

THE EMERGING ROLES OF MANAGERS IN INFLUENCING LIFE INSURANCE AGENTS TO PERFORM CUSTOMER-ORIENTATION BEHAVIOUR

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The issue of salespeople's customer-orientation behaviour has attracted the interest of both academic and business people. One major factor which has been increasingly discussed as a determining factor of salespeople's customer-orientation behaviour is role perception, which consists of role ambiguity and role conflict. In this study, the influence of these two factors on salespeople's customer-orientation behaviour was examined. Data gathered from 445 life insurance agents were used to test the hypothesised relationships. The results supported the hypotheses that both role ambiguity and role conflict negatively affect salespeople to adopt customer-orientation behaviour in their selling activities. The theoretical implications and managerial implications, particularly the important role of insurance managers in dealing with insurance agent's customer-orientation behaviour, of these findings are discussed.

INTRODUCTION

Many dramatic changes have affected the personal selling function in recent years. In today's marketplace, customers are more knowledgeable, demand high level of customer service, and have higher expectations towards the products they look for. Furthermore, competition is high due to globalisation and technology advancement (Roman, Ruiz, & Munuera, 2002). In personal selling, such changes require salespeople to expand their role beyond the generation of sales and more towards building relationships with customers (Ingram, Schwepker & Hutson, 2001; Roman et al., 2002; Wilson, 2000). Consequently, salespeople should emphasise implementing customer-orientation behaviour more in their selling-related activities, such as in solving customer problems, providing opportunities, and adding value to the customer business over an extended period of time (Flaherty, Dahlstrom, & Skinner, 1999; Saxe & Weitz, 1982).

In most cases, customer contact employees such as insurance agents have direct contact with clients and represent the company in the eyes of customers. Thus, customers often judge the company's performance based on the service provided by these agents (Stock & Hoyer, 2002). Consequently, there is an

interest in determining factors which can lead to customer-orientation of these customer contact employees. However, despite numerous studies undertaken with respect to salespeople's customer-orientation behaviour, a complete understanding of its antecedents is presently lacking (Flaherty et al., 1999; Martin & Bush, 2003) and inconsistent across different selling environment (Flaherty et al., 1999). Recognition of the need to bridge these gaps in knowledge regarding customer orientation is apparent in many calls for further empirical research in this area (Deshpande, Farley, & Webster, 1993; Flaherty et al., 1999; Stock & Hoyer, 2002).

Looking into the scenario in Malaysia, with the continued favourable growth of the economy, the life insurance industry has enormous potential for growth. In 2004, the life insurance industry continued to record positive growth in spite of a challenging economic environment, with business premium grew by 15% this year against 11.7% last year ("Insurance Sector," 2004). It is expected that life insurance growth in the coming years will continue to be positive in this region (Life Insurance Association of Malaysia [LIAM], 2003).

However, according to LIAM (2004), the standards of professionalism in the marketing of life insurance products should be raised in response to the shift in consumer preferences for the insurance products for protection against contingent risk to those for savings and investment. Accordingly, managing customer expectations has become a major concern for life insurers due to various factors such as keen business competition from within and outside the industry, liberalisation of the industry to foreign players, and the fact that customers are more knowledgeable and have higher expectations on the services offered. To remain competitive, the industry has emphasised that insurance agents should be more focused on bettering sales techniques and after-sales services. Thus, one sales technique which has been recommended is customer orientation. With this sales technique, agents should focus on selling the right product according to the needs of the customers and provide excellent after-sales service.

Unfortunately, empirical studies on customer-orientation particularly in the Malaysian context, have been less than encouraging (Chee & Peng, 1996; Nor Azila Mohd Noor, 2005). In addition, the majority of studies on customer-orientation behaviour had been conducted in Western countries and focused on organizational and personal related factors (Flaherty et al., 1999; O'Hara, Boles, & Johnston, 1991). However, findings of these studies had produced mixed results and were inconsistent (Flaherty et al., 1999). This leads to the conclusion that the influencing factors of customer-orientation behaviour may not be consistent across different selling environments and could tend to be industry specific (Flaherty et al., 1999; O'Hara et al., 1991). Therefore, empirical work is needed to overcome this shortcoming.

