

Customer-orientation behaviour: effects on annual income, sales target achievement and subjective evaluation of performance in the Malaysian life insurance industry

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ABSTRACT

Customer-orientation behaviour, which refers to the degree to which salespeople practise the marketing concept by trying to help their customers make purchase decisions that will satisfy their needs, has been acknowledged as an important characteristic of high-performers. Although the utilisation of customer-orientation behaviour has been aggressively promoted by many organisations, a complete understanding of the process is presently lacking. The purpose of this study is to investigate the impact of customer-orientation behaviour on the performance of life insurance agents in Malaysia. By better understanding the link between this behaviour and sales performance, sales managers should be in a better position to encourage their sales agents to implement customer-orientation effectively in their selling activities. Hypothesised relationships were tested using survey responses from a sample of 445 life insurance agents in Malaysia. Sales agents' performances were measured using objective measures (namely, annual income and sales target achievement) and subjective evaluations of performance. Correlation and multiple regression analysis were used to analyse the data. Results revealed that a positive relationship exists between customer-orientation behaviour and sales agents' annual income, as well as subjective evaluations of their performance. Despite the positive relationship, the variance explained was very small. On the other hand, customer-orientation behaviour was found to be unrelated to sales target achievement. Results are compared with earlier findings and implications for future research discussed.

KEYWORDS

Customer-orientation
Sales performance
Insurance industry
Relational selling

INTRODUCTION

The life insurance industry is gaining popularity and importance in many advanced as well as developing nations, such as Malaysia. In Malaysia, in particular, the industry continues to record positive

growth, in spite of a challenging economic environment. In the 21st century, customers' expectations towards life insurance products have changed with time (Nor Azila, 2005). They no longer buy life insurance products blindly, but will make comparisons between various policies offered. Today, they expect life insurance agents to analyse their personal and family needs before designing the most suitable policies for them (Schultz & Good, 2000: 56-62). Therefore, insurance sales agents

must fully understand the customers' needs and requirements and build trust between themselves and their clients to promote long-term mutually beneficial relationships (Crosby, Evans & Cowles, 1990: 54, 68-81). Furthermore, in marketing life insurance, insurance agents are often considered to be marketing complex services (Nik Kamariah, 1995). This is because life insurance agents are involved in long-term commitments and a continual stream of interaction between buyer and seller. After the sale, agents provide follow-up services and help customers make policy changes in response to changing needs. This would justify the importance of continuous research to satisfy the customers in this dynamic marketing industry. Howe, Hoffman & Hardigree (1994: 13, 497-506) demonstrated that a trusting and mutually beneficial relationship can be promoted through customer-orientation behaviour exhibited by the life insurance agents. They further noted that life insurance agents should be actively engaged in customer-orientation behaviour in order to survive in this business. Given the above discussion, it is readily apparent that an investigation of customer-orientation behaviour in the life insurance industry is warranted.

Conceptually, customer-orientation behaviour refers to the degree to which agents practise the marketing concept in their selling activities by trying to help their customers make purchase decisions that will satisfy their needs (Saxe & Weitz, 1982: 19, 343-351). It involves the satisfaction of customer needs through the individual relationship between customer contact personnel (agent) and customers (Kelly, 1990: 8, 6, 25-29).

Despite gaining acceptance among business organisations, a complete understanding of the process and consequences is presently lacking (Martin & Bush, 2003: 18, 2, 114-132). Little is known regarding the underlying factors that influence the adoption of customer-orientation behaviour (Flaherty, Dahlstrom

& Skinner, 1999: 19, 1-8; Martin & Bush, 2003: 18, 2, 114-132; O'Hara, Boles & Johnston, 1991: 11, 61-67; William & Attaway, 1996: 16, 32-52) and how customer-orientation behaviour impacts individual sales performance (Keillor, Parker & Pettijohn, 2000: 15, 1, 25-32). The underlying gaps lead many researchers to suggest there is a need for further empirical research in this area (Donovan, Todd & Mowen, 2004: 68, 1, 18-25; Flaherty *et al*, 1999: 19, 1-18; Keillor *et al*, 2000: 15, 1, 25-32; Martin & Bush, 2003: 18, 2, 114-132).

LITERATURE REVIEW

As a means to achieving customer satisfaction and providing quality services, many firms have encouraged their salespeople to engage in customer-orientation behaviour. The origin of customer-orientation can be traced to the development of the marketing concept, introduced in the early 1950s (Saxe & Weitz, 1982: 19, 343-351). Customer-orientation is, basically, a business philosophy or policy statement, which holds that an organisation should strive to satisfy the needs of consumers through a co-ordinated set of activities and which allows the organisation to achieve its objectives (McGee & Spiro, 1988: 40-55). It calls for an integrated, company-wide approach in which all of the firm's activities are directed towards providing customers satisfaction and establishing mutually beneficial, long-term relationships with its market (Kotler, 1980). The marketing concept requires an organisation to identify the needs of a target market and adapt itself to satisfy those needs better than its competitors. Through this practice, therefore, an organisation aims to generate customer satisfaction as the key to its goals. It stands in contrast to the selling concept, whereby an organisation seeks to generate demand for whatever products it produces, rather than producing products in response to the needs of the customers (Saxe & Weitz, 1982: 19, 343-351). It is through this concept

of customer-orientation that customer satisfaction and service quality provided by salespeople and sales departments could be enhanced.

