



## ATTRIBUTION OF SUCCESS AND FAILURE BY SALES FORCE

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### ABSTRACT

*Research suggests that salespeople's attribution processes affect their expectancies for success and future behaviour. This research investigates the interpretation and behavioral intentions of insurance sales representatives following their successful and unsuccessful sales calls using a sample of 174 insurance sales representatives. The authors tested the attribution-behaviour intention model proposed by Dixon, Spiro and Jamil (2001). The study confirmed the tendency of salespersons to indulge in self-serving bias by assigning internal factors to their success and external factors to their failure. In case of unsuccessful sales calls, the attribution-behaviour intentions relationship paralleled the model suggested by Dixon et al. However, when it came to successful sales calls, it was not the same case. Implications for managers in terms of selection, motivation and training of human resource are discussed.*

**KEYWORDS** – Attribution Theory, Self-serving bias, attribution error, attribution

### 1. INTRODUCTION

Human beings have an inherent urge to rationalize their behavior. This tendency to rationalize increases, particularly when an unexpected, important, or negative outcome occurs (Dalal, 1988; Kelley, 1967; Weiner & Kukla, 1970; Wong & Weiner, 1981). Unexpected and negative outcomes are very common in a sales job. Reducing the incidence of failure to close

a sale is a concern of every business. If salespeople are making inaccurate attributions about the causes of failure, their subsequent performance can be adversely affected. Sales managers, therefore, need to understand the type of attributions the salespeople are making and the behavior driven by these attributions. If managers know what specific attributions for failure lead to negative and counterproductive behavior or positive and proactive behavior, they will benefit greatly from the knowledge of these attribution-behavior patterns of their salespeople. In addition, if personality factors relate to specific attribution tendencies, it has a direct implication for the selection process of salespersons. This knowledge will also help sales managers in identifying training needs for their sales teams.

Research in social psychology, educational psychology (Weiner, 1985), industrial/organizational psychology (Levy, 1993), and recently, marketing (Dixon et al., 2001; 2003; 2005), has investigated the role of attributions in achievement situations. Most researchers follow the framework provided by Weiner et al. (1985) to examine attributions. In 1986, Teas and McElroy provided a theoretical framework for understanding the kind of attribution salespeople might make following a successful or unsuccessful sales encounter. Dixon et al. (2001) extended this knowledge to develop and validate attribution and behaviour scales for sales success and failure. A large volume of research studies has documented various forms of *perceptual bias* in attribution. We continuously adjust the standards of success or failure depending upon who is being evaluated. There is a tendency to maintain positive self-regard under all circumstances. In short, we insulate the self through selective attribution strategies. One of the attribution errors is the *self-serving bias*. It enables the individual to insulate the self by “self-enhancement” and “self-protection”. It is well established that people by and large attribute positive outcomes to internal factors (effort and ability) and negative outcomes to external factors (bad luck and task difficulty). A number of studies have demonstrated self-serving bias (Weary & Arkin, 1981; Baron, 1998; Weiner, 2001; Kim et al, 2003).

Perception is influenced by culture, local and individual factors. Consequently, cultural differences in attribution have also been reported. Many studies on attribution and attribution errors have been reported from other parts of the world, however a survey of literature indicates that no such study has been carried out in India.

The present study attempts to understand the self-serving bias salespeople use while attributing causes for their success or failure. It is also an effort to examine the link between attributions and subsequent behavioral intentions in salespeople of life insurance products.

## **2. LITERATURE REVIEW**

### **Attribution Theory**

Attribution theory attempts to offer a scientific account of the way that people explain their own actions and the actions of others (Heider, 1958; Kelley, 1973; Shaver, 1985; Weiner, 1985). Despite its name, attribution theory is not a single theory, but a large collection of mini-theories and investigations. Attribution theory began with the work of Heider (1958), who argued that when trying to understand the causes that produce a given behaviour, an individual typically tries first to determine whether the cause is situational (external) or dispositional (internal). The success of a task requires a particular combination of personal force and environmental force. Ability to perform the task, strategy employed to perform, and the effort put in to perform are all internal to the person. Task difficulty and luck are external. These elements were later described by Weiner (1985) as represented by two dimensions: locus of causality (internal versus external), causal stability (stable versus unstable), and controllability (controllable versus uncontrollable). Locus of causality describes whether a factor influencing task success is internal to the person, or external. Stability of the cause describes whether a potential cause is capable of immediate change. A stable cause persists over time and across situations and an unstable cause is subject to changing situations. A person has the power to change a controllable cause but environment or other persons possess the control of causation for an uncontrollable attribution. Weiner also noted that all the three dimensions are not distinct from one another. For example, most external causes would be uncontrollable and most internal causes controllable. A person's ability would be internal and stable as ability does not change from moment to moment. By contrast, effort is internal but unstable because the extent to which a person tries can change from moment to moment. Task difficulty is an external factor which is stable and luck an external factor that varies.