LITERATURE REVIEW

In dealing with sales jobs, salespeople face a variety of role perception factors. Role perception corresponds to specific task-related and environment-related boundary perceptions held by the salespeople (Menguc, 1996). According to Plank and Reid (1994), the role perception factor has gained interest among researchers dealing with individual behaviour since how one view his/her job would determine which behaviours or activities need to be considered as part of their job.

In customer-orientation behaviour in particular, effects of these role perceptions namely role conflict and role ambiguity, have been studied in various sales settings. When comparing these studies, the influence of role perceptions on salespeople's customer-orientation behaviour provided mixed results.

One component in role perceptions which is often experienced by salespeople is role ambiguity. Rizzo, House, and Litzman (1970) stated that role ambiguity occurs when an individual lacks clear information about expectations associated with his/her role, methods for fulfilling the role, and/or consequences associated with role performance. Another component of role perception is role conflict. It arises when salespeople believe that the role demands are incompatible and cannot possibly be satisfied all at the same time (Walker, Churchill, & Ford, 1977).

In general, most of the studies found that role ambiguity limits salespeople's ability to deal with customers. The negative relationship between role ambiguity and customer-orientation behaviour was demonstrated by Kelly (1990) who found role ambiguity to be negatively related to the level of customer-orientation behaviour among the customer contact personnel. Employees who do not understand what is expected from them in the performance of their duties exhibit less focus on their customers. Later research by Kelley (1992) among bank employees also found a negative association between customer-orientation behaviour and role ambiguity. They discovered that if the employee is uncertain about how time and effort should be allocated or what will be rewarded, it is more difficult for them to do the job well. Similarly, Flaherty et al. (1999) also demonstrated the negative impact of role ambiguity on the way salespeople deal with customers. When experiencing role ambiguity, salespeople become confused with their duties and are unlikely to deliver satisfactory service to customers. Consequently, these negative role perception outcomes bring detrimental impact on salespeople's ability to engage in customer-orientation behaviour.

However, in some cases, role ambiguity is positively linked to customer-orientation behaviour of subordinates. For example, in a non-selling situation,

a study conducted by Darby and Daniel (1999) among nurses in Australia discovered that role ambiguity experienced by the nurses positively impacted the way they treat patients. Rather than becoming an obstacle to their jobs, role ambiguity provides them the challenge to deal with patients. One plausible reason for the positive finding is because when employees are unclear about how to perform the job, it creates a situation that provides a challenge to them. It provides them with flexibility to engage in a variety of activities that put the customer's interest first.

Apart from the positive and negative results found in previous studies, one study found the impact of role ambiguity on customer-orientation behaviour to be insignificant. A study by Hoffman and Ingram (1991) found that even though salespeople are uncertain about what should be done and which job tasks are most important to various role partners, it did not appear to have a direct effect on the way they treat customers.

Similar to the impact of role ambiguity on customer-orientation behaviour, the impact of role conflict on customer-orientation behaviour is also inconclusive (Darby & Daniel, 1999; Flaherty et al., 1999). Both of these studies showed that when employees faced incompatible demands, they suffered mental anxiety or job-related tension and consequently were less focused on clients. However, Hoffman and Ingram (1991) found that in situations when salespeople experienced role conflict, it did not appear to have any impact on the way they treat customers.

Even though numerous studies had been carried out to examine the linkage between role perceptions and customer-orientation behaviour, unfortunately the results produced were inconsistent. This suggests that more research is required to establish the relationship between role perception and customer-orientation behaviour. Furthermore, in response to Sin (1995), although research on role perception is diverse, limited studies have been conducted in the Asian context. He suggested that further study should be conducted to fill this void. Therefore, both role ambiguity and role conflict were chosen as potential antecedents of customer-orientation behaviour to be investigated in the present study.

HYPOTHESES

In the context of this study, role perception has included two variables, namely role ambiguity and role conflict. Generally, role conflict and role ambiguity are associated with low performance (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964), and prior research on role perceptions generally suggested that role conflict and role ambiguity are inversely related to salespeople's performance (Yammarino & Dubinsky, 1990).