Underpinning the increasing emphasis on the importance of customer-orientation, a substantial number of studies have been conducted to examine the consequences of customer-orientation. Researchers working at the organisational level have identified several organisational outcomes of customer-orientation (e.g. Kohli & Jaworski, 1990: 54, 1-18; Narver & Slater, 1990: 54, 20-35). They argued that firms that focus on their customers' needs are better positioned to achieve long-term success than companies that do not (Deshpande, Farley & Webster, 1993: 57, 23-27; Kotler, 2000). Appiah-Adu & Singh (1998: 36, 6, 385-394) indicated that customer-orientation calls for a company to understand and satisfy the customers' needs, and it is assumed that by doing so the firm will reap rewards in the form of profits. Indeed, empirical research has demonstrated several positive outcomes of customer-orientation, including enhanced profitability (Narver & Slater, 1990: 54, 20-35), employee commitment and *esprit de corps* (Jaworski & Kohli, 1993: 57, 53-70).

Besides the outcome of customer-orientation on companies' profits and business performance, previous studies have also demonstrated its impact on employees' commitment and *esprit de corps*. The relationship was investigated by Jaworski & Kohli (1993: 57, 53-70), who discovered that the greater the customer-orientation of the firm, the greater the *esprit de corps* and organisational commitment of its employees. It appears that customer-orientation nurtures a bond between employees and the organisation and promotes a feeling of belonging to one's big organisational 'family' and a dedication to meeting and exceeding market needs and expectations. In conclusion, most of the studies have shown that customer-orientation leads to improved business

performance. Companies benefit a lot if they adopt the marketing-orientation in their operations.

At the customers' level, the adoption of customer-orientation behaviour by the salesperson is directly related to customer satisfaction with the salesperson and, indirectly, with the firm. Goff, Boles, Bellenger & Storjack (1997: 73, 171-184) found that customer-orientation influenced customer satisfaction with the salesperson, dealer, product and manufacturer in a sample of new car purchasers. In Malaysia, Chee & Peng (1996: 13, 1, 101-116) examined customer-orientation and buyer's satisfaction in a high-involvement market – housing. They found all the seven dimensions of customer-orientation – ability to fulfil buyers' needs, responsiveness, assistance to buyers on purchase, industry knowledge, the environmental factor, after-sales service and product quality – are significant in determining buyers' satisfaction. This is consistent with the assertions by Kotler (2000) and Kohli & Jaworski (1990: 54, 1-8) that the satisfaction levels of buyers are influenced by the perceived levels of customer-orientation in the selling organisation.

A good perception given by customers resulting from salespeople's customer-orientation is also demonstrated by Brady & Cronin (2001: 3, 3, 241-251). They discovered that employees with customer-orientation have a positive influence on customer perceptions and, ultimately, the performance of their firms. In this instance, customer-oriented firms were consistently perceived as having a better quality of physical goods and employee performance. In fact, customers tend to view customer-oriented firms as having more success in the execution of their market strategies. This supports Parsons's (2002: 38, 2, 4-12) study that customer perceptions of salesperson customer-orientation are positively related to relationship quality, that is trust and satisfaction with the product offered.

Williams (1998: 13, 3, 45-56) examined the influence of salesperson customer-orientation behaviour on the development of buyer-seller relationships among organisational buyers. Findings from their study indicated a strong, significant link between customer-oriented behaviour of salespeople and the development of customer relationships. The finding is supported by Jones, Busch & Dacin (2003: 56, 4, 323-340): a salesperson's customer-orientation behaviour plays an important role in retaining customers. In fact, they found that a salesperson's strong customer-orientation tends to reduce the buyers' switching behaviour in a business-to-business context.

Based on these discussions, marketing scholars investigating the nature and outcomes of customer-orientation behaviour from the perspective of customers have generally reported findings in support of a positive relationship between customer-orientation and the development of buyer-seller relationships (Dunlap, Dotson & Chambers, 1988: 17, 2, 175-187; Williams & Attaway, 1996: 16, 33-52), as well as trust and satisfaction with the company (Goff *et al*, 1997: 73, 171-184).

Numerous studies have also examined the consequence of customer-orientation on individual salespersons and, generally, associate it as an important characteristic of high-performers (Keillor *et al*, 2000: 15, 1, 25-32). According to Taylor (1986: 36, 49-51), 'customer-orientation is the high-performer's biggest trait' and customer-orientation is important in both the industrial and consumer goods marketing arenas. Further support for the importance of customer-oriented selling is provided by the contention that successful sales representatives identify having a 'client orientation as the secret of their success' (Bragg, 1986: 137, 82-84). Also, MacKay (1988: 66, 36-38) believes that the 'best' salespeople are genuinely interested in their customers and that sales representatives sell to people not computers, therefore, they must know the buyers' goals. Additional

support for the necessity of customer-oriented selling comes from Peterson (1988: 77, 113-115), who contends that successful salespeople work to satisfy the needs of the customer.

