

Individual Factors that Predict Customer-Orientation Behaviour of Malaysian Life Insurance Agents

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ABSTRACT

The topic of customer-orientation has increasingly attracted interest in both academic marketing research and practice. One major factor which has been increasingly discussed as an important driver of a salespeople's customer-orientation is individual factor. In this study we examine the influence of three individual factors; namely, organizational commitment, self-monitoring and intrinsic motivation on salespeople customer-orientation behaviour. Data gathered from 445 life insurance agents were used to test the hypothesized relationship. The results suggest that organizational commitment and intrinsic motivation positively influence salespeople to perform customer-orientation behaviour in their selling activities. Self-monitoring however, was found to be unrelated to the adoption of customer-orientation behaviour. The academic and managerial implications of these findings are then discussed.

ABSTRAK

Topik berkenaan orientasi pelanggan telah menarik perhatian para pengkaji dalam bidang pemasaran mahupun pengamal pemasaran. Salah satu faktor utama yang sering dikaitkan sebagai peramal kepada tingkahlaku berorientasikan pelanggan di kalangan jurujual adalah faktor individu. Dalam kajian ini, kami mengkaji pengaruh tiga faktor individu iaitu komitmen terhadap organisasi, kawalan diri dan motivasi dalaman. Data yang diperolehi daripada 445 orang agen insurans sepenuh masa digunakan untuk menguji hipotesis kajian. Analisa yang dibuat mendapati bahawa komitmen terhadap organisasi dan motivasi dalaman mempunyai kesan yang signifikan dalam mempengaruhi tingkahlaku berorientasikan pelanggan di kalangan jurujual insurans. Walau bagaimanapun, kawalan diri didapati tidak mempunyai sebarang hubungan dengan tingkahlaku berorientasikan pelanggan. Implikasi dapatan kajian terhadap bidang akademik dan pengurusan dibincangkan.

INTRODUCTION

The topic of customer-orientation has increasingly attracted interest in academic marketing research as well as in practice. In recent years, a growing number of companies have invested considerable resources into programs

for enhancing the customer-orientation of their customer contact employees (Stock & Hoyer 2002). Salespeople are encouraged to implement customer-orientation behaviour in their selling activities. Customer-orientation behaviour focuses on the extent to which salespeople practice the marketing concept by helping their customers make purchase decisions that will satisfy their needs (Saxe & Weitz 1982). In many cases, customer contact employees, such as insurance agents are the first and only representation of the company in the eyes of customers. Thus, customers often base their evaluation of their satisfaction with a company largely on the services provided by the customer contact employees (Stock & Hoyer 2002). Consequently, there is an interest in determining factors which can lead to and increase the customer-orientation of these customer contact employees.

However, despite numerous studies undertaken with respect to salespeople customer-orientation behaviour, a complete understanding of its antecedents is presently lacking (Flaherty, Dahlstrom & Skinner 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; Kohli & Jaworski 1990; Saxe & Weitz 1982).

We focused on insurance agents because as been has noted in *Update* (2003), in the 21st century, customers' expectations towards life insurance products have changed with time. They no longer buy life insurance products blindly but will make comparison between various policies offered. Today, they expect life insurance agents to analyze their personal and family needs before designing the most suitable policies for them. Therefore, insurance sales agents must fully understand the customers' needs and requirements as well as build a trusting relationship between themselves and their clients to promote long-term mutually beneficial relationship (Crosby, Evans & Cowles 1990). Furthermore, in marketing life insurance, insurance agents are often considered to be marketing complex services (Nik Kamariah 1995). This is because insurance agents are involved in long-term commitment and a continual stream of interaction between buyer and seller. After the sale, agents provide follow-up service 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. Given the criteria above, it is readily apparent that investigation of customer-orientation behaviour in life insurance industry is accentuated.

A review of work in the area of customer-orientation indicates numerous studies have examined the antecedents of this selling approach. To date, this research has focused on situational and organizational variables which have been shown to influence the development of a customer-oriented approach. For example, organizational factors such as market-orientation of the firm,

leadership style, incentive system, locus of decision making, supportive working environment and top management emphasis are among the factors that positively relate to customer-orientation behaviour of salespeople (Boles, Babin, Brashear & Brooks 2001; Jaworski & Kohli 1993; Widmier 2002). Unfortunately, practitioners in particular, do not yet have a clear understanding of which, if any, individual factors that may influence customer-orientation behaviour among salespeople (O'Hara et al. 1991; Widmier 2002). This is an important issue because identifying individual factors affecting customer-orientation behaviour can assist sales managers in recruiting and training of salespeople. Furthermore, the need to examine individual variables is important as researchers suggest that behind an individual's behaviour lie a multitude of personal factors that impact a given choice (O'Hara et al. 1991). Therefore, in light of this research gap, the goal of this paper is to examine the impact of three individual related factors; namely, organizational commitment, self-monitoring and intrinsic motivation on customer-orientation behaviour of salespeople.

