gustafsson) in 2011 under the title” The influence of active and passive customer behavior on switching in customer relationships” Purpose – The purpose of this study is to examine the relationship between active/passive customer behavior and loyalty (responses to switching triggers) in customer relationships. Study suggested that triggers affect customers’ evaluations of service in different ways and cause varying kinds of behavior, depending on whether the customers are active or passive in their customer relationships.

(Li, Yang & Yan, 2010) This study was provided by(Li,Yang& Yan) in 2010 under the title” Cross-Selling Optimization for Customized Promotion” In this paper, they propose a hybrid data mining framework to optimize product selection and customer selection, in order to maximize promotional profits. They formally formulate the definition for product selection, customer selection and product set promotion value. They investigate the problem of customized promotion, which identifies promotional products and customers so that the promotion effect can be maximized. This problem can be decomposed into two subproblems: product selection and customer selection. They propose greedy and randomized algorithms to produce approximation solutions in an efficient manner. Experiments on both synthetic and real-world supermarket transaction data demonstrate the effectiveness and efficiency of the proposed algorithms.

(Ferguson, 2009) This study was provided by (Ferguson) in 2009 under the title ‘The Effectiveness OF Cross-Selling As A Relationship Marketing Initiative: An Exploration Of Analytical And Common Sense Prediction”. The study was carried out to explore, in detail, a single relationship marketing initiative being implemented in a large consumer oriented organisation. The goals of the current study were to see whether the introduction of a cross-selling initiative (CSI) helped front line employees to cross-sell additional products to existing customers during face-to-face interactions and whether the technique used to predict product adoption influenced the effectiveness of those cross-selling activities. The results confirmed that: Retail employees were more likely to approach a customer with a cross-sell offer if they had a specific recommendation for that customer. Cross-sell offers based upon those recommendations were more likely to be successful. Logistic regression was a better technique for identifying customers likely to adopt the product than anecdotal modelling approaches.

METHODOLOGY

Research Design and Approach:

This study was a descriptive cross-sectional research that utilized a survey to collect data .the major purpose of descriptive research is to describe characteristics of population or phenomenon. The study used quantitative method based on available data and information.

Data Collection Methods

Used primary data (survey- Five degree scale) for this research, as used the questionnaire and the questions were divided into questions related to consumer behavior depending on demographic variables: (age, gender and educational level) and questions related to cross-selling (product, price, place, and promotion).

Depending on electronic way to collect primary data, according to COVID -19 pandemic , so total population more than 1 million , sample size in this case according to statistical tables 384 unit, rate of response 32%.

Data Analysis Approach

First, data was subjected to descriptive statistics. Further, measured by Statistical tests such as (Kolmogorov-Smirnov and Shapiro-Wilk) but Normality tests for the effect of cross-selling on purchasing decision by demographic characteristics indicated that is less than 0.05 so we used non-parametric statistical methods:

- 1- Mann Whitney U test between two groups like gender.
- 2- The Kruskal-Wallis test between three groups, and if the significance is significant, use the Mann Whitney U test only between each two groups to refer to the two important groups.

RESULTS

Descriptive Statistics

Table (1) Descriptive Statistics for the Effect of Cross Selling on purchasing decision and demographic characteristics

	N	Minimum	Maximum	Mean	Std. Deviation
Gender	122	1	2	1.49	.502
Age	122	1	3	2.14	.451
Educational Level	122	1	3	2.10	.595
The Effect of Cross Selling on purchasing decision	122	31	62	47.37	5.885

Table (1) indicates that sample includes 122 from every demographic characteristic (age, gender, educational level), and the mean of this effect (47.37 comparing to Maximum 62) means average effect.

Hypotheses Test

Hypothesis 1:

Table (2) The Effect of Cross Selling on purchasing decision and customer's gender by Mann Whitney U Test

	Gender	N	Mean Rank	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)	Sig.
x	Males	62	70.56	1298.5	3128.5	-2.881	0.004	Significant
	Females	60	52.14					
	Total	122						

Table (2) indicates that Mean Ranks between Males and Females are not equal, and Significance is less than 0.05, so the differences are Significant between them in favor of the largest Mean Rank among Males. Therefore, the researcher accepts the first hypothesis.