Role ambiguity is a common occurrence among employees with boundary-spanning roles, which require them to satisfy persons inside and

outside their firms (Brown & Peterson, 1993). This happens when employees do not feel that they have the necessary information to perform their roles adequately and/or when they are uncertain about what is expected of them (Yavas, Karatepe, Avci & Tekinkus, 2003). Role ambiguity can result from an employee either lacking information concerning appropriate actions in a given situation or not understanding management expectations (Babin & Boles, 1996). Lack of information about company expectations, knowledge of products, selling techniques, customer requirements, and performance appraisal methods may affect salespeople's ability to cope with customers. If salespeople are not sure of what should be done and do not know which job functions are most important to various partners, they may execute their tasks inappropriately or may fail to execute them at all (Dubinsky & Hartley, 1986). As a result, they would not be able to deliver satisfactory services to customers. Hence, the following hypothesis regarding role ambiguity is proposed:

H1: Role ambiguity is negatively related to customer-orientation behaviour.

Role conflict is experienced when a person perceives conflicting messages about what they are expected to do in their job from a person who have an interest in the job outcome (Sin, 1995). Individuals who have not effectively addressed conflicting demands and have not created decision rules for resolving the conflict may spend too much time dealing with the conflict and too little time dealing with work-related activities (Hartenian, Hadaway & Badovick, 1994). Furthermore, the authors argued that employees who characterised their jobs as presenting conflicting demands experience frustrations. Their work may be impaired because of their inability to satisfy the demands concurrently. This leads to uncertainty, which in turn contributes to expending less effort on the job and consequently giving substantial impact on the way they treat customers. The following hypothesis is derived from the above discussion:

H2: Role conflict is negatively related to customer-orientation behaviour.

METHODOLOGY

Data were collected by means of survey. For data collection purposes, 1000 questionnaires were distributed to agents in life insurance companies in Peninsular Malaysia. Out of this number, 556 were returned, 67 of which were excluded because they were part-timers and 44 questionnaires were incomplete. Thus, a total of 445 responses were usable and used for subsequent analysis, giving a response rate of 44.5%. The sample size appears to be adequate and response rate obtained was comparable to several studies using insurance agents

as the study sample. Respective response rates for such studies were 46% and 50% (Nik Kamariah, 1995).

The agents were primarily male (72.0%), less than 40 years old (66.4%), acquired the Malaysian Education Certificate (SPM) or a diploma (83.2%), and have had work experience of less than 5 years in the life insurance industry (60.2%).

Test of Non-Response Bias

Non-response test was conducted based on the suggestion of Armstrong and Overton (1977). 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. Table 16.1 displays the result of the non-response test. The p values of the analyses revealed no statistically significant difference between the two groups ($p > .05$). Thus, it can be concluded that non-response bias did not significantly affect the generalizability of the findings of this study.

Table 16.1: Results of Chi-square Test

Profile	Value
Gender	.26
Million Dollar Round Table (MDRT) membership	.55
Academic qualification	.89
Age	.06
Experience in the present company	.13
Experience in the industry	.58

Note: The critical values were all non significant
Significant levels: ** $p < .01$; * $p < .05$

Construct Measurements

The operationalisation of each construct consisted of multi-item scales based on scales used in past studies. Cronbach's alpha is most used to test the reliability of a multi-item scale (Kim & Cha, 2002). The cut off point is 0.6 (Hair, Anderson, Tatham, & Black, 1998). To ensure consistency among variables and to avoid confusion, all items were measured using 5-point Likert scale (Ackfeldt & Coole, 2003).

Customer-orientation behaviour was operationalised by using two dimensions: *relations* and *ability to help*. Relations refer to the ability of an agent 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 customers satisfy their needs (Saxe & Weitz, 1982). For the purpose of this study, a shortened version of Saxe and Weitz's (1982) Selling Orientation-Customer Orientation (SOCO) scale modified by Thomas, Soutar, and Ryan (2001) was used. The shortened version with 10 items was chosen in order to reduce response fatigue as well as making it possible to include the construct in a larger study with other multiple item scales (Thomas et al., 2001). Thomas et al. (2001) raised the issue that if the SOCO scale is to be used to examine interrelationships with other constructs that have multiple-item scales, questionnaire length can become an issue. Furthermore, their results suggested that salespeople's orientation, as defined by the Saxe and Weitz (1982) scale, can be measured with little information loss by 10 items, rather than 24 items as originally suggested. The reliability of the measurement was between .70 and .91 and found to be a useful scale for sales management research (Thomas et al., 2001). Therefore, in order to respond to Thomas et al.'s (2001) future research suggestions to cross validate the scale and use it in different industries, the customer-orientation behavior in the present study was assessed via the revised 10 item version. Using a 5-point Likert scale, respondents were asked to indicate the extent to which they engage in selling activity that concerns for customers' needs and satisfaction. However, for the purpose of the present study, the wording of the scale was modified slightly to match the domain of local insurance agents. As shown in Table 16.2, the Cronbach's alpha of .86 was found in the present study, indicating its reliability for this study.