LITERATURE REVIEW

Apart from empirical studies that examined the influence of organizational and situational factors as antecedents of customer-orientation behaviour, the other component of antecedent factors which have been frequently included in many customer-orientation behaviour studies is individual factors. According to Brown and Peterson (1993), individual-related factors include both demographic and dispositional variables related to individual salespeople. As customer-orientation behaviour involves individual salespeople, there are a substantial number of studies that examined the influence of demographic factors such as gender (Siguaw & Honeycutt 1995; William 1998), job tenure (Levy & Sharma 1994; O'Hara et al. 1991; Shoemaker & Johlke 2002), level of education (Boles, Brashear, Ballenger & Barksdale 2000; Lamber, Marmorstein & Sharma 1990; Levy & Sharma 1994), job satisfaction (Pettijohn & Pettijohn 2002; Stock & Hover 2002), motivational levels (Hoffman & Ingram 1992; Kelly 1992; Pullins, Haugtvedt, Dickson, Fine & Lewicki 2000) and various types of personal dispositional factors (Brown, Mowen, Donovan & Licata 2002; Giacobbe 1991; Hurley 1998; Widmier 2002) as antecedents of customer-orientation behaviour. However, this study focuses on individual factors such as organizational commitment, self-monitoring and intrinsic motivation as potential antecedents of customer-orientation behaviour. Justifications for the selection of these factors are discussed in detail in sub-sections that follow.

ANTECEDENT FACTORS

Organizational commitment is defined as an individual belief in and acceptance of the organization's goals and values and his or her willingness to exert considerable effort on behalf of the organization (Porter, Steers, Mowday & Boulin 1974). It is a global and stable in nature (Hartenian, Hadaway & Badovick 1994) and is regarded as individual attitudinal component.

Considerable work has shown that commitment to one's organization is usually accompanied by greater work motivation (Lee, 1971) and a desire to make the firm more effective and prosperous (Lawless 1979), as well as to exert visible effort beyond what is traditionally expected in their jobs (Mowday, Porter & Steers 1982). In particular, highly committed members of the organization work harder to achieve goals (Angle & Perry 1981; DeCotiis & Summers 1987).

Consistent with company practices that actively encourage salespeople to focus on customer service (Dubinsky & Staples 1981; Dunlap, Dotson & Chambers 1988), studies undertaken have found that salespeople who identify with the organization provide greater effort to satisfy their customers. For example, in a study among business-to-business salespeople, Siguaw, Brown and Widing (1994) demonstrated that the degree of organizational commitment salespeople exhibit, influence his/her orientation toward the customer. Similarly, O'Hara et al. (1991) found increased level of organizational commitment among the salespeople working in industrial and advertising setting led them to embrace customer orientation in their day-to-day dealings with customers. They argued that salespeople who are committed to their employers would be more likely to support the organization's goals regarding the development of customer satisfaction. Kelly (1992) also demonstrated that committed employees in banking institutions are more likely to support the organization as it attempts to build long-term customer relationship which is reflected in the salespeople's willingness to engage in activities that may sacrifice a short-term reward. This is similar to the finding of Pettijohn and Pettijohn (2002), who found that salespeople in retail setting who were committed with the company undertake greater efforts required to provide customers with greater level of satisfaction.

In general, the above studies suggest that in retail setting, business-to-business organization and banking institution, greater efforts to engage in customer-orientation behaviour are shown by salespeople who are committed to the organization. One plausible reason is because those who value organizational membership are willing to exert considerable effort, which in turn translates into high level of focus more on meeting customers' needs. Hence, based on the literature above, this study investigates further the impact of organizational commitment as one of the predictor variables for salespeople's customer-orientation behaviour by looking into the insurance industry environment, where the salespeople are working on an autonomous or semi-autonomous basis. This is in response to O'Hara et al. (1991) argument that the influence of antecedents of customer-orientation vary across different

selling environment.

Hence, based on the above argument, this study investigates organizational commitment as one of the predictor variables for salespeople's customer-orientation behaviour. Therefore, we hypothesized that:

H1: Organizational commitment is positively related to customer-orientation behaviour.

Apart from organizational commitment, another personal-factor chosen as a variable in the present study is the personality trait of self-monitoring. Despite a number of personality traits found associated with customer-orientation behaviour, self-monitoring has been chosen as a personality variable to be examined in the present study. One main reason is because self-monitoring has been found as a relevant personality trait in Malaysian insurance environment (Nik Kamariah 1995). In Malaysian insurance industry, self-monitoring was found to be an appropriate personality characteristic of insurance agents, where they need to make adjustment according to different situations and customers' needs (Nik Kamariah 1995). Working in a multi-cultural society requires Malaysian insurance agents to adapt to different and distinct groups of customers. Besides, working independently without overseers or peers requires the agent to monitor oneself if he/she wants to be successful. Therefore, sales agents with self-monitoring trait are better at dealing with various types of customers.

The appropriateness of self-monitoring is further supported by theory of self-monitoring which suggests that those with high self-monitoring are sensitive and responsive to social and interpersonal cues of situational appropriateness (Snyder & Gangestad 1986). High self-monitors are attuned to role expectations, but the low self-monitors insist on being themselves despite social expectations. Hence, people who are high in self-monitoring will demonstrate more cross-situational variability in behaviour than people who are low in self-monitoring (Spiro & Weitz 1990).

