

Transparency Strategy and the /-role of the C/O

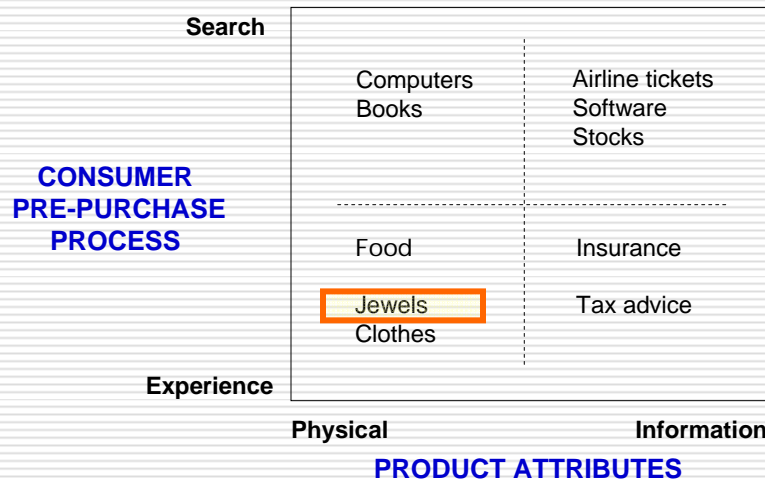
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nelson.granados@pepperdine.edu

THE PROBLEM

Challenge

- The *T* of IT:
"The Internet, per se, will rarely be a competitive advantage."
Porter, HBR, 2001

What is the multi-channel strategy?



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Source: www.bluenile.com, accessed April 1, 2004

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What is the multi-channel strategy?

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Progressive Direct Auto Comparative Rating - Thank You! - Microsoft Internet Explorer
Comparison Rates (6 month rate) (Progressive Direct rates your credit as excellent)

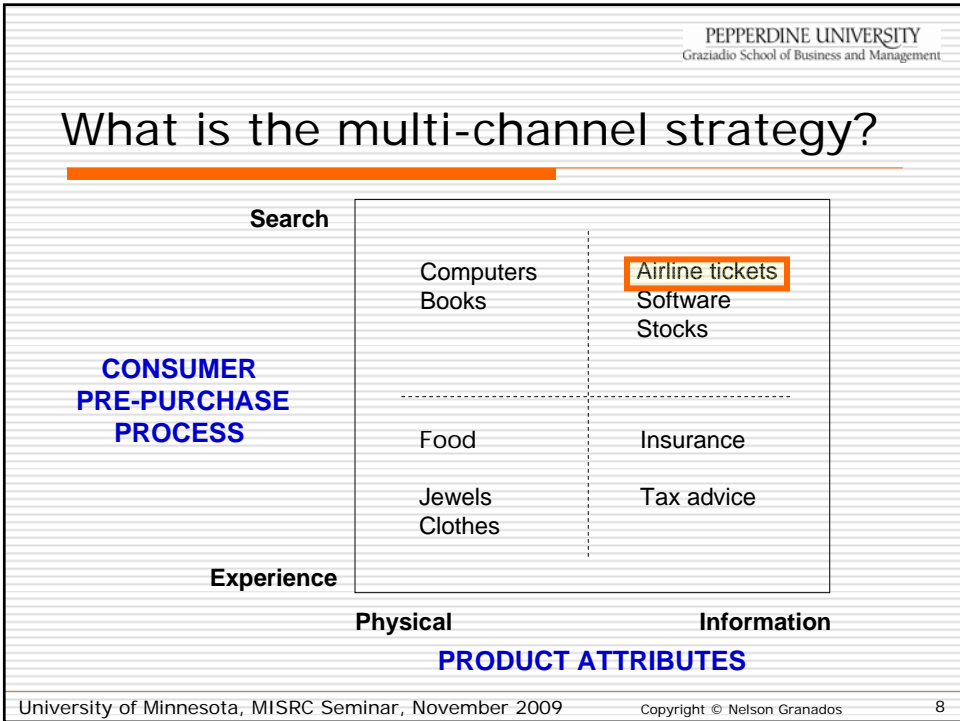
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Stability and Size of Company <small>(back to top)</small>	Progressive Direct	State Farm	Allstate	GEICO	American Family
A.M. Best rating	A+*	A++	A+	A++	A
State market share for auto (2004)	10.8%*	22.6%	5.8%	1.2%	14.1%
National market share for auto (2004)	7.3%*	18.3%	11.1%	5.6%	2.2%