H1: There is a significant positive relationship between cross selling impact on purchasing decision and customer's gender.

Hypothesis 2:

Table (3) The Effect of Cross Selling on purchasing decision and customer's age by Kruskal-Wallis Test

	Age	N	Mean Rank	Chi-Square	df	Asymp. Sig.	Sig.
x	Under 21	5	36.50	2.634	2	0.268	Not Significant
	21 to 40	95	62.78				
	Furthermore	22	61.64				
	Total	122					

Table (3) indicates that Mean Ranks between Under 21, from 21 to 40, and furthermore are equal, and Significance is Greater than 0.05, so the differences are Not Significant between them. Therefore, the researcher does not accept the second hypothesis.

H2: There is not a significant positive relationship between cross selling impact on purchasing decision and customer's age.

Hypothesis 3:

Table (4) The Effect of Cross Selling on purchasing decision and customer's educational level by Kruskal-Wallis Test

	Educational Level	N	Mean Rank	Chi-Square	df	Asymp. Sig.	Sig.
x	Secondary and equivalent or less	16	59.19	4.050	2	0.132	Not Significant
	Initial university degree	78	65.94				
	Postgraduate	28	50.45				
	Total	122					

Table (4) indicates that Mean Ranks between Secondary and equivalent or less, Initial university degree, and Postgraduate are equal, and Significance is Greater than 0.05, so the differences are Not Significant between them. Therefore, the researcher does not accept the third hypothesis.

H3: There is not a significant positive relationship between cross selling impact on purchasing decision and customer's educational level.

CONCLUSION

This study sought to identify the effect of cross selling on customer behavior. For this, a descriptive approach was adopted. The targeted sample for the study was Hypermarket. The survey was in Egypt. The survey was conducted through self administrated social media network and linkedin connections. The results of this research found that: There is a significant positive relationship between cross selling impact on purchasing decision and customer's gender. There is not a significant positive relationship between cross selling impact on purchasing decision and customer's age. There is not a significant positive relationship between cross selling impact on purchasing decision and customer's educational level.

Limitations and Future Directions

According to Covid-19 circumstances, primary data collected by electronic way through the internet. Further, the Study only focused on retailing through only Hyper Markets, only, No other department stores in Egypt. Thus, restricting generalizability of the current findings. In future, study shall be conducted on comparing cross selling results between Egyptians clients and other nationalities like Saudi clients in gulf area.