Furthermore, compared to other personality types, self-monitoring is "self-managed" behaviours which could be enhanced in a person by training and self-control programs (Howell, Bellenger & Wilcox 1987; Nik Kamariah 1995) and easy to measure through an established instrument (Snyder & Gangestad 1986).

Applying to customer-orientation behaviour, it seems that high self-monitors have greater tendency to practice customer-orientation behaviour than low self-monitors. High self-monitors, with more sensitivity and responsiveness to social and interpersonal cues are expected to display higher customer-orientation behaviour in their selling activity to satisfy customers' needs than those with low self-monitors. This is consistent with the proposition made by Spiro and Weitz (1990) and Verbeke (1994) that

sales people with high self-monitoring trait have higher tendency to develop relationship with customers than those with low on the trait. They discovered that salespeople who scored high in self-monitoring measures seem to be able to tailor their personality to any particular situation. This allows self-monitors to provide appropriate information to which the listeners respond and encouraging a positive feedback in the conversation. Similarly, Eppler, Honeycutt, Ford and Markowski (1998) have shown that salespeople with self-monitoring personality trait appear to alter their behaviour because of a desire to be accepted by others. They further noted that this acceptance by others creates a positive environment between the salespeople and the buyer; thus increasing the likelihood of sales success.

However, despite the positive relationship, the study by Widmier (2002) discovered no significant impact of self-monitoring personality type on customer-orientation behaviour among sales personnel working in industrial firms. He relates this with the level in which self-monitoring operates. Although one dimension of self-monitoring which is the ability to perceive social situation is conceptually similar to perspective-taking (the ability to understand and predict another's thought, feelings and actions) which he found to have significant impact on customer-orientation behaviour, self-monitoring measures salespeople's ability to interact with multiple people in a social situation while perspective-taking is at one-on-one or individual level. This seems contrary to previous studies (Eppler et al. 1998; Spiro & Weitz 1990; Verbeke 1994) who generally found a positive linkage. Based on the findings about self-monitoring and customer-orientation behaviour relationship, most of the studies have shown that certain characteristics in people with self-monitoring have a positive impact on customer-orientation behaviour. However, the impact of this personality trait on insurance agents is not empirically investigated although it is found as a relevant personality trait in Malaysian insurance environment. Therefore, the potential impact of this factor on Malaysian insurance agents merits further investigation.

H2: Self-monitoring is positively related to customer-orientation behaviour.

Another individual factor which is the focus of this study is motivational orientation. Various components of motivational orientation found to be predictive of human behaviour. In the context of customer-orientation behaviour in particular, various dimensions of motivational orientation such as arousal of effort, direction, as well as intrinsic and extrinsic motivation have been examined with respect to customer-orientation behaviour (Boles et al. 2000; Hoffman & Ingram 1992; Katerberg & Blau 1983; Kelly 1992; Weitz et al. 1986).

Previous researchers found that the arousal of direction and effort of employees are important facets of motivation (Weitz, Sujana & Sujana 1986). Correspondingly, Kelly (1992) examined the impact of these dimensions

on customer-orientation behaviour of bank employees. Arousal of effort considers the amount of effort an individual exerts during the performance of a task (Weitz et al. 1986) while motivational direction focuses on the appropriateness of the particular activities into which effort is directed and maintained (Katerberg & Blau 1983). Kelly (1992) found that amongst bank employees, only motivational direction was positively related to customer-orientation, whereas arousal of effort was not significant. Motivational direction of employees may have a greater influence on behaviour in situations where a great deal of latitude is provided to employees (Sujan 1986; Weitz et al. 1986). In many cases, the financial services setting from which the sample for his study was drawn provides this latitude to employees regarding the level of customer-orientation they can display in the performance of their duties.

Another dimension of motivational orientation which sparked interest in the study of customer-orientation behavior is the intrinsic and extrinsic motivation. Intrinsic motivation is defined as the motivation to seek rewards derived directly from content of the task or job itself whereas extrinsic motivation is the motivation to seek rewards derived from the environment surrounding the task or work-associated with the context of the task or job (Spiro & Weitz 1990). In relation to that, Deci and Ryan (1985) and Hodgins, Koestner and Duncan (1996) found that salespeople with intrinsic motivational orientation promote open, non-defensive interaction and are satisfied from being able to help others satisfy their needs. They also initiate and regulate job-related activities autonomously (Keaveney 1995). Therefore, people with intrinsic motivational orientation tends to select job tasks and strategies that are consistent with their own, personal conceptions of how to do a job well rather than being controlled by outside forces (Condry & Chambers 1978). Goolsby, Lagace and Boorum (1992) and Sujan (1986) found that industrial salespeople with higher intrinsic motivational orientations toward their jobs tend to possess greater technical knowledge and have highly developed knowledge about various selling strategies. They also appear to be able to handle work situations that require interpreting conflicting or ambiguous demands as challenging and stimulating aspects of their job responsibilities (Grant, Cravens, Low & Moncrief 2001).