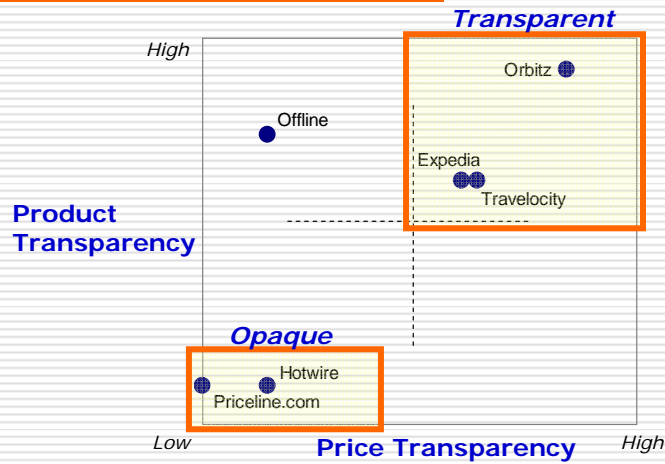
Ease of Purchase <small>(back to top)</small>	Progressive Direct	State Farm	Allstate	GEICO	American Family
Are online quotes available?	Yes	Yes	No	Yes	Yes
Does the Web site provide rates for other big-name insurance companies?	Yes	No	No	No	No
Can policies be purchased online?	Yes	Yes	No	Yes	No
Can policies be purchased through a toll-free number 24 hours a day, 7 days a week?	Yes	No	Yes	Yes	No
Can payments be made in installments?	Yes	Yes	Yes	Yes	Yes
Can policies be purchased using a credit card?	Yes	Yes	Yes	Yes	Yes

Ease of Customer Service <small>(back to top)</small>	Progressive Direct	State Farm	Allstate	GEICO	American Family
Is there a customer service toll-free number available 24 hours a day, 7 days a week?	Yes	Must call local agent	Yes	Yes	No
Can you make an instant policy change online?	Yes	No	No	Yes	No
Can payments be made online?	Yes	Yes	Yes	Yes	Yes

Ease of Claims <small>(back to top)</small>	Progressive Direct	State Farm	Allstate	GEICO	American Family
Can claims be reported 24 hours a day, 7 days a week via a toll-free number?	Yes	Must call local agent	Yes	Yes	Yes



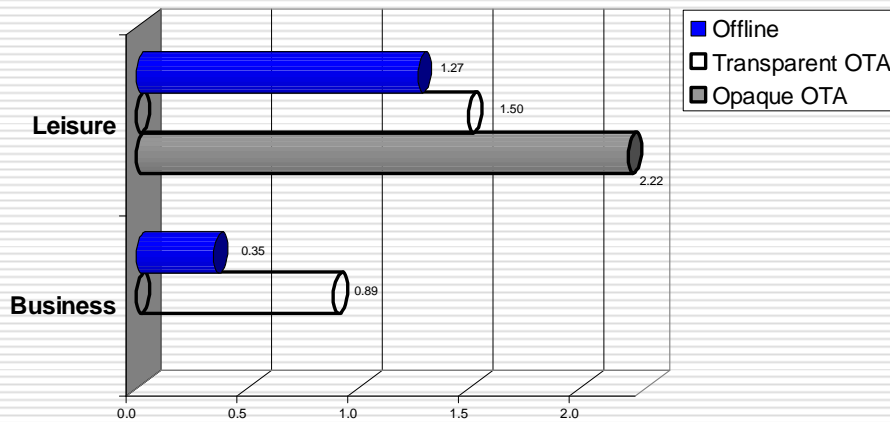
The Internet Enables Competition in the Transparency Dimension



Source: Granados, N.F., Gupta, A., and Kauffman, R.F. "Designing Internet-Based Selling Mechanisms: Multi-Channel Transparency Strategy," *WITS*, Las Vegas, NV, 2005.

Leisure vs. Business

Relative Price Elasticities – Leisure vs. Business



Source: Granados, N.F., Gupta, A., and Kauffman, R.F. "Offline and Online Price Elasticities: Evidence from the Air Travel Industry," working paper, 2009.

The Challenges

➤ The *T* of IT:

"The Internet, per se, will rarely be a competitive advantage."

