

University of Miami  
School of Business

Last Revised  
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**Professor Dan Sarel**  
Office Phone: (305) 284-1772

**Current Academic Rank:** Associate Professor

**Primary Department:** Marketing

**Secondary or Joint Appointments:** None

**Citizenship:** USA

## **HIGER EDUCATION**

### **Institutional:**

Doctor of Business Administration - Graduate School of Business  
Administration  
Harvard University, November, 1978

Post-Graduate Studies - Graduate School of Management  
University of California at Los Angeles, 1975

Master of Business Administration - (with distinction-highest honors),  
Hebrew University of Jerusalem, 1974

Bachelor of Arts - (with distinction-highest honors) in Economics  
Hebrew University of Jerusalem, 1972

## **EXPERIENCE**

### **Academic:**

School of Business Administration, University of Miami  
Associate Professor, 1983-present

School of Business Administration, University of Miami  
Assistant Professor, 1981-1983

School of Business Administration, University of Connecticut  
Assistant Professor, 1978-1981  
School of Business Administration, Northeastern University  
Instructor, 1978

Harvard Business School

Research and Case Development, 1977

Jerusalem Institute of Management  
Research and Course Development, 1976

Graduate School of Management, University of California at  
Los Angeles, Research Assistant, 1975

Graduate School of Business Administration, Hebrew University  
Research and Teaching Assistant, 1972-1974

**Non-Academic:**

Marketing consulting and expert testimony, 1975-present

Market Scope, Inc 1985-1990  
Director

Bank of Israel  
Research Assistant, 1970-1971

Israeli Defense Army, 1966-1969

**PUBLICATIONS**

**Juried or Refereed Journal Articles and Exhibitions:**

"The Effect of Consumer Surveys and Actual Confusion Evidence in Trademark Litigation: An Empirical Assessment, *Trademark Reporter* (with H. Marmorstein), 99, No. 6. , 1416-1436 (2009)

"Beyond Tax-Loss Harvesting: Maximizing Effective Returns by Accelerated Recognition of Long-Term Gains" *Journal of Taxation of Investments*, (with H. Marmorstein, J. Charnes & J. Johnson) Vol. 25, Number 1, Fall 2007, pp. 77-89

"Customer Relationship Management in Banking: An Introduction and Strategic Implications" *Journal of Financial Services Marketing* (with H. Marmorstein), Fall 2007 Vol. 12, Number 2, November 2007 , pp. 97-101, Editorial for special issue on CRM in Banking.

"Addressing Consumers Concerns about Online Security: A Conceptual and Empirical Analysis of Bank's Actions" *Journal of Financial Services Marketing*, (with H. Marmorstein) Fall 2006, Vol. 11, pp. 99-115 .

"Tax-loss Harvesting in Quarter 1?" *Journal of Taxation of Investments*, (with H. Marmorstein, J. Charnes & J. Johnson) Vol. 23, Number 2, January 2006 , pp. 152-165

“Childbirth Choice,” *Marketing Health Services*, (formally *Journal of Healthcare Marketing*), Spring 2005, Vol. 25 Issue 1, p14-19 (lead article) (with H. Marmorstein, B. Rodriguez and P. Barach).

“Marketing Online Banking to the Indifferent Consumer: A Longitudinal Analysis of Banks’ Actions,” *Journal of Financial Services Marketing*, Vol. 8, Number 3, March 2004, 231-243 (with H. Marmorstein)

“Marketing Online Banking Services: The Voice of the Customer,” *Journal of Financial Services Marketing*, Vol. 8, Number 2, December 2003, 106-118 (with H. Marmorstein)

“Unleashing the Power of Yield Management in the Internet Era,” *California Management Review*, Vol. 45, Number 4, Spring 2003, (with H. Marmorstein and J. Rossomme).

“A Strategic Orientation for E-Commerce Investments: A customer Equity Approach”, *Journal of Targeting, Measurement and Analysis for Marketing*, Vol. 11, Number 2, 2002, 110-123 (with H. Marmorstein).

“Designing Confusion Surveys for Cyberspace Trademark Litigation: The Admissibility vs. Weight Debate”, *Intellectual Property & Technology Law Journal*, Volume 14, Number 9, September 2002, 12-17 (with H. Marmorstein).

