

**Antecedents and Consequences of Salesperson
Listening Effectiveness in Buyer-Seller Relationships**

Jasmin Bergeron

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ABSTRACT

Antecedents and Consequences of Salesperson Listening Effectiveness in Buyer-Seller Relationships

Jasmin Bergeron, Ph.D.
Concordia University, 2004

To advance the claim that effective listening is a skill of paramount importance for sales representatives may appear *prima-facie* to belabour an obvious assumption. Yet, a consensus seems to exist in the literature that the average salesperson exhibits, at best, poor listening skills. This claim provides the impetus for the development of listening studies in the buyer-seller paradigm, which historically have been underpresented within the overall domain of sales research. The goals of the present dissertation were fourfold: (a) to define what it means to “listen” in the selling context, (b) to test the multidimensional structure of the listening construct, (c) to examine several key antecedents and (d) major consequences of salesperson listening effectiveness. First, a content analysis of key words in more than 50 conceptualizations of listening lead us to define listening as: “the selective act of physically sensing, mentally processing, and responding to verbal and/or nonverbal messages.” To attain the three next objectives, a survey was distributed to more than 600 buyer-seller dyads in the banking industry. In order to collect relevant data, numerous strategies were employed, such as survey pre-notification, response incentives, sponsorship, and follow-ups. Nearly 1200 respondents, representing more than 10 financial

institutions, completed our questionnaires. A battery of statistical tests indicated that listening in personal selling encompasses three dimensions: physical sensing, mental processing, and responding. Out of 12 variables hypothesized to influence effective listening, the following seven salesperson-related factors were identified as significant precursors: customer orientation, motivation to listen, customer knowledge, empathy, memory, past listening training, and internal buyer-seller similarity. Our empirical results also indicated that listening effectiveness is positively (and strongly) associated with service quality, trust, satisfaction, word-of-mouth propensity, purchase intentions, and sales performance (whether measured by perceptions or quantitative data). Several interesting conclusions were distilled from the findings and numerous theoretical and practical recommendations were suggested. It is our hope that this dissertation will (a) entice organizations to emphasize salespeople listening skills as a competitive advantage and (b) be used as a spring board by sales researchers to accrue research efforts and continued theory development in understanding the truly rich role of listening.

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INTRODUCTION

An official who must listen to the pleas of his clients should listen patiently and without rancour, because a petitioner wants attention to what he says even more than the accomplishing of that for which he came...

- Ptahhotep, Egyptian Pharaoh, 3000 BC

My father always told me that there were two groups – talkers and listeners. He said it was better to be in the second group. There was less competition.

- Prime Minister Indira Gandhi

You will win more friends in two months by being interested in other people, than you will in two years by trying to get other people interested in you.

- Dale Carnegie

When we talk, we please sometimes. When we listen, we please all the time.

- Abraham Lincoln

We have been given two ears and but a single mouth in order that we may listen more and talk less.

- Zeno of Citium

Don't talk about yourself; it will be done when you leave...

- Wilson Mizner

1. Importance of Listening in the Business Environment

To advance the claim that effective listening is a skill of paramount importance in the business world may appear *prima-facie* to belabour an obvious assumption. Practitioners have written a myriad of books and case studies that echo the value of effective listening in the organizational environment. The literature is overflowing with real-life examples of how effective listening grants business success. Arguably, listening could be viewed as one – if not the most – mundane of everyday relational activities in business.

It is difficult to imagine many job positions in which effective listening competency is not a predictor of success. DiSalvo (1980), for instance, examined 25 studies that relate listening skills to specific entry-level abilities in business. He concludes that listening is the most important communication competency for those who are entering the business community. Once entered, Brownell (1994b) found that effective listeners move up the career ladder more quickly than their peers. Consistent with that perspective, Sypher, Bostrom, and Selbert (1989) uncovered that better listeners held higher-level positions and were promoted more often than those with less developed listening abilities.

In fact, listening has been found to be the communication activity most important to job success (DiSalvo, Larsen, & Seiler, 1976), the most essential skill in the organization (Staley & Shockley-Zalabak, 1985), the most important communication ability for career competence and development (Brownell, 1994b; Painting, 1985), the most vital skill for accomplishing tasks in the workplace

(Salopek, 1999), and the most important ability for effective subordinates and supervisors (Downs & Conrad, 1982; Harris and Thomlison, 1983).

Even several best selling business authors stressed the positive relationship between listening skills and success in business (e.g., Covey, 1987; Drucker, 1993; Iacocca, 1984). Peters and Austin (1985) distinguish excellent companies as those that value listening. They summarized the critical role of listening in organizations when they defined corporate excellence as being “built on a bedrock of listening.”

In addition to the key role that listening plays in managerial practice (Boyle, 1999; Johnson & Bechler, 1998), the need for effective listening also have been recognized in health care (Bentley, 1998), the military (Anderson, 2000), marketing (Render, 2000), and sales (Goby & Lewis, 2000; Kemp, 2000; Ramsey & Sohi, 1997).

2. Importance of Listening in the Selling Context

Sales practitioners recognize the worth of listening and extol its benefits in numerous trade publications. For example, Caudill and White (1991) contend that a salesperson needs good listening skills in order to identify and resolve problems, to determine what questions to ask and what information to gather, to prevent mistakes, and to increase source credibility. Likewise, Edwards (1990) suggests that effective salespeople use the information gained by listening to “harmonize” the customers’ needs with appropriate products and benefits. Weidel

and Winterscheidt (1989) promote the development of listening skills to more effectively gather clarify, anticipate, evaluate, and summarize customer information. The authors conclude that listening skills are critical to the successful completion of a sales presentation.

According to Steil, Summerfield, and de Mare (1983), listening can also be seen as a great tool of persuasion. They claim that:

The high-pressure salesman, the aggressive purveyor of projects, who does not listen has become largely ineffective in today's complex world, mainly because he has missed clues to the establishment of a relationship with the person he is trying to reach and because he may often put forth ideas that the person considers against his interest. The many elements that compete for the busy person's attention today demand that we listen carefully before we make our proposals.

Boorom (1994) used an interesting analogy when he compared the selling process to a mini-marketing research project, wherein salespeople ask questions and listen in order to identify customer importance weights on various product attributes and provide adequate product information about valued attributes. Salespeople possessing higher levels of listening skills are more likely to make convincing and persuasive presentations because their arguments favouring a sales, are based on product attributes valued by customers (Boorom, 1994).

Like practitioners, academicians also recognize the critical importance of salesperson listening aptitudes. Early writing on salesperson effectiveness from Webster (1968) emphasis that sales interactions first identify the prospect's needs and turn them into buying motives. Thus, he affirms that the effective salesman needs sharply developed listening skills. The salesperson must listen carefully to the prospect's description of problems in order to uncover the

prospect's personal and social needs. As Shepherd, Castleberry, and Ridnour (1997) point out, the ability to position oneself as an added-value, consultative, business partner requires the application of various related skills, including effective listening. This helps the sales representative to identify needs, develop trust, and solve problems.

In a rare theoretical article linking listening to the selling process, Comer and Drollinger (1999) conceptualized the importance and the usefulness of effective listening at every step of the selling route. Although they did not test their propositions empirically, the exhaustive review they accomplished merit that we summarize their propositions on the Table 1.

Comer and Drollinger's (1999) conceptualization suggests that effective listening has a positive and significant effect on the overall selling process and should ultimately result in performance. Comer and Drollinger (1999) end their paper by claiming that when the salesperson is an active, empathetic listener, the personal selling process should culminate with a successful sale, a satisfied customer, and a potential long-term relationship.

Table 1
The Importance of Listening at Each Stage of the Selling Process

Stage and reasons why listening is important
Stage 1 - Approach <ul style="list-style-type: none"> • Assessing initial situations accurately • Diagnosing personal characteristics and communication styles quickly and accurately • Evaluating the favorability of conditions for the sales interaction • Developing good rapport with prospects
Stage 2 – Need determination <ul style="list-style-type: none"> • Receiving the signals, verbal, nonverbal and intuitive, that reveal the true state of needs • Guiding the probing process forward using well-formulated questions • Convincing prospects that their needs are being communicated and understood using verbal prompts and nonverbal signals • Uncovering latent or sensitive needs
Stage 3 – Solving of Needs <ul style="list-style-type: none"> • Matching product benefits to the appropriate needs • Using probing skills to deliver question-based presentations • Adapting presentations to the requirements of particular prospects • Remaining sensitive to the concerns of the prospect throughout
Stage 4 – Objection Handling <ul style="list-style-type: none"> • Being aware of potential resistance and forestalling objections before they arise • Listening patiently and completely to objections when they do arise • Processing objections accurately, addressing issues both literally and those beneath the surface • Distinguishing excuses from objections • Dealing with each objection as if it were fresh and new.
Stage 5 – Gaining Commitment <ul style="list-style-type: none"> • Setting and achieving realistic call objectives • Being alert to buying signals from prospects • Bringing sales interviews to natural, non-manipulative closes.
Stage 6 – Post-Transactional <ul style="list-style-type: none"> • Being alert to signals of potential problems • Listening carefully and patiently to complaints • Convincing customers that their problems have been heard and that appropriate actions will be taken • Earning and keeping the trust of customers

Source: Adapted from Comer and Drollinger (1999)

At the empirical level, Goby and Lewis assessed the relative importance of each communication skill in the insurance industry. They discovered that listening was the most important skill of all for each subsample, namely insurance managers, insurance agents, policyholders, and non-policyholders. In another study (involving sales call centres), de Ruyter and Wetzels (2000) found that customer perceptions of agent listening behaviour are instrumental in maintaining long-term relationships.

Moore, Eckrich and Carlson (1986) analyzed the value of effective listening from both the client and the salesperson perspective. They found that from the client's point of view, listening is the single most important skill (out of 82 competencies!) that salespeople can possess. From the seller's point of view, salespeople have rated listening as the most important skill needed to be successful in their careers - more important than identifying needs (which still requires painstaking listening abilities), time management, ability to close, etc.

In a very recent article, Marshall, Goebel, and Moncrief (2003) investigated the importance placed on a variety of factors related to salesperson success including skills, content knowledge, attributes, and historical indicants of performance. Sixty different factors were analyzed. Respondents were 215 sales managers representing a variety of industries and markets. Of the 60 factors, the top-rated item is listening skills. This reinforces the contention that buyer-seller relationships are significantly strengthened when salespeople significantly employ effective listening skills.

3. An Evaluation of Listening Skills Amongst Salespeople

In the previous section, we extolled the notion that good listening skills are critical for a salesperson to be successful. Despite the acknowledged importance of listening, many authors found that 'poor listening' is deemed the number one weakness for most sales representatives (Lapp, 1985). In the opening lines of his Ph.D. thesis, Chapin (1997) claims the following about listening skills of salespeople:

Although salespeople want their customers to believe that they are good listeners, most are not. Many sales are lost and many buyer-seller relationships are disrupted by poor listening habits.

Ralph Nichols (often regarded as the father of modern listening) and Leonard Stevens avowed the following about the listening habits of salespeople (Nichols & Stevens, 1954):

It can be stated, with practically no qualification, that people do not know how to listen. They have ears that hear very well, but seldom have they acquired the necessary skills which would allow those ears to be used effectively for what is called *listening*... How a salesman talk turns out to be relatively unimportant because the salesman listening becomes an on-the-spot form of customer research that can immediately be put to work in formulating any sales talk... It is our conviction that with the typical salesman, the ability to talk will almost take care of itself, but the ability to listen is something in real need of improvement.

In the trade literature, considerable evidence suggests that the average salesperson is an ineffective listener. For instance, in a poll of corporate customers (Wall Street Journal, 1990), 80% of buyers felt salespeople did not know the right questions to ask and were "too talky." Reinforcing this statistic, a

Round Table discussion of sales managers (Sales and Marketing Management, 1993) identified salesperson "inability to stop talking and listen to their clients or prospects" as a major problem. As an anonymous author (1993) puts in: "Serious listening is to this commonplace listening as the trained athlete is to the running man for a bus."

The consensus that seems to exist in the trade literature that the average salesperson exhibits, at best, poor listening skills is also reflected in the academic literature. As early as 1959, Kirchner and Dunnette found that salesmen described themselves as "talkative." Mason (1965) adds that this stereotype is one of the reasons why the salesman is not highly regarded by a large segment of the population. In Davis and Silk's (1972) study, the "typical" salesmen investigated were qualified by unsold and sold prospects as aggressive, untrustworthy, fast-talking types.

Ingram, Schwepker, and Hutson (1992) asked 126 sales executives to identify factors most significant in contributing to salesperson failure. They identified 'failure to listen' as the most significant cause of salesperson breakdown. Consistent with these results, Goby and Lewis (2000) assert that although insurance policyholders (and even non-policyholders) claimed that listening was the most important communication skill, they perceive that less than 50% of insurance agents possess adequate listening abilities. These authors conclude that insurance agents exhibit less than the desired degree of competence in listening.

Hunt & Cusella (1983) surveyed a random sample of 250 Fortune 500 list of the largest industrial firms in the United States. They report that poor listening contributed to ineffective performance and lowered productivity. Salespeople are also criticized for speaking at inappropriate times (Butler, 1996) and need to improve their questioning and information-gathering skills (Schuster & Danes, 1986).

Most salespeople make listening mistakes recurrently, whether it is misinterpreting a client's preoccupation or daydreaming when the boss directs a question during a sales meeting. As Morgan and Stoltman (1990) point out, the probability of an inaccurate assessment of the selling situation or an improper response by the salesperson is quite high. Listening errors can result in conflicts, missed business opportunities, alienated relationships, misused time, and waste of money.

With more than one million salespeople in North America, a simple 100\$ lost sale per month by each of them, as a result of poor listening, would add up to a annual lost of more than 1.2 billion dollars. The consequences of poor listening can be even more far-reaching, as most salesmen make avoidable listening mistakes every day.

4. Current Knowledge about Salespersons' Listening Effectiveness

So far, our review of the relevant literature strengthened two major arguments: (a) listening skills are of prevalent importance for salespeople and (b) most salespeople demonstrate poor listening skills. Even if those arguments are frequently repeated in the literature, it is somehow surprising to notice that the division between what sales scholars propose to know about listening skills in the selling paradigm, versus what is currently available in the scholarly literature, is greater than one might actually expect.

For several decades, academicians omitted to study the listening construct it in the selling environment. To validate this claim, we present a brief historical retrospect of listening research. The first published study dealing with listening appeared in 1912 (Brown, 1987). It was not until the seminal work of Ralph G. Nichols at the end of the 1940's that listening was considered as aspect of speech communication theory (Orick, 2000). By the 1960's, there were about 50 publications on listening that could be loosely classified as research (Sigband, 1976). None were undertaken in the business context. Before 1985, only three studies began to explore the question of what listening actually means in organizational (not selling) contexts (Lewis and Reinsch, 1988). By 1990, business communication specialists have repeatedly noted the need for research in the listening field (Brownell, 1990).

Despite the obvious importance of listening abilities for salespeople, there has been little conceptual (and even less empirical) research addressing listening

in the selling environment. Several researchers validate this paucity, as evidenced by the ensuing quotes:

“We were unable to identify a single study which empirically assessed the listening ability of salespeople and related it to any other measures.”

- Castleberry and Shepherd (1993)

“Although listening to the customer has been classified as a major source of selling effectiveness, it has also been identified as an “underresearched” behavioural phenomenon in the marketing literature”

- Ramsey and Sohi (1997)

“While several conceptual models of salesperson-customer communication and interaction have been developed, none of these models have included listening as an independent component.”

- Comer and Drollinger (1999)

“Many excellent recent textbooks refer to listening only briefly, sometimes linked with discussion of nonverbal and intercultural communication. Their limited attention to listening may lead students to similarly conclude that listening is not worth much attention.”

- Goby and Lewis (2000)

“Despite a few notable exceptions, little is known about the impact of listening behaviour on buyer-seller relations.”

- de Ruyter and Wetzels (2000)

As the attentive reader probably noticed, the abovementioned quotes are exclusively taken from the very recent marketing literature. In other words, it appears that the evidence to support the propositions mentioned in the literature regarding the antecedents and the consequences of effective listening in a buyer-seller context is mostly, at best, anecdotal.

It is not until very recently that researchers were interested in studying listening in the buyer-seller paradigm. To our knowledge, only four published articles empirically investigated the listening construct and linked it to other selling-related variables. Although each article never associates listening with more than three variables, it still indicates that the interest of studying listening in the selling environment is growing. Here is a brief description of these studies:

Study 1 – Shepherd, Castleberry, and Ridnour (1997)

By their own admittance, Shepherd, Castleberry, and Ridnour (1997) mention that their study is the first to explore empirically a relationship between effective listening and sales performance. A total of 79 salespersons from an international electronic manufacturer evaluated their own listening skills (with only two items). The results suggest that listening abilities were positively

correlated with salespeople's self-assessments of adaptive behaviours, performance, and job satisfaction.

Study 2 – Ramsey and Sohi (1997)

As opposed to Shepherd, Castleberry, and Ridnour (1997), Ramsey and Sohi (1997) proposed a three-component view of listening that is derived from the literature in the field of communication (Steil, Barker, and Watson, 1983). In their study, customer's perceptions of the quality of salespeople's listening were found to be positively related to customers' trust in salespeople, their satisfaction with them, and their desire to do future business.

Study 3 – Castleberry, Shepherd, and Ridnour (1999)

The primary objective of Castleberry, Shepherd, and Ridnour's (1999) research was to develop a paper-and-pencil self-report instrument that could be used to measure the listening ability of salespeople. Based on items outlined in previous sales research (e.g., Comer & Drollinger, 1999; Ramsey & Sohi, 1997), the authors assessed the validity of the listening scale with an interesting sample of 604 salespeople from a variety of firms. Listening skills were also positively correlated with salespeople's self-assessment of experience and performance.

Study 4 – de Ruyter and Wetzels (2000)

de Ruyter and Wetzels (2000) investigated the listening behaviours of 147 call centre agents working at a mobile telephone company. Again, three

dimensions listening were discerned. Results reveal that most facets of listening were significantly related to customer trust and satisfaction, which in turn positively influenced customer's intention to call again.

Clearly, listening research in selling environments is still in an exploratory stage. Although these previous studies represent the embryo of listening research in the selling context, their scope is somewhat limited. For instance, none of the abovementioned articles investigated the antecedents of listening skills of salespeople (exception: sales experience was analyzed in Castleberry, Shepherd, and Ridnour's [1999] study). Several variables in the trade literature were identified as potential requisites of effective listening. To name a few: empathy, memory, client knowledge, prior listening training, and customer orientation.

Furthermore, the aforementioned studies include (altogether) only five consequences (albeit, important consequences) of effective listening, namely satisfaction, trust, adaptive behaviour, job satisfaction, and purchase intentions. Surely, other significant benefits may occur from effective listening, such as enhanced quality of service, lowered perceived risk, superior satisfaction, higher probabilities of positive word-of-mouth, etc. In next section, we build on the previous literature to propose the specific goals of the present dissertation.

5. Objectives and Contribution of the Dissertation

Few marketing scholars and practitioners would deny the importance that “listening” plays in the enactment, growth, and maintenance of effective buyer-seller relationships. Sadly, as described in the preceding sections, the concern for effective listening clearly has not been paralleled by research in the field. The high importance of listening skills should provide the impetus for the development of research programs, which historically have been underrepresented within the overall domain of sales research (Marshall, Goebel, & Moncrief, 2003). Although broadly recognized as essential to success, there is a dearth of research into the effectiveness of salespeople’s listening and its empirical relationships with critical antecedents and consequence variables.

Concerning the antecedents of listening, Husband, Cooper, and Monsour (1988) insist that it would be important to know what individual characteristics influence the listening behaviour. Brownell (2002) also states in her great book entirely devoted to listening that salespeople vary significantly in their listening behaviour. Lamenting an important empirical neglect, she adds that the causes of these differences are poorly understood.

Concerning the consequences of listening, Nielsen (2000) claims in the opening lines of his Ph.D. thesis that much of the listening research focuses on “how to do it” with little emphasis on the end result. The evidence to defend the position that there is a positive relationship between listening skills and key sales outcomes is scarce. Specialists of listening studies, like Castleberry and

Shepherd (1993) and Ramsey and Sohi (1997), call for an in-depth research on the antecedents and consequences of effective listening in buyer-seller relationships.

Although there could be many starting points from which to explore listening in the selling environment, we chose five particular areas of improvement. Hence, the goals of the present dissertation are fourfold: (a) to define what it means to “listen” in the selling context, (b) to test the multidimensional structure of the listening construct, (c) to examine several key antecedents of salesperson listening effectiveness, and (d) to investigate the major consequences of salesperson listening effectiveness.

It is our hope that the present thesis will contribute to: (1) salespeople, by giving them a heads-up on the listening skills that are most highly regarded by customers; (2) sales managers, by suggesting helpful strategies in the selection, training, evaluation, and remuneration of their sales force; (3) to marketing and sales professors, by providing them advanced insights about the most important antecedents and the most valuable consequences of salespersons’ effective listening; and (4) to sales researchers, by allowing them to consider our new ideas and results when developing research questions and selecting significant constructs for future investigations.

6. Plan of the Dissertation

The present thesis unfolds as follows. First, Chapter one introduces the construct of listening. Specifically, it outlines the numerous definitions that 'listening' has received from various bodies of literature, as well as the numerous dimensions that have been associated with the listening construct.

Chapter two presents the antecedents of listening effectiveness. Some antecedents will be intrinsic to the salesperson (*e.g.*, empathy), while others will be external (*e.g.*, prior listening training). Then, Chapter three displays the potential consequences of salespeople's effective listening. Both Chapters two and three provide an overview of the literature on each specific antecedent and consequence.

Chapters four looks into several methodological aspects of this study, such as sampling procedures, research instrument, measurement issues, pretests, and data collection. Chapter five begins with an assessment of the reliability and the validity of most scales employed. It mainly focuses on the testing of our 21 research hypotheses using mostly the EQS structural equation modeling software.

Chapter six draws on both academic and practitioner-oriented literature to discuss the results. It also suggests managerial strategies to aid sales managers and their sales force. Finally, Chapter seven clarifies some limitations inherent to the present investigation and proposes a research agenda to guide future listening research within the selling domain.

CHAPTER ONE

DEFINITIONS AND DIMENSIONS OF LISTENING

"That only thing new is what history has not taught us"

- Abraham Lincoln, 1860

Throughout the years, researchers have developed a corpus of conceptualizations of the listening act, each attempting to capture the essence of what it means to "listen." Many scholars are mystified that one universally known concept have generated such a variety of definitions and dimensions (Brownell, 2002). The lists of more than 50 definitions provided by Wolvin and Coakley (1985) and by Glenn (1989) provide striking examples of the wide range of definition currently in use.

1.1 Definitions of Listening

We begin this chapter by proposing 32 representative definitions of the listening construct that were borrowed from various bodies of literature. The following survey of interpersonal communication, psychology, sociology, and marketing texts, by no means exhaustive, provides similar and yet different definitions of the listening construct. It is important to note that we only selected listening conceptualizations that can be adapted to a selling context.

Out of concern for clarity and conciseness, we will start with simple definitions of listening and add more complexity and richness as we move along.

The order in which the definitions will appear will be based on two prioritized criteria: (1) whether the listening stimuli are defined as aural or both aural and visual. And (2) which dimensions of listening are covered in the definition. Here are, in our opinion, the most restrictive and simple definitions.

Listening is a definite, usually voluntary, effort to apprehend acoustically (Barbara, 1957).

The aural assimilation of spoken symbols in face-to-face speaker audience situation (Brown & Carlsen, 1955).

The selection and retention of aurally received data (Weaver, 1972).

Requires sensing, paying attention, and remembering what we hear (Bittner, 1985).

From a relational point of view, the first element that is lacking with the previous definitions is that listening stimuli are not only aural. Visual cues (e.g., body positioning, eye contact, facial expressions, subtle bodily twitches) may provide the same amount of information (and even more according to several psychologists) than spoken language. Studies indicate that 60 to 93 percent of a message overall effect comes from nonverbal communication.

Haase and Tepper (1972), in a classic laboratory investigation, found that counsellors could display high levels of verbal empathy with clients and still be judged as artificial or insincere if their nonverbal behaviours, which we recognize as listening cues, were not consistent with the verbal behaviours. O'Heren and Arnold (1991) found that three aspects of nonverbal behaviours were regularly associated with listening, namely eye contact, forward trunk lean, and physical

proximity. Brownell (2002) contends that listeners who encourage information-sharing tend to apply the following nonverbal actions: Direct eye contact, smiling, nods, eyes wide open, forward lean, and positive facial expression. Thus, nonverbal cues certainly influence the way a perceptive listener interprets meanings. Egan (1977) has provided one of the best descriptions of the usefulness of listening to nonverbal signals:

One does not listen with just his ears; he listens with his eyes... He listens to the words of others, but he also listens to the messages that are buried in the words... He listens to the voice, the demeanour, the vocabulary, and the gestures of the other... He listens to the sounds and to the silences.

In our opinion, the nonverbal cues that are involved in personal selling are crucial. For instance, salespeople may misinterpret prospects' intentions to buy because they only attend to overt negative verbal responses and fail to recognize the hesitancy in the speech pattern or body language (e.g., pacing) that may indicate problems (Comer & Drollinger, 1999). In contrast, a salesman may be effectively listening if he/she notices that his/her client is repeatedly staring at his/her watch (without making an aural sound). Providentially, some authors, such as the following, do not limit their definition to aural stimuli and use instead the term 'information'.

Listening involves actively tapping and drawing upon senses as receptors and a transmitting back... of information which can be assimilated and made available for future use (Barbara, 1971).

The acquisition of information in an interpersonal interaction (Bostrom, 1996).

The second aspect that is deficient with the preceding definitions is that listening seems to be synonymous with acquiring, sensing or hearing, which constitutes only the first step of the listening act. Day and night, sounds are coming into our ears, sometimes registered in our mind... but most are not. Listening is a much broader cognitive act in which meaning is applied to sensory information (Castleberry & Shepherd, 1993).

Effective listening goes beyond merely hearing what the other person is saying to actually getting the meaning of what is being said (Ramsey & Sohi, 1997). For instance, the objection "I'll think about it" doesn't mean much if the salesperson only hears it. By attaching meaning to it, the salesperson could decipher it as "I'm not interested" or "it's too expensive." Several authors added the dimensions of 'understanding', 'interpretation' or 'evaluation' in their definition of listening (although most authors still limited their conceptualizations to aural stimuli).

Listening is the ability to understand spoken language (Rankin, 1952).

The attachment of meaning to aural symbols perceived (Nichols & Lewis, 1954).

The process of hearing, identifying, understanding, and interpreting spoken language (Lewis, 1958).

The selective process of attending to, hearing, understanding, and remembering aural symbols (Barker, 1971).

The process by which spoken language is converted to meaning in the mind (Lundsteen, 1971).

A rather definite and deliberative ability to hear information, to analyze it, to recall it at a later time, and to draw conclusions from it (Kelly, 1975).

Detection, discrimination, recognition, or comprehension of speech through audition, vision, or both in combination (Berg, 1976).