Most researchers follow the framework provided by Weiner et al. (1985) within which they examine attributions. In 1986, Teas and McElroy provided a theoretical framework for understanding the kind of attribution salespeople might make following a successful or unsuccessful sales encounter. Dixon et al. (2001) extended this knowledge to develop and

validate attribution and behaviour scales for sales success and failure. These scales reflect the dimensions given by Weiner.

### **Self-serving bias**

The tendency to attribute internal causes to success and external causes to failure termed self-serving bias. Several studies portray people engaging in self-serving bias when interpreting success and failures. Although the phenomenon is pervasive (Mezulis et al., 2004), some cross cultural comparative studies indicate that Asian samples deviate from the Western self-enhancing pattern (Brown et al., 2003, Chandler et al., 1981; Crittenden, 1996; Hong. 2001; Morling, 2000; Park & Kim, 1998; Smith & Bond, 1998). A distinction between individualistic and collectivistic cultures has been invoked to explain these differences. Triandis (1989) and Markus and Kitayama (1991) have noted that Western cultures are very competitive and individualistic and people are encouraged to think of themselves in ways that distinguishes them from others. In contrast, Eastern cultures are more collectivistic in nature and people are urged think of themselves in ways that emphasize their commonality with others.

There is also some evidence that men are more likely than women to demonstrate self-serving bias (Beyer, 1990; 1998; 2002; Deaux, 1976). However, most recent studies of self-enhancement and its implications have not demonstrated any significant gender effects (e.g., Johnson, Vincent, & Ross, 1997; Kurman, 2004; Robins & Beer, 2001).

### **Causes of Self-serving Bias**

Explanations for Self-serving bias have been the subject matter of considerable debate. One early cognitive explanation emphasizes the relationship between anticipated outcomes and actual performance (Miller & Ross, 1975). According to this approach, if people's outcomes match their expectations – they expect to succeed and pass or expect to fail and flunk – then they tend to attribute their outcomes to stable, internal factors such as ability. If, however, their outcomes violate their expectations, then they attribute their outcomes to unstable factors such as luck, or difficult task. The second explanation advocates motivational reasons, such as the desire to think positively or avoid thinking negatively of the self (Weary-Bradley, 1978). When people succeed they can increase their confidence and sense of personal worth by attributing their performance to internal, personal, or dispositional factors. In contrast, when people fail, they can avoid the esteem-damaging consequences of their performance by denying responsibility for their performance. Another motivational reason is

the desire to maintain or gain positive public image rather than a concern for one's private image. Since people's performances are often public, people attribute success to their own personal effort or ability to gain appreciation or recognition. Likewise, they attribute poor performance to external factors to avoid embarrassment in public. With an increased accumulation of empirical evidence has come the understanding that cognitive explanations alone cannot account fully for this phenomenon. Instead, motivational reasons, and specifically the desire to enhance the positivity or diminish negativity of one's self-concept, have emerged as the predominant explanation for self-serving bias (Zuckerman, 1979).

**H<sub>1</sub>:** Salespersons would more strongly endorse internal causes than external causes for a successful sales call.

**H<sub>2</sub>:** Salespersons would more strongly endorse external causes than internal causes for an unsuccessful sales call.

### **Attribution – Behaviour Intention Relationship for Unsuccessful Sales Call**

Using the conceptual work by Teas and McElroy (1986) and the empirical work by Dixon *et al.* (2001; 2003, and 2005) has been used to build the nomological network of relationships between attributions and behavioural intentions.

**Attribution to Effort:** If salespeople believe that they failed because of insufficient effort, they are likely to exhibit greater levels of effort in similar future sales situations (Sujan, 1986).

**H<sub>3</sub>:** Attributing an unsuccessful sales call to a lack of effort is likely to lead to plans to increase effort in a similar sales situation in the future rather than plans to seek assistance, change strategies, avoid similar situations, or make no change.