Similarly, Weitz et al. (1986) reported that retail salespeople with intrinsic motivation were more likely to alter their sales behaviour to match with the selling environment because they are driven to be creative and to gain mastery over their job. Further, Spiro and Weitz (1990) demonstrated that salespeople with intrinsic motivation are likely to engage in adaptive selling behaviour and provide informational feedback to their companies and in behaviours that control their selling expenses. Additionally, Hoffman and Ingram (1992) found that intrinsic motivation are positively correlated with customer-orientation of service providers, and that intrinsic motivation plays

a more significant role than do extrinsic motivation in developing customer-orientation behaviour. Boles et al. (2000) discovered that intrinsically motivated insurance agents are more likely to express cooperative intention behaviour to their customers. The positive association is perhaps because they are more motivated in doing what they think the job requires.

The above discussions show that intrinsic motivation plays a significant role in enhancing salespeople's customer-orientation behaviour. Apart from studies undertaken in business relationships, studies relating to other types of relationships also reported the importance of intrinsic motivation. For example, in student-parent relationships students higher in autonomy orientation (intrinsically motivated personality) had more pleasant and more honest interactions with their parents (Hodgins, Koestner & Duncan 1996). Similarly, Blais, Sabourin, Boucher and Vallerand (1990) found high autonomy orientation relationship partners saw problems more as challenges and handled them better. These partners are also more open, adaptive and happier with the relationship. Hence, salespeople who are intrinsically motivated see selling as inherently rewarding. Sujan (1986) further supports that intrinsic motivation is related to working smarter, making better choices about the approach to use and be creative at work. Similarly, Keaveney (1995) in her study among retail buyers found higher levels of intrinsic motivation toward jobs influenced them to gather information for decision making from a greater number of different sources. Furthermore, she found intrinsically motivated retail buyers maintained significantly more positive boundary spanning relationships with vendors than did extrinsically motivated buyers.

From the discussion above, it appears that intrinsic motivation has generally produced supportive evidence for the relationship with customer-orientation behaviour. However, since most of these studies have been conducted in Western countries, the consistency of prior findings in another developed country such as Malaysia, is a relevant extension of knowledge (Grant et al. 2001). Thus, motivational orientation is included as a potential antecedent of customer-orientation behaviour in this study. Given these findings, greater levels of intrinsic motivation can be expected to lead to sales techniques emphasizing a greater customer orientation. Therefore, it is hypothesized that:

H3: Intrinsic motivation is positively related to customer-orientation behaviour.

METHOD

POPULATION AND SAMPLE

The study population consisted of full-time insurance agents working in life insurance companies in Peninsular Malaysia. The study sample was agent working in various insurance companies in Malaysia. An important characteristic of the sample was to select the sales agents who work on full-time basis and have worked with the organization 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). The requirement to select only those with more than a year 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. Furthermore, with more than a year experience, they were able to determine their performance, in terms of annual income and target achievement. Therefore, in the present study these two characteristics were controlled.

PILOT STUDY

Before deciding on the actual instrument to be utilized in this study, a pilot study was conducted using a convenience sample of 30 part-time and full-time insurance agents from non-participating companies. The researcher sat with the respondents while they completed the questionnaire to identify difficulties in wording, to answer respondents' questions and generally to check on the ease of completion. The reliability test for each instrument was calculated using the pilot study data.

One of the criteria for selection of past instruments was internal consistency of the scales using Cronbach's Alpha reliability coefficients. The results on measures for the pilot study are shown in Table 1. Reliability estimates ranged from 0.62 to 0.78 are generally considered sufficient for research purposes (Nunnally 1978), so the scales can be regarded as relatively reliable. The pilot test also identified several problems such as the questionnaire content, understanding of items and time taken. Some vague sentences were noted and corrected.

DATA COLLECTION

We collected data to test our hypotheses by means of a survey. The sampling procedure used for the present study was a multi-stage probability sampling. This was a similar method to other studies conducted in the insurance industry

TABLE 1. Reliability coefficient for multiple items in pilot study (n=30)

Variable	alpha (α)
Customer-orientation behaviour	0.78
Organizational commitment	0.75
Self-monitoring	0.62
Intrinsic motivation	0.72

(Howe, Hoffman & Hardigree 1994; Nik Kamariah 1995). Data from Life Insurance Association of Malaysia (LIAM) showed that in June 2003, there were sixteen life insurance companies registered with LIAM. It was decided to randomly choose only 1000 respondents from ten companies due to time and financial constraints faced by the researcher. Furthermore, it was comparable to previous studies using insurance agents as sample (Boorum, Goolsby & Ramsey 1998; Leong et al. 1994; Nik Kamariah 1995).