A matter of processing the incoming meaningful sounds into syntactical and then into larger units, so that the listener can make sense of the sounds (Devine, 1978).

Involves four related steps – receiving, interpreting, analyzing, and retaining certain sound stimuli in the environment (Samovar & Mills, 1983).

The process of receiving, attending to, and assigning meaning to aural stimuli (Wolvin & Coakley, 1985).

Listening is a complex activity and consists of the comprehension of content, as well as understanding the emotional or paralanguage aspects of spoken language (Clark, 1989).

To listen is not just to hear, it is the active construction of meaning from all the signals – verbal and nonverbal – a speaker is sending (Hennings, 1992).

The selective process of attending to, hearing, understanding, and remembering aural and visual symbols (Nielsen, 2000).

These conceptualizations, while improvements over the first definitions that only considered sensing and hearing, still are not encompassing the whole listening act. The misconception with this set of definitions is the view that listening is a passive act in which the listener represents like a sponge, soaking up information. Instead, listening is an active act in which the effective listener clearly shows the sender that he is listening (Lapp, 1985). For example, an ineffective listener may carefully interpret what the speaker is saying, but shows no sign that he is actually listening (e.g., no eye contact, no head nods, etc.). As Steil, Barker, and Watson (1983) argue, the 'response' stage of listening is especially crucial for judging the success of the listening act as a whole.

Effective listening is obviously more than a passive act, and should therefore contain some form of responding. Bostrom (1996), while providing a rather simple definition of listening, claims that in the listening process, internal cognitive processes are involved, as well as external manifestations of attention. Fortunately, the following authors have provided conceptualizations of listening that move a step even forward (even though the first three definitions still consider only aural listening stimuli).

Listening is the ability to understand and respond effectively to aural communication (Johnson, 1951).

A selective process by which sounds communicated by some source are received, critically interpreted, and acted upon by a purposeful listening (Jones, 1956).

The hearing, determining meaning, critical analysis, and appreciation of a spoken message (Goss, 1982).

The cognitive process that involves hearing, understanding, integrating, and responding (Sered, 1978).

Consist of four connected activities: sensing, interpreting, evaluating, and responding (Steil, Barker, & Watson, 1983).

Absorbing ideas in the mind, where they can be stored, interpreted, recalled, and acted upon (Cohen, 1983).

A unitary-receptive communication process of hearing and selecting, assimilating and organizing, and retaining and covertly responding to aural and nonverbal stimuli (Wolff *et al.*, 1983).

A set of interrelated activities, including apparent attentiveness, nonverbal behaviour, verbal behaviour, perceived attitudes, memory, and behavioural response (Lewis & Reinsch, 1988).

The cognitive process of actively sensing, interpreting, evaluating and responding to the verbal and nonverbal messages of present or potential customers (Castleberry & Shepherd, 1993).

Includes a salesperson's ability to evaluate and interpret messages, assign meaning, and make appropriate responses (Boorum, 1994).

The process of receiving, constructing meaning from, and responding to verbal and/or nonverbal messages (Emmert, Emmert, & Brandt, 1994).¹

This group of definitions certainly offer a superior and richer overview of the listening construct. Nevertheless, one modest aspect may be missing. Granted the sheer volume of messages encountered every day, the listener is neither willing nor able to evaluate, interpret, and respond to all the stimuli (Castleberry & Shepherd, 1993). Like some authors, we think that listening is a *selective* act in which the listener has the opportunity to disengage at any time.

1.1.1 A Synthesis of Listening Definitions

As the reader probably noticed, it appears that the large number of definitions of listening is strongly correlated to the number of authors studying it, which makes the state of confusion even clearer. To make matters worse, when Barker and Fitch-Hauser (1986) reviewed the listening literature, they discovered over 315 variables associated with listening. Thus, as one of the most complex of all human behaviours, listening remains, at best, an elusive construct (Halone *et al.*, 1998; Nielsen, 2000; Wolvin & Coakley, 1994) and the definition of what listening *is* remains an open question (Bostrom, 1996).

¹ This definition is borrowed from a group of scholars from the International Listening Association who tried to reach to a consensus on a single definition of listening.

Despite the lack of consensus, we propose our own definition of listening to guide the completion of the present dissertation. The following conceptualization is inspired from the most complete definitions of listening that are displayed on the preceding pages, which reflect an admixture of concrete cognitive and behavioural activities:

“Listening is the selective act of physically sensing, mentally processing, and responding to verbal and/or nonverbal messages.”

Of course, we do not have the pretension that the preceding definition is universal. Fitch-Hauser and Hughes (1992) state that definitions of the theoretical concept of listening, like the definitions of many other concepts related to mental activity, are sufficiently abstract and general that they are not applicable to a wide variety of circumstances. For example, Lewis and Reinsch (1988) clearly contend that several conceptions of listening are inappropriate in the workplace, and vice versa. While our definition may appear suitable in the selling arena, it might look ridicule in other contexts, such as in a living room watching TV or in a classical theatre listening to music. Instead, we argue that like most constructs in marketing, the definition of listening is context-specific.

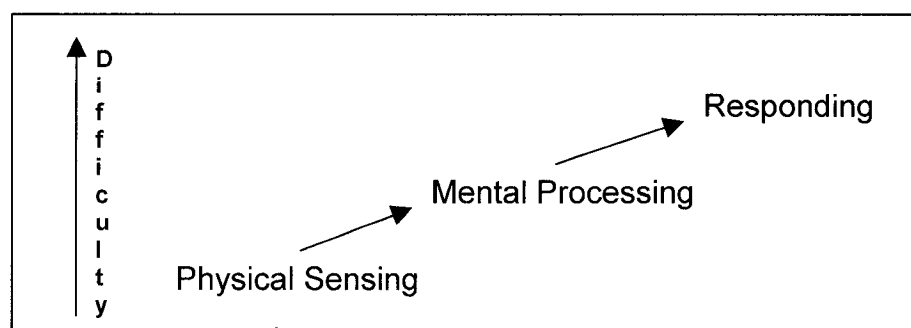
As with the numerous and sometimes contradictory definitions of listening, scholars have questioned themselves whether listening is a unitary or multidimensional process (Brownell, 2002). To complete this chapter, we present

in the next section the commonalities amongst the various definitions of listening in order to identify its distinct dimensions.

1.2 Dimensions of Listening

Our definition of listening, “the selective act of physically sensing, mentally processing, and responding to verbal and/or nonverbal messages,” point to the fact that listening is a complex, cognitive (e.g., thinking), affective (e.g., feeling), and behavioural (e.g., doing) activity. Some leading listening theorists also concur that listening is a holistic, multidimensional act (e.g., Bostrom, 1990; Brownell, 2002; Fitch-Hauser & Hughes, 1992; Husband, Cooper, & Monsour, 1988; McKenzie & Clark, 1995; Rhodes, 1987; Weaver & Kirtley, 1995). Thus, it would be desirable to disentangle the various dimensions that underlie the listening construct. In our conceptualization of listening, three dimensions seem to emerge: physical sensing, mental processing, and responding. This act is graphically presented in Figure 1.

Figure 1
The Listening Act



Of course, the three stages of the listening act occur almost simultaneously but are sequential in that one dimension must take place before the next can occur. Thus, a message must be physically sensed before it is mentally processed and must be mentally processed before it can be responded to (Comer & Drollinger, 1999). This makes the third stage the hardest of the listening act. As Steil, Summerfield, and deMare (1983) assert:

In communicating in our result-oriented society, many of us want to skip the first levels of listening. We want to jump from sensing... directly to responding... If we fail to sense, to interpret, or to evaluate, our response may be at best irrelevant or inappropriate.

As depicted in Figure 1, each progressive step in the listening act typically requires a greater level of difficulty (*i.e.* processing typically requires more cognitive effort than sensing, and responding more than processing). Because of its selective nature, the listening act is somewhat like a funnel, taking in an overwhelming amount of sensory information but selectively narrowing at each higher level of processing (Castleberry & Shepherd, 1993). The following pages are devoted to a thorough examination of each stage.

1.2.1 The First Dimension of Listening – Physical Sensing

The first dimension, “physical sensing,” refers to the physical receipt of the message, which is the most basic aspect of listening. Listening cannot begin until the listener is exposed to stimuli (either verbal or nonverbal) falling within the boundaries of sensory capabilities. For example, we cannot listen to a dog

whistle that is pitched beyond the limits of our sensory range (Castleberry & Shepherd, 1993). The listening act is initiated by the salesperson actually sensing incoming stimuli from the customer (Ramsey & Sohi, 1997).

Although most listening theorists only talk about *sensing*, we perceive that adding the term “physical” makes the essence of this dimension even more concrete. For instance, when a client talks to a salesperson, sound vibrations are processed through the auditory canal of the eardrum, the tympanic membrane, the cochlea, the auditory nerve, and into the brain. So far, all these activities are essentially physical.

Physical sensing also reflects the extent to which salespeople receive nonverbal signals, such as body language, facial expressions, and paralinguage. According to de Ruyter and Wetzels (2000), paralinguage includes vocal qualities (e.g., pitch, rate, and volume), vocalizations (e.g., sounds conveying meaning such as groans and moans), and voice segregates (e.g., pauses and fillers such as “um” and “ah”). Galvin (1988) refers to paralinguage as non-content cues and describes it as “listening between the words,” locating feelings hidden in more general language. As stated earlier, it seems obvious that effective listening involves more than just words.

In general, verbal cues carry a large part of a message's cognitive content, whereas nonverbal cues reflect affective commitment and involvement (de Ruyter & Wetzels, 2000). As mentioned in Edward T. Hall's (1959) classic book *The Silent Language*, our sensing apparatus conveys messages that, although

unspoken, come through loud and clear. He begins his first chapter, "The Voices of Time," as follows:

Time talks. It speaks more plainly than words... Because it is manipulated less consciously, it is subject to less distortion than the spoken word. It can shout the truth where words lie.

Effective physical sensing implies that both verbal and nonverbal cues are received accurately and also involves being sensitive to information that the customer does not send (Comer & Drollinger, 1999). This is far from obvious in the selling arena. How many salespersons die at the first level of listening? While they see their client's lips moving, they think they know what is being said and they are really missing the client's true message. As Boorum stress (1994), salespeople who are not attentive during a sales conversation miss or fail to perceive verbal and nonverbal cues that allow customizing the presentation to specific customer needs.

According to Castleberry and Shepherd (1993), the key suggestion for enhancing the sensing stage of the listening act is to show an interest in the speaker and his/her message. Customers can perceive when a salesperson is actively sensing what is being said by noticing if she or he maintains eye contact, focuses on the conversation, and engages in other nonverbal behaviours that facilitate the gathering of incoming stimuli (Yrle & Galle, 1993). Salespeople must also attempt to eliminate any barriers or distractions that hinder the listening act in order to be effective "sensors."

1.2.2 The Second Dimension of Listening – Mental Processing

The second component of the listening function, “mental processing,” refers to operations in the mind of the listener (e.g., understanding, interpreting, evaluating) that assign meaning to incoming messages. This mainly cognitive (and somewhat affective) activity reflects the listener's attempt to assign meaning to the verbal and nonverbal messages that are transmitted by the speaker (de Ruyter & Wetzels, 2000).

Unlike most listening specialists, we added the term “mental” to the processing stage. This addition is evident when one considers that the function of information processing is entirely subject-specific. For example, analyzing the simplest statement depends on the life-experience, values, interests, and knowledge of the listener. Here's an example of Morton Hunt's (1983) excellent book, *The Universe Within*:

Many heard the ice cream truck coming down the street. She remembered her birthday money, and ran into the house.

You might recognize that Mary is a little girl, that she hears the truck, that she goes into the house to get money in order to buy some ice cream... but where does it say any of those things in the two sentences?

Although each person hears (or sees) the same thing physically, the information processing is entirely done mentally and endless numbers of interpretations are possible. For instance, the simple reply “I'm ok” can convey a plethora of significations, depending on the way it is said, on the person, on the social context, etc. In other words, meaning is rarely entirely literal.

Effective mental processing requires several activities from the part of the listener. For instance, salespeople should concentrate on the speaker, note nonverbal as well as verbal cues, interpret messages in light of the speaker's prior comments and actions, and hold their evaluation of the speaker's message until it is complete. Brody (1994) affirms that customers perceive that their message is being actively evaluated by the salesperson when she or he does not interrupt the speaker or change the subject, tries hard to understand what is being said, and asks pertinent questions for more details.

1.2.3 The Third Dimension of Listening - Responding

The last dimension of the listening act, "responding," refers to the information that listeners send back to speakers indicating that their messages have been analyzed correctly. This component of listening has been mostly researched in psychology studies under a variety of names. Dittman and Llewellyn (1968) termed the behaviour "listener responses." Krauss and Weinheimer (1966) labelled it "concurrent feedback." Kendon (1967) referred to it "accompaniment behaviours." In the communication arena, Coakley (1984) named it "attending behaviours." In the selling context, Comer and Drollinger (1999) contends that responses serve a dual purpose, both assuring the customer that accurate listening has taken place and encouraging communication to continue. Responding to the message sender completes the listening act by gaining closure on the sender's message.

It is interesting to note that some authors have purposely omitted to include the response dimension of listening in their conceptualization. Wolvin and Coakley (1985), for instance, argue that they do not consider responding is not part of the listening process. Instead, they claim that the listener becomes the sender in the communication process. Similarly, Glenn (1989) contends that a listening process that makes overt feedback mandatory might be moving very close to transferring the listener into the role of message sender, much in the way a traditional model of human communication conveys a circular, interactive pattern.

In contrast, some authors assert that the 'response' stage of listening is especially crucial for judging the success of the listening act as a whole (Steil, Barker, & Watson, 1983). When engaged in the relational communication process, participants base the quality of the exchange largely on the listener's response (Rhodes, Watson & Barker, 1990). As Brownell (2002) stress, judgments regarding the quality of listening are based largely on the nature of the listener's response. Until a listener answers, the speaker will never know if he got the message. Only through a listener's blatant response can others conclude just how the listener has mentally processed the message. In our opinion, responding is an external reaction that indicates the success or failure of the listener in the internal first and second level of the listening act.

Effective responding may occur in several ways. Northouse and Northouse (1992) discussed several responses used in interviews. First is restatement, which is paraphrasing or repeating the customer's message to

acknowledge that it was heard and understood. Second is reflection, or mirroring the emotions or attitudes of the customer to acknowledge that the customer's feelings were also recognized and understood. Third is clarification, involving the use of questions which invite the customer to describe or give an example of a concern so that the provider might more easily pinpoint the concern.

A salesperson's verbal and nonverbal response helps the speaker to conclude whether the message has been heard and interpreted in an appropriate fashion. Verbal responses range from short dichotomous acknowledgements (e.g., yes or no) to paraphrasing and/or elaborate questioning. Nonverbal responses include head nods, facial expressions, body language, and comfortable levels of eye contact (Comer & Drollinger, 1999).

Customers get a feeling that the salesperson is responding appropriately to the conversation when she or he answers at appropriate times, is eager in his or her response, and offers relevant information to the questions asked (Ramsey & Sohi, 1997). When in doubt, salespeople should ask for more details and rephrase the message to check for the right interpretation (Pearson & Nelson, 1997). To sum it up, a response should convey to the customer that he has been given a full hearing and that he is understood.

1.2.4 A Revision of Existing Listening Models

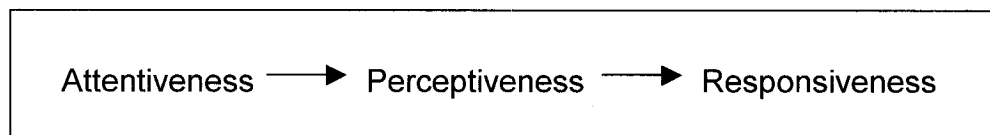
Leading listening scholars have created models that suggest both the key dimensions of the listening act and how they fit together. These models are

somehow similar to our conceptualization of listening, but some interesting differences exist. Looking at these different views might extend our understanding of this act in several ways. Four of the best known (and influential) listening paradigm are summarized chronologically in the next pages.

Cegala et al.'s (1982) Conceptualization of Interaction Involvement

The construct 'interaction involvement' has been defined by Cegala *et al.*, 1982) as "the extent to which an individual partakes in a social environment." Cegala *et al.*'s (1982) conceptualization of interaction involvement (see Table 2) has inspired many listening theorists (*e.g.*, Anderson & Martin, 1995; de Ruyter & Wetzels, 2000).

Table 2
The Three-Dimensional Concept of Interaction Involvement



Attentiveness is defined by the extent to which an individual is cognizant of stimuli that comprise the immediate environment. This component measures the extent to which an individual observes and listens to conversational cues (Boorum, 1994). In effect, attentiveness is an indication of how well one "stays tuned in" to a conversation.

Perceptiveness refers to an individual's ability to interpret messages and actions, assign meanings, and understand conversation goals (Boorom, 1994). Perceptiveness also concerns the extent to which one is knowledgeable of (a) the meanings that other assign to one's own behaviour, and (b) the meanings that one ought to assign to other's behaviour.

Responsiveness refers to the tendency to react mentally to one's social circumstance and adapt by knowing what to say and when to say it. In the same perspective, Ford (1995) contends that an individual demonstrates responsiveness by knowing what to say and saying it in a timely and appropriate manner. In brief, responsiveness is an index of an individual's tendency to deliver relevant feedback to the conversational partner.

In one of the rare marketing article that examined interaction involvement, Boorom, Goolsby, and Ramsey (1998) defined the three stages in the following fashion:

Attentiveness taps an individual's willingness to use listening skills and observe nonverbal cues in receiving information from conversational partners. Perceptiveness concerns the ability to interpret observed stimuli, assign meaning, and understand conversational goals. Responsiveness captures the ability to formulate appropriate messages needed to achieve goals and to know when to present these messages at opportune times and for maximum effectiveness.

As the attentive reader probably noticed, the three dimensions of interaction involvement are quite similar to our conceptualization of the listening act. Attentiveness seems synonymous to physical sensing, perceptiveness to mental processing, and responsiveness to responding.

Steil, Barker, & Watson's (1983) Listening Model

The SIER model (Sensing, Interpreting, Evaluating, and Responding) was published in Steil, Barker, and Watson's (1983) classic manuscript on listening. Steil, Barker, and Watson (1983) summarize their model (Figure 2) in the following fashion:

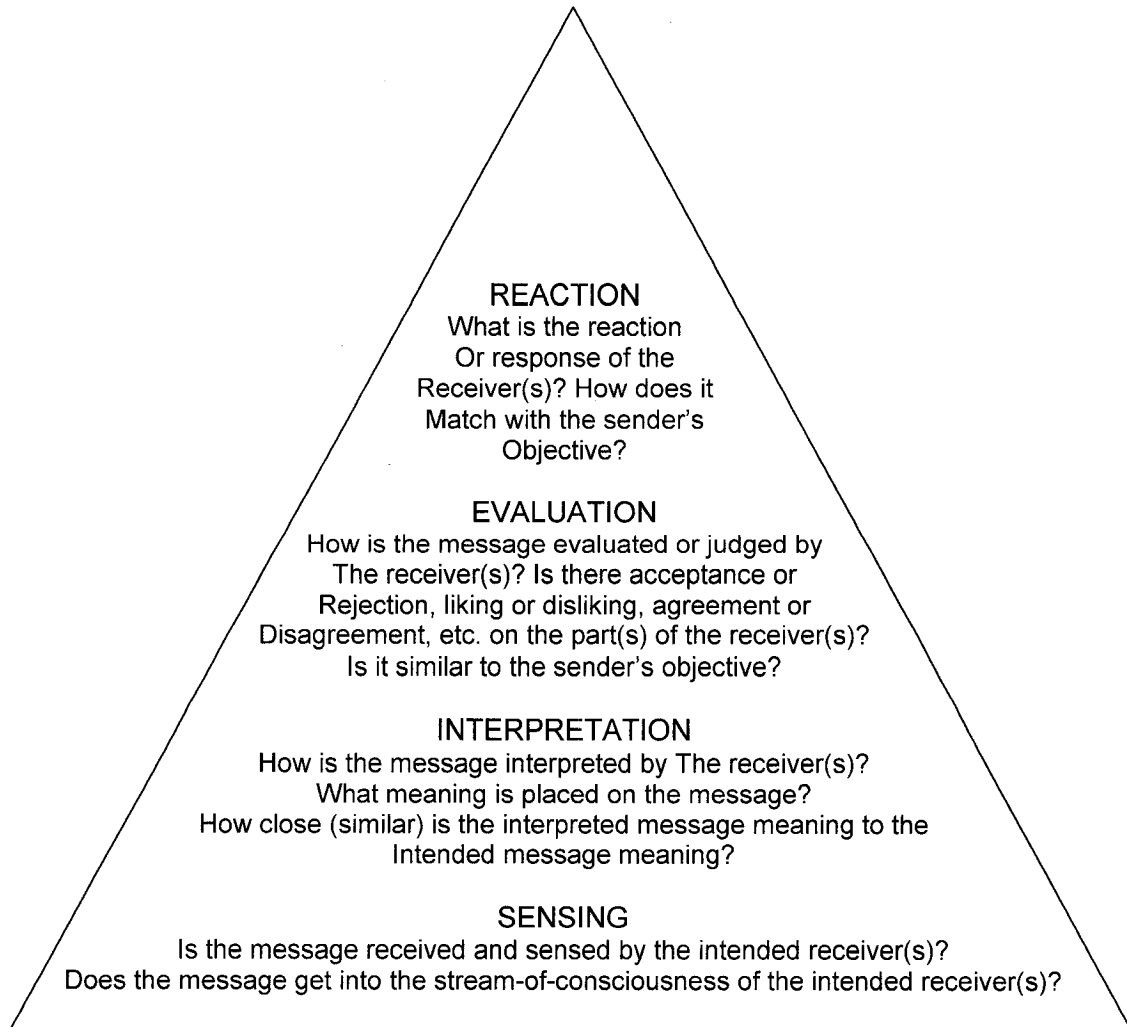
The model we have developed describes the four main aspects of listening: first, the ability to *sense* (to hear, to get a reading through facial expression or body language) what is being communicated. Second, the ability to *interpret*, to understand what is being communicated. Third, the ability to *evaluate* what is being communicated, to decide its relevance to us and the validity within the context we know. Fourth, to *respond*, to complete the cycle of communication by indicating in an appropriate way that we have sensed.

Since its publication, the SIER model has inspired many authors in their conceptualizations of the listening act (Castleberry & Shepherd, 1993; Castleberry, Shepherd, & Ridnour, 1999; Comer & Drollinger, 1999; Ramsey & Sohi, 1997), making it one of the most cited listening models in the literature.

Steil, Barker, and Watson's (1983) emphasize that their model is a diagnostic tool as well as a means of better understanding the listening process. In past-tense situations in which communication has typically failed, the SIER model can determine where the listening failure occurred. As a tool of application, the SIER model can be used at the present tense as the effective listeners work their way upward through each level. According to Steil, Summerfield, and deMare (1983), thousands of developing listeners are consciously applying this model as they plan their daily listening challenges.

Figure 2

A Model of the Four-Component SIER Listening Act

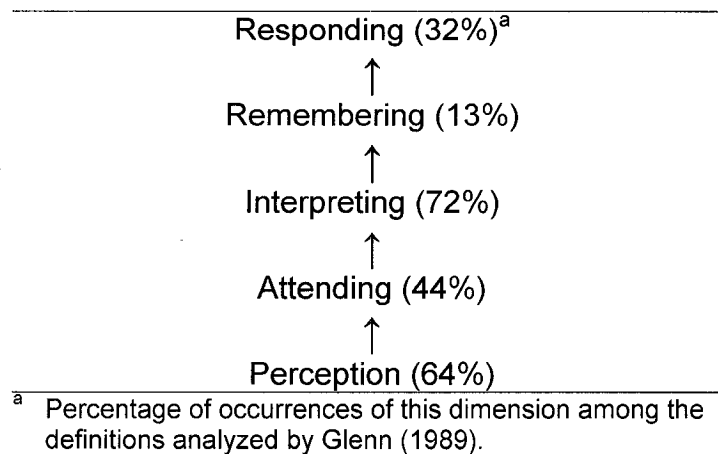


Source: Steil, Barker, & Watson, 1983.

Glenn's (1989) Listening Process

When Glenn (1989) analyzed more than 50 definitions of listening, she determined the underlying dimensions of the listening construct largely on the presence (or absence) of specific quoted behaviours. A content analysis of the key words in the definitions she reported helped her to narrow the dimensions of listening upon which scholars generally agree. We schematize Glenn's (1989) listening act in Table 3.

Table 3
The Listening Process according to Glenn's (1989) Content Analysis of
more than 50 Definitions of Listening



Perception (also detecting, sensing, hearing, reception, etc.) was the first listening behaviour to be cited in most definitions (64%). Apparently, a signal must be perceived before listening can occur and most of the authors surveyed believed this dimension needed to be clearly stated in a definition of listening.

What appears to be the second step in Glenn's (1989) listening process, *attending* (also concentration, conscious effort, voluntary, etc.) had a lower occurrence (44%). While some authors who did not specify *attending* may believe it to be a crucial component of listening, others may recognize that some listening may occur at the subconscious level, with no intentional effort exerted by the listener (Glenn, 1989).

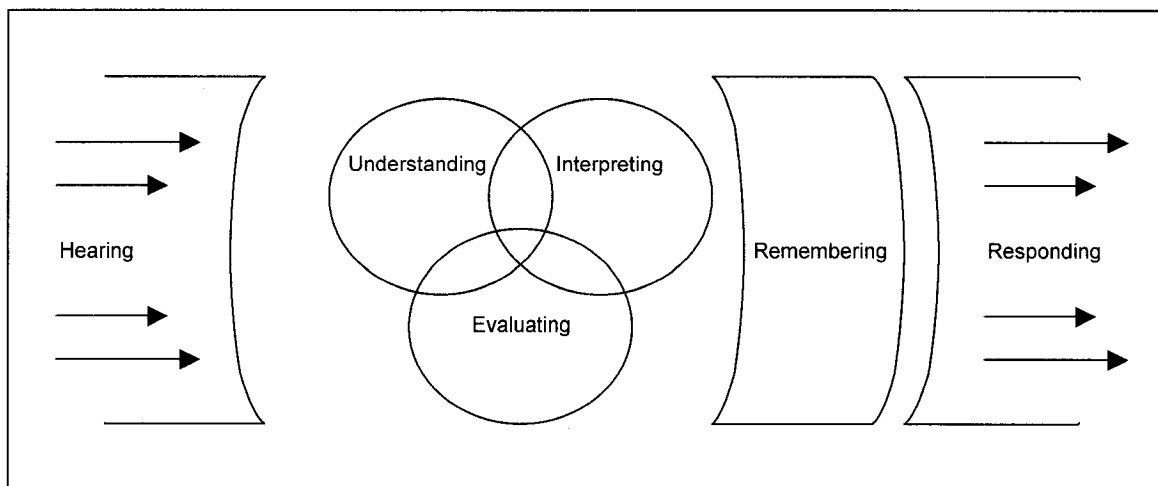
The concept of *interpreting* (also understand, make sense, comprehend, analyze, etc.) had the highest occurrence (72%). A majority of the definitions include an overt statement about the need to make some kind of sense of what they hear as mandatory for listening to occur (Glenn, 1989). Next, *remembering* (also retention, recall, etc.) appeared marginally as a component of the listening process (13%). The feeble recurrence of retention might be explained by the fact that several authors view memory as a separate cognitive skill (Nichols & Stevens, 1954).