Despite various studies attempting to establish customer-orientation and job responses and attitude linkages, past research examining the relationship between customer-orientation behaviour and individual salespersons' performance level is scant and has produced mixed findings (Howe *et al*, 1994: 13, 497-506; Roman, Ruiz & Munuera, 2002: 36, 11/12, 1344-1366). For example, Saxe & Weitz (1984: 19, 343-351) found partial support linking customer-orientation and sales performance. Similarly, Brown (1988) found customer-orientation positively impacts performance only when the purchase cycle occurs once per week – or more often – and when the purchasing agent is less than 40, a college graduate, and has 12 or more years' experience. Later, using insurance sales agents in a western state in the U.S., Howe *et al* (1994: 13, 497- 506) found no significant effect of customer-orientation behaviour on sales performance.

While studies discussed above found inconclusive results linking customer-orientation and performance, Keillor *et al* (2000: 15, 1, 25-32) demonstrated, among three dimensions of relational selling characteristics (customer-oriented selling, adaptability and service-orientation), that only customer-orientation was a significant predictor of performance. Neither adaptability nor service orientation were found to be significant, although each did show a positive relationship with the actual performance of individual salespeople from members of the nationwide professional sales organisation. This leads them to conclude that customer-orientation issues should play an important part in any sales training and development programme. In a retail setting, Boles, Babin, Brashear & Brooks (2001: 9, 3, 1-13) discovered that customer-orientation was positively

related to performance. This is consistent with evidence from other sectors, such as industrial salespeople (Swenson & Herche, 1994: 22, 283-289) and residential real-estate salespeople (Dunlap *et al*, 1988: 17, 2, 175-187). In fact, in SMEs, Roman *et al* (2002: 36, 11/12, 1344-1366) also discovered that customer-orientation behaviour has a positive influence on salespeople's performance.

From the performance perspective, it appears that a salesperson often benefits from utilising a customer-orientation selling approach. Recently, Donovan *et al* (2004: 68, 1, 18-25) demonstrated that, in addition to customer-orientation's effect on performance, it has strong effects on several employee job responses. They found that, in financial institutions, as the employee's level of customer-orientation increases, his or her level of job satisfaction, organisational commitment and the performance of OCB-altruism increases.

Although most of the published sales literature that deals with this topic states that customer-orientation behaviour is mandatory for the professional salesperson, Keillor *et al* (2000: 15, 1, 25-32) noted that existing literature does not empirically address the critical issues of the impact of customer-orientation on an individual's performance. They further emphasised that if salespeople do not believe that customer-oriented sales practices will positively affect their individual sales performance, they will be unlikely to engage in such practices for fear that they will suffer from sales declines. Thus, it is imperative that empirical research be conducted that examines issues regarding the customer-orientation and sales performance relationship. In addition, available evidence indicates that the relationship between customer-orientation behaviour and performance has led to mixed findings. There are several studies that show a positive relationship, whereas a few have shown no significant relationship. Of course, that could be industry-specific (Boles *et al*, 2001: 9, 3, 1-13), which,

therefore, leads Roman *et al* (2002: 36, 11/12, 1344-1366) to suggest that further research is needed by taking into account different selling environments. It seems that the nature of the customer-orientation behaviour and performance relationship is still in doubt and that it warrants further testing. Since this study involves individual insurance agents as units of analysis and, due to the fact that salesperson performance is a critical issue in the insurance industry, it would seem imperative that empirical research is conducted on issues regarding the customer-orientation and sales performance relationship.

HYPOTHESES

In light of the literature review discussed above, the hypotheses to be tested in this study are as follows:

(i) Relationships between customer-orientation behaviour and sales agents' performance.

Hypothesis 1: *Customer-orientation behaviour is positively related to annual income.*

Hypothesis 2: *Customer-orientation behaviour is positively related to sales target achievement.*

Hypothesis 3: *Customer-orientation behaviour is positively related to subjective performance rating.*

METHODOLOGY

Our sample consists of full-time life insurance agents. Sixteen major life insurance companies were sent a brief explanation of the study. This was followed up by a telephone call to obtain their co-operation with the research. Of the companies contacted, 10 were willing to participate in the study. The questionnaires, along with a cover letter, were sent to 1,000 life insurance agents through each company. Of these, 520 were returned, representing a response rate of 52%. In total, 445 questionnaires were deemed useful for data analysis. The agents were primarily male (72%), less than 40 years

old (66.4%), had acquired the Malaysian Education Certificate (SPM) or a diploma (83.2%), and had working experience of less than five years in the life insurance industry (60.2%).