"Migrating Customers to New Distribution Channels: The Role of Communication," *Journal of Financial Services Marketing*, Vol. 6, Number 3, March 2002 (with H. Marmorstein)

“Improving the Effectiveness of Banks’ Service Guarantees: The Role of Implementation” *Journal of Financial Services Marketing*, Vol. 5, Number 3, March 2001 (with H. Marmorstein)

“The Role of Service Recovery in HMO Satisfaction”, *Marketing Health Services* (formerly *Journal of Health Care Marketing*), Lead article, Spring 1999, PP 7-15 (with H. Marmorstein)

"Managing the Delayed Service Encounter: The Role of Employee Action and Customer Prior Experience", *Journal of Services Marketing*, Vol. 12, 3, 1998, 195-208 (with H. Marmorstein).

Also reprinted by *International Journal of Bank Marketing*, Vol 17, #6 pp 286-294

"Market Expansion Strategies", *Health Care Business Digest*, Vol. 3, No. 2 (February 1998) (with H. Marmorstein).

"Managing The Failed Service Encounter: How Employee Actions Affect Consumer Reponse to Delays," at the Sixth Annual AMA Frontiers in Services Conference, Nashville, TN October 1997 (with H. Marmorsrein).

"Identifying New Patient Prospects: Efficacy of Usage Segmentation", *Journal of Health Care Marketing* (Winter 1996)(with H. Marmorstein).

"The Impact of Customer Satisfaction Based Incentive Systems on Salespeople's Customer Service Response: An Empirical Study", *Journal of Personnal Selling and Sales Management*, Vol. XV No. 3 (Summer 1995)(with A. Sharma).

"Examining the Effectiveness of Service Guarantees: The Role of Process, Specificity, and Prior Experience", European Marketing Conference, Copenhagen May 1995 (with W. Lassar, H. Marmorstein).

"Expanding the Market for 'Unsought' Services: The Efficacy of Usage-Based Segmentation", at the AMA Frontiers in Services Conference, Nashville, TN October 1994 (with H. Marmorsrein).

"An Analysis of Advertisements in the Journal of the American Academy of Dermatology 1980 & 1990", *Journal of the American Academy of Dermatology*, 1993(with D.J. Hogan et. al.).

"Linking Employee Compensation to Customer Satisfaction - an Exploratory study" at the AMA Frontiers in Services Conference, Nashville, TN October 1993 (with A.Sharma).

"Customer and Non-Customer Perceptions of Third Party Services: Are They Similar". *The International Journal of Logistics Management*, Vol. 3, No. 1, 1992, pp. 12-21.

"Service Quality and Customer Satisfaction Monitoring Systems: An exploratory Analysis". Presented at the AMA Service Marketing Conference "Frontiers in Services", Nashville, TN 1992.

"The Influence of Type of Advertisement, Price and Source Credibility on Perceived Quality", *Journal of the Academy of Marketing Science*, Vol 20 No. 3, 1992 (with J. Gotlieb).

"Comparative Advertising Effectiveness: The Role of Involvement and Source Credibility" *Journal of Advertising*, Vol. 29 No. 1 (1991) pp. 38-45 (with J. Gotlieb).

"Perceived Quality and Consumer Satisfaction:"Effects of Price Advertisements on Perceived-Quality of Purchase Intentions", *Journal of Business Research*, Vol. 22 No.3 (May 1991) pp. 195-210 (with J. Gotlieb).

"Measuring Perceived Quality and Satisfaction: The Experience of the Cruise Line Industry", Travel and Tourism in Transition: The Research Challenge, ESOMAR, Dublin (May 1991) pp. 129-142.

"Cruise Industry in the USA: Matching Supply and Demand by 1990", The Economist Travel and Tourism Analyst, August, 1986, pp. 43-52 (with J. Lewis).

"Characteristic of Radio Commercials and their Recall Effectiveness", Journal of Marketing Vol. 50 (January 1986), pp. 52-60 (with M. Sewall).

This article is reprinted in Bellur, Berkman and Lee, Readings In Advertising, University Publisher and Printer, Hong Kong (1986).

"Decisions to Adopt New Medical Technologies: A Case Study of Thrombolytic Therapy", Social Science and Medicine, Vol. 21, No. 3, pp. 291-298 (with D. Becker and L.B. Gardner).

"A Comparative Analysis of Models of Consumer Decision Under Risk", 1984 Southern Marketing Association.

"Trends in Factual Claims in Magazine Ads: 1958, 1968, 1978", Journalism Quarterly, Vol. 61, No. 3 (Autumn 1984) pp. 650-654, 743.