The random selection was done by entering all the sixteen companies into the computer and the ten companies were randomly selected using Statistical Package for the Social Sciences (SPSS) package version 12. Initial contact with contact person from the ten chosen companies' headquarters revealed that only four companies were willing to disclose the exact number of their agents. Thus, proportionate stratified sampling could not be carried out. It was therefore decided to carry out disproportionate sampling by dividing equally the number of questionnaires to each company (that is 100 respondents from each company). Since each company has many branches located all over Malaysia, the next procedure involved identifying the branches for each company. Thus, using the information provided by the headquarters, branches for the selected companies were identified. To be more representative, it was decided to group them according to region: northern, central, southern and eastern. By drawing slips out of a box, one branch was randomly selected to represent each region. At the end of this process, there were forty branches all together, representing ten insurance companies and covering northern, central, southern and eastern regions in Peninsular Malaysia.

Initial contact made with the branch managers revealed that not all of them were willing to cooperate in disclosing the exact number of their agents. The reasons given were confidentiality, or they do not have the latest number of their agents since some of them were no longer active. Due to this obstacle, proportionate sampling could not be carried out and therefore it was decided to divide equally the number of agents that is, twenty five agents from each branch. This small number of agents required from each branch was agreed by all the selected branches.

With the cooperation from the branch managers or assistant branch managers, the twenty five selected agents from each branch were identified using the agents' profile provided by the branch. In the case where the branches did not cooperate to release the name of the agents to the researcher due to the company's confidentiality policy, the selection is done by the branch contact person. Once all the respondents have been identified, the next procedure in the study involved distribution of the questionnaires. The questionnaires were personally distributed to the respective agents with the cooperation from the branch contact person during the company's training or when the agents came to the office to submit their claim or to collect their cheques.

NON-RESPONSE BIAS

According to Armstrong and 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 *t-test* on the key variables of the study. There were 133 respondents classified as early responses and 312 late responses. Table 2 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 $p < 0.05$). Thus, we can conclude that non-response bias did not significantly affect the generalizability of the findings of this study. Therefore, the analysis was carried out on the full 445 responses.

MEASURES

Constructs were measured using multiple-item measures. All scales used a 5-point scaling format with anchors 1=strongly disagree through 5=strongly agree. Sample of measurement items can be viewed in the appendix.

To measure customer-orientation behaviour, a shortened version of Saxe

TABLE 2. Results of *t-test* for early and late response

Profile	F value	Sig (2-tailed)
Organizational commitment	0.425	0.53
Self-monitoring	7.87	0.24
Intrinsic motivation	3.51	0.11

Note: The critical values were all non significant

Significant levels: ** $p < 0.01$; * $p < 0.05$

and Weitz (1982) SOCO scale modified by Thomas, Soutar and Ryan (2001) consisting of 10 items was used. The shortened version was selected 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. Respondents were asked to indicate the extent to which they engaged in selling activity that concern 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. Thomas et al. (2001) found the reliability of the measurement ranged between 0.7 and 0.91 and was found to be a useful scale for sales management researchers. As shown in Table 3, the Cronbach's alpha of 0.86 was found in the present study, indicating its reliability for this study.

Organizational commitment was measured using a nine-item measure from Porter et al. (1974). This requires respondents to indicate their level of

agreement with statements representing possible feelings an individual has about the company or organization for which he or she works. It has been widely used in sales and insurance setting (Johnston, Parasuraman, Futrell & Black 1990; Low et al. 2001; Siguaw et al. 1994). In general, the scale reported reliability of 0.80 to 0.90. For example, internal consistency of 0.90 was reported by Low et al. (2001). This study found the reliability coefficient of 0.77 for this measure.

To measure self-monitoring, the instrument developed by Snyder (1979) and modified by Snyder and Gangestad (1986) was used. The items were made up of eighteen statements that provide one's perspective on the ability and willingness to modify self-presentation and the sensitivity to expressive behaviours of others. This scale has a reliability coefficient alpha of 0.70 and 0.81 in past studies (Browne & Kaldenberg 1997; Verbeke 1994) and 0.87 in the present study.

Intrinsic motivation was measured using a four-item scale developed by Anderson and Oliver (1987) and subsequently used by Craven, Ingram, LaForge and Young (1993), Low et al. (2001) and Oliver and Anderson (1994). The measure assesses salespeople's motivation toward the job (e.g. personal satisfaction from doing the job well). The items were designed to indicate the degree to which the salespeople were motivated by rewards arising from the task itself. Low et al. (2001) have shown that the reliability of this instrument was 0.77. The alpha coefficient found in the present study was 0.87.

Since all the α values were in between 0.77 and 0.86 and above the cut off limit of 0.7 as recommended by Nunnally (1978), the constructs used are considered reliable. The means, standard deviation and reliabilities of these scales are reported in Table 3 below. For further analysis, the items for each measure were averaged to form composite scores.