REFERENCES

- Akçura, M. T., & Srinivasan, K. (2005). Research note: customer intimacy and cross-selling strategy. *Management Science*, 51(6), 1007-1012.
- Akcura, M. T., Özdemir, Z. D., & Altinkemer, K. (2009). Privacy, Customization, and Cross-Selling of Information. *Journal of Organizational Computing and Electronic Commerce*, 19(2), 112-132.
- Ansell, J., Harrison, T., & Archibald, T. (2007). Identifying cross-selling opportunities, using lifestyle segmentation and survival analysis. *Marketing Intelligence & Planning*.
- Armony, M., & Gurvich, I. (2010). When promotions meet operations: Cross-selling and its effect on call center performance. *Manufacturing & Service Operations Management*, 12(3), 470-488.
- Armony, M., & Gurvich, I. (2010). When promotions meet operations: Cross-selling and its effect on call center performance. *Manufacturing & Service Operations Management*, 12(3), 470-488.
- Budiardjo, E. K., & Tama, B. A. (2009). Cross-Selling? s Product Determination in the Context of Analytical CRM Based on Association Rules.
- Budiardjo, E. K., & Tama, B. A. (2009). Cross-Selling? s Product Determination in the Context of Analytical CRM Based on Association Rules.
- Cabral, L., & Natividade, G. (2016). Cross-selling in the US home video industry. *The RAND Journal of Economics*, 47(1), 29-47.
- Cashin, J. R. (2004). Implementation of a cross-selling strategy for a large midwestern healthcare equipment company.
- Chen, M. C., Chiu, A. L., & Chang, H. H. (2005). Mining changes in customer behavior in retail marketing. *Expert Systems with Applications*, 28(4), 773-781.
- De Pascalis, F. (2018). Sales Culture and Misconduct in the Financial Services Industry: An Analysis of Cross-selling Practices.
- Familmaleki, M., Aghighi, A., & Hamidi, K. (2015). Analyzing the influence of sales promotion on customer purchasing behavior. *International Journal of Economics & management sciences*, 4(4), 1-6.
- Ferguson, G. (2009). The effectiveness of cross-selling as a relationship marketing initiative: an exploration of analytical and commonsense prediction (Doctoral dissertation, University of Western Australia).
- Goodman, J., & Newman, S. (2003). Understand customer behavior and complaints. *Quality Progress*, 36(1), 51-55.
- Gupta, K., & Stewart, D. W. (1996). Customer satisfaction and customer behavior: the differential role of brand and category expectations. *Marketing Letters*, 7(3), 249-263.
- Hanaysha, J.R. (2018), "An examination of the factors affecting consumer's purchase decision in the Malaysian retail market", *PSU Research Review*, Vol. 2 No. 1, pp7.23. <https://doi.org/10.1108/PRR-08-2017-0034>
- Jaroszewicz, S. (2008). Cross-selling models for telecommunication services. *Journal of Telecommunications and Information Technology*, 52-59.
- Jarrar, Y. F., & Neely, A. (2002). Cross-selling in the financial sector: customer profitability is key. *Journal of Targeting, Measurement and Analysis for Marketing*, 10(3), 282-296.
- Jovanović, M. B., & Radojičić, Z. (2016). Consumer behaviour in the new products management in Serbia. *Management: Journal of Sustainable Business and Management Solutions in Emerging Economies*, 21(79), 27-36.
- Kamakura, W. A. (2008). Cross-selling: Offering the right product to the right customer at the right time. *Journal of Relationship Marketing*, 6(3-4), 41-58.
- Kamakura, W. A., Kossar, B. S., & Wedel, M. (2004). Identifying innovators for the cross-selling of new products. *Management Science*, 50(8), 1120-1133.
- Kamakura, W. A., Wedel, M., De Rosa, F., & Mazzon, J. A. (2003). Cross-selling through database marketing: a mixed data factor analyzer for data augmentation and prediction. *International Journal of Research in marketing*, 20(1), 45-65.
- Karimi, S. (2013). A purchase decision-making process model of online consumers and its influential factors: a cross sector analysis.
- Kumar, D. (2012). Cross selling (With special reference to State Bank of India). *International journal of social sciences & interdisciplinary research*, 1(6).