This article is reprinted in Bellur, Berkman and Lee, Readings In Advertising, University Publisher and Printer, Hong Kong (1986).

"A Comment on a Model and Methodology for the Development of Consumer Information Programs", Journal of Marketing, Volume 47, No. 3 (Summer, 1983), p. 103-107.

"Choosing Between Discrete Marketing Policy Alternatives Under Uncertain Market Response Conditions", Journal of the Academy of Marketing Science, Volume 12, No. 3 (Winter, 1984), (with J. Yassour).

"Consumer (Mis) Perceptions and Usage of Certification Marks, 1972 and 1980: Did Public Policy Have an Impact?", Journal of Marketing (Summer, 1981), (with M.V. Laric).

This article is reprinted in Bellur, Berkman and Lee, Readings In Advertising University Publisher and Printer, Hong Kong (1986).

"Using Cumulative Pretests Experiences to Improve the Effectiveness of Radio Commercials" (with M. Sewell) European Society for Opinion and Marketing Research, conference in Monte Carlo (Monaco) January 1983. Published in ESOMAR's Seminar on Effective Advertising-Can Research Help? pp. 149-162.

"Food Shopping Behavior in Stagflationary Times: The Experience in the U.S.A." 1983 meeting of the International Association for Research in Economic Psychology in Bologna, Italy.

"Models of Behavioral Choice Under Risk; A Review", Proceedings of the 1982 Southern Marketing Association, November, 1982.

"Advances in Environmental Psychology - A New Perspective on Consumer Behavior", K. Bernhardt et. al. (eds) The Changing Marketing Environment: New Theories and Application, American Marketing Association, 1981 (Annual Educators Conference) pp. 135-138.

"Consumer Evaluation Under Uncertainty: "Comparative Analysis of the Vector and Expected Utility Models". American Institute for Sciences proceedings of Western Division Conference, 1981.

"Preference Modeling of Managerial Marketing Decision Making", In: D.B. Montgomery and D.R. Wittink (eds.), Marketing and Measurement Analysis Marketing Science Institute Report No. 80-103, 1980, pp. 378-385 (Special ORSA/TIMS Conference on Market Measurement and Analysis), (With P. Cattin).

"An Exploratory Investigation of the Managerial Implications of 'Generic' Brands", In: R.P. Bagozzi et al (ed.). Marketing into the 80's - Changes and Challenges, American Marketing Association, 1980, (Annual Educators Conference), (with M. Sewall).

"Product Positioning - A Reassessment", In: C.W. Lamb, Jr. and P.M. Dunne (eds.). Theoretical Developments in Marketing, American Marketing Association, 1980, pp. 116-119 (Special Conference on Marketing Theory).

"Is Expected Utility a Descriptive Model of Consumer Decision Making Under Uncertainty?" In: H.S. Gitlow and E.W. Wheatley (eds.) Developments in Marketing Science, 1979, pp. 33- 37 (Annual Conference, Academy of Marketing Science).

"Meeting the Competitive Challenge: A Search for New Strategies in Xerox", presented in the 1979 National Intercollegiate Case Clearing House (No. 9-580-672), (with M.V. Laric).

### **Monographs Published:**

Consumer Evaluation Strategies", Working Paper, HBS 78-17, School of Business Administration, Harvard University (1978).

D.B.A. - An Investigation of the Effect of Risky Attributes on Consumer Evaluation Strategies. Chairman, Professor David J. Reibstein (Boston, 1978)

M.B.A. - Consumer Store Loyalty - An Analysis in the Shoe and Furniture Industries. Supervisor, Professor Arie Goldman (Jerusalem, 1974)

**Book Reviews:**

Book review for Business Publications, Inc. Kent Publishing Company, Prentice Hall, and others.

**Other Works, Publications and Abstracts:**

"What do Purchasers Really Want - Understanding Needs of Decision-Making Processes", Annual Meeting of Seatrade, Miami, Florida 1988.

"The Yacht-like Cruise Market", Annual Meeting of Seatrade, Miami, Florida 1987.

"A Comparative Analysis of Models of Consumer Decision Under Risk", University of Connecticut Working Paper, 1981.

"Consumers Perception and Use of Composite Information Measures-Empirical Findings and Policy Implications", Annual meeting of the European Economic Psychologists, Leuven Brussels, 1980.