A total of 32% of authors felt that *responding* (also answering, providing feedback, etc.) is necessary before the listening act is complete. The more common connotation of the term 'response' alludes to a reply of some sort – verbal or nonverbal – that provides feedback to the speaker (Glenn, 1989).

Brownell's (1994a) Listening Model

After careful examination of the existing literature and the review of the standardized tests most frequently used to assess listening competencies (e.g., Bostrom (1983), Brown & Carlson, 1955; Watson & Barker, 1984), Brownell (1994a) developed her own listening model. With six different dimensions, Brownell's (1994a) HURIER listening act (Figure 3) probably embodies the most exhaustive listening conceptualization in the literature.

Figure 3
A Model of the Six-Component HURIER Listening Act



Source: Brownell (2002)

The letters in HURIER represents six interrelated listening processes: hearing, understanding, remembering, interpreting, evaluating, and responding.

Table 4 presents the way Brownell (2002) describes the HURIER model in her excellent listening book.

Table 4

The Six Dimensions of Brownell's (1994a) HURIER Listening Act

Dimension	Description in a managerial context
Hearing	Hearing is the first stage in effective listening. In order to hear accurately, listeners must attend to aural stimuli and concentrate on a particular message...
Understanding	Understanding refers to how individuals make sense of what they hear. To understand adequately, listeners can ask appropriate and well-timed questions, because meaning is never really 'literal'...
Remembering	Remembering involves three systems: immediate, short-term, and long-term memory. There are several ways to enhance your memory, like eating right, increasing creativity, and reducing stress...
Interpreting	Interpreting means taking into account the total communication context so that a listener is better able to understand what is said from the speaker's point of view...
Evaluating	Evaluating refers to knowing how and when to evaluate what we hear... In order to evaluate effectively, a listener must suspend his/her judgment to consider the speaker's ideas objectively...
Responding	Responding involves answering to the speaker in a manner that will facilitate shared meanings, contribute to accomplishing tasks, and develop satisfying relationships... The speaker's conclusions about listening effectiveness are based on response behaviours in this multidimensional encounter.

1.2.5 A Synthesis of Listening Dimensions

With so many different perspectives on listening, it is complicated to arrive at a consensus regarding the underlying components of the listening act. Still, the slightly dissimilar conceptualizations of leading theorists seem to fit in our three-dimensional model. The components of listening suggested by authors cited earlier in this chapter, as well as the way they cluster in our three dimensions, are synthesized in Table 5.

Table 5
Components of Previous Theoretical Models of Listening Classified within
our Three Listening Dimensions

<i>Authors</i>	<i>Dimensions</i>		
	<i>Physical Sensing</i>	<i>Mental Processing</i>	<i>Responding</i>
Cegala <i>et al.</i> , (1982)	Attentiveness	Perceptiveness	Responsiveness
Steil, Watson, and Barker (1983)	Sensing	Interpreting Evaluating	Responding
Glenn (1989)	Perceiving	Attending Interpreting Remembering	Responding
Brownell (1994)	Hearing	Understanding Remembering Interpreting Evaluating	Responding
Anderson and Martin (1995) ^a	Attentiveness	Perceptiveness	Responsiveness
Ramsey and Sohi (1997) ^b	Sensing	Evaluating	Responding
Boorom, Goolsby, and Ramsey (1998) ^a	Attentiveness	Perceptiveness	Responsiveness
Castleberry, Shepherd, and Ridnour (1999) ^b	Sensing	Evaluating	Responding
Comer and Drollinger (1999) ^b	Sensing	Processing	Responding
De Ruyter and Wetzels (2000) ^a	Attentiveness	Perceptiveness	Responsiveness

^a This conceptualization was strongly inspired by Cegala *et al.*'s (1982) model of interaction involvement (a construct very similar to listening, as we define it)

^b This conceptualization was strongly inspired by Steil, Watson, and Barker's (1983) listening process

Perhaps the most notable difference between the models depicted in Table 5 and our conceptualization of listening is that mental processing engulfs several sub-dimensions. For example, Brownell's (1994a) HURIER model portrays a much more detailed description of the mental operations associated with processing. Since we feel that understanding, interpreting, remembering, and evaluating are closely linked mental activities (and occurs almost simultaneously), we included them all under the term 'mental processing.' Castleberry, Shepherd, and Ridnour (1999) also argue that the central component in the listening act should include "a) understanding the meaning of the message, b) evaluating the message, and c) retaining the message in memory." Furthermore, although Steil, Watson, and Barker (1983) conceptualized *interpretation* and *evaluation* as distinct components of the listening process, Castleberry, Shepherd, and Ridnour's (1999) factor analyses showed them to be incorporated within a single dimension.

To conclude this chapter, we argue that effective listening requires salespeople to fully sense each client's message (verbal and nonverbal), mentally process it accurately, and respond to it in a way that encourages proficient communication to continue. It is intuitively plausible that a salesperson must engage in all three kinds of behaviours to be perceived as an effective listener.

CHAPTER TWO

THE ANTECEDENTS OF EFFECTIVE LISTENING

While a great deal of progress has been achieved in developing and refining definitions and components of effective listening, few investigations have linked listening to other relevant skills, and a smaller number of studies have demonstrated those relationships in a relevant domain – the selling context. As late as 1993, Castleberry and Shepherd (1993) concluded that they were unable to identify a single study which empirically related the listening ability of salespeople with any other measures. Despite a few notable exceptions, the study of the antecedents and the consequences of effective listening in a buyer-seller context remains mostly anecdotal.

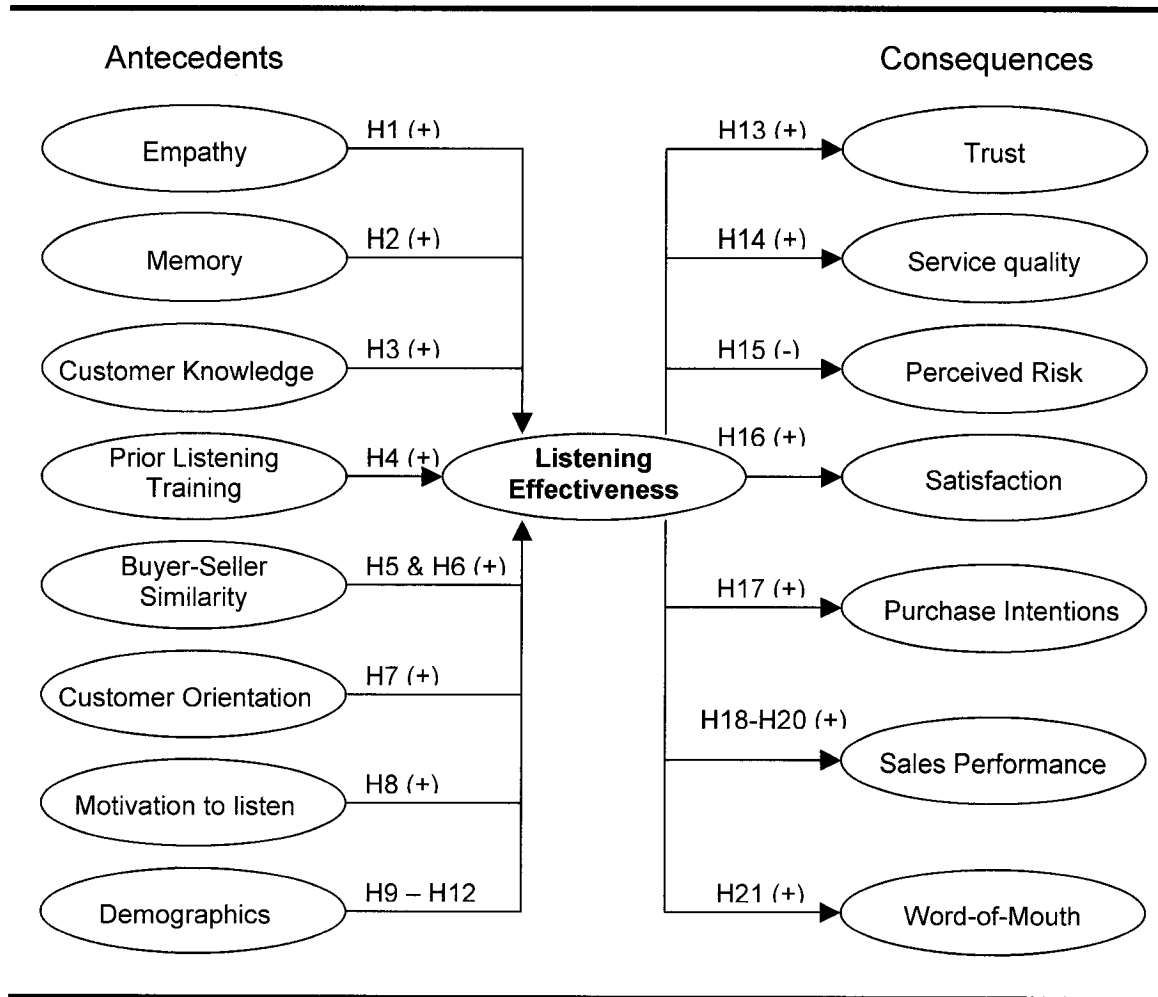
Several authors overtly called for more research on potential prerequisites and outcomes of effective listening (Castleberry & Shepherd, 1993; Ramsey & Sohi, 1997). In this chapter, we examine the antecedents of effective listening. As Brownell (2002) point out, while salespeople vary significantly in their listening behaviour, the causes of these differences are poorly understood.

The selection of relevant antecedents of effective listening should reflect the cognitive, affective, and behavioural activities crucial to this activity. Based on a review of several bodies of literature (e.g., communication, psychology, health care, anthropology, marketing, etc.), seven variables were deemed as significant precursor of effective listening: Empathy, memory, prior listening training, customer knowledge, seller-buyer similarity, customer orientation, and motivation

to listen. Furthermore, some socio-demographic components, such as gender, age, culture, and years of experience will also be examined. Figure 4 illustrates the variables and constructs that will be analyzed in the next chapters and provides a conceptual framework for the current dissertation. A brief review of each variable is provided in the next sections.

Figure 4

Antecedents and Consequences of Salesperson Listening Effectiveness in Buyer-Seller Relationships - A Conceptual Framework



2.1 Empathy

The concept of empathy has been traced as far back as Plato's *Republic* (Parrella, 1971). At the beginning of the 20th century, the German aesthetician Lipps (1903) introduced the term "Einfühlung," which lead to what we know today as empathy. Carl Rogers and his associates popularized the word "empathy" in the 50's. It was briefly utilized by conditioning theorists in the 60's and it was revitalized by social and development psychologists in the 80's. In recent years, the construct has been used by psychotherapists, communication researchers, health care academicians, and by researchers in several business disciplines including organizational behaviour and marketing (Plank, Greene, & Reid, 1993).

2.1.1 Definitions and Dimensions of Empathy

Lipps (1903) defined aesthetic empathy as an observer experiencing a loss of self-awareness with an accompanying fusion of identity with the object of perception. Later, the popular psychologist Rogers (1959) defined empathy as the ability "to perceive the internal frame of reference of another with accuracy, and with the emotional components and meanings... as if one were the other person, but without ever losing the 'as if' condition." According to Truax and Carkhuff (1967), empathy, as used in the literature of psychology, is defined as "one's sensitivity to another's current feelings and his/her verbal capacity to communicate this understanding in a language attuned to the other's current

feelings. Other classic theorists have viewed empathy as “the intellectual or imaginative apprehension of another’s condition or state of mind without actually experiencing that person’s feelings” (Hogan, 1969).

Since empathy is now used across a broad variety of academic fields, it has been defined in a large number of ways. Nevertheless, Strayer and Eisenberg (1987) argue that there now appears to be substantial cross disciplinary agreement with empathy being defined as the act of feeling another’s emotional experience. Like a moviegoer who allows himself to be absorbed in and moved by the actors and their stories. Readers wishing a broader review of empathy from counselling, developmental, and social psychology perspectives are referred to Gladstein (1983).

In marketing, the conceptualizations of empathy have mostly been either cognitive, affective, or both. Tobolski and Kerr (1952) defined it as “the ability to predict representative behaviours of normative individuals.” Mayer and Greenberg (1964) developed a more affective definition of empathy, when they defined it as “the ability to feel as the other fellow does.” Finally, Plank, Greene, and Reid (1993) combined both cognitive and affective components of empathy by defining it as “a perceptual process involving the mutual interpersonal understanding of the affective and cognitive conditions of relevant others.”

Over the years, most studies have regarded empathy as a unidimensional construct. However, recent research in social and counselling psychology suggest that empathy has multiple dimensions (Duan & Hill, 1996; Miller, Stiff, & Ellis, 1988; Stiff *et al.*, 1988). As of now, there is no consensus about which

dimensions constitutes the empathy construct. We have noted more than ten different components of empathy (many of which overlap) in the different bodies of literature. In fact, most authors agree that its dimensions should be adapted to the context in which the investigation is undertaken (Gladstein, 1983; Rogers, 1957).

In a selling context, two dimensions of empathy have been widely employed: perspective taking and empathetic concern (Comer and Drollinger, 1999). The first dimension, *perspective taking*, refers to understanding the viewpoint of another and is considered to be a cognitive process (Barrett-Lennard, 1981; Woodall & Kogler-Hill, 1982). As a person tries to address the perspective of another, it is expected that the person should be better able to anticipate the reactions of others (Davis, 1983). In other words, it is more a “left-brain” than a “right-brain” phenomenon (Comer, Drollinger, & Ding, 1999). The second dimension, *empathetic concern*, is an affective dimension of empathy in which an individual experiences feelings of concern for the welfare of others (Mehrabian & Epstein, 1972). Empathetic concern consists of feelings for the other person, but without actually experiencing the other person’s emotions (Davis, 1983).

2.1.2 Empathy in the Selling Context

Many practitioners recognize that the use of empathetic behaviours to understand customer needs is absolutely critical to salesperson success (Durgin, 1990; Farrant, 1990; Friedman, 1989; Stettner, 1988). Beveridge (1985) and Morlan (1986) consider empathy the most critical facet of successful selling, as does Sullivan (1987), who identifies empathy and caring as the most essential tools of the sales trade. From a commonly accepted psychology of personality standpoint, it makes sense that higher levels of empathy would correspond to better sales performance, because more empathetic salespersons would better understand each customer's unique viewpoint, situation, and needs (Dawson, Soper, & Pettijohn, 1992).

Academics also regard empathy as an important element of effective selling (Ellis & Raymond, 1993; McBane, 1995; Plank, Minton, & Reid, 1996; Spiro & Weitz, 1990). Empathy was significantly related to actual performance in early studies of salespeople (Tobolsky & Kerr, 1952; Greenberg & Mayer, 1964). Von Bergen and Shealy (1982) recognized empathy as "a vital part of the process of identifying and satisfying customer needs." More recently, Pilling and Eroglu (1994) reported that empathy was an important factor in the conduct of successful sales interactions.

While some authors contend that empathy is a strong predictor of performance, others question that it is an important factor (or even a positive one). For instance, Dawson, Soper, & Pettijohn, 1992 reported no significant

links between empathy and performance. Lamont and Lundstrom (1977) found a negative relationship between empathy and job performance. Much of the problem is attributable to the use of measurement instruments that were plagued with validity problems (Chlopan *et al.*, 1985; Johnson, Cheek, & Smither 1983), making the results inconclusive (Weitz, Sujan, & Sujan 1986). As Comer and Drollinger (1999) conclude, “conflicting conceptual definitions, compounded by the use of invalid measuring instruments, have resulted in inadequate understanding of empathy's true contribution to selling effectiveness.”

To explain contradictory findings regarding empathy and sales performance, Stiff *et al.* (1988) provide a different opinion, in that the multiple dimensions of empathy can generate both positive and negative effects on interpersonal communication. Greenberg and Greenberg (1990) stress that empathy can be harmful if it degenerates into dysfunctional emotional behaviours such as “sympathy.” For example, a truly empathetic salesperson might suggest a competitor’s product as a more appropriate solution, thus reducing sales performance.

2.1.3 Empathy as an Antecedent of Listening Effectiveness

Although conflicting findings exist regarding the relationship between empathy and sales performance, the link between empathy and listening skills is more widely accepted (Brownell, 2002; Comer & Drollinger, 1999; Ellis & Raymond, 1993; Weaver & Kirtley, 1995). In the communication literature, Miller,

Stiff, and Ellis (1988) find that empathetic concern contribute significantly to effective communication. In an interesting dyadic study completed in the field of counselling psychology, Barrett-Lennard (1981) concludes that empathetic individuals display strong listening skills. Goldstein and Micheals (1985) acknowledge that empathy can be viewed as a process that serves a communicatory and information-gathering function.

In the communication and marketing literature, most general models of listening incorporate empathy. Theorists have considered it to be an antecedent, in that empathetic people tend to be good listeners (e.g., Arnett & Nakagawa, 1983; Brownell 1985, 1990; Cegala *et al.*, 1982; Steil, Barker, & Watson 1983). Others have included it within the model itself, as an independent dimension (Hunt & Cusella, 1983; Lewis & Reinsch, 1988). Plank, Greene, and Reid (1993) suggest that the empathy process leads to the use of listener-adapted communications by the salesperson. More precisely, these authors argue that empathy constitutes the beginning and most critical part of a pre-condition of understanding, which is necessary for the formation of listener adapted communications.

Comer and Drollinger (1999) provide an excellent explanation of how empathy impacts the three dimensions of listening (*i.e.*, physical sensing, mental processing, and responding):

As salespeople's empathy increases, their level of listening also rises... When "sensing," salespeople with strong empathy are more likely than those less endowed with empathy to be aware of more subtle cues from customers. When "processing," salespeople with strong empathy are more likely than are less empathetic salespeople to understand the significance of messages, more likely to interpret and evaluate them correctly and,

consequently, more likely to commit correct information to memory. When “responding,” empathetic salespeople are more likely to send back messages that assure their customers that they are on the same wavelength.

Although Comer and Drollinger’s (1999) writings are quite insightful, they were never tested empirically. In fact, the empirical connection between empathy and listening has been largely ignored in the sales literature. Most studies have examined the impact of empathy using a “black box” approach that circumvents mediating factors such as listening (Comer & Drollinger, 1999). To address the paucity in the literature reviewed above, we suggest the following hypothesis:

Hypothesis 1: There will be a positive relationship between salespeople’s empathy and their listening skills.

2.2 Memory

Memory, in its many forms, has been an aspect of recent thinking in listening research (Bostrom, 1996; Bostrom & Waldhart, 1988; Thomas & Levine, 1994; Watson & Barker, 1984). The next sections examine the process of memory, as well as its complex relationship with listening.

2.2.1 The Memory Process

As one examines typical human interactions from an information processing point of view, one is struck by a very special question: Once

information is acquired, what do we do with it? Strangely, communication researchers were not interested in memory because of early assumptions among psychologists that memory is relatively mechanical and that individual differences are not as fruitful to study. However, many discoveries of memory researchers are extremely interesting (Bostrom & Waldhart, 1988).

Memory can be divided in three temporal components: short-, intermediate-, and long-term memory. This taxonomy has been an object of investigation for some time (Loftus & Loftus, 1976) and still remains very important in memory research (Squire, 1986).

Short-term memory (also called immediate memory) involves pattern recognition (Bostrom & Waldhart, 1988). It seems to consist of a brief component that vanishes after a maximum of 15 seconds (even less according to some psychologists). Much of the information we hear is held in our short-term memory just long enough to use it (Brownell, 2002). The saying “in one ear and out the other” is applicable to this stage of the memory process.

Intermediate memory (also labelled rehearsal memory) can last as long as 60 seconds (most authors disagree on the exact time), if there is a chance for “rehearsal” (Bostrom & Waldhart, 1988; Weaver, 1972). Rehearsal occurs, for instance, when we look up a number in the phone book and repeat it in our mind. In many interactions, short- and intermediate-term memory is all that is needed. In a typical sales pitch, the salesperson use short- and intermediate-term storage of information throughout the interaction, but do not necessarily transfer everything into the long-term memory. In fact, Bostrom and Waldhart (1988)

found that individuals who demonstrate a high level of interpersonal competence are distinguished by their excellent short-term memories.

Long-term memory is what most people commonly mean when they talk about “memory.” It distinguishes from short- and intermediate-term memory in several ways. While long-term memory has an enormous storage capacity, input and retrieval are relatively slow. Often, long-term memory is not activated until at least 60 seconds after presentation of the material (Brownell, 2002). Actual entry into long-term memory may be dependent on both rehearsal and organizational schemes (Bostrom, 1996). Organizational schemes are defined as hierarchies of information that provides categories for perceiving, interpreting, and remembering incoming information.

Of course, the memory process is highly linear (Loftus & Loftus, 1976). Nothing can go into long-term memory that is not first perceived in short-term memory (Witkin, 1990). This means that a deficiency at one point of the process would clearly result in deficiencies at later temporal stages.

2.2.2 Is Memory a Part of the Listening Construct?

Early researchers assumed that the retention of information presented orally was the obvious operational definition of successful listening. Nichols (1948) was one of the first authors to define listening as “the factual recall of information.” He was not the last to do so. Glenn (1989) analyzed more than 50 definitions of listening and found that elements related to memory were present

in 26% of them. This led to the usage of a series of listening tests (in fact, retention tests) by a plethora of authors who focused exclusively on the role of recall and memory in the listening act (Alexander, Penley, & Jernigan, 1992; Bostrom, 1990). Those who retained many facts were assumed to be good listeners and those who retained only a few were assumed to be poor listeners (Bostrom & Waldhart, 1988).

Recently, Brownell (1994a) incorporated “retention” as the third step in her HURIER listening model. Obviously, retention, as defined by Brownell (1994a) in her model, refers exclusively to the short-term facet of memory. A good salesperson does not have to remember all data introduced in the conversation, but is expected to process the information in short-term memory, or hold data in intermediate-term buffer just long enough to respond meaningfully (Bostrom & Waldhart, 1988). Long-term memory may play a different role in effective listening, in that past interactions might help salespeople to evaluate current customers’ messages. For instance, a car salesperson who remembers a foreign client’s automobile preferences might be able to listen more effectively.

The retention model of listening as a unitary skill was sharply attacked by Kelly (1967), who contends that the capacity to listen is isomorphic with several cognitive abilities. Todd and Levine (1996) support this perspective. They empirically found that mere recall and listening were distinct and that the relationships between recall and various listening behaviours were indirect. More recently, Johnson and Bechler (1998) uncovered that superior recall ability bears little relationship to perceptions of individual listening effectiveness. These

findings suggest that listening is not defined by (or significantly related to) a superior ability to recall recent information.

2.2.3 Memory as an Antecedent of Listening Effectiveness

The importance memory plays in listening has long been accepted in the social cognition literature. For example, Nisbett and Ross (1980) stress that prior theories and expectations have a powerful influence on the way we interpret, evaluate, and respond to incoming messages. In a similar vein, Fiske and Taylor (1984) provide a model of the inference process that begins with the gathering of information. The model points out that this gathering of information (which would include interpersonal listening) relies heavily on pre-existing theories residing in the listener's memory (Castleberry & Shepherd, 1993).

Several researchers argue that memory is a "pre-listening trait" (Brownell, 2002; Fitch-Hauser, 1990; Mayer, 1992; Smith, 1982; Thomas & Levine, 1994; Witkin, 1990) and many of them developed communication models that considered memory as an antecedent of listening (Castleberry & Shepherd, 1993; Williams, Spiro, & Fine, 1990). Memory might not only influence listening as a whole, but its impact might be different during each step of the listening process. In fact, memory especially affects the second and third components of the listening process (*i.e.*, mental processing and responding), since the first dimension (physical sensing) predominantly involves physical attributes.

In the *mental processing* step, the salesperson attempts to recreate the client's original message by selecting the appropriate meanings from memory in order to ascribe value to the message. In other words, memory of the customer's cues constitutes an essential tool for processing the information in an effective fashion. Moreover, memory of past encounters may also influence the salesperson's evaluation of the message. For example, a salesperson may quickly mentally categorize a prospect into a customer type (e.g. a price shopper), based on his/her memory of a similar client he met earlier.

In the *responding* stage, the salesperson may reply to the customer in many ways, ranging from nonverbal cues such as a smile or frown, to verbal feedback such as questioning or summarizing. Again, the salesperson's memory will impact the response selected (Castleberry & Shepherd, 1993). Fiske and Taylor (1984) also support the powerful influence of a listener's pre-existing theories (drawn from memory) on the listener's response.

Obviously, the structure and content of the salesperson's memory are critical factors in the listening act. Hence, we posit that:

Hypothesis 2: There will be a positive relationship between salespeople's memory and their listening skills.

2.3 Customer Knowledge

Customer knowledge, like most constructs in the marketing literature, has been awarded several definitions. Teas (1988) refers to customer knowledge as familiarity and sensitivity concerning customers' needs, specific problems, and characteristics. Smith (1991) defines client knowledge as an "in-depth understanding of the customer on both the personal and corporate levels." He adds that knowing clients means understanding their requirements, decision-making processes, and selection criteria. It seems that customer knowledge refers to the amount of information on intrinsic (e.g., needs, expectations) and extrinsic (e.g., context, familial situation) constituents specific to the customer.

In the academic literature, customer knowledge has emerged in the past two decades in research on the quality of services and on relationship marketing. In the service quality field, Parasuraman, Zeithaml, and Berry (1985) claim that quality service is highly dependent on customer knowledge. In relationship marketing, "knowledge of the customer" has often been considered a significant dimension of the force of the relationship between a service provider and its clients (Paulin, Ferguson, & Alvarez-Salazar, 1999; Paulin, Ferguson, & Payaud, 2000).

Knowing the customer is now an essential component of the salesperson-client relationship. It is a determining element of the quality of a sound and efficient relationship (Blanchard, Ricard, & Bergeron, 2001) and it contributes to creating a unique and inimitable competitive advantage (Matusik & Hill, 1998).

Teas (1988) observes that knowing the client, and understanding his/her situation influence the quality of the relationship.

2.3.1 Customer Knowledge as an Antecedent of Listening Effectiveness

In the listening literature, Castleberry and Shepherd (1993) suggest that listening effectiveness is enhanced when the salesperson possesses adequate knowledge about the customer and the subject matter of discussion. In one of the rare studies relating customer knowledge to listening effectiveness, Brownell (1990) asked employees of a public utilities company to rate the listening competencies of their managers. She found that subordinates who gave their managers high ratings on their listening behaviours also tended to report knowing their managers "very well." Those who assigned lower ratings to their manager's listening skills were more likely than their peers to report not knowing him or her reasonably well. It is reasonable to believe that the same relationship would occur in a salesperson-client dyad.