**Attribution to Ability:** Depending on whether salespeople believe they can do anything about the situation, a causal attribution associated with ability may lead to different behaviors. If they think they can improve their skills or knowledge, they are likely to take assistance from their seniors or knowledgeable colleagues. In the event that no one is available to help, salespeople may simply seek to work harder to compensate for their lack of knowledge. Ability attributions may also lead to an avoidance of similar situations if the failure is attributed to salespeople's innate ability or aptitude. Thus, the following hypothesis can be developed:

**H<sub>4</sub>:** Attributing an unsuccessful call to the lack of ability is likely to lead to (a) plans to seek assistance in a similar sales situation in the future than to plans to change strategy or make no change, (b) plans to increase effort in a similar sales situation in the future than to plans to change strategy or make no change, and (c) plans to avoid similar situations in the future than to plans to change strategy or make no change.

**Attribution to Task Difficulty:** The attributions of situational or task difficulty may result in varying behavioral out-comes. Salespeople may believe that the situation is so difficult that there is nothing anyone can do to improve it and they may become angry and frustrated (Weiner, 1986). Sales-people may decide to avoid such situations in the future. Alternatively, they may believe that a change of strategy will help or that someone with more experience and/or ability will be able to assist them. Therefore,

**H<sub>5</sub>:** Attributing an unsuccessful sale to the difficulty of the task or situation is likely to lead to (a) plans to seek assistance in a similar sales situation in the future than to plans to increase effort or make no change, (b) plans to change strategy in a similar situation in the future than to plans to increase effort or make no change, and (c) plans to avoid similar situations in the future than to plans to increase effort or make no change.

**Attribution to Strategy:** Salespeople who believe that they failed to make a sale because of an incorrect approach or strategy are likely to change their strategy in similar future sales situations (Anderson 1983; Sujana 1986). Dixon (2001) also confirmed these findings by examining this relationship within the context of a broader range of attributions and subsequent behaviors. Hence,

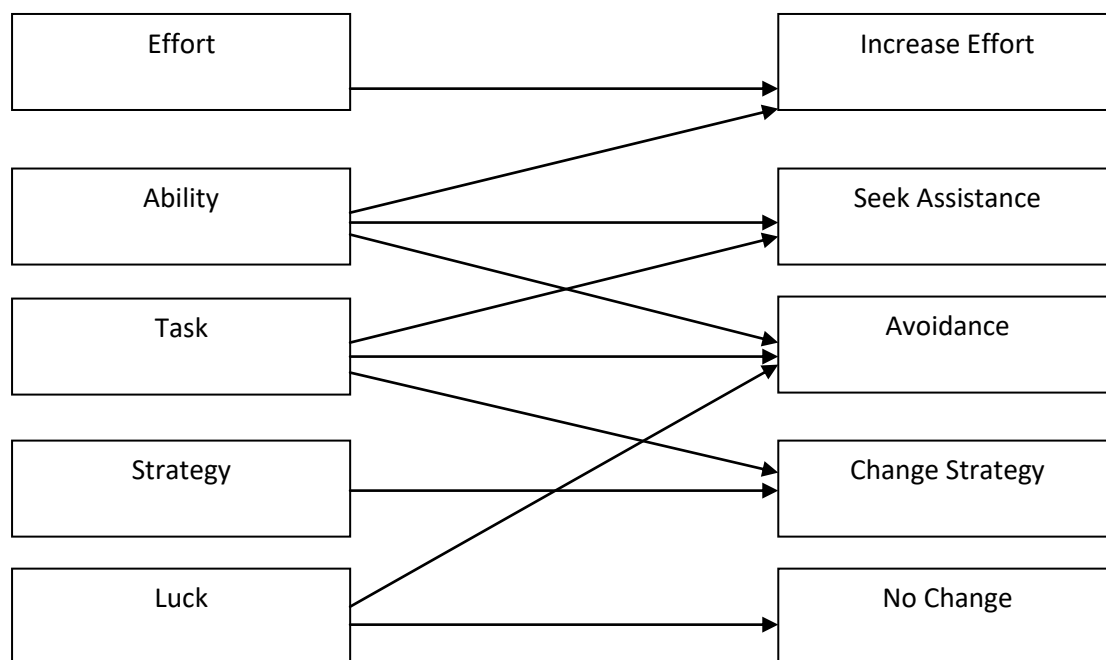
**H<sub>6</sub>:** Attributing an unsuccessful sale to the use of an incorrect strategy is more likely to lead to plans to change strategy in similar sales situations in the future than to plans to increase effort, seek assistance, avoid similar situations, or make no change.

