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PREVIEW

**THE ROLE OF CULTURE
IN LIFE INSURANCE SALES PROCESS:
LEARNING GOAL ORIENTATIONS AND
MOTIVATED REASONING IN ADAPTIVE SELLING**

by

Ju-Young Park

A DISSERTATION

Presented to the Faculty of

The Graduate College at the University of Nebraska

In Partial Fulfillment of Requirements

For the Degree of Doctor of Philosophy

Major: Interdepartmental Area of Business (Marketing)

Under the Supervision of Professor James W. Gentry

Lincoln, Nebraska

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DISSERTATION TITLE

The Role of Culture in the Life Insurance Sales Process: Learning Goal

Orientation and Motivated Reasoning in Adaptive Selling

BY

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THE ROLE OF CULTURE IN LIFE INSURANCE SALES PROCESS: LEARNING GOAL ORIENTATIONS AND MOTIVATED REASONING IN ADAPTIVE SELLING

Ju-Young Park, Ph.D.

University of Nebraska, 1997

Adviser: James W. Gentry

This research examined the role of motivated reasoning and learning/performance orientations in salespeople's adaptive selling, focusing on the early stage of the sales process. The study also explored the potential differences between salespeople in the different organizational cultures by investigating three Korean firms and one US insurance firm operating in Korea.

The main objective was to investigate whether high-performing salespeople are more or less likely to be adaptive in personal selling, focusing on how salespeople's cognitive processing is mediated by their own motivations. Another objective was to develop motivated reasoning scales which can be easily used through a pencil-and-paper method.

The study developed motivated reasoning scales and tested the relationship with other related constructs successfully. Further, the study found that learning-oriented salespeople rather than performance-oriented are likely to be high performers because they are more likely to adopt accuracy goals, and that salespeople with accuracy goals are likely to employ adaptive selling which increases performance. The study also found that

salespeople adjust their own motivational structures according to their organizational cultures. The study concludes by suggesting accuracy goals as a key to success among salespeople.

The managerial implications suggest the instillation of learning orientations among salespeople in order to foster accuracy goals which will, in turn, increase adaptive selling. The investigation of how accuracy goals affect adaptiveness is suggested for future research. Finally, the study suggests how to develop better scales for learning and performance orientations.

PREVIEW

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PREVIEW

CHAPTER ONE

INTRODUCTION

This research examines the role of motivations in salespeople's adaptive selling, focusing on the early stage of the sales process. In particular, the research only deals with those situations that require adaptation after the initial impression is formed. That is, the study deals with situations in which salespeople encounter information that is discrepant with their initial impression. Emphasis is given to the motivated reasoning that salespeople may adopt in the sales process; these motivations may be considered to be the underlying mechanisms that influence salespeople's decision-making processes.

In the past, researchers in the area of adaptive selling have focused on topics such as knowledge structures that facilitate adaptive selling (e.g., Weitz, Sujaan, and Sujaan 1986), the psychological and demographic antecedents related to adaptive selling (e.g., Leong, Randall, and Cote 1994; Levy and Sharma 1994), and the motivation to practice adaptive selling (e.g., Sujaan 1986; Sujaan, Weitz, and Kumar 1994). Most research has focused on the antecedents and consequences of adaptation. However, goals that guide salespeople's adaptation have rarely been examined. One important factor that could influence the decision process may be a decision maker's goals (Huffman and Houston 1993). Decision makers' behaviors and resulting knowledge cannot be understood fully unless their initial motivations for information acquisition and choice are investigated (Huffman and Houston 1993). Goals provide the primary motivation and direction for information acquisition, information encoding, and choice (Bettman 1979). Indeed, a

single motivational process may be used to account for a wide diversity of phenomena (Kunda 1990).

In addition, recently there has been an increasing number of studies investigating adaptive selling and “working smart”, which is the term applied to the practice of adaptive selling. Most adaptive selling studies have pursued the proposition that salespeople who practice adaptive selling to a greater extent are high performers who change their messages or offerings to match the selling environment (Kiechel 1988; Levy and Sharma 1994). Adaptive selling studies implicitly assume that high-performing, expert salespeople are more likely to be adaptive than low-performing, novice salespeople.

The social cognition literature indicates evidence that this assumption might not hold (Morgan and Stoltman 1990). For example, an expert is more likely than someone less expert to ignore information cues that he/she believes to be irrelevant (Alba and Hutchinson 1987). Furthermore, the expert has strong confidence in his/her ability to make a correct judgment (Shanteau 1987). Thus, it may not be easy for expert salespeople to practice adaptive selling because they may be less likely to recognize problems associated with their judgments and, thus, less likely to see the need to change their judgments.

On the other hand, a truly adaptive salesperson probably has a broader range of initial impressions and strategies because s/he possesses greater knowledge and may be less set in his/her original strategy. Then, the truly adaptive salesperson may adjust his/her original strategy if s/he encounters discrepant feedback from his/her initial impression. This study will focus on how the salesperson adjusts his/her strategy upon

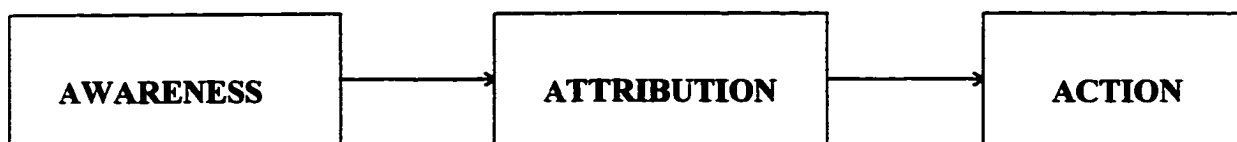
the receipt of consistent feedback; it will not investigate the role which more flexible approaches to setting that initial strategy might play.