Knowing a client abundantly gives a salesperson important information about what to expect and how to interpret what he/she hears and sees. As Brownell (2002) asserts, "the more you discover about your partner and the more you think about how his/her nonverbal cues can be interpreted, the better able you will be to listen to all levels of the message and the greater the likelihood that you will accurately understand both the ideas and the feelings he/she is communicating." Since it appears that an increase of the client knowledge base

of the salesperson leads to an enhancement of his/her listening abilities, we propose the following:

Hypothesis 3: There will be a positive relationship between salespeople's customer knowledge and their listening skills.

2.4 Prior Listening Training

Papa and Glenn (1988) argue that corporate listening training programs "are often rooted more in anecdotal evidence or common sense belief in the value of effective listening rather than in hard research data." Bostrom (1990) concurs when he claims that "few data are publicly available to evaluate corporate listening training programs effectiveness."

2.4.1 Prior Listening Training as an Antecedent of Listening Effectiveness

After a thorough examination of the literature, we found some empirical evidence that assessed the relationship between prior listening training and listening skills. Again, results are mixed. Some investigations uncovered no significant relationship between prior listening training and listening effectiveness. Boorom (1994), for instance, split his sample of 239 insurance salespeople into two groups: sales agents who received some kind of listening instruction and their homologues who did not. T-tests between the two groups showed that no differences were detected and that listening skills were statistically the same,

whether a salesperson received training or not. Anecdotal comments from some subjects reporting prior listening instruction indicated that their training occurred many years previously and had little residual effect on their current listening skills. Nielsen (2000) also tested a relationship between prior listening training hours and scores on the Watson and Barker's (1984) listening test (WBLT). The results indicated an insignificant relationship between the two factors.

Papa and Glenn (1988) investigated the relationship between prior listening training and listening skills. Employees from two divisions of a large corporation were given a standardized test to assess their listening ability before they began to operate a new computer system. Employees from one of the division were provided with a 15-hour listening training program one week before the test administration. Papa and Glenn (1988) found that employees from the two groups did not exhibit significantly different levels of listening ability. However, employees who received the listening training program performed at significantly higher levels with the new technology.

Since it intuitively makes sense that listening training would lead to enhanced listening competencies, it is reassuring the positive relationships between the two factors have been unveiled in the literature. Chapin (1997), for example, analyzed the listening abilities of call agents from eight telesales companies. The only organization for which listening significantly correlated with sales performance, was also the one company who extensively trained their telesales representatives in listening competencies.

In an interesting study of effective listening in a business setting, Brownell (1990) asked managers in hospitality organizations whether they had participated in a seminar or course in listening within the last five years. Of the 144 managers questioned, nearly half (43%) reported that they had experienced some form of listening instruction. Brownell (1990) asked the subordinates to rate their managers' listening skills and she divided managers into four quartiles, ranging from poor listeners to effective listeners. A total of eighty-nine percent of the managers who were in the bottom quartile had not benefited from any previous listening tutoring, coaching, or training. Brownell (1990) concluded that managers who have not given any prior thought to their listening abilities are not behaving in ways that create the perception of "good listening."

Despite the limited number of reported studies verifying that listening training improves employees' listening skills (Papa & Glenn, 1988; Smeltzer & Watson, 1985), many corporations are providing such training with the aim to increase employees' listening effectiveness. Evidence of the attention being given to listening training organizations can also be inferred from the statistic that 52.4% of corporations are providing training in listening skills (Gordon, 1988). In fact, a number of major businesses have established listening training programs: Xerox, Pfizer, 3M, General Electric, Ford, Pillsbury, and IBM, to name a few (Papa & Glenn, 1988).

The effects of listening training programs need to be determined and reported publicly so that current programs can be improved and future programs can be based on effective models (Wolvin & Coakley, 1991). To provide support

for continuing listening training in organizations, the relationship between prior training programs and listening abilities deserves more testing. Based on the preceding literature, we hypothesise the following:

Hypothesis 4: There will be a positive relationship between salespeople's prior listening training and their listening skills.

2.5 Buyer-Seller Similarity

Buyer-seller similarity has been examined in a large number of empirical studies across literatures in marketing and social psychology, and has been debated in sales research for over 35 years (Dwyer, Richard, & Shepherd, 1998; Evans, 1963; Lichtenthal & Tellefsen, 2001). In the next sections, we examine different conceptualizations of buyer-seller similarity, as well as its relationship with sales performance and listening abilities.

2.5.1 Dimensions of Buyer-Seller Similarity

Similarity refers to the degree to which members of a group are alike in terms of personal attributes or other characteristics (Smith, 1998). A typical similarity effect results in people being attracted to, and seeking membership in, groups with members who are similar to themselves (Dwyer, Swan, & Shepherd, 1998). As Burt and Reagans (1997) put it, in a free choice situation, where a person can associate with whomever they choose, there is a tendency for the

individual to be attracted to and select a person that is similar to them in some manner. Thus, the old adage “birds of a feather flock together” seems to hold true in that perspective.

Two types of buyer-seller similarity have been identified in the literature: observable and internal. First, observable similarity is defined as the degree to which the buyer and the salesperson *look* and *behave* alike. Customers may judge their degree of similarity with a salesperson in terms of observable characteristics, such as physical attributes (*e.g.*, age, gender, height) and behaviour (*e.g.*, speech patterns and mannerisms). The common element in all these characteristics is that they can be discerned through a quick visual or auditory inspection of another person or during a brief interaction (Churchill, Collins, & Strang, 1975; Crosby, Evans, & Cowles, 1990; Lichtenthal & Tellefsen, 2001).

Second, internal similarity is defined as the degree to which the buyer and the salesperson *think* alike. Internal characteristics include general attitudes (Busch & Wilson, 1976), level of education, interests, and political views (Crosby, Evans, & Cowles, 1990), as well as business-related issues such as product preferences and usage (Brock, 1965; Capon, 1975; Woodside & Davenport, 1974). The shared element across these features is that a business buyer can become aware of them only as they are revealed through the salesperson's words and actions (Brock, 1965; Capon, 1975; Lichtenthal & Tellefsen, 2001). In other words, for a salesperson to learn a customer's internal characteristics, he must engage in a meaningful dialog with that person (Brock, 1965; Capon, 1975).

2.5.2 Buyer-Seller Similarity in the Selling Context

In a pioneer paper on buyer-seller similarity, Evans (1963) shows that the more similar in demographic and life-style characteristics the parties in the selling dyads are, the more likely a favourable outcome (in that case, a sale of a life insurance policy). Evans' (1963) premise of similarity holds that salespeople are more likely to sell if they have some characteristic in common with their prospect. In another early study, Gadel (1964) gathered age data for 22,000 insurance agent-buyer dyads and calculated the degree of similarity for each pair. Gadel (1964) reveals that agents' sales tend to be concentrated among persons who are in the same age group as themselves. One year later, Brock (1965) indicated that salespeople who share certain product preferences with their buyers are more able to build rapport, persuade business buyers, and/or close sales. Although the three preceding groundbreaking studies seem interesting at first, some researchers have reanalyzed them and found that they contained methodological problems (Davis & Silk, 1972; Weitz, 1981).

After the early work of Evans (1963), Gadel (1964), and Brock (1965), authors have obtained mixed results concerning the outcomes of buyer-seller similarity in the selling context. On the one hand, some researchers found statistically significant relationships between similarity and performance criteria, such as greater relationship investment, trust, satisfaction, and sales (Busch & Wilson 1974; Capon 1975; Churchill, Collins, & Strang, 1975; Crosby, Evans, & Cowles, 1990; Fine & Gardial, 1990; Smith, 1998; Woodside & Davenport, 1974).

On the other hand, several authors have found either limited significance, limited explanatory power, or counter-intuitive results in the relationship between buyer-seller similarity and performance (Churchill, Collins, & Strang, 1975; Dwyer, Richard, & Shepherd, 1998; Jones *et al.*, 1998, Kang & Hillery, 1998; Smith, 1998).

Recently, Lichtenthal and Tellefsen (2001) conducted an exhaustive synthesis of findings regarding buyer-seller similarity. They explain the contradictory results obtained in the literature by suggesting that the level of significance is related to the way similarity is gauged (*i.e.*, observable vs. internal characteristics).

Under most circumstances, *observable* similarity exerts an insignificant (or negative) influence on a business buyer's perceptions or a salesperson's effectiveness. For example, Lichtenthal and Tellefsen (2001) observe that the investigation of age similarity results in contradictory findings. Gadel (1964) found that age similarity was associated with purchase. Kang and Hillery (1998) uncovered that both younger and older buyers gave higher ratings to older salespeople. Dwyer, Richard, and Shepherd (1998) found no support for age similarity as a predictor of purchase. Moreover, Dwyer, Richard, and Shepherd (1998) examined the role of gender similarity in life insurance sales. They found a counter-intuitive relationship regarding gender similarity, in that salespeople who focused on buyers of the opposite sex had better sales performance (we are not certain however if this result can be qualified as *counter-intuitive*, since some obvious reasons could easily explain these results...).

In contrast, the literature Lichtenthal and Tellefsen (2001) reviewed indicates that *internal* similarity provides several cherished outcomes. Internal similarity was found to be significantly related to higher degrees of trust (Busch & Wilson, 1976), cooperation (Mathews, Wilson, & Monoky, 1972), salesperson influence (Brock, 1965; Woodside & Davenport, 1974), and probability of a purchase (Capon, 1975).

Based on the similarity-attraction paradigm, Lichtenthal and Tellefsen (2001) explain that buyers use *observable* characteristics to make quick inferences about the salesperson's group membership. Such superficial inferences should have only short-term effects on the buyer's perceptions and evaluations. For instance, although it is easier to evaluate a one's gender than one's hobbies, most persons are more attracted to someone who shares the same hobbies than someone with the same gender. Moreover, internal similarity perceptions are based upon the internal characteristics that the salesperson wants to reveal. For example, it is much more easy to pretend to love golf than it is to act like an elderly, a woman, or a tall person. Thus, Lichtenthal and Tellefsen's (2001) key conclusion is that it is more important for buyers and sellers to think alike than to look alike.

2.5.3 Buyer-Seller Similarity, as an Antecedents of Listening Effectiveness

While the research on the relationship between buyer-seller similarity and sales performance has been quite exhaustive, the one between similarity and

listening skills remains, at best, scarce and anecdotal. In fact, most links between these two variables have been solely discussed in research agendas of either listening or sales-oriented articles.

In their conceptual paper, Comer, Drollinger, and Ding (1999) hypothesize that salespeople are more likely to relate empathetically to prospects/customers who are similar to them in important ways. Kanter (1977) thinks that at the dyad level, similarity facilitates open communication. Castleberry and Shepherd (1993) argue that the extent to which the buyer and seller share a common field of experience (or common background) might impact a salesperson's listening behaviour. Boorum (1994) also agree that factors moderating a salesperson's listening abilities include shared or common backgrounds of salesperson and buyer.

Brownell (2002) proposes that only when individuals have shared similar experiences (*i.e.*, a form of internal similarity) can they ever really understand the meaning of the language used to describe that experience. For example, listening in cross-cultural contexts takes greater attention and processing abilities than it does when interacting with members of our own language community. Steil, Summerfield, and de Mare (1983) also claim that differences in background and experiences cause usually slight, although in some cases great, differences in meaning of a message between one and the other. The words "democracy" and "freedom," for instance, vary widely in meaning from one culture to another. Similarly, it is difficult to listen to someone talk about travelling experiences in Africa if we know little about it.

To sum it up, it appears that the more similar the salesperson and the client, the easier it is for the salesperson to listen to the client. Unfortunately, none of the theories suggested in this section have been investigated empirically. Since similarity seems to positively affect one's listening skills, and since Bentley (1997) asked listening theorists to examine more deeply how listening effectiveness depended on speaker-listener similarity, we posit the following:

Hypothesis 5: There will be a positive relationship between salespeople-customer observable similarity and salespeople's listening skills.

Hypothesis 6: There will be a positive relationship between salespeople-customer internal similarity and salespeople's listening skills.

2.6 Customer Orientation

Saxe and Weitz (1982), pioneers in customer orientation studies, define customer-oriented selling as the practice of the marketing concept at the level of the individual salesperson. They also contend that highly customer-oriented salespeople engage in behaviours aimed at increasing long-term satisfaction. Consistent with that perspective, Ingram (1990) argues that a customer-oriented approach "employs truthful, non-manipulative tactics which satisfy the long-term needs of both the customer and the selling firm." As Kurtz, Dodge, and Klompmaker (1976) puts it, a salesperson should not wonder "what can I sell this individual" but instead ask "how can I best solve this person's problems?"

Sharma *et al.* (1999) conducted an interesting study that examined the salespersons' perceptions of several variables associated with relationship marketing. They reported the salespeople's thoughts on customer-oriented behaviours in the following way:

Salespeople feel that their (customer-oriented) behaviour should be driven by a "genuine concern" for the customer. It is essential for salespeople to be very close to their customers, have frequent contact with them, and develop an in-depth knowledge and understanding of their business. Salespeople ensure their concern by understanding their unique needs and making customers "feel very important."

2.6.1 Customer Orientation in the Selling Context

The existing sales trade literature generally agrees that customer-oriented selling leads to increased profits and customer satisfaction. Anecdotal support for the practice of customer-oriented selling has existed for a number of years. Kelley (1992) examined the concept of customer orientation and found it to be an important characteristic of high performers. Successful sales representatives identified "having a client orientation" as the secret of their success" (Bragg, 1986). According to Taylor (1986), "a customer-orientation is the high performer's biggest trait", and a customer orientation is important in both the industrial and consumer goods marketing arenas.

Despite numerous references to the benefits of customer-oriented sales behaviours, Saxe and Weitz (1982) assert that little empirical research has examined the effectiveness of customer-oriented selling. Keillor, Parker, and Pettijohn (2000) also claim that few published studies present empirical data

linking customer-oriented perspective with sales activities. Since 1990, only a few authors have provided evidence that professional salespeople can positively affect an organization's performance by utilizing a customer-oriented approach in establishing and maintaining relationships with clients (Macintosh *et al.*, 1992; Williams & Attaway, 1996). Keillor, Parker, & Pettijohn (2000) recently examined the relationship between customer orientation and sales outcomes. They found that customer orientation is significantly related to performance, which suggests that providing the necessary training in, and monitoring of, such behaviours may be a key component in developing a successful sales organization.

Although salespeople can realize long-term benefits by being customer-oriented, several costs are inherent to this strategy. For example, an opportunity cost arises when short-term sales are sacrificed to maintain customer satisfaction. Clearly, in some situations, the impact of an immediate sale outweighs the potential impact of future sales (Saxe & Weitz, 1982).

Sales representatives may fail to engage in customer-oriented selling when they do not expect future transactions (*i.e.*, a lack of long-term buyer-seller relationship opportunity) with the buyer, when the size of the purchase is relatively small, when the customer will not be a source of future business (either as a source of referrals or as a repeat customer), when the salesperson does not know how to engage in customer-oriented selling, or when the salesperson does not feel that customer-oriented selling will provide benefits commensurate with the incremental effort required (Saxe & Weitz, 1982). Therefore, salespeople are likely to engage in customer-oriented selling when the benefits of developing a

long-term relationship and the possible need to defer immediate sales in the interest of a larger payoff in the future outweigh the costs (Keillor, Parker, & Pettijohn, 2000).

2.6.2 Customer Orientation as an Antecedent of Listening Effectiveness

A pillar of a customer-orientation approach is that salespeople must understand customers' needs, expectations, and concerns (Keillor, Parker, & Pettijohn, 2000; Saxe & Weitz, 1982; Sharma *et al.*, 1999). MacKay (1988) also believes that the "best" salespeople are genuinely interested in their customers and that sales representatives sell to people not computers, therefore they must know the buyer's goals. It is obvious that accurately assessing the clients' needs cannot be achieved without sound listening skills.

The relationship between salespeople's customer-orientation and salespeople's listening skills is evident when one looks at some of the items commonly used to measure customer orientation. For instance, Saxe and Weitz (1982) employed the following items to measure customer-orientation: "I try to get customers to discuss their needs with me," "I try to find out what a customer's needs are," and (a negatively coded item) "I begin the sales talk for a product before exploring a customer's needs with him."

Since salespeople who are customer-oriented are expected to listen more accurately, and because authors such as Comer and Drollinger (1999) called for

empirical research to shed more light on the association between customer orientation and listening competency, we propose the following:

Hypothesis 7: There will be a positive relationship between salespeople's customer orientation and their listening skills.

2.7 Motivation to Listen

The use of the "motivation to listen"² construct has precedent in the communication literature (Barker, 1971; Brownell, 2002; Cegala, 1981; Steil, Barker & Watson, 1983; Weaver, 1972; Wolvin & Coakley, 1994). The existence of this concept brings support to the contention that one needs more than listening abilities to become an effective listener. Like any human behaviour, effective listening requires specific abilities and some degree of motivation.

2.7.1 Definition and Characteristics of the Motivation to Listen Construct

Motivation to listen is a complex concept we are only beginning to understand (Castleberry & Shepherd, 1993). Brownell (1994a) defined it as the value that an individual places on listening in a particular context. Daly & McCroskey (1984) referred to motivation to listen as a basic interest in other people and their ideas.

² The terms "motivation to listen" and "willingness to listen" have been employed interchangeably throughout the literature and seem to represent the same construct.

Motivation theory (Vroom, 1964) posits that individuals perform a particular task (e.g., listening) in order to obtain rewards that satisfy intrinsic and extrinsic needs obtained through accomplishing the task. Dyer and Parker (1975) conclude that a generally accepted definition of intrinsic rewards is “rewards derived directly from or inherent in the task or job itself,” whereas extrinsic rewards are “rewards derived from the environment surrounding the task or job.” On the one hand, intrinsic rewards (e.g., self-monitoring, concern for one's own self image) may play an important role in determining why salespeople are motivated to listen more effectively. On the other hand, extrinsic factors (e.g., potential monetary rewards, external recognition) may also influence the willingness of a salesperson to listen to the customer.

The concept of motivation to listen can change dramatically depending on the speaker and the context (Bentley, 1997). At the speaker level for instance, Brownell (1990) found that while middle hospitality managers were perceived as very good listeners by their supervisors, secretaries generally gave these managers much lower ratings. At the contextual level, Bentley (2000) stresses that new technologies enables people to become more selective about their willingness to listen. For example, caller ID allows a salesperson to screen out unwanted calls as will, whether it is the boss or an upset client. In contrast, cellular phones enable salespeople to reach prospects and be reached by any client at any time.

In an interesting article investigating listening development across the life span, Wolvin, Coakley, and Halone (1995) addressed the following research

question: "What motivates individuals to engage in the act of listening?" Perceptions provided by 174 participants led to the identification of five factors that motivates people to listen. These factors appear to orient around issues that are (a) person-centred (*i.e.*, the speaker), (b) individual-centred (*i.e.*, the self), (c) message-centred (*i.e.*, topic-based), (d) goal-centred (*e.g.*, acquisition of knowledge), and (e) outcome-centred (*i.e.*, affect). Surely, a salesperson's willingness to listen depends on both the salesperson and the context.

2.7.2 Motivation to Listen as an Antecedent of Listening Effectiveness

Although some authors omitted to include motivation in their listening model (*e.g.*, Todd & Levine, 1996), most authors agree that motivation positively impacts one's listening competencies. In a classic article on listening, Nichols (1948) discovered that listening retention was dependent on many factors, including motivation. Later, Petrie (1966) argued that motivation constitutes a key factor in listening effectiveness. Weaver (1972) also claimed that motivation could make a difference in listening behaviour.

In the trade literature, Stettner (1988) affirms that the best listeners have a sincere desire (motivation) to learn from others. Wheless (1998) states that listening does not occur because someone else begins to talk – it does not run on autopilot. To listen effectively, one must consciously choose to listen. In listening books, we can also find evidence to support the association between willingness to listen and effective listening. For instance, Steil, Barker, and Watson (1983) recognize the influence of motivation and subsequently

suggested the LAW of listening. The activity of listening, they noted, is dependent not only upon ability (A), but also upon your willingness (W). Thus, Steil, Barker, and Watson's (1983) LAW means "Listening = Ability + Willingness." In her recent manuscript, Brownell (2002) asserts, there is a strong link between motivation to listen and listening effectiveness. She adds that motivation constitutes a major factor in determining the level and persistence of newly acquired listening behaviours. Most people can increase their listening effectiveness simply by devoting more effort and energy to the activity.

In the academic literature, propositions (*i.e.*, not empirical tests) have been extolled to support the claim that motivation to listen constitutes a requisite to effective listening. For example, in their cognitive process of interpersonal listening, Castleberry and Shepherd (1993) posit that the listening behaviour is influenced by a strong motivation to listen. Ramsey and Sohi (1997) acknowledge that willingness to listen is a potential antecedent of effective listening. Boorom (1994) assumes that the salesperson's level of motivation to exert effort and pay attention to the customer constitutes a significant factor that influences a salesperson's listening ability. Wolvin and Coakley (1994) stress that the willingness to participate in communication transactions is essential to all listening encounters and experiences.

To our knowledge, only one study empirically examined the relationship between willingness to listen (in fact, he used "willingness to communicate") and listening effectiveness. Clark (1989) hypothesized a positive relationship between the two factors and it was supported. Clark (1989) concludes that "it seems

relatively clear that being more willing to communicate is an index of better listening comprehension.” Again, it is important to note that Clark (1989) examined the willingness to *communicate* construct, which is slightly dissimilar to willingness to *listen*.

It appears that a salesperson’s ability to sense, interpret, and evaluate what is being said depends in large measure on his/her motivation to listen. The association between the two factors is not obvious, as a salesperson who is motivated to listen accurately may not necessarily do so if he lacks important listening skills. Research in that area is therefore needed. In a landmark paper on listening effectiveness, Castleberry and Shepherd (1993) suggested the following proposition (to be tested): “Effective listening in personal selling is positively related to the degree to which the salesperson is motivated to listen.” Based on the aforementioned reasoning, we hypothesize that:

Hypothesis 8: There will be a positive relationship between salespeople’s motivation to listen and their listening skills.

2.8 Socio-Demographic Variables

Socio-demographic characteristics provide a useful source of information when they can be linked theoretically to performance criteria, such as effective listening behaviours. Churchill *et al.* (1985) found that the single most important determinant of performance was personal factors. Used early in the selection

process, they provide a quick screening device and may be more reliable than predictors of sales success than psychological tests (Wotruba, 1970).

While some book authors (e.g., Axtell, 1993) are increasing awareness of communication differences in socio-demographic characteristics such as gender, age, and culture, research seems to be only at the awareness stage. Following a ten-year investigation listening competency in the workplace, Cooper (1997) encouraged academicians to shed more light on the relationship between listening skills and demographic characteristics. In the next sections, we examine how listening effectiveness is affected by some socio-demographic variables, namely gender, age, culture, and years of experience as a salesperson.

2.8.1 Gender

The question of gender differences in listening has attracted considerable attention (Brownell, 2002; Emmert, Emmert, & Brandt, 1993; Marsnik, 1993). In reviewing sex differences in listening behaviours, Pearson, Turner, and Todd-Mancillas (1991) point out conflicting results obtained in available studies – some show men to be better listeners, some indicate insignificant results, and some identify women as superior listeners.

Early research in listening suggests that men are better listeners than women (Caffrey, 1955; Goldhaber & Weaver, 1968; Halley, 1968). However, Emmert, Emmert, and Brandt (1993) observe that many of these studies focus on lecture comprehension listening and ignore other contexts, such as

conversational listening in which much of the business listening takes place. These researches also ignore nonverbal communication, which conveys much of emotional expression. To our knowledge, the number of studies that identified men as being better listeners stops here.

In his Ph.D. thesis, Boorom (1994) analyzed the listening skills of 239 insurance salespeople. He compared the listening abilities of men and women and failed to detect a significant difference. In another Ph.D. dissertation, Neilsen (2000) used a sample of 74 telesales representatives to compare the listening competencies of men and women. Similarly to Boorom (1994), the effect of gender was not significantly correlated to listening scores. Recently, Castleberry, Shepherd, and Ridnour (1999) also indicated that there was no significant difference between males and females on their self-report listening test.

Based on our review of the relevant literature, most research supports the contention that women exhibit superior listening abilities than men. In general, women are often perceived as more empathetic listeners than men by both men and women (Bassili, 1979; Emmert, Emmert, & Brandt, 1993; Hanson & Mullis, 1985; Lundsteen, 1966; Richardson, 1999; Weaver & Kirtley, 1995). Women, in comparison to men, were found to (a) interrupt less often, (b) ask more questions, and (c) wait more often for a sign of interest before continuing (Carr-Ruffino, 1993; Leeds, 1991; Tannen, 1990). Furthermore, women are more likely to focus their complete attention on the speaker, expect and give more feedback during a conversation, and display higher levels of responsiveness than males. (Boorom, 1994; Marsnik, 1993; Martin & Anderson, 1996; Miller, 1976). This may

be why companies with more than half the sales force comprised of women identified “poor listening skills” as more important in predicting salesperson failure (Ingram, Schwepker, & Hutson, 1992). This may also be why over two-thirds of the women in Hite’s (1987) study on women and love, deemed “men’s failure to listen” as the element that brought the most frustration in their couple.

Brownell (1990) studied the listening skills of managers in the hospitality industry and uncovered that female had significantly better listening competencies than did their male counterparts. Emmert, Emmert, and Brandt (1993) gathered data from 190 employees from several major companies across different industries. In their study, women rated themselves as appreciably better listeners than men. Moreover, the employees’ associates rated women higher than men on the professionalism factor, which includes appropriate business listening behaviours such as preparation, taking notes, seeking clarification, paraphrasing for accuracy, and responding with prompt action.

Gender differences, favouring women, were also found regarding nonverbal aspects of listening. Bassili (1979) contends that women excel at understanding nonverbal communication. More specifically, Tannen (1990) argues that women are more sensitive to nonverbal cues, which suggests that they are more likely to take these variables into account in listening situations. Generally, women also maintain steadier eye contact when listening than men do. Brownell (2002) argues that women smile more often and tend to reveal emotions to a greater extent than men when listening – there is more leakage in their facial expressions. Marsnik (1993) found that when listening, women usually

signal that they are listening, especially by looking steadily at the speaker, nodding, and making “uh-huh” sounds. Typically, when a male listens, he makes only occasional eye contact, does little or no nodding, and may indulge in physical activity like walking around the room. The fact that women visually demonstrate their response through eye contact, head nods, smiling, and other positive affects likely contributes to perceptions of attentiveness, interest, empathy, and subsequent listening effectiveness (Buck, Miller, & Caul, 1974; Hall, 1984).

Although some gender differences are attributed to socialization or to learned behaviour, others are believed to have a biological link (Brownell, 2002). Marsnik (1993) explains that gender differences in listening can also be attributed to gender roles. She defines gender roles as “the behaviours and expectations set by society as masculine or feminine and regarded by that society as appropriate behaviour for males or females.” From their earliest years, boys and girls have dissimilar social experiences that subsequently influence the way they see and interpret events. Regardless of the culture, virtually without exception, boys and girls are reinforced and recognized for different sorts of behaviours (Tannen, 1990).