**Attribution to Luck:** Attributing a sales call failure to bad luck leads to an attribution that is external and unstable according to the properties underlying attributions (Weiner 1986). Because causality is perceived to be outside of the salesperson's power, subject to change, and not subject to anyone's control, little can be done to change the situation. Therefore, salespeople who face such situations may not alter their behaviors. However, to avoid failure,

salespeople may choose to avoid similar selling situations in the future. For example, they may choose not to call on a particular type of customer if they believe that the outcomes are somewhat unsystematic because of luck. This avoidance behavior is possible in many sales settings that are characterized by sales representatives determining their own sales call patterns. Therefore,

**H<sub>7</sub>:** Attributing an unsuccessful sale to bad luck is more likely to lead to (a) plans not to make any changes in a similar sales situation in the future than to plans to increase effort, seek assistance or change strategy and (b) plans to avoid similar situations in the future than to plans to increase effort, seek assistance, or change strategy.

Figure 1 summarizes the nomological network of relationships between attribution and behavior intentions for unsuccessful sales call.



**Figure 1 Proposed Relationships between attributions and Behaviour for Unsuccessful Sales Call**

**Attribution – Behaviour Intention Relationship for Successful Sales Call**

Similar to attributing causes to unsuccessful sales, when salespeople encounter a successful sales situation, they are likely to search for "explanations for success" to apply to future situations (Dixon, Spiro, and Jamil, 2001). Some reasons for success might be stable, such as one's ability or the ease of the task situation, whereas other reasons for success are controllable, such as one's level of effort. Internal attributions include both controllable attributions, such as effort and the strategy used for the situation, as well as stable attributions, as in one's ability (Teas & McElroy 1986; Weiner 1986).

If salespeople make internal attributions for success (effort, ability, or strategy), they are likely to expect such internal factors to remain constant and are thus less likely to do anything differently in similar future situations (Paulhus 1983). Some internal attributions such as ability are fixed and enduring given specific activities and should not change in future, similar situations (Anand & Stern 1985). This leads to the salespeople having the thought that if they just perform the same factors in a similar manner in the future, they will duplicate their results (Mowen et al. 1985). Like effort, ability, and strategy, ease of task is also a stable attribution, although external (versus internal). The stable, ease of task situation implies consistency of the situation (Teas & McElroy 1986) and contributes to an attribution-behavior link (DeCarlo, Teas, and McElroy 1997). Sales representatives are likely to recognize a stable context and expect that using the same approach in a similar situation will yield sales success. Thus, salespeople are likely to engage in the same behavior that led to the previous success when that success is attributed to an easy task situation. This suggests:

**H<sub>8</sub>:** Attributing a successful sales call to one's effort level is likely to lead to plans to make no change in behavior for similar, future situations.

**H<sub>9</sub>:** Attributing a successful sales call to one's ability is likely to lead to plans to make no change in behavior for similar, future situations.

**H<sub>10</sub>:** Attributing a successful sales call to ease of the task is likely to lead to plans to make no change in behavior for similar, future situations.

**H<sub>11</sub>:** Attributing a successful sales call to using the correct strategy is likely to lead to plans to make no change in behavior for similar, future situations.

When sales representatives perceive that their success is due largely to less-stable causes, such as luck, the same outcome cannot be expected in future, similar calls (Weiner 1972). Whereas factors that fall along the dimension of stability will lead to a tendency to make no change, factors that fall along the dimension of instability will likely influence some action



on the part of the sales representative (Weiner 1972). For instance, the unstable nature of the luck attribution is likely to prompt sales representatives to do "something" in an effort to gain some degree of control (Teas & McElroy 1986). Salespeople attributing a successful sales situation to "good luck" may simply work harder or try a new strategy next time (Sujan 1986). If a sales success was attributed to good fortune - an external, unstable cause (Weiner 1986) - salespeople may seek assistance by asking their supervisors for direction on approaching similar situations in the future. Or, viewing the cause as external to the individual and thus not subject to personal control, the sales representative may believe there is little to do to change the situation, because external, unstable factors lead to low expectancy of duplication in the future (Anand and Stern 1985). In that case, the representative may simply choose to avoid similar selling situations in the future (Dixon, Spiro & Jamil 2001) rather than leave the outcome to chance. This suggests:

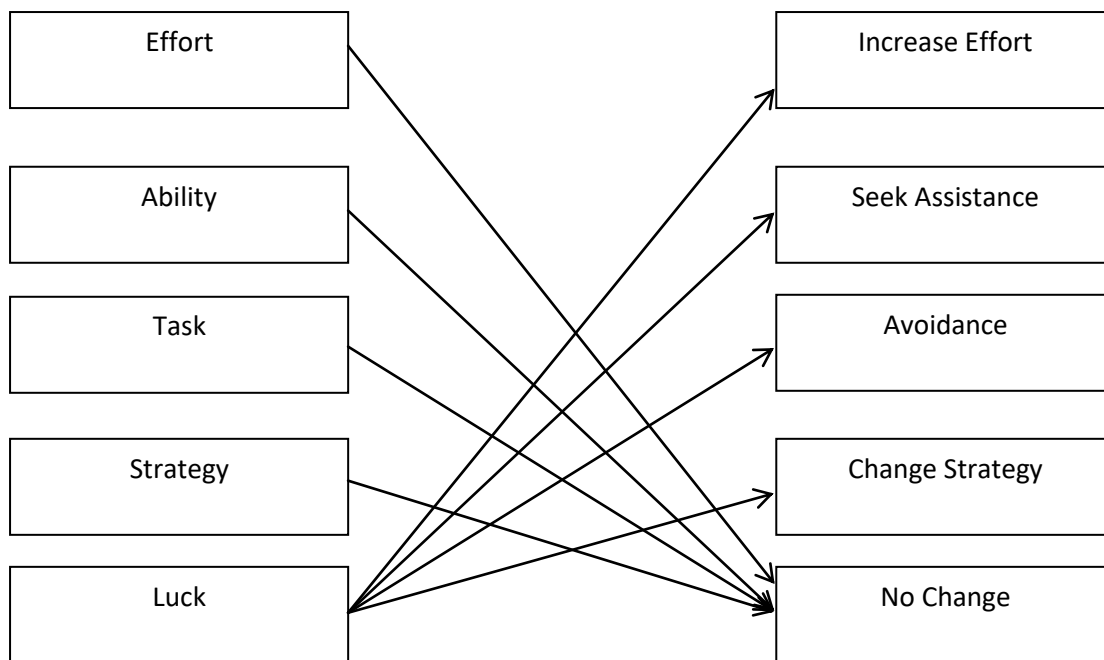
**H<sub>12</sub>:** Attributing a successful sales call to luck is more likely to lead to increasing effort than to making no changes in behavior for similar, future situations.

**H<sub>13</sub>:** Attributing a successful sales call to luck is more likely to lead to seeking assistance than making no changes in behavior for similar, future situations.

**H<sub>14</sub>:** Attributing a successful sales call to luck is more likely to lead to avoiding the situation than making no changes in behavior for similar, future situations.

**H<sub>15</sub>:** Attributing a successful sales call to luck is more likely to lead to changing strategy than making no changes in behavior for similar, future situations.

Figure 2 summarizes the nomological network of relationships between attribution and behavior intentions for successful sales call.



**Figure 2 Proposed Relationships between attributions and Behaviour for Successful Sales Call**

### 3. METHODOLOGY

**Sample:** The data was collected from 174 sales representatives of various life insurance companies in the Chandigarh region. The sample was composed primarily of men (81%) with an average age of 27 years. About 55% of the sample held graduate degrees, 21% undergraduate and 23% held post graduate degrees. On an average, the sales personnel had worked in sales function for about 4 years.

**Measure:** Short version of Attribution and Behavioral Intention scales developed by Dixon et al. (2001) were used to measure the attributions salespersons used for successful and unsuccessful sales calls. There are separate scales to measure attributions and behavior under success and failure. Each scale consists of five attribution items and five behavior intention items. Attribution items reflect internal factors (effort, ability, and strategy) and external factors (task and luck). Behavioral items included change, increased effort, change of strategy, seeking assistance, and avoiding similar situation. An increased effort, change of strategy, and seeking assistance reflected internal attribution while no change in behavior, and avoidance of similar situation reflected external attribution for success or failure.

**Procedure:** Each respondent was given a questionnaire. The questionnaire prompted the respondents to recall their most recent successful sales call (when they made a sale) and their most recent unsuccessful sales call (when they were not able to sell). The respondents answered the questions pertaining to these successful and unsuccessful sales calls.