RESULTS

RESPONSE RATE

Out of 1000 questionnaires distributed, 556 were returned. However, 67 were excluded because the respondents were part-timers and 44 questionnaires were incomplete. Thus, a total of 445 responses were usable and used for

TABLE 3. Means, standard deviations and reliabilities of measures

Variable	M	SD	α values
Customer-orientation behaviour	4.45	0.45	0.86
Organizational commitment	4.30	0.41	0.77
Self-monitoring	3.58	0.57	0.87

subsequent analysis, giving a response rate of 44.5 percent. It was with tremendous effort, hard work and extra financial cost that this response rate was obtained. 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 ranged between 46 percent (Leong et al. 1994; Ling & Meng 1990) and 50 percent (Nik Kamariah 1995).

DEMOGRAPHIC PROFILE OF RESPONDENTS

Consistent with a male-dominated industry under investigation, majority (71.9%) of the respondents are males. This is common in the insurance industry as reported in *Update* (2003), male agents continue to dominate the profession of life insurance selling. As the profession of life insurance agents demands hectic travel schedules, it is more suitable to the young and as expected, 76 percent of them are considered young (below the age of 40 years old). This is consistent with the industry standard where *Update* (2003) reported that the majority of agents in the industry are less than 40 years old. In terms of academic qualifications, the minimum education requirement to be an agent is the completion of SPM/MCE or 11 years of formal education. It is not surprising that majority (60.7%) of the respondents in the present study had indicated SPM/STPM as their highest academic qualifications. This is consistent with the industry trend whereby agents with SPM/STPM qualifications continue to form the majority group (*Update*, 2003). Since Million Dollar Round Table (MDRT) membership includes only the extremely successful agents in the life insurance industry, it was found that only 4.7% of the respondents are MDRT members. This generally reflects the industry hierarchy where about 10 percent are at the highest level of the profession (*Update* 2003).

In general, the working experience in the present company and in the life insurance industry among respondents is short. Majority (75.1%) of the respondents have less than five years working experience in the present company and 60.2% in the insurance industry. This is in line with the age structure where most of the respondents are young (below 40 years) and consistent with industry trend, where the majority of the agency forces comprised of agents who have less than two years of experience in the industry (*Update* 2003).

To conclude, the above discussions indicate that the sample of this study does not deviate significantly from the general population of insurance agents and the sample is therefore deemed representative of the population of interest.

MULTICOLLINEARITY

Correlation results in Table 4 show that the correlation coefficients were small, thus reducing multicollinearity effects in the regression analysis.

TEST OF HYPOTHESES

The stated hypotheses regarding the impact of antecedent factors on customer-orientation behaviour were tested using multiple regression following the guidelines established by Hair, Anderson, Tatham and Black (1998). However, before conducting the analysis, the data were first examined to detect whether there is any serious violations from the basic assumptions underlying the

TABLE 4. Construct correlation matrix

	Customer-orientation	Organizational commitment behaviour	Self-monitoring	Intrinsic motivation
Customer-orientation behaviour	1.0			
Organizational commitment	0.24**	1.0		
Self-monitoring	0.47	0.22**	1.0	
Intrinsic motivation	0.37**	0.44**	0.16**	1.0

regression analysis, namely linearity, normality and homoscedasticity (Hair et al. 1998). As recommended by Pallant (2001), one of the ways that these assumptions can be checked is by inspecting the residuals scatterplots and the normal probability plot of the regression standardized residuals that were requested as part of the regression analysis. Overall, inspection on data revealed that there was no serious violation of the basic assumptions. Therefore, the use of regression for subsequent analysis is appropriate.

As Table 4 shows, a significant correlation exist between customer-orientation behaviour and organizational commitment (0.24; $p < 0.01$) and between customer-orientation behaviour and intrinsic motivation (0.37; $p < 0.01$), suggesting supports for two of the hypothesized relationships. On the other hand, no significant correlation was found between customer-orientation behaviour and self-monitoring (0.47; $p > 0.01$).

The individual hypotheses were 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 5 revealed that only two of the three constructs were found to be significant in the prediction model. The results provide support for hypotheses H1 and H3, that is the relationship between organizational commitment ($\beta = 0.14$; $p < 0.01$) and intrinsic motivation ($\beta = 0.25$; $p < 0.01$) with customer-orientation behaviour. H2 was rejected due to the insignificant relationship ($\beta = -0.02$; $p > 0.01$) between self-monitoring and customer-orientation behaviour.

DISCUSSION

Several important conclusions emerge from these findings. First, it can be concluded that antecedents of customer-orientation behaviour are diverse in their nature. In the present study, level of customer-orientation behaviour among insurance agents is influenced by the level of organizational commitment and intrinsic motivation.

The increased level of organizational commitment is significantly related to customer-orientation behaviour (N=445).