The Three Stages Of Adaptive Selling

Adaptive selling can occur only when a salesperson is aware of a problem with his/her current selling strategies. This awareness of the problem may not be a sufficient condition for adaptive selling; the salesperson must attribute the problem to his/her own behavior in order to see the need to adjust it. Even when a salesperson is aware of the problem, adaptive selling cannot occur if the salesperson attributes the problem to the situation, not to his/her own behavior (Harmon, Brown, and Hammond 1994). However, a correct attribution may still not guarantee adaptive selling. A salesperson may not change his/her behavior even if an admission is made that one's selling strategies have problems. That is, action (the adjustment of the salesperson's behavior) may not occur unless he/she is motivated to do so. Thus, adaptive selling requires salespeople to go through three stages: awareness, attribution, and action. An illustration of the three stages of adaptive selling is presented in Figure 1.1.

FIGURE 1.1

THE THREE STAGES IN ADAPTIVE SELLING



Adaptive selling may not occur unless salespeople get through the awareness and attribution stages to the action stage. However, even if the salespeople reach the action stage, it may not be easy for salespeople to be adaptive in their sales approaches as there are many obstacles which inhibit people from acting. Some obstacles may be closely tied to notions of regret and responsibility (Einhorn and Hogarth 1981); for example, Tetlock (1991) argues that when people have little responsibility for their past actions and do not know significant others' views, they will be flexible and self-critical. However, when people feel a greater responsibility for their decisions, they are motivated to protect their self-images and are more likely to act defensively. Thus, if changes in their actions appear to go against their self-image maintenance or enhancement, they may act in ego-defensive ways. As a consequence, it is less likely that they will change their actions.

The processes (awareness, attribution, and action) required for adaptive selling would seem to be controlled by salespeople's cognitions and motivations. A salesperson may not show adaptive behaviors because he/she is motivated not to do so for some reason and, thus, he/she processes information to reach the conclusion that adaptation is not necessary.

Adaptive Selling and Motivated Reasoning

People rely on cognitive processes to arrive at their desired conclusions, but motivation determines which of these will be used on a given occasion (Kunda 1990). Motivation may affect the processes of reasoning: forming impressions, determining one's beliefs and attitudes, evaluating evidence, and making decisions. Motivated reasoning consists of these cognitive processes mediated by motivations. That is,

motivated reasoning deals with how one's own goals or motivations influence his or her impression formation, beliefs and attitudes, information evaluation, and decision-making. Thus, "motivated reasoning" (Kunda 1990) may explain the types of information processing adopted by the salesperson and, thus, predict whether the salesperson is more (less) adaptive. In general, there are two types of goals (accuracy versus directional) or motivations which affect reasoning.

Adaptive Selling and Learning/Performance Goal Orientations

Salespeople's goal orientations to improve ability and skills are also closely related to adaptive selling (Sujan, Weitz, and Kumar 1994). These learning (or performance) goal orientations determine whether people seek to improve their work skills (Dweck 1990). Thus, investigation of motivated reasoning and learning (or performance) goal orientations may be helpful to understand salespeople's adaptiveness in the personal selling process.

OBJECTIVE OF THE STUDY

The main objective of this study is to investigate whether high-performing salespeople are more or less likely to be adaptive in personal selling, focusing on how salespeople's cognitive processing is mediated by their own motivations. Many researchers have attempted to explain why some salespeople perform better than others (Szymansky and Churchill 1990). However, differences between high-performers and low-performers rarely have been examined in terms of both cognitive and motivational paradigms, although studying the interface of motivation and cognition may provide

perspectives in understanding salespeople's behaviors. This study examines the roles of learning (or performance) goals and of motivated reasoning in guiding salespeople's decision processes during a sales interaction, and their influence on the selection of subsequent sales approaches.

OVERVIEW OF THE STUDY

In order to look at salespeople's adaptiveness, sales prospecting is a good place to start since prospecting, the initial step in the sales process, is critical for success in the later stages of the sales process (Szymanski 1988). After identifying and classifying prospective customers, salespeople make an initial call. In the initial sales call, salespeople usually seek to gather information about the buyer's needs and objectives, to develop personal rapport with the buyer, and to create a favorable impression (Leigh and McGraw 1989). In this stage, salespeople may encounter information inconsistent with the initial categorization made in the prospecting stage. Salespeople can then decide whether to adjust their sales approaches or not. We will explore the role of motivated reasoning and learning (or performance) goals in influencing salespeople to adjust their sales approaches.

This study will investigate three Korean and one US insurance firm operating in Korea. Although salespeople working for all the firms are Korean, two distinct selling procedures are observable. The U.S. firm's selling procedures are the same as those at the parent company, while the selling procedures of the Korean firms are developed to appeal to Korean people who have been educated and socialized in a Confucian culture. Moreover, almost all the salespeople working at the Korean firms are female, whereas all