Test of non-response bias

As is the case in any study relying on voluntarily participation, there is always the possibility that respondents and non-respondents differ in some significant manner. Due to the difficulty associated with the identification of non-respondents' characteristics in anonymous research, an alternative test of non-response bias was conducted. According to Armstrong & Overton (1977), non-respondents were assumed to have similar characteristics to late respondents. This procedure involves breaking the sample into early responses (that is, returns received within a month after distribution, before any follow-ups) and late responses (those returns received after a month of distribution, after follow-ups) and then conducting the *chi-square test* on the demographic characteristics of the respondents. There were 133 respondents classified as early responses and 312 late responses. Table 1 displays the result of the non-response test. The p-values of the analyses revealed no statistically significant difference between the two groups (significant level $p \leq 0.05$). Thus, we can conclude that non-response bias will not significantly affect the generalisability of the findings of this study. Therefore, the analysis was carried out on the full 445 responses.

Table 1: Results of chi-square test

| Profile | Value |
|-----------------------------------|--------------|
| Gender | 0.26 |
| MDRT membership | 0.55 |
| Academic qualification | 0.89 |
| Age | 0.06 |
| Experience in the present company | 0.13 |
| Experience in the industry | 0.58 |

Research design

This study is correlational in nature, conducted to obtain a good grasp of the phenomena of interest that represent customer-orientation behaviour and advance knowledge through subsequent hypotheses testing. Basically, this study was a cross-sectional study in which data were gathered just once, in order to answer the research questions. A survey method was employed, since survey research is best adapted to obtain personal and social facts, beliefs and attitudes (Kerlinger, 1973). The unit of analysis for this study was the individual salesperson, limited to individuals who work as full-time life insurance agents in Malaysian insurance companies and treating each agent's response as an individual data source. A single industry, ie. insurance, was examined, because previous studies indicated that findings relevant to salespersons are directly influenced by the selling situations (Honeycutt, Siguaw & Hunt, 1995: 14, 235-248; O'Hara *et al*, 1991: 11, 61-67).

The study population consists of full-time insurance agents working in life insurance companies in peninsular Malaysia. An important characteristic of the sampling frame was to select those sales agents who work on a full-time basis and have worked with the organisation for more than a year. Only full-time life insurance agents were included in this study to eliminate differences between full-time and part-time agents (Leong, Randall & Cote, 1994: 29, 57-63). For instance, Diefendorff, Brown, Kamin & Lord (2002: 23, 93-108) found that part-timers feel that their jobs are less important to them and that they are less integrated into the organisation. The requirement to select only those with more than a year's experience was necessary to ensure that all respondents have some knowledge and experience in sales jobs, so that they were able to answer the questionnaire accurately.

The operationalisation of each construct consisted of multi-item scales based on

scales typically used in the past studies. Cronbach's alpha is most used to test the reliability of a multi-item scale (Kim & Cha, 2002: 21, 4, 321-338). The cut-off point is generally 0.6 (Hair, Anderson, Tatham & Black, 1998). Respondent-generated performance measures have been used in sales research (e.g. Behrman & Perrault, 1982: 10, 335-370; Dwyer, Hill & Martin, 2000: 20, 3, 151-159) and were used in this study. The sales agents' performance measures used in this study comprised objective and subjective measures as reported by the insurance agents. These two types of measures were used in response to Tyagi's (1985: 49, 76-86) future studies suggestion to employ both objective and subjective measures of performance in measuring salesperson performance.

Objective performance measures are represented by open-ended questions on percentage of target quota achieved and annual income (commission/bonus) earned. This is a similar method used by Boorum, Goolsby & Ramsey (1998: 26, 16-30), Dwyer *et al* (2000: 20, 3, 151-159) and Nik Kamariah (1995) in their study of insurance agents. Subjective measure is presented in performance rating format. This dimension consists of four self-rating items on a five-point scale. Respondents were asked to rate themselves relative to other agents in their groups in terms of their ability to generate higher sales commissions, exceed sales targets, generate new client accounts, maintain a good relationship with existing clients and overall selling performance.

In the insurance industry, agents' pay is determined solely on the basis of performance (MacKenzie, Podsakoff & Ahearne, 1998: 62, 87-98). The performance of salespersons in the insurance business is commonly measured by commissions paid based on new business generated or based on quota attainment (Boorum *et al*, 1998: 26, 1, 16-30; Nik Kamariah, 1995). The salaries of insurance agents consist of individual commissions based on the amount of total sales. Hence, annual income accurately

reflects sales performance. The amount of commission earned contributes to a large part of the total annual income of the sales agents. The greater sales they produce, the more commission they earn and, therefore, the more the annual earnings of individual sales agents. Quotas are set targets of annual sales that should be achieved by sales agents. Sales agents are expected to use their ability, personality, skills, motivation and organisational backups to achieve these quotas or set targets (Nik Kamariah, 1995). Other research using insurance salespeople as subjects found annual income and sales target achievement to be an appropriate indicator of sales outcomes (Boorum *et al*, 1998: 26, 1, 16-30; Dubinsky & Hartley, 1986: 14, 36-46; Nik Kamariah, 1995).