Antecedents	B	SEB	β	Tolerance	VIF
Organizational commitment	0.15	0.56	0.14**	0.79	1.28
Self-monitoring	0.002	0.04	0.02	0.95	1.06
Intrinsic motivation	0.27	0.05	0.25**	0.80	1.24

Note: R= 0.33; R²=0.11; Adjusted R²=0.10; F value= 17.93; Sig. F=0.00
 **p<0.01; B=Unstandardized Beta Coefficients; SEB=Unstandardized Coefficients Standard Error; β =Standardized Beta Coefficients

to more customer-oriented selling style. This supports earlier studies by Darby and Daniel (1999) and O'Hara et al. (1991). This indicates that managers hoping to increase the customer-orientation behaviour of their sales agents should strive to increase the level of organizational commitment among their employees. As noted by Darby and Daniel (1999), without attention given to develop commitment to the organization among employees, programs related to developing customer-orientation behaviour, may fail. The positive relationship between organizational commitment and customer-orientation behaviour implies that managers hoping to increase the customer-orientation of their salespeople should strive to develop an understanding among their salespeople of what is expected of them and increase salespeople identification and involvement with the organization through the process of socialization. Assuming appropriate values and expected behaviours are conveyed through socialization, the result should be more customer-oriented salespeople.

Despite the limited evidence on the outcomes of intrinsic motivation found in the sales literature (Pullins et al. 2000), the present study found that intrinsic motivation orientation of the sales agents significantly influence their customer-orientation behaviour. This indicates that insurance agents with intrinsic motivation orientation (i.e. those driven by the performance of the tasks rather than the rewards from performing the task) have higher tendency to perform customer-orientation behaviour in their selling activities. The significant influence of intrinsic motivation on customer-orientation behaviour is probably due to the nature of intrinsically motivated person.

When people are intrinsically motivated, they are driven to seek rewards derived directly from the task or job, rather than tangible rewards derived from the performance of the task or job. The focus is on intrinsic rewards such as interest, challenge and employer's well-being rather than financial rewards. In doing so, they tend to be creative to gain mastery over their jobs. They are more open for information sharing, more problem-solving oriented and more adaptable to other relationship partners. Intrinsically motivated individuals are better at coping with work situations requiring interpreting conflicting or ambiguous demands as challenging and stimulating aspects of their job responsibilities (Low et al. 2001).

Interestingly, this study found intrinsic motivation as the driver for the other two personal related factors (i.e. organizational commitment and self-monitoring) influenced customer-orientation behaviour. This can be seen from the significant correlation of intrinsic motivation with organizational commitment and self-monitoring dimensions and the highest coefficient value of intrinsic motivation. One plausible reason why intrinsic motivation drives the impact of organizational commitment is because intrinsically motivated individual are interested in completing the task well as therefore they will do everything necessary to get the task done. This may be seen as willingness to exert effort for the organization and being appreciated of the organization which provides them the chance to undertake the tasks and getting paid for.

On the other hand, intrinsic motivation drives the impact of self-monitoring because the underlying feature of intrinsically motivated individuals is that they gain pleasure from performing and completing the task. This then makes them able to adapt to the demand of the task and treat each changing need as a challenge so that they can be accepted not just by their customers but also by their peers. Thus, intrinsically motivated individual will monitor him/herself.

To summarize, when individuals have these orientations, they are driven by the pleasure of performing the task and therefore they can easily adapt their activities to suit the needs of their clients. This is relevant among insurance agents whose practice is lack of close supervision, but with high degree of autonomy which requires self-motivation and control (Matteson, Ivancevich & Smith 1984).

The finding reported in the present study supports Weitz (1986) finding that people with intrinsic motivation reported higher tendency to learn more about selling by varying their behaviour from customer to customer in an attempt to adapt effectively to customers' needs. The finding is also consistent with Boles et al. (2000) who found that salespeople with intrinsic motivation orientation are likely to value customers.

Finally, the study's hypothesis that suggests self-monitoring is related to customer-orientation behaviour fails to find any relationship between self-monitoring with customer-orientation behaviour. Although respondents

in this study are found to have high self-monitoring level, it does not give any influence on their level of customer-orientation behaviour. Again, it is believed that the impact of self-monitoring is subsumed under the impact of intrinsic motivation.

The result is not surprising given the fact that attempt to link personality traits to selling behaviour has been only moderately successful (for example, Dubinsky & Hartley 1986). The non-significant relationship also continues as a pattern of less influential effect of traits in explaining customer-orientation behaviour (O'Hara et al. 1991). Despite limited study specifically conducted on the influence of self-monitoring on customer-orientation, the finding in the present study is consistent with Widmier (2002) but in contrast with Eppler et al. (1998) who found that self-monitoring is positively related to adaptive selling behaviour (one of the component in relational selling).

Perhaps self-monitoring personality falls into the large category of variables that are not related in any consistent, significant way to selling behaviour. Although there is no previous study specifically conducted on the influence of self-monitoring on customer-orientation, the finding in the present study is in contrast to Eppler et al. (1998) who found that self-monitoring is positively related to adaptive selling behaviour (one of the component in relational selling). The non-significant relationship also continues a pattern of less influential effect of personal factors in explaining customer-orientation behaviour (O'Hara et al. 1991).

LIMITATIONS OF THE STUDY

From a methodological standpoint, data in this study were obtained from full-time sales insurance agents in the selected companies. It would be useful to obtain a broader sample of agents and perhaps even part-time agents in future studies. This would minimize 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) suggests that customer-oriented selling performance may vary based on other characteristics of the sales job. Furthermore, since all measures are self-reported, common method variance is also a potential problem (Sohi 1996). An attempt was made to minimize this problem by using well-established scales for most constructs, and pre-testing the questionnaire to ensure that there was no perceived overlap between the different variables.