To sum it up, most research suggests that the positive traits related with effective listening are perceived to be associated with females and the negative traits interrelated with ineffective listening are perceived to be associated with males (Borisoff & Purdy, 1991). Based on the preceding literature, a greater

number of investigations have identified women as being more effective listeners than men. This leads to the following hypothesis:

Hypothesis 9: Saleswomen will exhibit superior listening skills than salesmen.

Martin and Anderson (1996) underline the importance of studying gender along with age in examining effective listening, as this allows for a better understanding of differences in listening traits. The impact of the listener's age is reviewed in the next section.

2.8.2 Age.....

Whether in work or in personal relationships, it is clear that humans exhibit different communication behaviours at different points across the life-span (Brownell, 2002; Wolvin, Coakley, & Halone, 1995). In the communication literature, several age differences have been uncovered. For example, older persons have reported greater satisfaction from conversation than have younger persons (Allman, O'Hair, & Stewart, 1994)

In the listening literature, Franklyn-Stokes *et al.* (1988) lend credence to the assertion that the mechanisms inherent within the processes of information seeking (e.g., listening) may be mediated by an individual's age. To our knowledge, only one study found no significant relationship between listening and age (Castleberry, Shepherd, & Ridnour, 1999) and only one uncovered that

people are better listeners as they get older (Martin & Anderson, 1996). Most studies uncovered the opposite.

Brownell asked 731 employees of a public utilities company to rate the listening behaviour of their managers. She found that older managers were given lower ratings than their younger counterparts. Wolvin, Coakley, and Halone (1995) surveyed 118 individuals representing five different age cohorts. Their result suggest that one's perceived level of listening effectiveness is inversely related to one's age. Coakley, Halone, and Wolvin (1996) added that while adults tended to rate their attention span as average, younger participants rated their attention span as "good" to "very good." Moreover, in assessing their listening experience, the adults tended to rate themselves lower than the younger participants.

Villaume *et al.* (1991) analyzed the effects of presbycusis on aging communicators. The researchers discovered distinctions between younger and older elderly listeners in processing content and relational factors in conversations. The study confirmed that aging is significantly associated with losses of both the content and the relational dimensions of listening.

Decline in listening abilities of older individuals might be explained by decline of their hearing acuity (Villaume & Reid, 1989). Furthermore, Allman (1993) observed that declining visual acuity, as a result of the aging process, reduces visual discrimination skills in decoding nonverbal messages. While Wolvin, Coakley, and Halone (1995) understand that some physiological changes – beginning with the sensory decline of middle age – can have an

impact on listening, they claim that the listener's physiological capacity is not the only variable affecting communication throughout the life span. A more psychological explanation is that older people may be more satisfied in their present position and therefore tend to be more passive as well. In fact, Coakley, Halone, and Wolvin (1996) found that an individual's subjective perception of his/her ability to hear is inversely related to his/her age. Memory may also provide a part of the explanation. As an individual ages, Brownell (2002) argues that concentration becomes harder, recall takes more time and requires a greater number of memory cues, and memorization strategies become more difficult to use. Hence, we posit that:

Hypothesis 10: There will be a negative relationship between salespeople's age and their listening skills.

2.8.3 Culture

Culture as been defined as a set of shared and enduring meanings, values and beliefs that characterize national, ethnic or other groups, orienting their behaviour (Hendon, Hendon, & Herbig, 1999). Culture directs judgment and opinion and describes the criteria for what is good or bad (Ueltschy *et al.*, in Press). Thus, culture is a fundamental aspect of marketing phenomena, with increasing relevance in the global arena (Penaloza & Gilly, 1999).

Most authors agree that culture projects a significant influence on human behaviour, as it provides people with a sense of identity and an understanding of

acceptable attitudes and behaviour within their society. While culture is the most general and indirect socialization agent (Laroche *et al.*, 2000), its importance in shaping human habits is nonetheless pervasive. In the communication literature, Thomlison (1991) defined intercultural listening as “communication in which the processes of receiving, attending, and assigning meaning are influenced by cultural differences.”

Because any language and communication is mostly learned, any assumption about listening is necessarily culture-specific. As Dillon and McKenzie (1998) argue, “what one perceives as characteristics of a good listener is often determined by subtle, yet powerful influences and rules characteristic of one’s own ethnic background.” An individual’s culture also influences perceptual processes, information processing, and listening expectations (Brownell, 2002).

Among the many dimensions of culture that affects listening, the following are perhaps more apparent: values and beliefs, behavioural norms, and nonverbal systems (Brownell, 2002). Concerning values and beliefs, many people in North America are perceived as speaker-centred, whereas listening is valued over speaking in many other cultures. Regarding behavioural norms, Brownell (2002) asserts that while the majority of the U.S. population views listening as a passive activity, individuals in other cultures have grown up viewing the listening role as active and involving. Nonverbal systems represent an area of particular strong cultural influence. Signs, for instance, vary dramatically from one culture to the next. What may be seen as an innocent sign of

encouragement in one culture can mean something drastically obscene in another (Brownell, 2002).

Several academicians investigated listening differences among cultures. For example, some researchers suggest that white people in the United States exhibit nearly twice as much eye contact while listening as they do while speaking. In contrast, African Americans often display more eye contact while speaking than while listening (Argyle & Cook, 1972; Lafrance & Mayo, 1976). Elizur (1987) observed an average of 0.6 smiles per encounter among Israeli bank tellers, whereas Ketrow (1991) recorded an average of 1.8 smiles per service encounter among U.S. bank tellers. In an interesting study involving cross-cultural listening pertinent to nonverbal cues, Ostermeler (1993) had American students interview 102 students from culture outside the United States. Here are some results:

- 1) Asians were perceived by 66% of the interviewers as having less eye contact than Americans, while Europeans and Middle Easterners as having more.
- 2) Latin Americans and Middle Easterners were found by more than 90% of the interviewers to have more emotions in their faces while listening. Asians and Europeans (to a lesser extent) revealed less facial emotions.
- 3) Observed as gesturing more than Americans were Latin Americans, while those perceived as gesturing less were Asians.

- 4) Perceived as smiling more than Americans were all five cultural groups (*i.e.*, Africans, Asians, Europeans, Latin Americans, and Middle Easterners).

In a recent research on listening style differences between American, German, and Israeli college students, Kiewitz *et al.* (1997) found the following differences:

- 1) Young German adults strongly endorsed an action-oriented listening style. They approach communication with a very active, inquisitive, and direct style focusing on rhetorical considerations to arbitrate or negotiate interpersonal interactions.
- 2) Young Israeli preferred the content style of listening, with careful analysis of the information emerging as a predominant aspect of the communication style.
- 3) Young Americans emphasize the social aspect of interaction (*i.e.*, the people-oriented style), but are also concerned about the time that these interactions require (time-oriented style).

According to many analysts and statisticians, members of African, Hispanic, and Asian American racial and ethnic groups in the United States will outnumber Whites for the first time in the twenty-first century. Furthermore, technology will make true globalization possible anywhere. People will find themselves communicating regularly with individuals from other parts of the world

who have different cultures and listening predispositions. Understanding the effect of culture on listening effectiveness seems of paramount importance. Since it appears that cross-cultural communication has profound implications for listening effectiveness (and since it is not the objective of the present dissertation to expand on the cultural factor), we simply propose that:

Hypothesis 11: Salespeople from different cultures will exhibit different listening skills.

2.8.4 Years of experience

Through years of experience, salespeople can improve their skills and develop a more elaborate knowledge of selling situations, customer types, and potential selling strategies (Weitz, Sujaan, & Sujaan, 1986). Many authors argue conceptually that experience differentially influence an individual's listening competence (Brownell, 2002; Coakley, Halone, & Wolvin, 1996; DiGaetani, 1980; Wolvin, Coakley, & Halone, 1995). One of the first authors to theoretically (*i.e.*, not empirically) look at the relationship between salespeople experience and listening abilities are Castleberry and Shepherd (1993). They explain the potential relationship between the two constructs with the following example:

One salesperson may enter a client's office with a pre-existing theory that carrying on a conversation with a receptionist is a waste of time and effort. However, a second salesperson may believe (out of experience) that important insights into the customer and the purchase situation may be gleaned from the receptionist and therefore be very attentive (focusing considerable cognitive capacity) to this opportunity. This illustrates the significant impact of experience on the interpersonal listening act.

Some academicians empirically tested the association between experience and listening competency in business settings. Like most of the constructs described in this chapter, results are sundry. Some researchers propose that experience is negatively linked with listening, some found no significant correlation, and others unveiled a positive relationship.

Brownell (1990) revealed that there is a tendency for managers who have held their position a shorter amount of time to be perceived by their subordinates as better listeners than more experienced managers. She suggests that new managers try harder to listen well because they perceive a greater need to familiarize themselves with their new situation. In contrast, experienced managers may feel that “they know everything” and tend to remain more passive around subordinates. Thus, Brownell (1990) suggests that a negative association exists between experience and listening competency. It is important to note, however, that the study has been conducted with business managers. Different results might be expected if a salesperson sample was involved.

Boorom (1994) categorized the salespeople involved in his research in two categories: salespeople with two years or less selling experience and those with more than two years experience. He found no significant correlation between experience and listening skills. Neilsen (2000) also concluded that sales experience was not significantly related to scores achieved on the Watson-Barker (1984) listening test.

Recently, Castleberry, Shepherd, and Ridnour (1999) surveyed 604 salespersons from a variety of firms and industries. They found a positive

relationship between sales experience and listening. Goby and Lewis (2000) conducted an interesting study of listening behaviours among insurance agents. They found that many new representatives who are very enthusiastic about selling the insurance policies tend to talk too much and thus, seem too pushy to the potential clients. Specifically, these new agents fail to pay attention to what their clients want and also tend to interrupt their client to answer any doubts or questions that are brought out. In contrast, more experienced salespeople were well aware of the key role that good listening skills play in insurance sales.

Dwyer, Schurr, and Oh (1987) argue that as experience with the client increases, the dyad is more likely to have passed through critical shakeout periods in the relationship. Such periods provide the salesperson with a greater understanding of the client and his/her idiosyncrasies. Thus, experience with the client is likely to impact on a salesperson's listening abilities. Perhaps over time in a sales position, salespeople learn to be effective listeners. For example, in a dialogue with a potential customer an experienced salesperson may learn to recognize (or categorize) certain phrases as indicating that the potential customer is ready to place an order (e.g., "can I pay with my credit card?") As a result, the salesperson will activate (from memory) an appropriate response. Since, it seems highly plausible that a salesperson's years of experience play a positive role in the listening act, we hypothesize the following:

Hypothesis 12: There will be a positive relationship between salespeople's experience and their listening skills.

Having formulated our hypotheses for the antecedents of effective listening, we now turn our attention to research on the potential consequences of salespeople's listening effectiveness.

CHAPTER THREE

THE CONSEQUENCES OF EFFECTIVE LISTENING

There are many positive and beneficial outcomes from effective listening. Historically, sales practitioners recognized the worth of listening and extolled its benefits in numerous trade publications (*e.g.*, Boyle, 1999; Caudill & White, 1991; diGaetani, 1980; Durgin, 1990; Karrass, 1998; Render, 2000; Stettner, 1988). It is not until very recently that researchers began to analyze empirically the potential benefits of salespeople's listening skills. As Papa and Glenn (1988) assert, "only limited empirical evidence exists that establishes a link between listening and specific outcome variables." To our knowledge, only five consequences related to selling success were examined so far: job satisfaction, adaptive behaviours, trust, satisfaction, and purchase intentions. Thus, there is a lot of room for improvement.

The selection of the consequences of effective listening to be investigated in the present dissertation should reflect the most cherished outcomes of sales managers and salespeople. Based on a review of the relevant literature and on informal discussion sessions with more than 50 sales professionals, the following seven consequences were selected: trust, service quality, perceived risk, satisfaction, purchase intentions, word-of-mouth, and sales outcome performance. An overview of each variable, as well as the rationale behind their selection, is discussed in the following sections.

3.1 Trust...

Trust is generally thought to be a key determinant of the quality of buyer-seller relationships (Swan, Bowers, & Richardson, 1999). Trust is so important that some authors went so far as to integrate it into the definition of the concept of relationship marketing (*e.g.*, Crosby, Evans, & Cowles, 1990; Morgan & Hunt, 1994). In the next paragraphs, we present some definitions and dimensions of trust and we discuss its relationships with sales performance and listening effectiveness.

3.1.1 Definitions and Dimensions of Trust

Investigations of customer trust of salespeople date from the mid 1970's (Swan, Bowers, & Richardson, 1999). Since then, numerous definitions have been awarded to the concept of trust. Schurr and Ozanne (1985) define trust as "the belief that a party's words or promise is reliable and that a party will fulfill its obligations in an exchange relationship." For Anderson and Weitz (1989), trust is "one party's belief that its needs will be fulfilled in the future by actions undertaken by the other party." Crosby, Evans, & Cowles (1990) refers to it as "customer's confident belief that the salesperson can be relied upon to behave in such a manner that long-term interest of the customer will be served." Morgan and Hunt (1994) conceptualize trust as "existing when one party has confidence in an exchange partner's reliability and integrity."

Ganesan (1994) contends that trust engulfs two dimensions: (1) objective credibility, defined as the belief that the other has the expertise to perform the job, and (2) benevolence, defined as the belief that the other has motives beneficial to the target when new conditions arise for which a commitment was not made. Similarly, Doney and Cannon (1997) contend that trust refers to the customer's perception of the salesperson's credibility (*i.e.*, expectancy that the salesperson's statements can be relied on) and benevolence (*i.e.*, extent to which the salesperson is interested in the customer's welfare).

Although several researchers in marketing (*e.g.*, Anderson & Narus, 1990; Anderson & Weitz, 1989) have treated trust as a unidimensional construct, the definitions mentioned above indicate that the concept of trust encompasses two dimensions. One common component is that trust is supported by salesperson competence, which includes skills, expertise, and ability such that information provided by the salesperson is valid and reliable. A second common component is that trust is rooted in the salesperson's benevolence or motivation to protect the customer's interests (Swan, Bowers, & Richardson, 1999).

Trust is generally built over time as a result of repeated exchange interactions (Nevin, 1995). Johnson, Barksdale, and Boles (2003) summarize the development of trust between a salesperson and a client in the following manner:

In the early stages of a relationship, the buyer will begin to make assessments as to whether the salesperson can be trusted. For example, does the salesperson follow up with the buyer when promised? Is the salesperson providing information that seems reasonable or is consistent with the buyer's knowledge of the product? Through repeated interactions, buyers begin to feel confident that their salesperson will act in a way that is in the buyer's best interest.

3.1.2 Trust in the Selling Context

A strong case for the importance of trust in personal selling is supported by general work in sociology as well as research that is specific to buyer-seller relationships (Swan *et al.*, 1988). Two major sociological reviews have presented ample evidence that trust is necessary for social order to exist, that is for stable relationships between individuals to emerge and endure over time (Barber, 1983; Lewis & Weigut, 1985). Work that is specific to the sales domain also supports the importance of trust (Swan *et al.*, 1988). Three articles have presented comprehensive reviews on trust, which have explained why trust is important in buyer-seller interactions (Dwyer, Schurr & Oh, 1987; Swan, Bowers, & Richardson, 1999; Swan & Nolan, 1985). The basic argument is that trust greatly facilitates the exchange process and that inversely, mistrust takes time and effort on the part of both the buyer and salesperson to overcome. In one of the first article to investigate the multidimensionality of trust, Ganesan (1994) claim that when trust exists, "buyers and sellers believe that long-term idiosyncratic investments can be made with limited risk because both parties will refrain from using their power to renege on contracts or use a shift in circumstances to obtain profits in their favour."

Trust is particularly important in relational selling contexts where customers seek predictable behaviours on the part of the salesperson such that a relatively high degree of certainty is attached to future rewards. Trust is also predominant when the service is complex, the environment is dynamic, and the

customer is relatively unsophisticated about the service (Crosby, Evans & Cowles, 1990). As Schlenker, Helm, and Tedeschi (1973) assert, cultivation of the buyer's trust is particularly important where uncertainty and risk are inherent and contracts and warranties are often absent.

Over the years, many researchers uncovered that trust is positively related to several variables in the selling domain. For example, trust was found to be significantly correlated to cooperation (Morgan & Hunt, 1994), relationship commitment (Achrol, 1991; Morgan & Hunt, 1994), satisfaction with salesperson (Crosby, Evans, & Cowles, 1990; Johnson, Barksdale, & Boles, 2003; Ramsey & Sohi, 1997), positive word-of-mouth intentions (Bergeron, Ricard, & Perrien, 2001), relationship appraisal (Johnson, Barksdale, & Boles, 2003), future interactions (Crosby, Evans, & Cowles, 1990; Ramsey & Sohi, 1997), long-term orientation (Ganesan, 1994), purchase intentions (Bergeron, Ricard, & Perrien, 2001; Pilling & Eroglu, 1994), and loyalty (Bergeron, Ricard, & Perrien, 2003).

3.1.3 Trust as a Consequence of Listening Effectiveness

Many authors speculate that salespeople's quality of listening is positively related to customers' trust (Bentley, 2000; Brownell, 1994, 2002; Cline & Clark, 1994; Farrant, 1996; Nichols, 1987; Nickels, Everett, & Klein, 1983; Salopek, 1999; Shepherd, Castleberry, & Ridnour, 1997). In the trade literature, Stettner (1988) affirms that "by asking the right questions and creating an atmosphere of fairness and genuine concern, he (the salesperson) builds trust and gives his

guests the freedom to express themselves openly.” Swan *et al.* (1988) have hypothesized that customers tend to have a greater degree of trust for salespeople who demonstrate an understanding of customer’s needs. Swan and Oliver (1991) also deem that when customers perceive that a salesperson is listening to what they are saying and working hard to fulfil their needs, they feel that the salesperson is honestly interested in them and is more trustworthy. Using an interesting analogy, Covey (1987) argues that “you would not trust a doctor’s prescription unless you had confidence in the diagnosis.”

Several authors in the communication and marketing literature have investigated the relationship between communication (which sometimes comprised listening) and trust. Anderson and Narus (1990) found that from both the distributor’s and the manufacturer’s perspectives, communication is a strong determinant of trust. Morgan and Hunt (1994) also demonstrated that communication between customer and firm representatives increases trust. Selnes (1998) found that timely and honest communications with the buyer have a strong effect on trust. As Sabel (1993) contends, because language is so imperfect, an open dialogue is often a necessary means of developing and preserving a shared understanding of the relationship, and thus, preserves trust.

To our knowledge, only two studies empirically investigated the relationship between listening effectiveness and customers’ perception of trust. First, Ramsey and Sohi (1997) surveyed 173 new car buyers and asked them to rate their salesperson’s listening effectiveness and trustworthiness. They found that there is a strong, positive association between listening perceptions and trust

in the salesperson. Second, de Ruyter and Wetzels (2000) hypothesized a positive relationship between three dimensions of listening (*i.e.*, attentiveness, perceptiveness, and responsiveness) and trust. Of the three listening component, perceptiveness and responsiveness were statistically correlated to trust.

As an additional evidence that listening skills constitute a significant antecedent of customer trust, Swan *et al.*, (1988) included the following item in their overall trust measure: "I would be able to confide in that salesperson and know that he/she would want to listen." Castleberry and Shepherd (1993) claim that further investigation of the relationship between listening and trust could certainly be enlightening for both the practitioner as well as the academic researcher. Since the literature seem to indicate that salespeople's listening behaviours play a pivotal role in enhancing trust, we offer the following hypothesis:

Hypothesis 13: Salespeople's listening skills will be positively associated with customers' trust in the salespeople.

3.2 Service Quality

Service quality is known to play a critical role in a firm's competitive advantage (Fitzsimmons & Fitzsimmons, 1994) and it is viewed by many authors has the most central construct in service research (Iacobucci, 1998). Service quality is also seen as one of the most important issues in developing and maintaining fruitful and prosperous relationships. Cronin and Taylor (1992)

postulate that the delivery of higher levels of service quality is the tactic that is predominantly employed by service providers effectively to carve a niche for themselves in the global market. In the next section, we scrutinize the concept of service quality.

3.2.1 Definitions and Dimensions of Service Quality

Service quality is a recent but extensively documented field. Grönroos (1984) define service quality as “the outcome of an evaluation process where the consumer compares his expectations with the service he perceived he has received.” Similarly, Parasuraman, Zeithaml, and Berry (1988) view service quality as the gap between consumers' expectations and their perceptions of the actual service. They view expectations as desires or wants relating to what the consumer feels the service provider should offer rather than what he would offer. Since then, most authors in the literature refer to service quality as the result from the difference between customers' perceptions for the services offered by the provider and their expectations *vis-à-vis* the provider that offer such services (Bahia & Nantel, 2000).

For some reasons, many authors purposely omitted to include the expectation-perception theory in their definition of service quality and provided a holistic perspective. Zeithaml (1988), for example, contends that service quality is the consumer's judgment about the overall excellence or superiority of a service. Likewise, Bitner and Hubbert (1994) define service quality as “consumers' overall

impression of the relative inferiority/superiority of the organization.” Anderson and Fornell (1994) refer to service quality as a global evaluation of a firm's service delivery system.

The attentive reader surely noticed that service quality is still an abstruse and abstract construct that is arduous to define. Obviously, this reflected on the dimensions associated with service quality. As brilliantly observed by Harrison-Walker (2001), studies have reported that service quality is composed of two (Mels, Boshoff, & Nel, 1997), three (Pitt, Watson, & Kavan, 1995), four (Gagliano & Hathcote, 1994), five (Pitt, Watson, & Kavan, 1995), six (Vandamme & Leunis, 1993), and even seven (Pitt, Watson, and Kavan, 1995) dimensions.

Parasuraman, Zeithaml, and Berry (1988) proposed probably the best-known scale of service quality: SERVQUAL. These authors affirm that service quality comprises five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Although SERVQUAL is very popular among academicians, the universality of its structure across different types of services had been questioned in a number of subsequent investigations (Babakus & Boller, 1992; Carman, 1990; Fick & Ritchie, 1991).

Following the criticisms of the SERVQUAL scale, many authors argue that the number and composition of service quality dimensions are likely to be dependent on service settings (Brown, Churchill, & Peter, 1993; Carman, 1990) and that there are two overriding dimensions of service quality (Arora & Stoner, 1996; Grönroos, 1984; Holmlund & Kock, 1996; Jamal & Naser, 2002; Levesque & McDougall, 1996; Parasuraman, Zeithaml, & Berry, 1991; Swanson & Davis,

2003). The first dimension is the core (or technical) aspect of the service, which refers to “what” the consumer receives. In a bank for example, a core aspect of the service would include checking for errors in a savings account. The second dimension is the relational (or functional) aspect of the service, which refers to “how” the service has been provided. In another bank example, relational aspects would include the courtesy of the staff. Baker and Lamb (1993) suggest that, for evaluative purposes, customers tend to rely primarily on functional-based dimensions of service quality, as they may not have the knowledge and/or skill to evaluate more technical-based dimensions.

3.2.2 Service Quality in the Selling Context

As a boundary spanner, the salesperson plays a critical role in the service delivery process. Salespeople are normally the primary, if not only, contact between the organization and its customers (Sharma & Sarel, 1995). Each of these customer contacts has the potential of positively or negatively impacting the customer's view of the service provided by the salesperson's company (Shepherd, 1999).

Service quality has been receiving much prominence in the marketing and selling bodies of literature because of its significant relationship to trust (Bergeron, Ricard, & Perrien, 2001), satisfaction (Bergeron, Ricard, & Perrien, 2001; Cronin & Taylor, 1992; Söderlund, 1998), word-of-mouth intentions (Harrison-Walker, 2001; Parasuraman, Zeithaml, & Berry, 1991), customer

retention (Boshoff, 1997; Keaveny, 1995), costs (Kellogg *et al.*, 1997), profitability (Soteriou & Zenios, 1999), market shares (Buzzell & Gale, 1987), and financial performance (Duncan & Elliott, 2002; Rust, Zahorik, & Keiningham, 1995).

The inseparability of production and consumption of many services makes the skill of the service provider readily apparent to the customer. This process quality is interpreted in large part during the delivery of the service, based on the actions of the front-line employees (Swanson & Davis, 2003). Variations in service performance can be expected across different salespeople and even within a salesperson, dependent on his/her skills, moods, etc. Thus, the relational abilities of the salesperson appear to be of paramount importance.

3.2.3 Service Quality as a Consequence of Listening Effectiveness

Surprisingly, after reading a plethora of studies on service quality and on listening, we did not find one single study (conceptual or empirical) that examined the relationship between listening competency and service quality. All we found was some hints that would suggest that a positive correlation exists between the two constructs. For instance, Parasuraman, Zeithaml, and Berry (1985) argued in an exploratory research that service quality was the additive consequence of ten central constructs, including communication and responsiveness – two concepts closely related to listening. Unfortunately, these two elements have not been explicitly addressed in the context of relational selling (Keillor, Parker, & Pettijohn, 2000). One of the few exceptions is Lee, Lee, and Yoo (2000), who

found that responsiveness is the most important factor in people-based industries.

Brownell (1996) asked 143 employees in a service firm to define service quality. Among the four most popular answers were “anticipating client’s needs” and “responding appropriately,” two abilities highly dependent on listening skills. Price, Arnould, and Tierney (1995) claimed that contact employee (such as salespeople) must be able to read customer needs in order to provide a service of great quality. Of course, appropriate need identification cannot be achieved without some sound questioning and listening skills. Brownell (1994) asks practitioners and academicians to address the following question in future research: “what does the concept of listening environment mean to establishing and maintaining quality service.” To answer her call, and based on the preceding scant literature, we propose that:

Hypothesis 14: Salespeople’s listening skills will be positively associated with customers’ perception of service quality.

3.3 Perceived Risk

Perceived risk, with more than 40 years of prosperous research tradition, is an important construct in the social sciences with a rich and varied history of research (Campbell & Goodstein, 2001). Consumers’ perception of risk is also recognized in the marketing literature as an important factor that strongly influences consumer behaviour (Laroche, Bergeron, & Goutaland, 2003). We

present some definitions and dimensions of perceived risk in the next sections, as well as potential links with salespeople's listening abilities.

3.3.1 Definitions and Dimensions of Perceived Risk

In 1960, Bauer introduced the theory of perceived risk by stating the following: "I have neither confidence nor anxiety that my proposal will cause any major stir. At most, it is to be hoped that it will attract the attention of a few researchers and practitioners and at least survive through infancy." Bauer (1960) suggested that consumer behaviour be considered as an instance of risk taking, based on the fact that "any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant." Cunningham (1967) also conceptualized perceived risk in terms of uncertainty and consequences. He adds that "the consumer can only react to the amount of risk he/she actually perceives and only to his/her subjective interpretation of that risk."