- Kumar, V., George, M., & Pancras, J. (2008). Cross-buying in retailing: Drivers and consequences. *Journal of Retailing*, 84(1), 15-27.
- Kwiatkowska, J. (2018). Cross-Selling and Up-Selling in a Bank. *Copernican Journal of Finance & Accounting*, 7(4), 59-70.
- Li, B. (2012). Analyzing consumer behavior on product search engines: interplay between search and social media. New York University, Graduate School of Business Administration.
- Li, N., & Abe, N. (2011, December). Temporal Cross-Selling Optimization Using Action Proxy-Driven Reinforcement Learning. In 2011 IEEE 11th International Conference on Data Mining Workshops (pp. 259-266). IEEE.
- Li, N., Yang, Y., & Yan, X. (2010, April). Cross-selling optimization for customized promotion. In Proceedings of the 2010 SIAM International Conference on Data Mining (pp. 918-929). Society for Industrial and Applied Mathematics.
- Li, S., Sun, B., & Montgomery, A. L. (2011). Cross-selling the right product to the right customer at the right time. *Journal of Marketing Research*, 48(4), 683-700.
- Liu-Thompkins, Y., & Tam, L. (2013). Not all repeat customers are the same: Designing effective cross-selling promotion on the basis of attitudinal loyalty and habit. *Journal of Marketing*, 77(5), 21-36.
- Mahmood Ahmad, H. (2019). An exploratory study on the nature of cross selling in the Islamic financial services industry (IFSI) (Doctoral dissertation, University of Salford).
- Melsen, L. M. G., & Schepers, J. J. L. (2016). The effects of product knowledge, training and tooling on cross-selling performance.
- Mondal, S., Das, S., Musunuru, K., & Dash, M. (2017). Study on the factors affecting customer purchase activity in retail stores by confirmatory factor analysis. *RevistaEspacios*, 38(61).
- Muthusamy, V., & Fernando, K. D. U. D. (2015). Factors affect cross selling of dwelling house and personal accident insurance for private motor car policyholders in Sri Lanka.
- Netessine, S., Savin, S., & Xiao, W. (2006). Revenue management through dynamic cross selling in e-commerce retailing. *Operations Research*, 54(5), 893-913.
- Nizar, N. A., & Janathanan, C. (2018). Impact of digital marketing on consumer purchase behaviour. In APIIT Business, Law & Technology Conference.
- Peighambari, K., Sattari, S., Kordestani, A., & Oghazi, P. (2016). Consumer behavior research: a synthesis of the recent literature. *Sage Open*, 6(2), 2158244016645638.
- Rangasamy, A. K. (2013). Effectiveness & scope of cross-selling and co-branding among the consumers & the organizations (Doctoral dissertation, Dublin Business School).
- Roos, I., & Gustafsson, A. (2011). The influence of active and passive customer behavior on switching in customer relationships. *Managing Service Quality: An International Journal*.
- Sarasquete, N. M. C. (2017). A common data representation model for customer behavior tracking. *Icono14*, 15(2), 1.
- Schmitz, C. (2013). Group influences of selling teams on industrial salespeople's cross-selling behavior. *Journal of the Academy of Marketing Science*, 41(1), 55-72.
- Schmitz, C., Lee, Y. C., & Lilien, G. L. (2014). Cross-selling performance in complex selling contexts: an examination of supervisory-and compensation-based controls. *Journal of Marketing*, 78(3), 1-19.
- Shen, Z. J. M., & Su, X. (2007). Customer behavior modeling in revenue management and auctions: A review and new research opportunities. *Production and operations management*, 16(6), 713-728.
- Sumartha, P. S., Samopa, F., Sumartha, P. S., & Samopa, F. (2017). Cross Selling Product Bundling Based On Customer Satisfaction Study Case Meat & Food Supplier X. *Int. J. Educ. Res*, 5(1), 241-252.
- Tasca, C., & Rossi, S. (2012). Consumer Behavior and Marketing Strategies in the Duty Free Market.: An Explorative Study on Offer, Customer Service and Atmosphere.
- Thuring, F., Nielsen, J. P., Guillén, M., & Bolancé, C. (2012). Selecting prospects for cross-selling financial products using multivariate credibility. *Expert systems with Applications*, 39(10), 8809-8816.
- Värlander, S., & Yakhlef, A. (2008). Cross-selling: The power of embodied interactions. *Journal of Retailing and Consumer Services*, 15(6), 480-490.
- Yu, T., de Ruyter, K., Patterson, P., & Chen, C. F. (2018). The formation of a cross-selling initiative climate and its interplay with service climate. *European Journal of Marketing*.

Yu, T., Patterson, P., & de Ruyter, K. (2015). Converting service encounters into cross-selling opportunities. *European Journal of Marketing*.

Zboja, J. J. (2006). Cross-Selling Performance in Services: An Internal Marketing Perspective.

Zboja, J. J., & Hartline, M. D. (2012). An examination of high-frequency cross-selling. *Journal of Relationship Marketing*, 11(1), 41-55.