**Analyses:** To test the self-serving bias, the five attributions and five behavioral intentions after success and failure were compared using the paired t-test. The proposed relationship between attributions and behavior intentions under successful and unsuccessful sales were tested using AMOS.

#### 4. RESULTS

Table 1 shows the mean scores of respondents on the attributions and behavioral items for successful and unsuccessful sales calls. The table also displays the paired t-test results for attribution and behavior intentions under successful and unsuccessful sales experiences.

Significant differences were found in the attributions and the behavioural intentions under successful and unsuccessful situations. Self-enhancing bias was very profound as the mean scores for internal factors of ability, effort, and strategy were significantly higher for successful sales experience as compared to the unsuccessful sales experience. Within the internal causes, the unstable factors of strategy and effort were regarded as more potent causes of success than the stable factor of ability.

**Table 1 Attribution and Behavior under Successful and Unsuccessful Sales Calls**

I. MEANS			
	Successful sales call	A. Unsuccessful sales call	<i>t</i>
<i>B. Attributions</i>			
Ability	4.00	1.81	19.77***
Effort	4.25	1.94	17.27***
Strategy	4.29	2.11	17.23***
Task	3.11	4.05	5.33***
Luck	2.91	3.85	5.49***

### Behaviour Intention

No change	3.39	3.85	2.92***
More effort	4.47	2.05	19.76***
Change strategy	4.22	1.87	20.91***
Seek advice	4.18	2.11	14.67***
Avoid situation	3.15	3.94	4.34***

\*\*\* Significant at .001 level.

The self-protective bias was also prominent as the mean scores for external factors of task and luck were attributed significantly more in case of unsuccessful sales experiences than the successful ones. Within these two external factors, the task difficulty was regarded as a stronger cause of failure than bad luck.

The behavior intentions under successful and unsuccessful sales experience also reflected both self-enhancing and self-protective biases. The mean for items measuring behavior change (more effort, change strategy, and seek advice) under unsuccessful sales experience were significantly less than under successful sales experience. Similarly, the mean for items measuring no behavior change (no change, avoid situation) was significantly more under unsuccessful sales experience vis-à-vis successful sales experience.

AMOS was used to estimate the model fit containing all the hypothesized paths ( $H_3$ ,  $H_{4a}$ ,  $H_{4b}$ ,  $H_{4c}$ ,  $H_{5a}$ ,  $H_{5b}$ ,  $H_{5c}$ ,  $H_6$ ,  $H_{7a}$  and  $H_{7b}$ ) for Unsuccessful Sales Calls. The results indicated a reasonable fit between the model and the observed data. Each hypothesized relationship was then tested using a chi-square difference test to determine whether the hypothesized path was statistically significant. These results are displayed in Table 2. As can be seen from the table, support for 8 out of 10 hypotheses was found.

**Table 2 Model Fit Statistics for Unsuccessful Sales Calls**

$\chi^2$	df	p-value	GFI	RMSEA
218.62	35	.000	.80	.17

Attribution → Behaviour Intention	Path Coefficients	Conclusion
$H_3$ : Inadequate Effort → Increase effort	.46**	Hypothesis Supported
$H_{4a}$ : Lack of Ability → Increase effort	.36**	Hypothesis Supported
$H_{4b}$ : Lack of Ability → Seek Assistance	.41**	Hypothesis Supported
$H_{4c}$ : Lack of Ability → Avoid Situation	-.08	Hypothesis Not Supported

H <sub>5a</sub> : Difficult Task → Seek Assistance	-.07	Hypothesis Not Supported
H <sub>5b</sub> : Difficult Task → Change Strategy	.20*	Hypothesis Supported
H <sub>5c</sub> : Difficult Task → Avoid Situation	.32**	Hypothesis Supported
H <sub>6</sub> : Incorrect Strategy → Change Strategy	.27**	Hypothesis Supported
H <sub>7a</sub> : Bad Luck → No Change	.27**	Hypothesis Supported
H <sub>7b</sub> : Bad Luck → Avoid Situation	.18*	Hypothesis Supported

AMOS was again used to estimate the model fit containing all the hypothesized paths (H<sub>8</sub>, H<sub>9</sub>, H<sub>10</sub>, H<sub>11</sub>, H<sub>12</sub>, H<sub>13</sub>, H<sub>14</sub> and H<sub>15</sub>) for Successful Sales Calls. The results indicated a reasonable fit between the model and the observed data. Each hypothesized relationship was then tested using a chi-square difference test to determine whether the hypothesized path was statistically significant. Surprisingly, none of the hypothesized paths found statistical support. The model fit statistics are displayed in Table 3.