The measure of annual income earned and sales target achievement are outcome-related items that address the end-result of a salesperson's efforts (Dwyer *et al*, 2000: 20, 3, 151-159; Low, Cravens, Grant & Moncrief, 2001: 35, 5/6, 587-611) and are appropriate for evaluating the sales of insurance, where salespeople have considerable control over their activities and, hence, their results (Cravens, Ingram, LaForge & Young, 1993: October, 47-59; Dwyer, Richard & Shepherd, 1998: 8, 4, 55-69). For annual income, respondents were asked, 'what is your personal annual income (including bonus and commission) in the year 2006?' To measure sales target achievement, respondents were asked to indicate the percentage of actual sales achieved and their sales target for 2006. In Malaysia, due to the large number of sales agents, it was not possible to get this information from company records (Nik Kamariah, 1995). The researcher then calculated the percentage of sales target achieved.

The subjective measure for this study was adapted from Dwyer *et al* (2000: 20, 3, 151-159). It requires respondents to evaluate their relative performance within the sales organisation (with 1 indicating far below average to 5 indicating above average). The

measure was a summated scale comprised of the average of five direct, outcome-related items as reported by the insurance agent: sales commissions earned; exceeding sales objectives and targets; generating new-customer sales; maintaining a good relationship with current customer and overall selling performance. Dwyer *et al* (2000: 20, 3, 151-159) had used the instrument to measure respondent-generated performance among insurance agents and they found the reliability coefficient (Cronbach alpha) of 0.81 for this construct. The Cronbach alpha (α) of 0.73 was found in the present study, confirming its reliability for this study.

Customer-orientation behaviour is operationalised by using two dimensions: 'relations' and 'ability to help'. 'Relations' refer to an agent's ability to develop long-term relationships with customers on the basis of trust, co-operation and conflict resolution, while 'ability to help' refers to the ability of salespeople to help their customers satisfy their needs (Saxe & Weitz, 1982: 19, 343-351). For the purpose of this study, a proposed shortened version of the Saxe & Weitz (1982: 19, 343-351) customer-orientation-selling-orientation (COSO) scale, as modified by Thomas & Ryan (2001: 21, 1, 63-69), consisting of 10 items, is used. The reliability of the measurement is between 0.70 and 0.91, and the scale was found to be useful for sales management researchers (Thomas *et al*, 2001: 21, 1, 63-69). The Cronbach alpha (α) of 0.65 was found in the present study, confirming its reliability for this study.

The means, standard deviation and reliabilities of these scales are reported in Table 2. For performance variable, the average annual income of the respondents is Malaysian Ringgit 44 075.01. Related to sales target achievement, the average sales target achievement level is quite high (67.69%). For subjective performance rating, at five-point Likert scales, with mean scores of 3.81, respondents generally rate themselves at the higher performance level relative to other agents in their group.

RESULTS

The stated hypotheses regarding the impact of customer-orientation behaviour on salesperson performance were tested using multiple regression, following the guidelines established by Hair *et al* (1998). Prior to performing the actual hypotheses tests, correlations between the constructs were derived. Table 3 shows the correlation structure of the data used in this study. As observed in Table 3, correlations among the measures of performance, namely, annual income, sales target achievement and subjective performance ratings outcome, show that only annual income and sales target achievement is significantly correlated. However, the association is very weak ($r= 0.12$). Subjective performance rating is found to be not significantly related to either annual income or sales target achievement. In general, this indicates that the three dimensions need to be addressed separately and that one performance does not necessarily lead to the other. For example, achievement of

Table 2: Means, standard deviations and reliabilities of measures

| Variable | M | SD | Reliability |
|--------------------------------|------------|----------|-------------|
| Customer-orientation behaviour | 4.41 | 0.39 | 0.65 |
| Annual income | RM44075.01 | 13790.48 | – |
| Sales target achievement | 67.69 | 20.78 | – |
| Subjective performance ratings | 3.81 | 0.58 | 0.73 |

Table 3: Construct correlation matrix

| | Customer-orientation behaviour | Annual income | Sales target achievement | Subjective performance ratings |
|--------------------------------|---------------------------------------|----------------------|---------------------------------|---------------------------------------|
| Customer-orientation behaviour | 1.0 | | | |
| Annual income | .12** | 1.0 | | |
| Sales target achievement | .03 | .12* | 1.0 | |
| Subjective performance ratings | .14** | .04 | 0.02 | 1.0 |

Note: * $p < 0.05$; ** $p < 0.01$

sales target does not translate to subjective performance ratings, or vice versa. With regard to customer-orientation behaviour and performance dimension relationship, the correlation is generally positive, but weak. It gives indications that customer-orientation behaviour is not the major (or only) variable influencing sales performance.