Role ambiguity was operationalised as the degree to which a salesperson does not feel he/she has the necessary information to perform his/her job adequately, he/she is uncertain about what his/her role partners expect of him/her, on how to act to satisfy those expectations, and on how his/her ultimate performance is to be evaluated (Teas, 1983). Role conflict was operationalised as person-role conflict, that is the extent to which expectations are incongruent with the orientation or values of the role incumbent; intra-sender conflict, that is the extent to which two or more role expectations from a single role sender are mutually incompatible; inter-sender conflict, that is the extent to which role expectations from one role sender oppose those from one or more other role senders, and role overload, that is the extent to which the various role expectations communicated to a role incumbent exceeds the amount of time and resources available for their accomplishment (Michael, Day, & Joachimsthaler, 1987; Rabinowitz & Stumpf, 1987).

Role ambiguity and role conflict were assessed via the scales adapted from Rizzo et al. (1970) with the reliability of .77 and .67, respectively, as

shown in Table 16.2. These are consistent with previous studies by Dubinsky and Hartley (1986) and Siguaw, Brown and Widing (1994).

Table 16.2: Means, Standard Deviations and Reliabilities of Measures (n = 445)

Variable	M	SD	Reliability
Customer-orientation behaviour	4.45	.45	.86
Role ambiguity	1.56	.50	.77
Role conflict	1.80	.44	.67

RESULTS

The stated hypotheses regarding the impact of role ambiguity and role conflict on customer-orientation behaviour were tested using multiple regression analysis following the guidelines established by Hair et al. (1998). Prior to performing the actual hypotheses tests, correlations between the constructs were derived. Table 16.3 below shows the correlation structure of the data used in this study.

Table 16.3: Correlation Matrix Amongst Constructs

	Customer-orientation behaviour	Role ambiguity	Role conflict
Customer-orientation behaviour	-		
Role ambiguity	-.36**	-	
Role conflict	-.26**	.29**	-

**p < 0.01

As Table 16.3 shows, negative correlations exist between customer-orientation behaviour and role ambiguity ($r = .36$; $p < .01$) as well as with role conflict ($r = .26$; $p < .01$), suggesting support for two of the hypothesised relationship. The individual hypothesis was then tested using a multiple regression prediction model (Hair et al., 1998) with customer-orientation behaviour as the dependent variable. The results obtained as shown in Table 16.4 revealed that both constructs were found to be significant in the prediction model. The results provide support for hypotheses H1 and H2, that is there are negative relationships between role ambiguity ($\beta = 0.31$; $p < .01$) and role conflict ($\beta = 0.17$; $p < .01$) with customer-orientation behaviour.

Table 16.4: The Influence of Role Ambiguity and Role Conflict on Customer-orientation Behaviour

Antecedent	B	SEB	β
Role ambiguity	-.3	.04	-.31**
Role conflict	-.15	.04	-.17**

Note: $R^2 = 0.16$; $F = 41.02$; Sig. $F = 0.00$

** $p < .01$; β = Unstandardised Beta Coefficients; SEB = Unstandardized Coefficients Standard Error;

β = Standardised Beta Coefficients

DISCUSSION

This study hypothesised negative relationships between role ambiguity and role conflict with customer-orientation behaviour. Results showed that both of the hypotheses were supported. Role ambiguity was found to be inversely related to customer-orientation behaviour. The inverse relationship between role ambiguity and customer-orientation behaviour indicates that when salespeople feel uncertain about what to do on the job, this can make them neglect the importance of customer needs and satisfaction in their activities. This indicates that, the more ambiguous the role is as perceived by the insurance agents, the less likely they are going to implement customer-orientation behaviour. The inverse relationship found is as expected because role ambiguity has been regarded as a particularly problematic issue among boundary-spanning occupations and a common occurrence among employees with boundary-spanning roles (Brown & Peterson, 1993). When salespeople are experiencing role ambiguity, they would get insufficient information to perform their roles adequately and they are uncertain about what is expected of them (Walker et al., 1977). If they are not sure what their duties are all about, they are unlikely to deliver satisfactory services to customers. Consequently, this may have a detrimental impact on salespeople's ability to engage in customer-orientation behaviour.