After an exhaustive review of literature on perceived risk, Mitchell (1999) affirms that the best conceptualization of perceived risk (for researchers and practitioners alike) focus on two dimensions: outcome uncertainty and possible negative consequences of the outcome (Bauer, 1960; Cunningham, 1967; Taylor, 1974; Ross, 1975). Dowling (1986) proposes that the uncertainty and adverse consequences associated with the acquisition of a product will be influenced by the individual's risk tolerance. Bettman (1973) also agree that both

uncertainty and consequences contribute in variance to the overall risk ratings, the effects of uncertainty being most pronounced at high levels of importance.

Numerous types of perceived risk have been acknowledged in the literature. Cox and Rich (1964) identified "economic cost" as the most commonly discussed element of risk, although it is not the only one, and may not even be the most important. Later on, Jacoby and Kaplan (1972) came up with five independent types of risk: financial, performance, physical, social, and psychological. A sixth important risk parameter, time risk, was identified by Roselius (1971). Briefly, financial risk is the potential loss of money associated with the item purchase (Laroche, McDougall, Bergeron, & Zhiong, to be published). Performance risk is the potential loss due to item failure after purchase (Laroche, McDougall, Bergeron, & Zhiong, to be published). Social risk is the potential loss of esteem, respect, and/or friendship offered to the consumer by other individuals (Murray & Schlacter, 1990). Psychological risk is the potential loss of self-image or self-concept as the result of the item purchase (Murray & Schlacter, 1990). Time risk is the potential loss of time and effort associated with purchasing the item (Murray & Schlacter, 1990). Several authors also confirmed the multidimensional nature of risk perception (Greatorrex & Mitchell, 1994; Havlena & DeSarbo, 1990; Murray & Schlacter, 1990).

Because outcomes of an exchange are uncertain, consumers desire to manage the risk inherent to their transaction. Authors such as Taylor (1974) argue that once a risk has been perceived by the consumer, it is possible to determine relatively precisely his/her behaviour as a function of this risk. The

extensive research on perceived risk has shown that consumers' perceptions of risk are central to their evaluations and purchasing behaviours (Dowling & Staelin, 1994). Specifically, as perceived risks increases, consumers are more likely to shop around, to compare alternatives, to ask friends and relatives for advice (Boze, 1987), and to refute new brands (Ross, 1975). These findings, among others, demonstrate the predominant effect of perceived risk on consumer's purchasing behaviour.

3.3.2 Perceived Risk as a Consequence of Listening Effectiveness

We were unable to find one single conceptual or empirical study that linked listening effectiveness with perceived risk. In our opinion, we can little afford to ignore the correlation between the two constructs. Hence, we found some quotes taken from the listening literature that might suggest that salespeople listening skills reduces consumers' perception of risk.

Comer and Drollinger (1999) propose that "empathetic listening salespeople are less likely than are others to experience conflict within relationships because of their facility in anticipating problems before they arise." They add that skilful listeners show the sincere desire that they want to work with customers (as opposed to against them). Thus, we can assume that consumers are less likely to perceive risk with salespeople who listen effectively.

The perception of risk is subjective, as is perception of information (Taylor, 1974). Murray (1991) affirms that in general, the greater the perceived risk in a

pre-purchase context, the greater the consumer propensity to seek information about the product. Sheth and Venkatesan (1968) also report that high-risk perceivers search for more information. By extension, Selnes (1998) contends that collecting more information can reduce customers' perception of risk. According to Jacoby, Speller, and Kohn (1974), increasing the information load makes consumers feel better about their choice. It can then be assumed that salespeople who carefully listen to their customers' questions and provide pertinent information to them reduce the customers' perceived risk at the same time. Based on the aforementioned scarce literature, we posit that:

Hypothesis 15: Salespeople's listening skills will be negatively associated with customers' perceptions of risk.

3.4 Satisfaction

In 1954, Drucker, an early proponent of the marketing concept, argued that creating a satisfied customer was the only valid definition of business purpose. Nowadays, customer satisfaction still represents an imperative cornerstone for customer-oriented business practices across a multitude of companies operating in diverse industries (Szymanski & Henard, 2001) and can be considered the essence of success in our highly competitive business world (Jamal & Naser, 2002). As Sanzo *et al.* (2003) puts it, satisfaction constitutes a construct of vital importance in the explanation of any type of relationship between two or more parties.

3.4.1 Definitions and Dimensions of Customer Satisfaction

Although the research literature on satisfaction has swelled enormously over the past three decades, a universally agreed theoretical or operational definition still eludes marketing academics. A widely used paradigm of customer satisfaction is the “disconfirmation-of-expectations” theory (Oliver, 1980). It defines satisfaction as a mental comparison of the quality that a customer expected to receive from an exchange and the level of quality the customer perceives actually receiving from the exchange (Churchill & Surprenant, 1982; Spreng, MacKenzie, & Olshavsky, 1996; Oliver & Desarbo, 1988; Oliver & Swan 1989). This theory usually means that service performance falls short of (exceeds) what a consumer expected when making a purchase decision with negative (positive) implications for the service experience. In other words, customers whose expectations are not met are dissatisfied, customers whose expectations are met or exceeded slightly are merely satisfied, and customers whose expectations are substantially exceeded are highly satisfied or delighted. (Jones & Sasser, 1995).

Even if the disconfirmation-of-expectations theory is commonly employed, it still lacks some coherence and common sense. For example, it assumes that a consumer who expects and receives poor performance will be satisfied. Suppose, for instance, that a man is going to dinner with his mother-in-law. If he expects the event to be boring, and that it is indeed tiresome, the man is most likely to be unsatisfied (even if his expectations were met).

Moreover, the attentive reader perhaps noticed that the definition given to satisfaction resembles closely to that of service quality, which is defined as “the difference between consumers' expectations and their perceptions of the actual service.” Both definitions are rooted in an expectations/disconfirmation paradigm. In our opinion, quality is simply one the dimension on which satisfaction is based. In other words, service quality seems to represent one of the many antecedents of customer satisfaction.

Like service quality, satisfaction was also attributed “all-inclusive” definitions. For example, Crosby, Evans, and Cowles (1990) refer to customer satisfaction with the salesperson reflects as an emotional state that occurs in response to an evaluation of the interaction experience that the customer has with the salesperson. For Howard and Sheth (1969), satisfaction is “the buyer's cognitive state of being adequately or inadequately rewarded for the sacrifice he has undergone.” Jap (2001) described relationship satisfaction as a positive affective state resulting from the appraisal of all aspects of a working relationship. Jamal and Naser (2002) define satisfaction as “the feeling or attitude of a customer towards a product or a service after it has been used.”

Consumer satisfaction has often been operationalized at both the global and attribute level. Geyskens, Steenkamp, and Kumar (1999) conceptualized two dimensions of satisfaction: noneconomic (*e.g.*, communication skills, expertise) and economic (*e.g.*, sales, return on investment). Several authors theorized a multi-attribute model of satisfaction, comprising such components as product,

service, price, sales staff, communication, adaptability, and other business-related characteristics.

3.4.2 Satisfaction in the Selling Context

In relationships with customers, salespeople play a critical role since their personal interactions and ongoing efforts to build and maintain the exchange can be a source of customer satisfaction (Cravens, 1995; Wotruba, 1991). The salesperson's task is not only to understand customer needs, but to also build the customer's commitment to the seller and satisfaction with the sales relationship (Jap, 2001). In fact, more and more companies are including customer satisfaction measures in their sales force evaluations.

Despite the obvious importance of customer satisfaction for most businesses today, Szymanski and Henard (2001) observed in their meta-analysis of 50 relevant papers that "few studies have investigated the outcomes of satisfaction and only a few outcomes of satisfaction have been investigated in these studies." In fact, they note that only three outcomes were studied on a regular basis: complaining behaviours, negative word-of-mouth, and repurchase intentions. First, complaining to sellers has been identified as a mechanism for venting anger and frustration after an unsatisfying consumption experience (Nyer, 1999), even though most consumers complain with their feet (*i.e.*, they leave the store). Second, negative word-of-mouth to other consumers also represents a form of complaining behaviour that is expected to increase in the

face of a dissatisfying experience. Third, satisfaction is thought to affect the likelihood that consumers will buy the offering again. Szymanski and Henard's (2001) meta-analysis reveal that customer satisfaction is negatively related to complaining behaviours and positively associated with word-of-mouth and repurchase intentions.

Even if Szymanski and Henard's (2001) meta-analysis only comprised three consequences of satisfaction, we found empirical evidence linking satisfaction with other relevant outcomes. For example, satisfaction was significantly (and positively) related to service value (Chang & Wildt, 1994; Sirohi, McLaughlin, & Wittink, 1998; Sweeney, Soutar, & Johnson, 1999), usage of services (Bolton & Lemon, 1999), customer retention (Fornell, 1992), relationship continuity (Anderson, 1994; Fornell, 1992), profitability (Loveman, 1996), and loyalty to the organization (Bergeron, Ricard, & Perrien, 2003; Hallowell, 1996; Sivadas & Baker-Prewitt, 2000).

3.4.3 Satisfaction as an Antecedent of Listening Effectiveness

Only a marginal group of authors empirically examined the relationship between communication and satisfaction. In their meta-analysis of the antecedents of customer satisfaction, Szymanski and Henard (2001) did not include one single variable related to communication. From the small number of authors who investigated a link between the two constructs, Selnes (1998) found that the communication process between customers and sales representatives is

vital to the formation of satisfaction because it can result in a mutually held view regarding expectations and performance. Morgan and Hunt (1994) empirically demonstrated that communication between customer and firm representatives may increase the satisfaction formation process by aligning perceptions and expectations.

With regard to the relationship between listening behaviour and satisfaction, three papers examined the relationship empirically. First, Anderson and Martin (1995) surveyed 196 communication students involved in small group projects. The authors expected a positive association between perceived listening behaviour and member satisfaction. They based their expectation on the interpersonal needs theory (Schutz, 1966), which states that people have certain interpersonal needs that must be fulfilled for their interaction experience to be rewarding. Anderson and Martin (1995) found a positive association between three components of listening (attentiveness, perceptiveness, and responsiveness) and satisfaction in the context of group communication (*i.e.*, not in the context of buyer-seller relationships).

Second, Ramsey and Sohi (1997) proposed a positive association between perceived salesperson listening behaviour and customer satisfaction. They argued that “when customers perceive that a salesperson listens actively to what they say and responds in an appropriate manner, they may feel that their interpersonal needs of inclusion, control, and affection are being fulfilled, and hence they are more likely to be satisfied in their dealings with that salesperson.”

Contrary to expectations (and theory), perceived salesperson listening behaviour did not have a significant direct effect on customer satisfaction.

Third, de Ruyter and Wetzels (2000) empirically tested the relationship between three dimensions of listening (*i.e.*, attentiveness, perceptiveness, and responsiveness) and satisfaction. The results indicated that two dimensions of listening (attentiveness and responsiveness) are direct drivers of satisfaction. Although Ramsey and Sohi (1997) did not find a significant association between listening behaviour and customer satisfaction, de Ruyter and Wetzels' (2000) examination at the dimensional level has helped to further nuance the link between the two constructs.

Arguably, improving the listening skills of a sales force can be translated into an increase of customer satisfaction. Therefore, we present the following hypothesis for investigation:

Hypothesis 16: Salespeople's listening skills will be positively associated with customers' satisfaction.

3.5 Purchase Intention

The benefits of maintaining a base of long-term customers are widely recognized by marketers. Given that the cost of retaining an existing customer is less expensive than prospecting for a new customer (Spreng, Harrell, & Mackoy, 1995), purchase intention is a very important consideration for businesses. In the next sections, we explore the concept of purchase intention.

3.5.1 Definitions, Goals, and Accuracy of Purchase Intentions

Purchase intentions refer to the degree of perceptual conviction of a customer to repurchase a particular product (or service) or to repurchase any product (or service) at a particular organization. The essence of purchase intention encompasses concepts such as probabilities (*e.g.*, what is the probability that I will repurchase) and expectations (*e.g.*, how likely am I to repurchase). For example, consumers may not intend to buy a chocolate bar in the next month, but may still expect that the situation will probably occur.

For the consumer, patronage intentions fulfill two important goals. One, increased intentions allow for greater shopping task fulfillment through the acquisition of goods, services and information, and through this fulfillment, utilitarian shopping value is increased. Second, increased intentions are associated with hedonic value through an increased desire to stay and continue gratification (Holbrook & Gardner, 1998). Also, an evaluation that a task is being fulfilled can provide personal gratification in and of itself leading to increased hedonic shopping value.

The implicit assumption made by those who gather and analyze consumer intentions data is that they will reflect future sales behaviours. If customers' reported intentions imperfectly predict actual behaviour, then any model of behaviour based on intention data would remain, at best, hypothetical. So, how accurate are purchase intentions?

Research in social psychology suggests that intentions are the best predictor of an individual's behaviour because they allow each individual to independently incorporate all relevant factors that may influence the actual behaviour (Fishbein & Ajzen, 1975). Moreover, Fishbein and Ajzen's (1975) classic attitude-behaviour theory adds theoretical evidence to the contention that intentions lead to purchase. Additionally, Luce (1998) claims that the influence of prior repatronage intentions is likely to be very strong because customers maintain the *status quo* to satisfy coping goals, thereby minimizing explicit confrontation of negative potential decision consequences.

After a brief review of the literature, we found only one study that failed to establish a significant correlation between intention to purchase and actual behaviour (Lee, Elango, & Schnaars, 1997). The authors analyzed intentions data (for cars and houses) from the U.S. Conference Board, and past sales data from different secondary data sources. They conclude that "very little support is found for using buying intentions as a forecasting tool for predicting the sales of durable goods." Besides Lee, Elango, & Schnaars (1997), most authors found a positive relationship between the two constructs.

In 1959, Tobin was one of the first authors to uncover a positive correlation between purchase intentions and purchase behaviour. Since then, numerous investigations have shown that intentions are predictive of sales (Bemmaor, 1995; Juster, 1966; McNeil, 1974; Morwitz & Schmittlein, 1992; Mullet & Karson, 1985). Longitudinal studies also indicate that customers' prior repatronage intentions directly affect their subsequent repatronage decisions

(LaBarbera & Mazursky, 1983). Some researchers even demonstrate that merely asking respondents whether they intend to purchase a durable good actually increases subsequent purchase of the product (Morwitz, Johnson, and Schmittlein, 1993).

Although the observed relationship between intentions and actual purchase is generally positive and significant, the strength of the relationship varies from study to study. In Juster's (1966) investigation, of those respondents who claimed they would "definitively or probably" purchase a car in the next six months, only 50% actually purchased. Jamieson and Bass (1989), as well as Morwitz and Schmittlein (1992) found similar results in different marketing context. Typically, respondents do not have perfect information about changes that may occur in the future, which may affect probability of purchase. As Young, DeSarbo, and Morwitz (1998) note, we should expect to observe that not all intenders purchase and that some non-intenders do purchase, even with perfectly rational respondents. In addition, Morwitz and Schmittlein (1992) affirm that the relationship between purchase intention and subsequent purchase also varies across demographic and product usage-based segments. They observe that some segments of intenders are more likely to fulfil their intentions than others, and that some segments of non-intenders are more likely to purchase despite their intentions than others.

3.5.2 The Value of Purchase Intentions for Business Organizations

In practice, purchase intentions can be used to make a variety of managerial decisions (Morrison, 1979). Kalwani and Silk (1982), as well as Infosino (1986), observe that brand managers often use product category purchase intentions to take enlightening decisions. For example, consumer durable-goods producers can use purchase intention measures to help anticipate major shifts in consumer buying so that they can adjust their production and marketing plans accordingly (Armstrong, Morwitz, & Kumar, 2000). Buyer-intention surveys can also be useful in estimating demand for new products (Morrison, 1979; Lehmann, 1989; Silk & Urban, 1978). Armstrong, Morwitz, & Kumar (2000) compared buying intentions with other sales forecasting tools. They found that purchase intentions represent an accurate measure of future sales and that it provides better forecasts than an extrapolation of past sales trends.

Marketing managers can also employ customers' purchase intentions because they are strongly linked with several other important marketing-related variables. For instance, buying intentions are strongly correlated to sales effectiveness (Crosby, Evans, & Cowles, 1990), product quality (Richins & Bloch, 1991), service quality (Fornell, 1992; Cronin & Taylor, 1994; Zeithaml, Berry, & Parasuraman, 1996), relationship quality (Crosby, Evans, & Cowles, 1990), word-of-mouth (Crocker, 1986), trust (Bergeron, Ricard, & Perrien, 1991; Pilling

& Eroglu, 1994), customer satisfaction (Bergeron, Ricard, & Perrien, 1991; LaBarbera & Mazursky, 1983), and loyalty (Söderlund, 1998).

Armstrong (1985) argues that intentions data are particularly valuable under the following conditions: (1) the event being predicted is important, (2) the respondent has a purchasing plan (at least the high intenders do), (3) the respondent can fulfill the plan, (4) new information is unlikely to change the plan over the forecast horizon, (5) responses can be obtained from the decision maker, and (6) the respondent reports correctly. Furthermore, such conditions are likely to be met for short-term purchase intentions for expensive goods and services (Armstrong, Morwitz, & Kumar, 2000).

3.5.3 Purchase Intentions as a Consequence of Listening Effectiveness

The best predictor of customer's likelihood of seeking future contact with a salesperson is the quality of the relationship to date (Crosby, Evans, & Cowles, 1990). Specifically, listening enhances the practitioner-client relationship, thereby increasing the probability of a positive service outcome (Hepworth & Larsen, 1986). Nugent (1992) also indicates that listening creates a positive impact on clients and thus has a positive affective influence on the practitioner-client relationship. When customers perceive that a salesperson is listening to what they are saying, they may feel cared for, understood, and more inclined to interact with that salesperson again (Ramsey & Sohi, 1997).

Marketing academicians examined behaviours customers prefer in a salesperson (Goff *et al.*, 1997; Hawes, Rao, & Baker, 1993). Among their favourite behaviours were “buying assistance” and “friendly relationships,” two activities demanding efficient listening abilities. de Ruyter and Wetzels (2000) developed and tested an interesting model that incorporated three dimensions of listening skills and “intention to call again” in voice-to-voice service encounters. Although, they did not examine a direct relationship between the two constructs, they found an indirect effect of listening competency on future intentions through trust and satisfaction.

To our knowledge, only one study empirically investigated a direct association between salespeople’s listening abilities and customers’ purchase intentions. Ramsey and Sohi (1997) surveyed 173 car buyers and asked them to rate their salesperson’s listening skills and their own anticipation of future interaction. The results show that perceptions of listening have a significant positive effect on a customer’s anticipation of future interaction with the salesperson. Although Ramsey and Sohi (1997) did not measure buying intentions *per se*, their four-item measure of “anticipation of future interaction” contained one item related to purchase intentions, namely “I will purchase from this salesperson again.” Based on the existence evidence, we posit that:

Hypothesis 17: Salespeople’s listening skills will be positively associated with customers’ purchase intentions.

3.6 Sales Outcome Performance

Without doubt, performance is the ultimate concern to sales managers and sales researchers. For decades, considerable attention has been given to identifying and validating salesperson characteristics predictive of higher performance levels (Goolsby, Lagace, & Boorum, 1992). Hence, the sales force and its performance are critical to the success of most business organizations. In the next sections, we explain some definitions and facets of sales performance, as well as its relationship with listening effectiveness.

3.6.1 Definitions and Dimensions of Sales Outcome Performance

Cravens *et al.* (1993) classified sales performance into three categories: (1) non-selling behavioural performance, (2) selling behavioural performance, and (3) outcome performance. Non-selling behavioural performance pertains to support functions that do not directly affect sales interactions such as writing reports and controlling expenses. Selling behavioural performance refers to activities directly related to generating sales. It notably includes possession of technical product knowledge and communication skills. Outcome performance encompasses accomplishing sales objectives (e.g., actual sales, meeting quotas, and other external factors). Walker (1979) also refers to the third component as a “summary index of organizational outcome for which an individual is at least

partly responsible, such as sales volume..." In the present section, we focus mostly on sales outcome performance.

A plethora of previous sales research has treated sales outcome performance as a unidimensional phenomenon. However, some authors properly recognize that the construct is clearly more complex than what can be captured by a single measure (Goolsby, Lagace, & Boorum, 1992). In a comprehensive (and frequently-cited) paper, Behrman and Perreault (1982) identified three types of sales diagnostic to evaluate sales performance: quantitative measures, evaluation by knowledgeable others, and self-evaluations. The authors argue that each method has important strengths and significant weaknesses.

First, quantitative measures include dollar sales, unit sales, contribution to profit, etc. Since it is compelling to rely on these easily accessible numbers as a logical criterion measure of salesperson performance, they have been widely used in the past (*e.g.*, Crosby, Evans, & Cowles, 1990; Davis & Silk, 1972; Dawson, Soper, & Pettijohn, 1992; Keillor, Parker, & Pettijohn, 2000; Morris *et al.*, 1991). Yet, there may be problems with quantitative measures. For example, inequality across different sales territories, product lines, and/or customer accounts often exists (Wolfe & Albaum, 1962). Thus, sometimes company data that seems to be objective may suggest differences in performance among salespersons that may be attributable to factors beyond the control of the individual (Behrman & Perreault, 1982). Churchill *et al.* (1985) claim that companies can control for externalities with such items as "a percentage of

quota, sales corrected for economic conditions, or the salesperson's route difficulty."

Second, knowledgeable others, such as customers and sales managers, can evaluate the sales performance of a salesperson. These evaluations are more flexible than quantitative measures because they consider different facets of the job. Landy and Farr (1980) suggest that appraisals by knowledgeable others are often superior to "harder" performance measures because supervisors integrate across many aspects of performance, some of which are not readily quantifiable. However, sales managers' appraisals still lack efficiency in many contexts. For example, when salespeople operate across organizational boundaries, much of their effort is beyond the view of sales managers. Hence, the managers may have little firsthand knowledge about what the salesperson actually does with customers, other than what shows up in summary reports of quantitative data (Behrman & Perreault, 1982). Customers' appraisals are also risky since only a limited subset of the criteria relevant to the employing company may be important to customers (Behrman & Perreault, 1982). Furthermore, Jones *et al.* (1965) found that salespeople can use personal relationships to bias managers' and customers' evaluations upwardly.

Third, salespeople's self-evaluations have been employed in numerous studies. After all, the sales representative best knows the details of the many requirements of the job, how well he/she actually performs, and what can be accomplished (Behrman & Perreault, 1982). Possible concern with self-rating is that salespeople have little introspective access to cognitive processes and that

they tend to be overly generous when assessing their own performance (Anderson, Warner, & Spencer, 1984; Landy & Farr, 1980; Nisbett & Wilson, 1977; Paulin, Perrien, & Ferguson, 1997).

As was pointed out five decades ago, the exclusive reliance on only one type of salesperson's performance evaluation may not be appropriate for sales research purposes (Rush, 1953). However, to the extent that a number of relevant measures are available in each category and across categories, it is desirable to develop appropriate composite performance measures (Churchill *et al.*, 1985; Dawson, Soper, & Pettijohn, 1992; Keillor, Parker, & Pettijohn, 2000; Lamont & Lundstrom, 1977; Malhotra, Peterson, & Leiser, 1999). Several evaluation criteria, each of which emphasizing on different aspects of performance and each of which having its own particular biases, are better than one criterion. As Behrman and Perreault (1982) conclude, "confidence in the validity and generalizability of results from a sales force research project would be enhanced if concurrent use of alternative operationalizations of the same criterion variable yielded the same results and conclusions."

3.6.2 Sales Performance as a Consequence of Listening Effectiveness

One of the principal driving forces underlying the research interest in salespeople's listening behaviours is the speculation that they are related to sales performance. For years, it has been suggested (and rarely tested) that salespeople who are effective listeners are better sales performers (Moore,

Eckrich, & Thompson, 1986; Nichols & Stevens, 1957; Stettner, 1988). For instance, Wolvin and Coakley (1996) theoretically proposed that:

A salesperson who first asks the customer about his or her needs and then listens to the customer's verbal responses is better able to determine how a product will meet the customer's needs. The sales representative is in a much better position to help the customer than the salesperson who believes that selling chiefly involves assuming the role of speaker. Through listening and meeting customer needs, the salesperson is positioned to realize increased sales.

Because sales presentations are dynamic, salespeople must maintain high levels of relational communication to monitor conversational flow, notice nonverbal buying cues, and discover relevant needs (Boorum, Goolsby, & Ramsey, 1998). Effective interpersonal listening allows the salesperson to gain the accurate perception needed to practice adaptive selling behaviours, which in turn should result in higher performance (Spiro & Weitz, 1990; Weitz, Sujan, & Sujan, 1986). As Castleberry, Shepherd, and Ridnour (1999) put it, "sales managers agree that a salesperson's ability to effectively listen has an impact on sales performance."

In 1962, Pace investigated communication skills in door-to-door selling. The sales force was divided into two groups (high and low performers) based on an objective measure of sales performance. An expert communication specialist rated each salesperson on her quality of listening, use of voice, use of language, eye contact, personal attitude, and initial impression during two conversational interviews. Listening, by itself, did not significantly related to performance. However, a global composite of communication skills, including listening, impinged on performance.

In 1997, Shepherd, Castleberry, and Ridnour proclaimed that they were the first authors to test empirically the relationship between salespeople's listening behaviours and sales performance. Using self-report answers from 79 salespeople, the authors found that listening exhibits a positive correlation with sales performance. Shepherd, Castleberry, and Ridnour (1997) concluded that successful application of listening skills contributes to the added value of the personal selling exchange.

In 1998, Boorum, Goolsby, and Ramsey surveyed a convenience sample of 239 insurance agents to test the relationship between interaction involvement (a construct analogous to listening, as we define it) and sales performance. They found a positive direct effect of interaction upon sales performance outcomes. This relationship was additionally strengthened by a significant indirect effect channelled through adaptive selling. Boorum, Goolsby, and Ramsey's (1998) investigation also supports the potency of listening skills to explain potential sales outcomes.

In 1999, Castleberry, Shepherd, and Ridnour (1999) empirically tested the relationship between listening competency and sales performance with a sample of 604 sales representatives from a variety of firms and industries. Using self-report measures, the authors tested the relationship in several ways. First, they uncovered a positive significant correlation between listening and the salesperson's overall performance. Second, they divided respondents into three listening groups of approximately equal size: top-level listeners, middle-level listeners, and lower-level listeners. Results indicated that the better the listener,

the better the performance on each individual performance item. Third, Castleberry, Shepherd, and Ridnour (1999) explored the relationship between three components of listening (*i.e.*, sensing, processing, and responding) and sales performance. Each dimension of listening was found to be significantly correlated with performance

Although the preceding authors brought both important and relevant insights into the relationship between listening and sales performance, the measures of performance they employed may be curtailed. These authors solely employed self-reported measures, even though appraisals associated with various information sources are more appropriate. Given the increased emphasis on both listening skills and sales performance, the question that begs our attention is whether improvements in salespeople listening competency leads to improvements in the types of performance appraisals discussed previously. Hence, we propose the following:

Hypothesis 18: Salespeople's listening skills will be positively associated with their quantitative sales performance.

Hypothesis 19: Salespeople's listening skills will be positively associated with their customers' evaluation of sales performance.