The individual hypotheses were then tested using a multiple regression prediction model (Hair *et al*, 1998) with performance dimensions as the dependent variable. From the results obtained, as shown in Tables 4-6, only two of the three hypotheses were found to be significant in the prediction model. The results provide support for hypotheses H1 and H3, that is, the relationship between customer-orientation behaviour and annual income ($\beta = 0.15$; $p < 0.01$), as well as between customer-orientation behaviour and subjective performance rating ($\beta = 0.14$; $p < 0.01$). H2 was rejected due to no significant relationship being found to exist between customer-orientation behaviour and sales target achievement ($\beta = 0.00$; $p > 0.00$).

Table 4: The influence of customer-orientation behaviour on annual income

| Independent Variable | B | SE B | β |
|--------------------------------|----------|-------------|---------------------------|
| Customer-orientation behaviour | 4459.29 | 1443.51 | .15** |

Note: $R^2 = .02$; $F = 9.54$; Sig. $F = .00$; ** $p < 0.01$
 B= Unstandardised coefficient beta; SEB= Standard error of regression coefficient

Table 5: The influence of customer-orientation behaviour on sales target achievement

| Independent Variable | B | SE B | β |
|--------------------------------|----------|-------------|---------------------------|
| Customer-orientation behaviour | -1.18 | 2.10 | .00 |

Note: $R^2 = .00$; $F = .00$; Sig. $F = .96$
 B= Unstandardised coefficient beta; SEB= Standard error of regression coefficient

Table 6: The influence of customer-orientation behaviour on subjective performance rating

| Independent Variable | B | SE B | β |
|--------------------------------|----------|-------------|---------------------------|
| Customer-orientation behaviour | .19 | .06 | .14** |

Note: $R^2 = .02$; $F = 9.34$; Sig. $F = .00$; ** $p < 0.01$
 B= Unstandardised coefficient beta; SEB= Standard error of regression coefficient

DISCUSSION

This study found that the level of customer-orientation behaviour among insurance agents in Malaysia is encouraging. Consistent with the definition of customer-orientation behaviour, it can be interpreted that insurance agents tend to practise a high marketing concept in their business approach, by trying to help their customers to make purchase decisions that will satisfy their needs and satisfactions. They engage in behaviours aimed at increasing long-term customer satisfaction and avoiding actions that might result in customer dissatisfaction. In addition, they avoid actions that sacrifice customers' interests in order to increase the probability of making immediate sales. One plausible reason to explain this finding is increasingly keen business competition, in particular, the growing numbers of insurance companies and agents.

The fact that customers are more knowledgeable and have high expectations of the services provided by the agents also contributes to the increasing emphasis placed by agents on the needs and satisfaction of their clients. Given these challenges, the insurance companies have urged their agents to improve their service standards to meet the increasingly sophisticated needs of the insuring publics and to deal with competitive pressure in the industry. Consequently, this leads the agents to raise their standards of professionalism in the marketing of life insurance products by focusing more on adopting customer-orientation behaviour, which implies solving customers' problems, providing opportunities for and adding value to the business over an extended period of time. This result is similar to Howe *et al* (1994: 13, 497-506) and Boles, Brashear, Bellenger & Barksdale (2000: 15, 2/3, 141-153), who found high levels of customer-orientation behaviour among insurance sales agents in their studies in the U.S. In business-to-business salesforces, Siguaw *et al* (1994: 31, 106-116) also discovered that

their respondents reported high levels of customer-orientation behaviour.

Despite the small R^2 obtained for the relationship between customer-orientation behaviour and performance variable, the present study provides some important insights into the influence of customer-orientation behaviour on sales agents' annual incomes, as well as subjective performance ratings. The sampled sales agents reported customer-orientation behaviour had a significant positive relationship on their annual income and the way they perceive their performance relative to other sales agents in their group.

The positive link between customer-orientation behaviour and annual income is, perhaps, due to the result of the buyer/seller relationship. Agents who have greater customer-orientation behaviour are known as better at developing and maintaining buyer/seller relationships. They are willing to invest time and effort to understand the customers' needs and problems and alter their actions in a manner that responds to those needs in an honest and non-manipulative fashion. This will influence the amount of satisfaction that customers experience, as well as the quality and duration of their relationships with sales agents. The satisfied customers may reward the sales agent by buying new policies or continuing with existing policies. In the case of insurance agents, the more policies clients buy, the more commission the agents get and, consequently, the higher their annual income. Furthermore, given the intense competition and a buyers' market in the insurance industry in Malaysia, greater customer-orientation behaviour will induce greater business, either in terms of greater numbers of customers, greater value of business per customer, or both.

Although this study has examined different samples, the positive relationship between customer-orientation behaviour and annual income in this study is consistent with previous findings of Dwyer

et al (2000: 20, 3, 151-159), who found that top-performing salespersons (high annual income) met their clients' needs by taking a more personal, customer-oriented focus in the life insurance industry in the U.S. It is also consistent with Keillor *et al* (2000: 15, 1, 25-32) and Boles *et al* (2000: 15, 2/3, 141-153), who found the same evidence among professional sales organisations and retail salespeople respectively. Martin & Bush (2003: 18, 2, 114-132) also discovered that salesperson customer-orientation relates to higher performance in both business and retail settings. Other research indicates that maintaining a customer-orientation results in long-term sales performance (Swenson & Herche, 1994: 18, 2, 114-132). This study moves one step further by bringing evidence that the positive effect of customer-orientation behaviour on annual income also holds true among insurance agents in Malaysia. Our establishment of a positive and significant association between customer-orientation and performance among insurance sales agents lends credence to the findings of the majority of empirical efforts that have explored the relationship between customer-orientation and performance in various national contexts (e.g. Keillor *et al*, 2000: 15, 1, 25-32; Boles *et al*, 2001: 9, 3, 1-13; Brown, Mowen, Donovan & Licata, 2002: 39, 1, 110-119; Roman *et al*, 2002: 36, 11/12, 1344-1366).