The sample of salesperson was taken from one industry. It has been noted that job attitudes and selling behaviours may not be congruous across different selling environments (Siguaw & Honeycutt 1995). Consequently, the results of this study cannot be generalized to all industries.

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-oriented selling behaviour. The findings also provide insight for sales managers regarding the ways to encourage their agents to adopt customer-oriented approach in their selling activities.

FUTURE RESEARCH DIRECTIONS

For the influence of antecedent factors, it could be also argued that the R^2 obtained here was somewhat low in its ability to predict customer-orientation behaviour. The small R^2 (11%) obtained showed that the antecedent factors appear to be less influential in explaining customer-orientation behaviour among insurance sales agents. This, in turn suggests that other antecedents of customer-orientation behaviour need to be considered in future studies.

In addition, exploring moderators reflecting selling environment context will have improved the explanatory power of the antecedents; as it has already been indicated in the literature that impact of antecedents on customer-orientation behaviour vary across different selling context. Thus, issues such as competitiveness of the selling environment; environmental munificence (environmental capacity which permits organizational growth and stability) and market stability may moderate the relationship and contributes toward higher explanatory power. Furthermore, if one were to include control variables; the overall R^2 may improve significantly.

CONCLUSION

The purpose of the study was to evaluate the relationship between three salespeople individual factors and the salespeople's customer-orientation behaviour. The three independent variables were organizational commitment, self-monitoring and intrinsic motivation. The criterion variable was the salespeople's customer-orientation behaviour. The results indicate that organizational commitment and intrinsic motivation are significantly related to adoption of customer-orientation behaviour exhibited by the salespeople. However, the results indicate that self-monitoring is not significantly related to customer-orientation behaviour.

The significant findings provide support for the notion that salespeople's customer-orientation behaviour is related to that person's psychological predisposition to engage in customer-oriented selling. This leads to the conclusion that firms that want their salespeople to engage in customer-oriented selling must be certain that their salespeople are committed to the organization and must be intrinsically motivated.

APPENDIX

MEASURES USED IN RESEARCH

Customer-Orientation Behaviour Measure

Items

- I try to figure out what are the client's needs.
- I have the client's best interests in mind.
- I try to suit the client's need with an appropriate policy.
- I will offer an insurance plan that best suits the client's need.
- I try to recommend the insurance plan best suited to the client's need.
- I try to sell as many policies as I can rather than satisfying a client's needs. (r)

- I stretch the truth in describing my insurance plan to a client. (r)
- ~~I try to convince my client to buy a policy more than what is actually needed. (r)~~
- ~~I paint a rosy picture of my insurance plan to make them sound as good as possible. (r)~~
- I make recommendations to my client based on what I think could be sold, not on the basis of my client's long-term satisfaction. (r)
- (r) denotes item negatively worded

Source: Adapted from Thomas et al. (2001)

Organizational Commitment Measure

Items

- I am willing to put in a great deal of effort beyond that is normally expected in order to help my company to be successful.
- I am willing to accept almost any type of work in order to keep working in this ~~company.~~
- My company really inspires me to perform to the best of my ability.
- I really care about the future of my company.
- I talk highly about my company to my friends as a great place to work.
- ~~My values and my company's values are not similar. (r)~~
- I do not feel proud about telling others that I am part of this company. (r)
- ~~I am extremely glad that I chose this company to work for compared to other companies. (r)~~
- For me, this is the best of all possible companies to work for. (r)
- (r) denotes items with negatively worded

Source: Adapted from Porter et al. (1974)

Self-Monitoring Measure

Items

- I find it difficult to copy the behaviour of others. (r)
- At parties and social gatherings, I do not attempt to do or say things that others will like. (r)
- I can only argue for ideas that I believe in. (r)
- I can make speeches on topics that I don't know about without preparation.

I attempt to influence or entertain others.

~~I am able to influence people's feelings.~~

In a group of people, I am rarely the center of attraction. (r)

I am able to adapt myself in different situations and with different people.

I am not very good at making other people like me. (r)

I am able to be a different people in a different situation.

I will not change my opinions (or the way I do things) in order to please someone or win their favor. (r)

I have considered being an entertainer.

I am never good at acting in an unexpected situation. (r)

I find it difficult to adapt my behaviour to suit different people and different situations. (r)

At social gatherings, I let others tell the jokes and stories. (r)

I feel a bit strange in public and do not give as good impression as I should. (r)

I can tell a lie without fear if it is for a good purpose.

I can be friendly towards others even though I really dislike them.

(r) denotes items negatively worded

Source: Adapted from Snyder (1979)

Intrinsic Motivation Measure

Items

~~When I do my work well, it gives me a feeling of accomplishment.~~

I feel satisfied when I do my job well.

When I perform my job well, it contributes to my personal growth and development.

~~My job increases my feeling of self-esteem.~~

Source: Adapted from Anderson and Oliver (1987)

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