Hypothesis 20: Salespeople's listening skills will be positively associated with their own evaluation of sales performance.

3.7 Word-of-Mouth Communications

Word-of-mouth (WOM) is probably the oldest mechanism by which opinions on products, brands, and services are developed, expressed, and spread (Lau & Ng, 2001). In 1954, Whyte found the presence of a vast and powerful network consisting of neighbours exchanging product information in contexts such as “over the clothesline” and “across backyard fences.” Since the 1960’s, more than 100 articles have documented the pervasive influence and importance of Word-of-Mouth (WOM) on consumer behaviour. In the next sections, we discuss some definitions, dimensions, and pertinent characteristics of word-of-mouth communications.

3.7.1 Definitions and Dimensions of Word-of-Mouth Communications

The significance of word-of-mouth (WOM) communications in the service sector is well documented (Hartline & Jones, 1996). File, Judd, and Prince (1992) define WOM as “recommending the firm and the service to others.” Mowen and Minor (1998) describe WOM as “an exchange of thoughts, ideas, or comments between two or more consumers, none of whom is a marketing source.” For Westbrook (1987), WOM represents “informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers.” Söderlund (1998) refers to WOM as “the extent

to which a customer informs friends, relatives and colleagues about an event that has created a certain level of satisfaction.”

Although marketing academicians are still striving for a universal definition of WOM, most authors define it as an “oral, person-to-person communication between a perceived non-commercial communicator and a receiver concerning a brand, a product, or a service offered for sale” (Anderson, 1998; Buttle, 1998; Harrison-Walker, 2001; Lau & Ng, 2001). These researchers also contend that WOM can consist of conversations, personal recommendations, informal communications, and interpersonal communications.

Obviously, WOM involves two parties: the speaker(s) and the listener(s). In a brilliant attempt to understand the inherent motives of both entities in WOM communication processes, Lau and Ng (2001) wrote the following:

In the case of the WOM giver, motivation to speak may be influenced by: (a) the personality of the communicator, for example, self-confidence (Cox & Bauer, 1964) and sociability (Lawther, 1978); (b) the attitudes of the communicator, for example, a desire to help others (Richins, 1984) and attitude towards complaining (Singh, 1990); (c) involvement with the product (Richins & Root-Shaffer, 1988) and with the purchase decision (Landon, 1977); and (d) situational factors such as proximity of others during dissatisfaction (Bell, 1967). In the case of the WOM receiver, motivation to listen may be influenced by: (a) source credibility (Dichter, 1966; Rogers, 1983); (b) homophily and interpersonal ties between the WOM giver and receiver (Brown & Reingen, 1987); (c) product and buying situation characteristics such as high perceived risk (Cox, 1967), newness (Rogers, 1983), and intangibility associated with services (Zeithaml, 1981); and (d) situational factors such as circumstances where product information may be difficult or impossible to obtain from the marketer, or where there is a shortage of time.

The word-of-mouth construct encompasses two distinct dimensions: positive and negative WOM communications. On the one hand, positive WOM includes “relating pleasant, vivid, or novel experiences, recommendations to others, and even conspicuous display” (Anderson, 1998). In 1955, Katz and Lazarsfeld found positive word-of-mouth seven times more effective than newspaper and magazine advertising, four times more effective than personal selling, and twice as effective as radio advertising in influencing consumers to switch brands. Later, Day (1971) computed that WOM was nine times as effective as advertising at converting unfavourable or neutral predispositions into positive attitudes. In 1983, Morin uncovered that “referrals from others” accounted for three times as many purchases as did advertising when consumers were asked what factors influenced their purchases of 60 different products. Today, evidence still persists that positive word-of-mouth is an important means of finding and keeping customers (Duhan *et al.*, 1997). To that effect, Brown and Reingen (1987) contend that through multiple dyads and retransmission, one message can reach and potentially influence many prospects.

On the other hand, negative WOM offers consumers a mechanism for releasing tension, getting back at the entity by informing others of disappointing encounters, regaining control over a distressing situation, gaining sympathy from others, and/or conveying to others that the consumer has high standards (Nyer, 1999). A negative WOM effect is especially likely when the product or service failure is severe, attributions for the failure are external, or high levels of social

activity characterize the disappointed consumer (Folkes, 1984; Richins, 1983). Other factors that appear to be correlated with consumers' tendency to engage in negative WOM include the level of inconvenience that resulted from the problem, the extent to which the customer perceived that the problem was under management's control, and management's perceived responsiveness to the customer's problem (Brown & Beltramini, 1989). To nuance the effect of negative WOM, Blodgett, Granbois, and Walters (1993) indicate that consumers' tendency to engage in negative WOM is largely dependent on their perception of justice as it related to the complaint. That is, consumers are less likely to engage in negative WOM if they feel that the procedures for complaining and the provider's response were fair.

3.7.2 The Effects of Positive and Negative Word-of-Mouth Communications

Since word-of-mouth (WOM) can be either positive or negative (and sometimes both), it can function as a proverbial two-edged sword for businesses. Regarding positive WOM, authors found that it was strongly correlated with high levels of trust (Bergeron, Ricard, & Perrien; Gremler, Gwinner, & Brown, 2001), service quality (Parasuraman, Zeithaml, & Berry, 1988), satisfaction (Anderson, 1998; Reicheld & Sasser, 1990), value (Hartline & Jones, 1996), surprise (Derbaix & Vanhamme, 2003), relationship appraisal (Johnson, Barksdale, & Boles, 2003), relationship quality (Boles, Barksdale, & Johnson, 1997), and purchase intentions (Crocker, 1986).

An increase in positive WOM behaviours is also viewed as having a beneficial effect on the likelihood of repatronage. This train of thought is grounded in dissonance theory, which predicts that consumers strive for actions that are consistent with cognitions (Tax & Chandrashekar, 1992). These theoretical perspectives imply that consumers strive for consistency across voiced feelings, held emotions, and purchasing actions. As a consequence, more positive word-of-mouth to other consumers is likely to increase repatronage. Moreover, Reicheld (1996) argues that positive WOM is valuable because referrals that turn into customers tend to remain with the organization longer and are more profitable than customers who respond to advertising, sales pitches, or price promotions.

In contrast, negative word-of-mouth communications can have strong detrimental impact on sales performance. In fact, the action most frequently reported by consumers who are dissatisfied with a purchase or who have rejected or discontinued using a product is telling friends about the experience and urging them to avoid it (Leonard-Barton, 1985). The majority of dissatisfied consumers participate in private word-of-mouth as opposed to either taking no action, or registering a formal complaint of some form (Richins, 1983). In fact, one study conducted by the US Office of Consumer Affairs indicated that, on average, one dissatisfied customer could be expected to tell nine other people about the experiences that resulted in the dissatisfaction (Mangold, Miller, & Brockway, 1999). Similarly, Hart, Heskett, and Sasser (1990) suggested that customers who have had bad experiences tell approximately 11 people about it,

whereas those with good experiences tell just six. In the real estate business, the average satisfied customer tells seven people about their positive experience, while the average dissatisfied customer tells nine and thirteen percent of displeased clients tell 20 or more people (Harmon & McKenna-Harmon, 1994). As Lau and Ng (2001) argue, "negative WOM communication is a silent and potent force that is capable of wreaking havoc on a firm's bottom line."

Why do positive and negative word-of-mouth communications have so much influence on consumer behaviour? First, since WOM is a consumer-dominated channel of information, the communicator is thought to be independent of the marketer (Silverman, 1997). Thus, customers pay more attention to WOM because it is perceived as credible and custom-tailored information, which is generated by people who are perceived as having no self-interest in pushing a product (Murray, 1991; Silverman, 1997). Indeed, given its non-commercial nature, WOM communication is viewed with less scepticism than firm-initiated promotional efforts. Second, WOM appears to be effective because vividly (face-to-face) presented information is more accessible from memory and is weighed more heavily in judgement (Herr, Kardes, & Kim, 1991; Kisielius & Sternthal, 1984). As information accessibility increases, the likelihood that this information is used as an input for judgement and product evaluation also increases (Biehal & Chakravarti, 1986).

3.7.3 Word-of-Mouth as a Consequence of Listening Effectiveness

Even with the incremental interest in research on word-of-mouth (WOM) communications, salespeople' listening skills as an antecedent to WOM has received no attention. Regrettably, the opportunity for salesperson's listening effectiveness to influence customer WOM behaviour has been ignored. This gap in the literature has generated a new call for research (de Ruyter & Wetzels, 2000). Again, we must rely on some conceptual clues found in the literature (and mostly on common sense) to develop a pertinent hypothesis about the two constructs.

Gremler, Gwinner, and Brown (2001) posited (and successfully tested empirically) that relationships between employees and customers can significantly influence positive word-of-mouth communication. They partially based their contention on the following example involving Harley-Davidson:

Much of the success of Harley-Davidson can be attributed to positive WOM communication emanating from customer-employee relationships. Despite the corporation's impressive track record of growth and profitability, relatively little is budgeted for traditional marketing expenditures. Instead, Harley pursues a genuine relationship marketing approach focused on its dealers and their employees... Dealer employees are overtly encouraged by management and corporate leaders to "get to know these customers personally [which involves sound listening skills], demonstrate attention and care [which implicates high levels of responsiveness], and become their friends" (van der Sande, 2000). The bonding between employees and customers has been so successful in spreading positive WOM communication that Harley has no need for substantial expenditures on advertising and promotions.

Scholars have suggested that customers who are in situations where "relationship closeness" exists (Colgate & Danaher, 1999) or are members of a

firm's social network (Reingen & Kernan, 1986) are more likely to engage in WOM behaviour. Lau and Ng (2001) also acknowledge that WOM is a social phenomenon and that social networks play a very important role in the occurrences of WOM. In addition, empirical research examining the employee-customer interaction has found that encounters that can be characterized as occurring under the broader umbrella of a relationship (which implies mutual communication) are likely to produce customer advocacy behaviours such as positive WOM communication (Beatty *et al.*, 1996).

Anderson, Ross, and Weitz (1998) believe that buyers usually respond in a way that is consistent with what they receive from the seller. A buyer who perceives the salesperson to be indifferent will probably be indifferent towards the salesperson. Conversely, a buyer who perceives that the salesperson is genuinely interested in the relationship will desire to give a great deal back. We propose that when a salesperson carefully listens to the customers' preoccupations and needs, the customer will have a desire to give something back to the salesperson (e.g., positive WOM publicity). Finally, Adelman and Ahuvia (1995) allege that WOM is positively triggered by verbal and nonverbal communication toward the customer. Based on our construal of the preceding investigations, we hypothesize that:

Hypothesis 21: Salespeople's listening skills will be positively associated with customers' positive word-of-mouth communications.

Figure 4, presented at the beginning of the third chapter, summarizes the 21 aforementioned hypotheses and provides a conceptual framework for the current dissertation. Having formally reviewed the literature on the major antecedents and consequences of effective listening, the discussion now turns to the methodology employed to empirically test our conceptual model and its underlying hypotheses.

CHAPTER FOUR

METHODOLOGY

"To learn how to learn, that is methodology"

- Anonymous

Research into the interaction of a salesperson with a customer would seem to be relatively simple, but in fact there are a number of theoretical and methodological challenges. In the next sections, we discuss the methodology employed to test our 21 hypotheses. First, we introduce the research context and the specifications of the sampling procedure. Second, we present the measurement instruments that were used to assess our construct as well as the pretest specifications. Third, we describe our data collection strategies to obtain a large and significant sample.

4.1 Research Context

4.1.1 The Service Sector

Since the 1980's, the importance of services in the new economy has grown at an exponential speed (Gummesson, 1995; Oliver, Rust, & Varki, 1997). As early as 1995, approximately 60% of the GDP (Gross Domestic Product) in the United States, including retail and wholesale, was in the service sector.

Today, the service sector accounts for over 75% of the increase in the U.S. GDP (Ueltschy *et al.*, in press).

So far, the principal focus of personal selling research has been tangible goods exchanges in single-transaction settings. The role of salespeople in service contexts, particularly those of a long-term relational nature, has received limited attention (Crosby, Evans, & Cowles, 1990; Sharma *et al.*, 1999). In an exhaustive meta-analysis of sampling and data collection methods in sales force research, Richardson, Swan, and McInnis-Bowers (1994) observed that only 25% of the selected studies were conducted in the service sector. The authors conclude that “clearly, breadth of services coverage is lacking.” Furthermore, most investigations that analyzed consequences of effective listening in buyer-seller relationships have been conducted exclusively in product industries. For example, Shepherd, Castleberry, and Ridnour’s (1997) research was completed in the electronic manufacturing sector, de Ruyter and Wetzels’ (2000) investigation was undertaken in a mobile phone company, and Ramsey and Sohi’s (1997) research was carried out in the automobile industry.

Exchanges in many service contexts involve long-term commitments and a continual stream of interaction between buyers and sellers (Lovelock, 1983). As Normann (2000) argues, service exchanges tend to be inherently more relational since they are often “personality intensive” and they require client participation in their production and delivery. Usually, the service salesperson is the most important (and sometimes sole) contact point for the customer. In Crosby, Evans, & Cowles’ (1990) investigation in the insurance sector for

instance, eight policyholders out of ten did *not* have a service interaction with someone other than the sales agent.

Wolvin and Coakley (1991) found that more listening training is being offered by organizations in the service sector than in the industrial sector. The authors explain their result by suggesting that “service corporations engage in more communication interactions, both within and outside the corporation and, thus, spend more time listening.” Hence, it appears that the service sector constitute a relevant setting to investigate salespeople’s listening behaviour.

Because the primary focus of the present dissertation is on salespeople’s listening behaviours, our objective was to collect data in service industries where buyer-seller interactions were of paramount importance. In the next section, we discuss how well the banking industry fit this criterion and therefore constitute a fertile terrain for studying salespeople’s listening behaviours..

4.1.2 The Retail Banking Industry

In this research, retail banking is used as the arena for investigating the antecedents and consequences of effective listening in buyer-seller relationships. This industry has undergone fundamental structural changes since the 1980’s. Increased market competition due to free-trade agreements, new technology development, and mutual deregulation have contributed to the adoption of a relationship strategy on the part of many institutions (Bergeron, Ricard, & Perrien, 2003; Perrien, Filiatrault, & Ricard, 1993; Perrien & Ricard, 1995; Paulin,

Perrien, & Ferguson, 1997). Consequently, bank organizations were one of the first industries to jump onto the bandwagon of relationship marketing. In other words, this is a sector of activity in which long-term relationships have stimulated interest as financial institutions respond to omnipresent competition.

We selected the retail sector, as opposed to the industrial sector, because retail customers remain largely autonomous (Wagner, Ettenson, & Parrish 1989). Usually, retail buyers do not have access to the expertise of other organizational members to provide input into the purchase situation. Buying members in industrial purchases sometimes include technical support staff, a purchasing agent, financial experts, and a professional negotiator. Thus, when evaluating purchase alternatives, retail purchasers may rely on the expertise and communication abilities of salespersons to a larger extent than other organizational buyers (Pilling & Eroglu, 1994).

As brilliantly mentioned in Crosby, Evans, and Cowles's (1990) article, the following perspectives suggest that effective relationship selling will be most critical when (1) the service is complex, customized, and delivered over a continuous stream of transactions (Levitt, 1983, Lovelock, 1993), (2) many buyers are relatively unsophisticated about the service (Ghingold & Maier, 1986), and (3) the environment is dynamic and uncertain in ways that affect future needs and offerings (Zeithaml, 1981). These characteristics apply to a professional service sector such as retail financial services. In this industry, sales representatives often participate in lengthy conversations with customers and must rely on their communication skills to gather information, analyze customer

needs, and offer appropriate solutions. For instance, one of the biggest financial company in Singapore has as its motto “always listening, always understanding,” which represents a prime example of a people-oriented industry that rely heavily on effective listening skills for relationship continuity (Goby & Lewis, 2000).

Moreover, the published evidence suggests wide differences in selling performance across agents (Macintosh *et al.*, 1992). For instance, within the financial services firms surveyed by Szymanski and Churchill (1990), there is a 4:1 ratio of salespeople who sale very few financial plans (*i.e.*, an assortment of financial and insurance products, such as mutual funds, life insurance, retirement savings strategies, etc.) to salespeople who sell very many financial plans. Hence, respondents in this industry are expected to provide more variance, in comparison to other sectors where service is more standardized.

For all the reasons enumerated, retail banking constitutes a relevant area to improve our knowledge of the advocated concepts of salespeople’s listening effectiveness. Several authors also acknowledge that the service realm in general, and the banking industry in particular, both of which require prevalent listening abilities, constitute a pertinent arena to investigate buyer-seller relationships (Alexander, Penley, & Jernigan, 1992; Boorum, Goolsby, & Ramsey, 1998; Crosby, Evans, & Cowles, 1990; Dawson, Soper, & Pettijohn, 1992; Lewis & Reinsch, 1988; Mayer & Greenberg, 1964; Sypher, Bostrom, & Seibert, 1989).

4.2 Sampling Procedures

Issues related to sampling cut to the heart of knowledge and theory development in sales management (Richardson, Swan, & McInnis-Bowers, 1994). The first challenge in sales force sampling concerns properly defining the population of study. In the present investigation, numerous possibilities of subjects are possible, ranging from the experienced senior financial advisor (salesperson) to the young college student (customer). As Orick (2000) points out in her Ph.D. thesis on listening skills: "research examining listening in environments other than the academia or with populations other than college students is very limited." Researchers have raised concerns about the generalizability of student-based findings across the consumer population (Burnett & Dunne, 1986; Park & Lessig, 1977; Szymanski & Henard, 2001). Students' restricted age range, limited consumption experiences, and relatively low income have resulted in students being portrayed as atypical consumers (especially in the financial market).

Our objective is to select a sample in a naturalistic setting that would capture the complex act of organizational listening. At first, we had to decide between a sample of salespeople or customers. On the one hand, sales representatives are probably the best-positioned individuals to assess their own behaviours. After all, the self is an ever-present observer of one's actions (Farh, Werbel, & Bedeian, 1988). However, evidence of upward bias in individual self-ratings has been reported in various contexts (Anderson, Warner, & Spencer,

1984; Boorom, 1994; Neilsen, 2000; Silk & Kalwani, 1982). Brownell (1990) found that although 94% of her research subjects perceived themselves as “good” or “very good” listeners, 50% of them were rated as “fair” to “very poor” listeners by their subordinates. Brownell (1990) concluded that individuals may be overconfident of their listening ability. This assertion is partially supported by the attributional bias, known as self-serving (Miller & Ross, 1975) or ego defensive bias (Stevens & Jones, 1976), in which one tends to accept more causal responsibilities for positive than for negative outcomes. On the other hand, Daly and McCroskey (1984) suggest that “no matter how effective, skilled, or competent an individual is in listening, unless he or she is perceived as listening by the other interactants, little may be accomplished.” Nevertheless, customers have little introspective access to cognitive processes inherent to the salesperson.

Since there are clear advantages of sampling both sides of the buyer-seller dyad, and although dyads are difficult to investigate (Cronin, 1994) and rarely found in the literature (Tyler & Stanley, 1999), we used both salespeople and customers as samples in this research. Using multiple sources has a number of advantages over using only self-assessment or customer ratings, principally because one rater’s perceptions may be flawed and different raters often provide complementary evaluations (Jones & Bearley, 1996). Thus, a multi-sample dyadic methodological approach was deemed as appropriate for the present research since it allows a wider range of conclusions to be drawn. Valuable information about relationships can be obtained by tapping the perceptions of

both parties in the exchange. The dyadic approach may identify key discrepancies or gaps existing between the buyer and the seller (Paulin, Perrien, & Ferguson, 1997). It is also undeniably well suited to the study of relationships, as not only does it tend to result in the production of anatomical conclusions, but like relationships, it is dualistic (Tyler & Stanley, 1999). In the next sections, we explain the characteristics of each sample unit.

4.2.1 The First Sample Unit: The Salesperson

In financial institutions, the salesperson is usually represented by the financial advisor (also called account manager, relationship manager, financial counsellor, etc.). Typically, financial advisors are specialized in selling various forms of credit products (*e.g.*, mortgages) and investments strategies (*e.g.*, mutual funds). Most sales representatives are paid a base salary with some form of commission or bonus as an incentive.

Of course, our decision to survey salespeople implies that we relied on self-evaluations. Although we indicated that some authors criticize they use of self-reports, we can justify the use of self-appraisal with three arguments. First, recent evidence indicates that employees can rate themselves quite well on certain traits. Ramsey and Sohi (1997), for instance, asked customers to rate their salespeople's listening skill and asked the same sales representatives to do a self-assessment of their listening skills. T-tests revealed no significant differences between the customer scores and the salespeople scores on any of

three listening dimensions (*i.e.*, sensing, evaluating, responding), suggesting that the customers' perceptions of listening behaviour were in agreement with salespeople's self-perception.

Second, unlike some aforementioned authors, Churchill *et al.* (1985) showed in their meta-analysis that self-ratings of performance do not demonstrate any particular upward bias. The authors concluded that “the tendency that is often observed to discount findings simply because of the “natural” upward bias produced by self-report measures is unfounded.” In fact, two authors found that respondents were rated more positively on several listening behaviours by their associates than they rated themselves (Emmert, Emmert, & Brandt, 1993; Orick, 2000). This may be explained by the fact that self-appraisals often contain less halo error than customer ratings.

Third, and perhaps more importantly, Behrman and Perreault (1982) argued that self-report evaluations are appropriate when: (1) responses can be confidential, (2) much of the effort is not directly observable by the manager, (3) aspects of the performance (*i.e.*, listening) are not reflected in quantitative data, (4) multi-company samples are used, and (5) a reliable scale has been developed. All five criteria are met in the present investigation.

4.2.2 The Second Sample Unit: The Customer

Most listening research in the selling arena has been undertaken from the listener's perspective using a self-report approach (Boorom, Goolsby, & Ramsey,

1998; Castleberry, Shepherd, & Ridnour, 1999; Shepherd, Castleberry, & Ridnour, 1997). Yet, many authors agree that customers should be surveyed about their perceptions of salespersons' listening behaviours (Boorom, 1994; de Ruyter & Wetzels, 2000). After all, if one conceptualizes listening as an observable skill (like we do), then an observer's perceptions are required and meaningful. As Caballero and Dickinson (1984) put it, "objective performance is for the most part an illusion... the critical dimension is how that performance is perceived."

Ramsey and Sohi (1997) report that it is important to look at customers' perceptions of salespeople's listening behaviour for the five following reasons:

- (1) customers are the actual observers of salesperson behaviour, and their perceptions should be evaluated (Michaels & Day, 1985);
- (2) listening is manifested by behaviours, even though it is an internal process (Brownell, 1990);
- (3) the perception of effective listening is vital (Brownell, 1990);
- (4) perceived listening may be more important than actual listening (Lewis & Reinsch, 1988);
- (5) individuals have little introspective access to cognitive processes so that self-report measures may be problematic (Nisbett & Wilson, 1977).

It is important to note that the customers we surveyed were not necessarily satisfied clients. To be included in our sample, customers had to have at least one recent (less than 15 minutes) person-to-person contact with a

sales representative. We perceive that favourable biases and halo effects might occur if we only survey long-time satisfied customers. Moreover, this criterion allowed old and new dyads to be represented, as well as dyads with different degrees of quality.

4.2.3 Sampling Methods and Estimated Sample Size

In pure research epistemology, samples should mirror the population as much as possible. Unfortunately, the possibility of sampling an exact replica of the population is compromised in this research since some participating organizations were unable (or refused) to give us a complete and updated list of their salespeople and/or customers. Nevertheless, much effort was made to draw a sample representing a broad range of financial institutions and customers. It is also important to note that convenience samples were employed in most published research on listening in the selling arena (Boorum, Goolsby, & Ramsey, 1998; Castleberry, Shepherd, & Ridnour, 1999; Goby & Lewis; Ramsey & Sohi, 1997; Shepherd, Castleberry, & Ridnour, 1997).

One objective of the sampling procedure was to ensure that a large number of sales representatives (and thus, a large number of customers) operating in different organizations were included in the sample. Respondents from more than 10 financial institutions in Montreal, Canada will be represented. Each of these organizations sells a wide variety of financial products and has a national (and often international) sales division. Our first objective was to obtain a

sample of approximately 500 financial counsellors, and customers altogether, which is more than the 150-200 median sample size found on average in sales force research (Richardson, Swan, & McInnis-Bowers, 1994). To summarize, a convenience sample of approximately 500 respondents representing more than 10 organizations, including both sides of the buyer-seller dyad, appeared to constitute a legitimate sampling strategy.

4.3 Research Instrument

To obtain significant information from our respondents, we conducted a cross sectional survey. A cross-sectional approach is consistent with methodologies used in recent listening research conducted in the selling domain (Castleberry, Shepherd, & Ridnour, 1999; de Ruyter & Wetzels, 2000; Goby & Lewis, 2000; Ramsey & Sohi, 1997). A survey approach is often viewed as realistic, especially when it is based on real offerings under natural consumption conditions (Tabachnick & Fidell, 1996).

Two self-administered questionnaires were developed conjointly: one of a self-report nature for salespeople and a second for customers. In developing the questionnaires, emphasis was given in avoiding leading questions, complex terms (*i.e.*, banking jargon), or sensitive indicators (*e.g.*, personal income), especially in the beginning of the questionnaire (Kumar, Aaker, & Day, 1999). Some items were reverse coded to detect acquiescence bias. The questionnaires were developed in the two official languages of Canada: English

and French. As recommended by Craig and Douglas (1983), a parallel translation process was carried out by the fluently bilingual author, who is also strongly involved as a consultant in the banking industry. To further assess the validity of the translation, a translate/back-translate procedure was also conducted (Brislin, 1970).

In the introductory part of the questionnaires, the customers were asked to recall the meeting they just had with their sales representatives (each sampled salesperson had to hand out confidential questionnaires to their clients at the end of their meeting). To jog memory, a list of key elements was proposed (e.g., background, time of day, nature of the visit, interactions with the salesperson, and outcomes of the meeting). A 500\$ prize giveaway was introduced and confidential handling of the answers was guaranteed (*cf.*, Appendix III and section 4.6 for more details). Then, the respondents had to answer to several questions aimed at measuring our key constructs.

4.4 Variable Measurement

Measurement is “the process of linking abstract concepts to empirical indicants” (Zeller & Carmines, 1980). The first step to develop relevant measures consisted in a literature review that enabled the identification of pertinent existing measurement scales. The second step involved the adaptation of these scales to our research setting. In the next sections, we present the rationale behind the selection of each measurement scale.

4.4.1 Measures of Listening

Given the importance of listening, it is not surprising that a large number of scales have been offered to assess listening competency. In fact, research investigating listening abilities has been assessed methodologically in various ways. Historically, listening have been evaluated with standardized tests and even today, some sales-related research employ listening tests to assess listening skills (Boorom, 1994; Chapin, 1997; Nielsen, 2000).