"Modeling Marketing Managers' Decisions", University of Connecticut Working Paper, 1979, (with P. Cattin).

"Comments on Perceived Risk and Composition Models for Multi-Attribute Decisions", University of Connecticut Working Paper, 1979.

"Meeting the Competitive Challenge: A Search for New Strategies in Xerox", presented in the 1979 National Conference of A.I.D.S. and distributed as a case by the Intercollegiate Case Clearing House (#9-580-672), (with M.V. Laric).

"Witco Chemical LTD (Israel) - A case developed for the Jerusalem Institute of Management. (1977).

"Iscar LTD (Israel)" - A case developed for the Jerusalem Institute of Management (1977).

"Envirodata" - A case developed at the Harvard Business School and distributed by the Intercollegiate case Clearing House (1977).

## **PROFESSIONAL**

### **Funded Research Performed:**

Co-principal investigator in: "Study on Quality Indicators for Consumers' Use in Selecting Hospitals and Establishment of a Safety Authority". Sponsoring Agency: Agency for Health Care Administration, State of Florida (grant size: \$949,997.81), 2003-2004.

Marketing Science Institute: A grant for exploratory study on generic products (with Murphy A. Sewall), 1979.

University of Connecticut Research Foundation Award, 1979. "A Longitudinal Analysis of Communication Strategies in the Print Media".

"Characteristics Leading to Significant Differences in Recall Rates for Radio Commercials", sponsored by Radio Recall Research, Holmdel, New Jersey.

### **Editorial Boards:**

Journal of Financial Services Marketing

### **Reviewer/Discussant:**

Reviewed papers for the Journal of Advertising, Journal of the Academy of Marketing Science, Journal of Financial Services Marketing, American Marketing Association, American Academy of Advertising, Southern Marketing Science.

### **Professional and Honorary Organizations:**

American Marketing Association, 1978 to present

Association of Consumer Research, 1979 to 1985

American Institute of Decision Sciences, 1978 to 1985

European Economic Psychologists, 1980 to 1990

Travel Research Association, 1977 to 1992

American Academy of Marketing Science, 1978 to present

### **Honors and Awards:**

Outstanding Young Man of America - 1980

Hyman J. Shaber Fellowship - 1976/77

Graduate School of Business Administration, Harvard University Annual Fellowships - 1975/76, 1976/77, 1977/78

University of California at Los Angeles - International Students Exchange Fellowship - 1975

Graduate School of Business Administration, Hebrew University, Annual Fellowships - 1972/73, 1973/74

Faculty of Social Sciences, Hebrew University Annual Scholarships and Special Awards - 1970/71, 1971/72, 1972/73

### **Other Professional Activities (e.g., papers presented; performances; conference proceedings, seminar or conference panel member, catalogue work, etc.):**

Multiple professional presentations and seminars

### **TEACHING**

#### **Teaching Specialization (courses taught):**

Services Marketing, Marketing Management, eCommerce and Internet Marketing, Advertising & Promotion, Market research, Consumer Behavior, Healthcare Marketing.

#### **Thesis and Dissertation Advising:**

Multiple thesis and dissertation advising for students in SBA, school of communications and others

Executive MBA Graduate Thesis Advising, University of Miami, 1983 - 1990.

Graduate Thesis advising University of Connecticut, 1979 - 1981.

## **SERVICE**

### **University Committees and Administrative Responsibilities:**

University of Miami:

University Level

Graduate School Member  
Accreditation Review Committee Member  
Technical Support Committee Member  
Survey Research Committee

School of Business Level

School Council Member 1982 - 1986, 1996 -present  
Tenure Committees 2002 – present  
Graduate Curriculum Review Task Force 2007- present  
Gold Fund Member 1986 - 1995  
Ph.D. Committee member 1986 - 1990  
eCommerce concentration - leader  
Faculty Advisory Committee 1990 - present  
Master of Science in Quality Planning Committee 1991 - present  
MBA Enhancement Committee 1991 - 1992  
Department of Marketing Recruiting Committee Member  
Advertising Major Committee Member

University of Connecticut Committee Work  
Bowater Prize in Marketing - Chairperson  
Marketing Internship - Chairperson  
Undergraduate Curriculum and Courses - Member  
Marketing Research Forum - Member

### **Community Activities:**

SoFIE Awards – Judge

Presentations before multiple professional and civic organizations

Expert witness on marketing, communication and trademark issues