Porter, HBR, 2001

➤ The *I* of IT:

"The great paradox of the Internet is that its very benefits—making information widely available; reducing the difficulty of purchasing, marketing, and distribution...—also makes it more difficult for companies to capture those benefits as profits."

Porter, HBR, 2001

- The positive effect of *product* information
- *Price* information can lead to price erosion

THE LESSONS

IT Strategy: Information and Technology Strategy

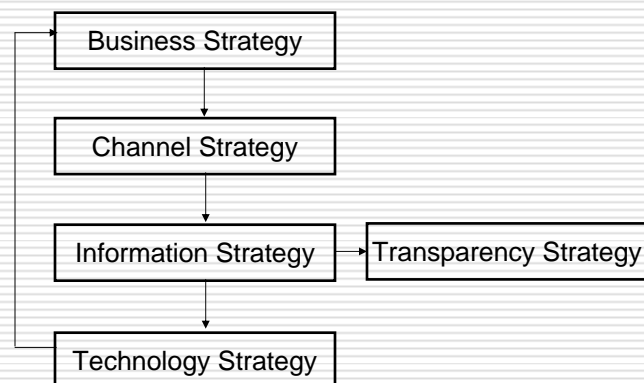
The I of IT: INFORMATION STRATEGY

- Transparency: Differentiate from competitors by strategically disclosing or concealing information.
 - Blue Nile, Hotwire, Orbitz

The T of IT: TECHNOLOGY STRATEGY

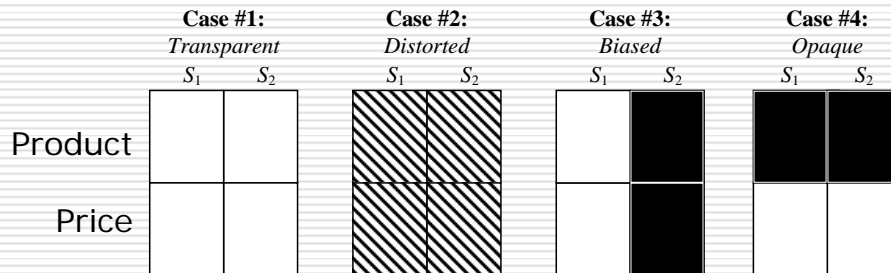
- Develop, use (smartly), or patent digital and search technologies, in line with the i-strategy.
 - Orbitz developed, Blue Nile and Hotwire used

Link between Strategy and IT



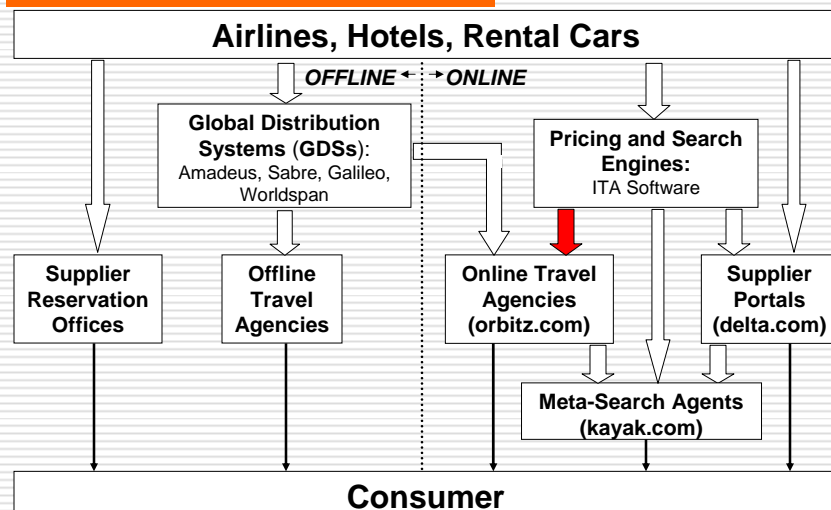
Transparency as a strategic choice

- Transparency strategy: What information do I disclose and to whom?