The positive relationship between customer-orientation behaviour and subjective performance rating means that the higher the customer-orientation behaviour of the sales agents, the higher they tend to perceive themselves compared to their colleagues in terms of generating commissions, exceeding sales targets, generating sales from new clients, maintaining a good relationship with existing clients and producing a high market share for the company. Again, this may be, at least in part, based on the development of trust between the exchange partners, agent and client (Boles

et al, 2001: 9, 3, 1-13; Dwyer, Schurr & Sejo, 1987: 51, 11-27). The role of customer-orientation behaviour is distinct from the traditional sales process activities, such as handling objections and closing. Instead, customer-orientation behaviour focuses on diagnosing the needs of the customers and, to the best of one's ability, fulfilling these needs. When customers feel that they can fulfil their needs and satisfactions by doing transactions with the salesperson, it will allow for greater trust and communication, thereby leading to lower customer turnover and more referrals and recommendations (Boles *et al*, 2000: 15, 2/3, 141-153). These outcomes, therefore, result in superior salesperson performance.

The findings reported in this study show that the coefficients of determination (R^2 value) for the relationship between customer-orientation behaviour and annual income, as well as subjective performance ratings, are relatively low. The R^2 statistics obtained here show a somewhat low ability for customer-orientation behaviour to predict sales performance. Consequently, it would not be surprising that customer-orientation behaviour would not be translated into agents' high sales performance levels. Statistically, this is probably due to the lack of variation in customer-orientation among respondents. Despite a high level of customer-orientation performed by the agents, the variation of customer-orientation behaviour is very low. This indicates that customer-orientation behaviour has commonly been practised by agents and has become a normal trend in the industry. Therefore, it no longer has a significant influence on agents' performance. Although a larger R^2 value would be desirable, the low amount of variation explained should be expected (Boles *et al*, 2000: 15, 2/3, 141-153; Keillor *et al*, 2000: 15, 1, 25-32). Other studies conducted in the insurance industry also discovered the small contribution made by sales agents' relationship-selling behaviour on performance. For example, Boles *et al*

(2000: 15, 2/3, 141-153), in their study among life insurance agents in the U.S., found that only 7% of the variation in sales performance (measured by number of policies sold) was contributed by three dimensions of relationship-selling behaviour (interaction intensity, mutual disclosure and co-operative intentions). A recent study by Roman *et al* (2002: 36, 11/12, 1344-1366) also discovered that, despite the significant relationship, customer-orientation behaviour only contributes to between 2% and 5% of the variation in salesforce performance among employees in SME companies in Spain. On the other hand, a study conducted by Howe *et al* (1994: 13, 497, 506) found no relationship to exist between customer-orientation and the sales performance (measured by policies sold) of insurance agents. Theoretically, only a small number of the many theoretical predictors of sales performance variables have been included in this study. Accordingly, a proportionately small amount of variation in the dependent variables explained is not surprising (Singhapakdi & Vitell, 1991: 11, 4, 1-12).

While the above discussion links the positive results of customer-orientation behaviour on annual income and subjective performance rating, our findings demonstrate that customer-orientation behaviour has no relationship with the achievement of sales targets. This indicates that adoption of customer-orientation behaviour is not related to the achievement of sales targets among insurance agents. These results would appear to provide somewhat mixed support for the importance of customer-orientation behaviour. One plausible reason is that sales targets are set without taking into consideration customer-orientation behaviour. Targets are set according to what firms would like to achieve, and not what is likely to be achieved.

These insignificant results linking sales target achievement and customer-

orientation behaviour are in line with Dwyer *et al* (2000: 20, 3, 151-159), who contend that in the life insurance industry in particular there is considerable variation in the performance of life insurance salespeople. In this regard, it is important to note that performance is a multi-dimensional construct and may be characterised in a number of ways, including effectiveness, adaptability and efficiency (Jaworski & Kohli, 1993: 57, 53-70). Furthermore, it is common to have mixed results on the influence of salesperson behaviour on sales performance (Boles *et al*, 2000: 15, 2/3, 141-153). For example, Boles *et al* (2000: 15, 2/3, 141-153) in their study found that, from three dimensions of relationship-selling behaviours (that is, interaction intensity, mutual disclosure and co-operative intentions), only two dimensions (interaction intensity and mutual disclosure) are significantly related to sales performance. In this case, as performance is multi-dimensional and different aspects of performance are more important in some sales jobs and situations (Plank & Reid, 1994: 14, 2, 43-56), it might happen that customer-orientation behaviour has a more significant influence on the annual income and subjective performance rating, rather than on achieving the sales target. Furthermore, as Pitt, Caruana & Berthon (1996: 13, 5-19) argued, low R^2 values obtained in customer-orientation and performance linkage might be because sales performance is likely to be affected not just by customer-orientation, but by a number of other variables, including external factors. Therefore, the failure to support one of the three hypotheses could call into question the importance of customer-orientation behaviour on target achievement.

MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

The results provide a few key implications on how sales managers can manage insurance agents in an effective way. Although only a small influence of customer-

orientation behaviour on annual income and subjective performance rating exists, a review of the results shows that agents with customer-orientation behaviour generally have higher annual incomes and rate themselves better than their colleagues. A practical implication of the results of this study is that performance would improve slightly if a salesperson could learn to become more customer-oriented. However, given the small percentage of variation in performance explained by customer-orientation behaviour, managers are advised not to regard customer-orientation behaviour as a panacea to sales agents' performance. There may be other factors that contribute more to their performance. Furthermore, the result fails to support contentions that customer-orientation behaviour is significantly related to sales target achievement, which is often an important evaluative criterion in the insurance industry. Perhaps the importance of customer-orientation behaviour as a performance construct lies in the type of performance desired from a sales manager. If sales managers are seeking agents that make sales quickly and achieve the targeted quota, then customer-orientation behaviour may not be a critical dimension.

Although findings in the present study show that agents generally have high levels of customer-orientation behaviour, the industry should continue to focus on efforts to educate the agents on how to serve the customers better, in line with customers' increasing expectations and knowledge of insurance. This is due to globalisation and the presence of more foreign players and independent financial advisers in the industry, forcing agents to face competition to survive in business. Only those who have the ability to address the customers' needs will survive. Undeniably, this justifies the need for continuous training and education on how to serve the customers – especially in the case of new agents – as a crucial agenda for sales managers in order to enhance the professionalism of insurance agents.

LIMITATIONS OF THE STUDY

The sample in this study was taken from one industry and conducted in one Asian country. It has been noted that job attitudes and selling behaviours may not be congruous across different selling environments (Siguaw & Honeycutt, 1995: 24, 45-52). Consequently, the results of this study cannot be generalised to all industries and countries. It is suggested that this study could be replicated in other areas, including certain European or African countries. This is in line with Ling & Meng (1990: 12, 15), who state that the scope of sales research must be extended to various environment settings to fill a serious gap in the literature.

The measures of performance may not have been the ideal ones for the present study. Perhaps other performance measures could have been used as criterion variables. For example, the study could have compared the ratings provided by customers to determine the degree to which customer-orientation behaviour contributed to the occurrence of a sale. Perhaps other measures of customer-orientation behaviour could be used. However, this suggestion is provided with some level of misgiving, because other measures should be operational in order to be useful in practice.

From a methodological standpoint, data in this study were obtained from full-time sales insurance agents in selected companies. It would be useful to obtain a broader sample of agents and perhaps even part-time agents in future studies. This would minimise any potential bias in the data resulting from the level of the informants. Furthermore, this study did not control the characteristics of the sales job. O'Hara *et al* (1991: 1, 61-67) suggest that customer-oriented selling performance may vary, depending on other characteristics of the sales job. Although significantly related, the association between customer-orientation behaviour on performance dimensions is not very strong. Perhaps the measures of customer-orientation and performance

need further development and validation. It is possible that additional dimensions of customer-orientation exist that improve its predictive ability.

CONCLUSION

Despite the low R^2 obtained, findings of the study suggest that the customer-orientation behaviour of insurance agents has a positive influence on their sales performance, measured by annual income and subjective performance rating. The finding gives academics and managers a much stronger basis than intuition and anecdotes for recommending the wisdom of adopting and implementing a customer-orientation approach. As such, it appears that sales agents should strive to improve their customer-orientation behaviour in their efforts to attain higher sales performance.

It should be noted that, although a relationship between customer-orientation behaviour and sales target achieved was not found in this study, this finding should be tempered by the considerations discussed earlier. These findings provide additional evidence to the growing body of knowledge concerning the importance of adopting a customer-oriented approach. It is not our purpose to advocate that all salespersons are necessarily better served in a sales performance sense by embracing customer-orientation behaviour. The external environment in which the agents operate will certainly affect the decision concerning the most appropriate orientation from a sales standpoint. However, should a salesperson elect customer-orientation behaviour as his/her orientation of choice, this study supports the position that the salesperson will achieve slightly greater levels of annual income and more satisfied customers.

In other instances, the relationship between customer-orientation behaviour and sales performance must still be regarded with some degree of scepticism. Before the reader disregards the findings as counter-intuitive, it should be noted that the

results reported are consistent with prior results. Consequently, the results lead to the conclusion that customer-orientation behaviour, as measured in this study, is positively related to sales performance.

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