As hypothesised, this study also found that role conflict is inversely related to customer-orientation behaviour. This suggests that the more incompatible one or more roles within an agent's role set, the less likely they are to adopt customer-orientation behaviour in their selling activities. Agents experiencing role conflict are not able to execute tasks in a customer-friendly way, which would consequently lower their customer-orientation behaviour. It was also found that the beta coefficient of role ambiguity ($\hat{\alpha} = 0.31$) is higher than the beta of role conflict ($\hat{\alpha} = .17$). This indicates that role ambiguity has a greater impact on customer-orientation behaviour than role conflict.

The inverse relationship between role ambiguity and role conflict on customer-orientation behaviour supports early assertions of role theory (Flaherty et al., 1999) and the effect role perception factors on customer-orientation behaviour by Kelly (1990) and Flaherty et al. (1999). However, this study's findings stand in contrast to Hoffman and Ingram (1991), who found no relationships between customer-orientation behaviour and role perception variables.

Managerial Implications

This study validates the importance of reducing role ambiguity and role conflict in influencing customer-orientation behaviour. This implies that when agents experience role ambiguity and role conflict in their job, these would diminish their ability to serve customers better. While prior work on role perception and customer-orientation behaviour relationships were carried out in Western countries (Kelly, 1990; Flaherty et al., 1999), this study has proven that these factors also hold true in the Malaysian insurance industry. Therefore, it would appear that some findings obtained in the West can be generalised to Asian settings as well (at least as far as Malaysia is concerned), thus lending credence to efforts to test Western findings using local samples.

From a managerial perspective, the results of this study have implications for life insurance managers, especially those who are interested in promoting customer-orientation behaviour among their sales agents. Firstly, insurance managers who intend to encourage customer-orientation behaviour among agents should be aware that role ambiguity and role conflict experienced by agents may negatively impact their customer-orientation behaviour. Therefore, reducing these role factors is very crucial. From a practical standpoint, sales managers should continue to reduce role ambiguity by providing clear descriptions of the requirements of the sales job. This may entail providing more detailed information to the agents about company expectations, knowledge of products, selling techniques, customer requirements, and performance appraisal methods. Regular periodic evaluations of the sales agents may help managers in assessing the degree of role ambiguity. In addition, investing personal time into the new agent's socialisation process is one way of clarifying what may be perceived as nebulous. Sales managers can use the time to clearly define the goals and expectations of all agents.

On the other hand, as the sales environment is dynamic, insurance agents have to experience some degree of role conflict with their varied role partners. As noted by Flaherty et al. (1999), the amount and nature of sales training may impact the agent's ability to cope with role conflict. Thus, sales managers may assist agents to cope with various types of role conflict through ongoing sales training. In order to reconcile role conflict differences, sales managers can

assist in determining how the expectations of agent's role partners are disparate (Dubinsky & Matteson, 1979; Flaherty et al., 1999). This may require the sales managers to alter an agent's perceptions of the situation in order to reduce the impact of role conflict.

Limitations of the Study

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) suggested that customer-oriented selling performance may vary based on other characteristics of the sales job.

Although limitations clearly exist, the present study does provide insight into some of the relationships that may predict the predisposition of a sales agent to engage in customer-orientation selling behaviour. The findings also provide insight for sales managers regarding the ways to encourage their agents to adopt a customer-oriented approach in their selling activities

CONCLUSION

The purpose of the study was to evaluate the relationship between role perception factors and salespeople's customer-orientation behaviour. Two independent variables, role ambiguity and role conflict, were examined. The criterion variable was salespeople's customer-orientation behaviour. The results indicated that role ambiguity and role conflict were negatively related to the adoption of customer-orientation behaviour exhibited by salespeople in this study. This leads to the conclusion that firms that want their salespeople to engage in customer-oriented selling must be certain that their salespeople are clear about their jobs, roles, and expectations from their role partners.

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