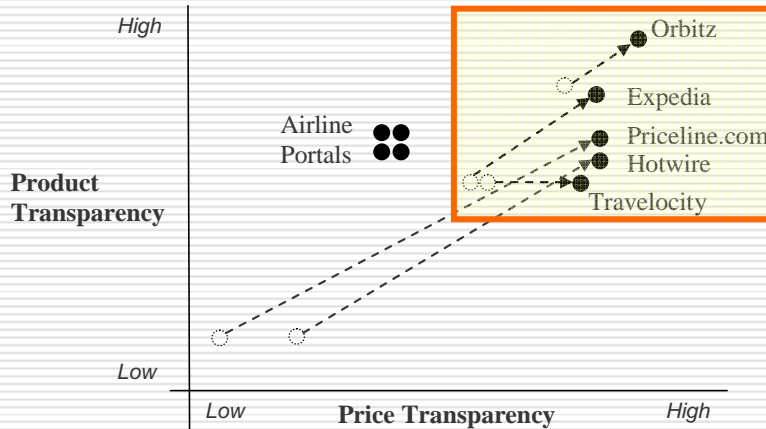


Source: Granados, N.F. Ph.D. Dissertation, University of Minnesota, 2006.

Orbitz Strategy: Industry Impacts

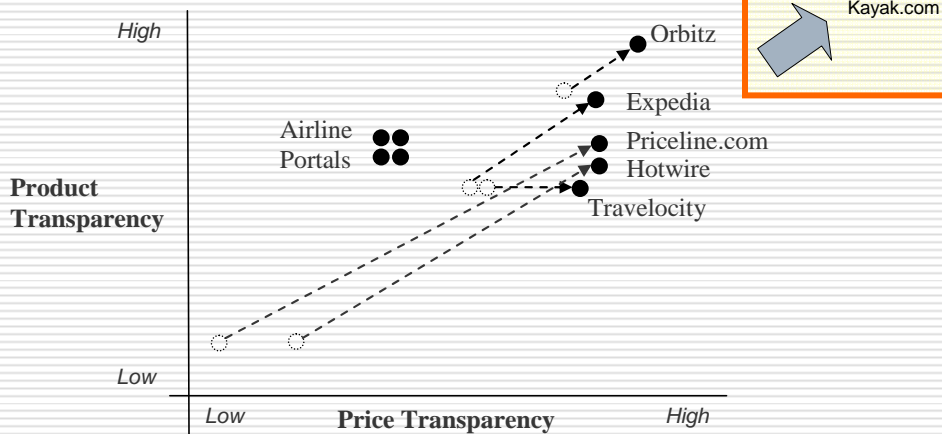


Air Travel: Transparency Design Game



Source: Granados, N.F., Gupta, A., and Kauffman, R.F. "The Impact of IT on Market Information and Transparency: A Unified Theoretical Framework," *Journal of the Association for IS*, March 2006.

Air Travel: Transparency Design Game



Source: Granados, N.F., Kauffman, R.F., and King, B. "How has Electronic Travel Distribution been Transformed? A Test of the Theory of Newly-Vulnerable Markets," *Journal of MIS*, 2008, 25(2), 73-95

SUMMARY

- Develop a transparency strategy and an IT strategy that supports the business strategy.

- Understand the long-term trends in the industry to strategize accordingly
 - Transparency developments
 - Technological developments

APPENDIX

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Non-stop Economy | 2hr 4min | Airbus A320 | [View seats](#)

Return **Thu, Mar 30** **United Airlines 667**

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www.hotwire.com, April 3, 2004

Source: Granados, N.F., Gupta, A., and Kauffman, R.F. "Transparency Strategy in Internet-Based Selling," in *Advances in the Economics of Information Systems* (Ed. K. Tomak, UT Texas, Austin), Idea Group, Publishing, PA, 2005.

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A Letter from the Publisher

Though a mild election is always a monotonous affair, even the surprising election of Karol Cardinal Wojtyła has weak and no greater recognition can come to this nation than to have one of its own made Bishop of Rome. More than once, I felt sorry well up as people told of their joy but also of their sadness over the loss of a friend. Cardinal Wojtyła was truly loved here.

Wojtyła was especially moved when he read some unpublished poems of John Paul II, who had known Wojtyła's father and admired his poetry. The theme of the Pope's verse, Wojtyła responds, "is Poland, and it says of his powerful attachment to this country and its people. It's the kind of attachment that has enabled this country to survive devastating wars and centuries of occupation."

Our 30th anniversary throughout the world contributed to this week's cover story, written by Associate Editor Richard Chilling, and the box on Communism and the church, written by Associate Editor Mary Meyer. With this cover package, I feel happy in lack of missing and interpreted in the name of Pope John Paul II, Wojtyła, however, already feels strongly about his home. He's a south coasterman, Italian, and Italian man. Judges our man in Cracow.

"He'll make a great Pope."

John A. Meyer



Greg Wozniak

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