1) Table 3 Model Fit Statistics for Successful Sales Calls

$\chi^2$	df	p-value	GFI	RMSEA
450.52	37	.000	.67	.25

## 5. CONCLUSIONS

The findings of the present study have important implications for sales managers in general and Life Insurance companies in particular. The findings have important implications in terms of selection, motivation and training of human resource at all levels and areas of management in general and sales function in particular. The field force in the sales function as an expensive resource of any organization. The efficiency and productivity of the sales personnel will contribute substantially to the top line as well the bottom line of the enterprise. Any sales manager would like to increase the ratio of successful to unsuccessful sales calls. This brings us to the moot point “what can contribute to make a sales call successful?” It may be stated axiomatically that higher ability and effort will contribute towards the success of sales call.

The ability of an individual for a given task will depend upon a) personality and attitude; b) knowledge and training. It is therefore important that “right candidates” are selected for any given job. The job of a sales person is considered to be tough and clichés like “selling refrigerators to eskimos” reflect the same.

In view of the present findings, it becomes apparent that sales people should be selected through a careful psychological screenings. Psychological tests that measure locus of control can aid in the selection process. The study by McManus and Kelly (1999) demonstrates that personality measures can provide significant incremental prediction of contextual performance over bio data, and vice versa. Several studies have used the Big Five model to relate the sales performance with personality factors (Conte & Gintoft, 2005; Warr, Bartran & Martin, 2005; Furham & Fudge, 2008). Spector (1988) has developed a 16-item scale to measure the 'Work Locus of Control'. Corr and Gray (1996) examined the role of attributional style in the performance of salespeople in financial services. Salespeople who are sensitive to criticism or failure, and who respond with internal, stable and global attributions to unfavourable events (high negative attributional style), may be assumed to experience lowered self-esteem and a reduction in client-related motivation (a form of job-specific depression). Conversely, salespeople who attribute favourable events to internal, stable and global factors (high positive attributional styles) are most likely to respond to success with enhanced results-oriented achievement motivation. Their study concluded that high positive attributional style is more important than low negative attributional style in predicting successful sales performance. Also, individuals with internal Locus of control are more likely to succeed than the ones with external Locus of Control (Salleh & Kamaruddin, 2011). It would normally be expected that a greater effort and ability would lead to higher achievement. An individual blaming the level of difficulty or bad luck does not tend to put in the necessary effort or utilise his ability to reach the desired or expected goal.

In motivating the sales force, the results of the study have an important implication. The managers of the sales force at all levels need to understand the attribution theory and carefully discuss the reasons of failure or success of a sales call in an unbiased manner. Managers often make a cardinal mistake of quoting their own example and expecting the sales person follow the same. In practice no two sales situations are identical. The manger can motivate the sales person through constant guidance and encouragement to put in extra effort.

Everyone needs training to meet the challenges of the changing environment. In the light of the present study, there should be a constant input to the sales force in terms of focusing their locus of control on internal factors. Although, it is often stated that training cannot change the personality parameters, a constant reminder through training can certainly help maintaining an internal locus of control of the sales force thereby reducing the impact of self-serving bias.

The Life Insurance sector was opened to private players more than ten years back. Currently there are 24 players each in life and general insurance. The insurance business is growing at 15 to 20 percent per annum. In this period the insurance penetration and density has more than doubled as per the latest IRDA report. Traditionally all insurance products have been distributed through personal selling. It has been remarked often that selling an intangible product such as a life insurance policy is the ultimate test of personal selling skills.

Prior to the opening up of the insurance sector, LIC had the monopoly and insurance was sold mainly as a tax planning or a savings instrument. In effect it is neither. There is hardly any attempt to sell it as a risk mitigation product even now.

With a large number of players and a huge potential market, it should be logically expected that life insurance sector would provide substantial employment opportunities. However, there are few takers. Not only is the attrition rate very high in all insurance companies, the fresh graduates also are very reluctant to join this sector. Hence, the middle and top management in the sales function of insurance sector need to look inwards for the purpose of selection, motivation and training of sales force.

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