4.4.1.1 Listening Tests

In the Appendix of Rankin's (1952) doctoral thesis is the text of the first unpublished listening test. A few years later, Brown and Carlsen (1955) developed the first widely accepted listening evaluation: the Brown-Carlsen Listening Comprehension Test (BCLCT), which measured vocabulary, recognition of transitions, ability to follow directions, immediate recall, and retention. According to some authors, the BCLCT represented more a comprehension test or a memory test than a listening assessment by itself, and was thus replaced by more sophisticated listening evaluation tools (Bostrom, 1990; Goss, 1982).

In their pioneer paper on salespeople's listening behaviours, Castleberry and Shepherd (1993) scrutinized three listening tests that have been widely recognized and used in the literature: the Kentucky Comprehensive Listening

Test (KCLT), the Watson-Barker Listening Test (WBLT), and the Communication Competency Assessment Instrument (CCAI). They described the three tests in the following fashion:

The Kentucky Comprehensive Listening Test (KCLT) was created in the early 1980's (Bostrom & Waldhart, 1983; Bostrom, 1990). In the KCLT, subjects listen to a message (via audio tape) and then respond to a multiple-choice instrument designed to measure five dimensions. The dimensions are: (1) short term listening, (2) short term listening with rehearsal, (3) interpretation or understanding, (4) lecture listening, and (5) distractions.

The Watson-Barker Listening Test (WBLT) was also developed in the early 1980's (Watson & Barker, 1984). In the latest version, subjects watch a video tape and respond to multiple-choice questions. The five dimensions measured by the WBLT are: (1) evaluating message content, (2) understanding meaning in conversation, (3) understanding and remembering information, (4) evaluating emotional meanings in messages, and (5) following instructions and directions.

The Communication Competency Assessment Instrument (CCAI) was developed by Rubin in 1982 as a college-level measure of communication skills. Similar to the WBLT, the CCAI uses a videotape message followed by a series of multiple-choice questions. It was specifically developed to identify communication problem areas for students in an educational setting.

In the mid 1980's, some authors observed that the problems of establishing the validity of listening tests are monumental (Roberts, 1985). Rubin and Roberts (1987), for instance, reviewed the three preceding listening tests. They note that the KCLT stresses lecture listening (a factor which seems rather unimportant in personal selling) and that the CCAI would be questionable in non-college settings. As for the WBLT, Shepherd, Castleberry, & Ridnour (1997) state that "it is primarily designed to measure listening in a more passive context such as lecture." In fact, most listening tests are simple self-report paper-and-pencil tests without scale validity (convergent, discriminant, face, and nomological),

reliability claims, or a strong conceptual definition (Castleberry & Shepherd, 1993; Fitch-Hauser & Hugues, 1987, 1992; Villaume & Weaver, 1996).

In our opinion, listening tests constitute an objectionable assessment of listening competency primarily because of their artificial and apparent settings. Cognizant of taking a listening test, salespeople are more likely to expend extra effort to score well. Just as an office staff will aim to work incredibly well on the day the boss comes to visit. Thus, what we have in the literature is a huge amount of information about the listening behaviour of people who knew they were going to be tested. Furthermore, standardized tests are unrealistic because salespeople are fully concentrated on the test during the evaluation, experiencing practically no distractions around them. This constitutes a setting rarely observed in a business setting. More evidence of the subjectivity of listening tests in organizational contexts has been provided by Johnson and Bechler (1998), who uncovered that “no relationships were identified between performance on a listening test... and perceptions of listening.”

4.4.1.2 Listening Perceptions

In this research, salespeople and customers' perceptions were deemed as acceptable measures of listening competency. Johnson and Bechler (1998) found that perceived listening is highly correlated to actual observed listening. Although perceptions do not exactly reflect actual listening behaviour, we believe that perceptions may be even more important. For instance, if a financial advisor

listens (as opposed to speak) 60% of the time to a client, but the client does not perceive it, the real listening time may be not worth much. In contrast, if a sales representative listens only 40% of the time, but really shows he/she is listening, the client might perceive that he/she listened 75% of the time. In other words, perceptions might matter most.

A number of perceptive listening scales have recently been tested. Items from four of the most recent and pertinent scales (Boorom, Goolsby, & Ramsey, 1998; Castleberry, Shepherd, & Ridnour, 1999; Halone *et al.*, 1998; Ramsey & Sohi, 1997) demonstrated sound reliability and validity properties and were thus the likeliest candidates for inclusion in this study. Some items were also taken from the Listening Practices Feedback Report (LPFR), which is a listening multi-rater 360-degree survey instrument (Emmert, Emmert, & Brandt, 1993). One of the appealing features of the LPFR is that individuals in business organizations designed the items on the instrument, unlike other instruments that were designed by educators for educators.

The physical sensing component of listening was measured by five items that assessed the perception of the degree to which a salesperson sensed the incoming stimuli. The mental processing dimension was measured by four indicators that evaluated the degree to which a salesperson assigned meaning to, interpreted, and evaluated the customer's message. Responding was measured by five items that assessed the extent to which a salesperson developed and displayed an appropriate reaction to the message. Minor modifications were made to the original indicators. For instance, we assumed

that the item “I made an effort to understand the buyer’s point of view,” would be correlated to the mental processing factor, instead than to the “sensing” factor, as originally hypothesized by Castleberry, Shepherd, and Ridnour (1999). Moreover, we developed two additional items to measure a salesperson’s overall listening effectiveness.

Taken as a whole, the items measuring listening reflect Wolff *et al.*’s (1983) list of effective listening behaviours, such as note taking, reformulating the buyer’s major points, using nonverbal cues to show an interest in hearing more (e.g. comfortable eye contact, nodding), and asking questions to probe for more information or clarify information received.

4.4.2 The Antecedents of Effective Listening

Although our review of the literature shows that some antecedents of effective listening were conceptualized as multidimensional, most of them will be treated as unidimensional constructs in the present dissertation. Out of concern for conciseness, this decision allowed us to avoid a questionnaire overload.

Empathy. Chlopan *et al.* (1985) examined several different measures of empathy. They indicated that the scales reported by Hogan (1969), Mehrabian and Epstein (1972), and Davis (1983) were the most frequently used measures of empathy. In sales research, some authors used the Barrett-Lennard (1981) scale to construct a single factor 10-item measure of perceived empathy (Dawson, Soper, & Pettijohn, 1992; McBane, 1995). More recently, Plank,

Minton, and Reid (1996) developed a short, psychometrically robust scale of empathy, which is specific for use in a sales-based situation. Two items from this particular scale were selected for the present research.

Memory. Most academicians measured memory in listening research through standardized tests such as the Kentucky Comprehensive Listening Test (Bostrom & Waldhart, 1983) and the Watson-Barker Listening Test (Watson & Barker, 1984). In this research, we developed a simple general item to measure a salesperson's overall memory.

Customer Knowledge. Wiersema's (1996) definition of customer knowledge as "being familiar with what clients want and understand them well enough to understand whether what they want is going to help them or not" enabled us to design a short measurement scale. Four items were conceived to measure a salesperson's knowledge of the client's needs, goals, expectations, and personal information in general.

Prior listening training. One question was employed to assess salespeople's prior listening training. Care was taken to explain that "training" was synonymous with courses, as well autodidact tools, such as books. In other words, any pedagogical tool that helps an individual to learn about listening can be considered as training.

Buyer-Seller Similarity. In terms of observable features, buyer-seller similarity has been conceptualized mostly in terms of (1) age (Churchill, Collins, & Strang, 1975; Dwyer, Richard, & Shepherd, 1998; Evans, 1963; Gadel, 1964), (2) gender (Jones *et al.*, 1998; Dwyer, Richard, & Shepherd, 1998; Smith, 1998),

(3) height (Churchill, Collins, & Strang, 1975; Evans, 1963), (4) nationality (Churchill, Collins, & Strang, 1975), (5) appearance (Crosby, Evans & Cowles, 1990), and (6) behaviours (Crosby, Evans & Cowles, 1990). In terms of internal characteristics, buyer-seller similarity has been operationalized especially in terms of (1) education (Churchill, Collins, & Strang, 1975), (2) family situation (Crosby, Evans & Cowles, 1990), (3) personality (Crosby, Evans & Cowles, 1990; Smith, 1998), (4) hobbies (Crosby, Evans & Cowles, 1990), and (5) product usage/preferences (Brock, 1965; Woodside & Davenport, 1974). To measure internal characteristics, we adapted Crosby, Evans, and Cowles' (1990) scale of buyer-seller similarity. These authors asked buyers to rate the degree of similarity between the vendor and themselves on various characteristics on a scale ranging from "very dissimilar" to "very similar." To answer the call of Lichtenthal and Tellefsen (2001), we also added one question regarding buyer-seller similarity of business-related characteristics.

Customer orientation. Saxe and Weitz (1982) introduced what is probably the most accepted scale of customer orientation (or inversely, selling orientation): the SOCO scale. Over the years, several authors have effectively employed the SOCO scale as a tool for measuring the customer orientation of salespeople (Brown, Widing, & Coulter, 1991; Keillor, Parker, & Pettijohn, 2000; O'Hara, Boles, & Johnston, 1991). Michaels and Day (1985) successfully adapted the self-report SOCO scale for customer samples. Thus, three items (borrowed from the original self-report and customer-adapted scales) were utilized in the present investigation.

Motivation to Listen. Roberts and Vinson (1998) developed a scale to measure one's willingness to listen. They argued that an appropriate scale would simply measure an individual's motivation to listen in different settings (e.g., face-to-face / over the phone). Based on their work, we first developed three items and varied the channel of communication (e.g., face-to-face / over the phone). However, our pretests indicated that most phone conversations last less than five minutes in banks (complex phone calls usually lead to face-to-face meetings). Hence, a sole item directly tapping one's motivation to listen was employed.

Socio-demographics. Classic demographics variables such as age, gender, height, level of education, nationality, and household income were assessed. To measure culture, we employed two questions developed by Laroche *et al.* (2002). The items evaluated self-identification and ethnic mode of social interaction. Salesperson experience was measured by the number of months that a salesperson had worked (a) in selling and (b) for the organization. Customer experience was assessed by the number of months that a customer dealt with (a) the organization and (b) the salesperson.

4.4.3 The Consequences of Effective Listening

Like the antecedents previously discussed, consequences of effective listening were sometimes conceptualized as multidimensional constructs in our review of the literature. However, most of them were measured as unidimensional constructs in the present dissertation. This decision was taken to

lighten the number of items in the questionnaire. Nevertheless, multi-item indicators will be employed since Malhotra, Peterson, and Kleiser (1999) highlighted the lack of multi-item measures in sales force research.

Trust. As cleverly stated in Swan, Bowers, and Richardson's (1999) meta-analysis of customer trust in the salesperson, the measures of trust have covered three levels of abstraction. First, some measures focused on specific salesperson behaviours, such as "keep promises" (Crosby, Evans, & Cowles, 1990). Second, other authors used attributes that are broader than a specific behaviour, such as "dependable" (Busch & Wilson, 1976). A third level of abstraction included general trust measures that do not reference to either specific behaviours or attributes, such as "trustworthy" (Henthorne, LaTour, & Williams, 1992). We employed three items to represent each level.

Service quality. As Devlin, Dong, and Brown (1993) contend with respect to service quality, "the perfect rating scale does not exist, but some produce more reliable and valid findings than others." Historically, service quality has been viewed as an evaluation of the service provider (e.g., a bank), as well as a summary evaluation of the components of the service (e.g., waiting time, friendliness of salespeople, etc.). In the present investigation, we aimed at measuring the service quality provided by the sales representative. To assess this construct, we adapted three items from the scale developed by Bergeron, Ricard, and Perrien (2001) in the banking industry.

Perceived risk. Jacoby and Kaplan (1972) identified five types of risk: financial, performance, physical, psychological, and social. Considering the

already high number of variables included in the questionnaire, measuring each kind of risk separately would add unnecessary complexity. Furthermore, the types of risk involved in a purchase are often intuitive. For example, cosmetics involve more social and psychological risks, whereas a credit card might involve some financial risks. Thus, a global measure of risk appeared to be sufficient in this dissertation. We utilized two items from a significant and pertinent scale of perceived risk, originally developed by Stone and Gronhaug (1993).

Satisfaction. Sanzo *et al.* (2003) argued that satisfaction measures should include an evaluation of the economic and noneconomic aspects of the relationship. They define *economic satisfaction* as a positive affective response with respect to the economic rewards, derived from the relationship in which they are immersed. In the case of financial services, economic satisfaction is relevant since it depends greatly on the salesperson's advice. One item was employed to assess economic satisfaction. Non-economic satisfaction implies a positive affective response towards relationship's psychological aspects, in such a way that a satisfied customer enjoys dealing with the salesperson, given the belief that the latter is concerned for their welfare and will be willing to exchange relevant information (Geyskens, Steenkamp, & Kumar, 1999). One item of non-economic satisfaction was derived from Lagace, Dahlstrom, and Gassenheimer (1991). Two other items were added to capture satisfaction at a global level (*i.e.*, not toward a specific facet) and with respect to accumulative satisfaction (*i.e.*, not to a specific transaction).

Purchase Intentions. Historically, researchers have utilized dichotomous measures (yes/no) of purchase intentions. Juster (1966) describes the performance of these measures as “unimpressive.” He notes that intenders purchase rates are significantly lower than one and non-intender purchase rate are significantly higher than zero. In order to capture the essence of purchase intentions, we think that measures should include aspects linked to intentions (e.g., I intent to buy from this salesperson again) and expectations (e.g., I expect to purchase from this salesperson again). Respondents may be less likely to have explicit purchase intentions at the time of the survey, but they may expect to make a purchase in the future. For example, young adults may not intend to purchase a credit card in the next year but may realize that it is likely the situation will occur.

Sales outcome performance. The appropriate way to measure sales outcome performance is a dispute that lingers in the literature. For example, Churchill *et al.* (1985) performed a meta-analysis of 116 articles evaluating salesperson performance. After their analyses, the researchers questioned whether “the individual studies measured performance correctly” and concluded that “the correlations [between predictors and performance] might be low simply because a number of inappropriate performance measures were used in the first place.”

In the present investigation, three alternative operationalizations of sales outcome performance were deemed as necessary to increase the confidence in the validity and generalizability of the results (and to test hypotheses 18, 19 and

20). First, as recommended by de Ruyter and Wetzels (2000) in their call for future research, a quantitative indicator was employed. Because most financial institutions set sales objectives with their sales representatives, the last annual percentage of objective attained was selected as an appropriate quantitative criterion. Percentages of objectives are appropriate since they control for externalities, such as different products, clients, territories, etc. Moreover, we selected the last *annual* percentage because several financial products are seasonal (e.g., mortgages).

Second, customers' evaluations were employed. Customers were asked to respond according to their own assessment of the sales performance of their financial counsellor. Only one item was used since a limited subset of the criteria relevant to the employing company are readily observable by the customers (Behrman & Perreault, 1982). To this end, we adapted Crosby, Evans, and Cowles' (1990) pertinent indicator.

Third, three items derived from Behrman and Perreault's (1982) self-report sales performance scale were used. One additional item assessed the average number of products and services sold per client. This ratio constitutes a desirable objective for companies since the costs of acquiring new customers may exceed investments made in selling to existing ones (Donnelly, Berry, & Thompson, 1985). In order to diminish the potential effect of self-report upward bias, salespeople were told that their responses were confidential and at no time communicated to their supervisors. Moreover, Behrman and Perreault (1982) claim that self-reports are acceptable when much of the sales force effort is not

directly observable by the manager, which is usually the case in the banking industry.

Word-of-mouth communications. Of the few studies to date that examined word-of-mouth (WOM) using survey methodology, even fewer appeared to employ multiple-item indicators (Harrison-Walker, 2001). In fact most authors used a simple dichotomous item (Madill *et al.*, 2002; Singh, 1990) or a single-item indicator (Danaher & Rust, 1996; File, Cermak, & Prince, 1994; Richins, 1983; Swan & Oliver, 1989). Since we wanted to adopt a multidimensional conceptualization of WOM, two items were derived from Bergeron, Ricard, and Perrien's (2001) study. These indicators measured the likeliness of positive and negative WOM communications in the future. An additional indicator, adapted from Boles, Barksdale, and Johnson (1997), assessed the probability of providing referrals to the salesperson if he/she asked for them.

4.4.4 The Measures – A Synthesis

Table 6 presents a synthesis of the constructs, the coded reference to each item in the questionnaire (*cf.*, Appendix III), as well as the authors of the original measurement scales. A summary of the measures can also be found in Table 9, which is displayed in section 5.2.2. Next, we discuss our pretest procedures.

Table 6
Constructs, Coded References, and Theoretical Justification

Constructs^a	Some items were adapted from the following authors
<i>Listening</i>	
Listening – Physical Sensing (p.2, items Ps1 to Ps5)	Boorom, Goolsby, & Ramsey (1998) Castleberry, Shepherd, & Ridnour (1999) Ramsey & Sohi (1997)
Listening – Mental Processing (4) (p.3, items Mp1 to Mp4)	Boorom, Goolsby, & Ramsey (1998) Castleberry, Shepherd, & Ridnour (1999) Ramsey & Sohi (1997)
Listening – Responding (5) (p.5, items Res1 to Res5)	Boorom, Goolsby, & Ramsey (1998) Castleberry, Shepherd, & Ridnour (1999) Ramsey & Sohi (1997)
<i>Antecedents of Listening Behaviour</i>	
Empathy (p.3, items Emp1 and Emp2)	Plank, Minton, & Reid (1996)
Memory (p.6, item Mem1)	
Customer Knowledge (p.3, items Ck1 to Ck4)	
Buyer-Seller Similarity (p.4, items Sim1 to Sim5)	Crosby, Evans, & Cowles (1990) Lichtenthal & Tellefsen (2001)
Customer Orientation (p.6, items Co1 to Co3)	Michaels & Day (1985); Saxe & Weitz (1982)
Motivation to Listen (p.3, item Ml1)	Roberts & Vinson (1998)
Socio-demographics (p.7, items are in the box at the bottom)	Bergeron, Ricard, & Perrien (2003) Boorom (1994); Ganesan (1994); Spiro & Weitz (1990)
<i>Consequences of Listening Behaviour</i>	
Trust (p.2, items Tru1 to Tru3)	Bergeron, Ricard, & Perrien (2003) Swan <i>et al.</i> (1988); Swan, Bowers, & Richardson (1999)
Service Quality (p.2, items Sq1 to Sq3)	Bergeron, Ricard, & Perrien (2001)
Perceived Risk (p.5, items Pr1 and Pr2)	Stone & Gronhaug (1993)
Satisfaction (p.5, items Sat1 to Sat4)	Lagace, Dahlstrom, & Gassenheimer (1991) Sanzo <i>et al.</i> (2003)
Purchase Intention (p.5, items Pi1 and Pi2)	Ramsey & Sohi (1997)
Sales Outcome Performance ^b (p.5, item Sp1)	Behrman and Perreault (1982); Crosby, Evans, & Cowles (1990)
Word-of-Mouth (p.6, items Wom1 to Wom3)	Bergeron, Ricard, & Perrien (2001) Boles, Barksdale, & Johnson (1997)

^a The first number in the parentheses represent the page number in the questionnaire (*cf.*, Appendix III) where the items can be found. The following symbols represent the codes of each item. A summary of the measures can also be found in Table 9, which is displayed in section 5.2.2.

^b Other items used to measure sales outcome performance (*e.g.*, percentage of sales quota attained) are not included in the questionnaire.

4.5 Pretests

In survey research, pretesting consists of using a questionnaire in small pilot samples to ascertain how well the questionnaire works (Hunt, Sparkman, & Wilcox, 1982). The value of a pretest lies in its ability to uncover problems before the questionnaire is used in the field (Gershowitz, 1995). Given that neither professional judgement nor intellectual exercises are perfect substitutes for pretesting (Backstrom & Hursch, 1963), no survey should be taken without a pretest (McDaniel & Gates, 1995).

In the present investigation, the objectives of the pretests were (1) to fine-tune the format of the questionnaire, (2) to verify the clarity and accuracy of banking terms, (3) to assess whether relevant additional questions should be added, and (4) to test the completion time of the 5½-page questionnaire. To meet these goals, a three-step pretest procedure was followed. Respondents were always encouraged to identify unclear items, comment on the importance of the research issue, and suggest pertinent modifications.

First, a draft of the questionnaire was shown to three university professors specialized in banking research. While the professors demonstrated interest in the issue at hand, they also suggested significant changes to font, character spacing, and question wording. The items were also discussed with the professors to determine if they possessed face validity. Second, the questionnaire was analyzed and reviewed by two banking sector experts. Again, face validity was examined and slight alterations were made. For example, the

term “paraphrase” in one of the item measuring “responding” was changed to “reformulate” to make it clearer. Third, a reiterative pretest procedure was conducted with 48 financial counsellors, as well as 12 customers. Each time a group of pretesters suggested significant comments, the questionnaire was improved and submitted to other pretesters. The comments received from this exercise led to less and less modifications which, when made, resulted in the final version of the questionnaires. According to the pretests, the questionnaire took, on average, 18 minutes to complete by salespeople and 17 minutes by customers. After obtaining constructive insights, we were then ready to exploit our questionnaires with a larger sample. In the next section, we discuss the strategies we will employ to collect relevant and significant data.

4.6 Data Collection

A plethora of authors have argued that data collection can greatly impact the quality, validity, and significance of a research project (Dillman, 1978; Faria & Dickinson, 1992; Harris & Ogbonna, 2001; Richardson, Swan, & McInnis-Bowers, 1994). There is a wealth of prescriptive articles that offer advice on effective ways to gather data. Important features of such literature are the generally accepted value of survey pre-notification (Murphy, Dalenberg, & Daley, 1990), response incentives (Duncan, 1979), sponsorship (Faria & Dickinson, 1992), and follow-ups (Paxson, 1992). In an effort to collect relevant and

meaningful data, the survey was administered in a manner that closely follows the recommendations of the preceding authors.

4.6.1 The First Phase of Data Collection

The author of the present dissertation created, developed, and regularly teaches a University course entitled “Win-win negotiations in the financial industry.” While writing this manuscript, the author taught three such classes to a total of 125 financial counsellors. This group appeared to constitute an interesting sample since it is very heterogeneous (e.g., sales experience varied from six months to 36 years) and it incorporates sales representatives from more than 10 different organizations.

First, each financial counsellor was solicited to ask his/her next four customers (with which the interview lasted at least 15 minutes) to participate in an academic study. Specifically, sales representatives were asked to invite their clients, at the end of the interview, to complete a confidential survey in the objective of identifying strategies to augment their sales. Out of concern for effectiveness, a letter summarizing our instructions was provided to each financial advisor (*cf.*, Appendix I).

The issue of confidentiality is considered to be an important one in the survey literature because it is generally held that the assurance of anonymity encourages response (Faria & Dickinson, 1996). The goal of enhancing sales was mentioned to financial advisor because saliency of the survey topic has

been identified as one of the most effective method to increase response rates (Greer, Chuchinprakarn, & Seshadri, 2000).

The decision to solicit the participation of the *next* four customers was taken to avoid salespeople's proclivity toward selecting only customers with whom they had enjoyable interviews. Although we could not verify that each financial advisor would really give a questionnaire to their next four clients, we hoped that this strategy would nonetheless partly overcome the selection bias and that it would result in a heterogeneous group of customers. The decision to hand out the questionnaire at the end of the interview was taken to reduce any bias in the data due to time-dependent forgetting effects. Clients, just getting out of the branch, would most likely remember the interview in much detail.

A sealed envelope was provided to the customers who verbally agreed to participate in the research project. The envelopes were sealed because we did not want the financial advisors to be cognizant of the questionnaire beforehand (and hence, potentially biasing their natural behaviours). The package offered to the agreeing customers included three elements. First, an attractive coloured university-headed cover letter (*cf.*, Appendix II) introduced the research. University-cover letters, which illustrate university sponsorship, have been found to affect response rate positively (Bruvold & Comer, 1988; Diamantopoulos, Schlegelmilch, & Webb, 1991; Schneider & Johnson, 1995). A university letterhead was preferred to the company's letterhead because university sponsorship results in a much higher response rate than a commercial sponsorship (Faria & Dickinson, 1992; Greer & Lohtia, 1994). As suggested by

Dillman (1978), the researcher's name and position was provided in the introduction letter. The researcher even signed each individual letter with a stylish blue ink pencil.

Second, the package contained a self-administered questionnaire (*cf.*, Appendix III) and written instructions for its completion. It is often argued that the appearance of the instrument determines whether the questionnaire is read or discarded (Dillman, 1978). Consequently, the questionnaire was printed by a skilful printing company to give it a more professional and attractive look. The weaknesses of self-administered surveys include a low response rate and difficulties in controlling non-responses. Nonetheless, this data collection method is advantageous in terms of cost and ease of administration, geographic flexibility (Kanuk & Berenson, 1975), time convenience for respondents, and elimination of interviewer bias (Fox, Robinson, & Boardley, 1998). In addition, this methodology seems like a valid choice given the reticence of people to grant personal or telephone interviews in a context characterized by delicate financial matters.

Third, each package enclosed a self-addressed and postage-paid envelope, merely requiring the respondents to tape one side of the envelope and place it in the mail. The questionnaires were sent back directly to the researcher's office in order to assure anonymity and candid responses. According to social exchange theory, a potential respondent will complete and return a questionnaire if the costs of doing so are low compared with the potential benefits (Paxson, 1992). Over 40 years ago, Kimball (1960) found a 10-cent monetary incentive to yield a significant increase in response rate. As an

inducement, a monetary prize was advertised in the introduction letter and at the end of the questionnaire. Monetary incentives are known to increase response rate (Carroll, 1994; Linsky, 1975; McKee, 1992; Yu & Cooper, 1983) and prize giveaways were found to be more effective than the classic “one dollar in the envelope” method (Angur & Nataraajan, 1995). A 500\$ check was deemed as an appealing prize.

4.6.2 The Second Phase of Data Collection

Two weeks after the abovementioned sampled financial advisors were asked to hand out sealed envelopes to their clients, the same advisors were then invited to complete the “salesperson” version of the questionnaire (*cf.*, Appendix IV). It is important to note that several terms employed in the questionnaires were changed according to each institution's internal jargon. For instance, sales representatives were labelled “financial advisor” in one bank, “financial counsellor” in another institution, and “account manager” in a third one. The same strategy was utilized with respect to the customer questionnaires. For example, the term “client” was used for some institutions, while the term “member” was employed in other ones.

In the objective of comparing salesperson and client perceptions in selling dyads, each questionnaire was conjointly coded. For instance, if Mr. Smith's (a financial counsellor) questionnaire was coded “707,” then his four clients' questionnaires were coded “707-1,” “707-2,” “707-3,” and “707-4.” Each code

was handwritten in small characters to the back of the questionnaire (in the lower-right corner) to make it unnoticeable to respondents.

Financial advisors were encouraged to take their time to complete the questionnaire, to ask questions if necessary, and to answer to each question as honestly as possible. In order to reduce the possibility of response biases, participants were assured that their answers were confidential and that all data would be reported in aggregated form. The researcher was present to answer any clarification question and to pick up the questionnaires at the end. To express our gratitude, all participants were given the option of receiving a summary of the research.

4.6.3 The Third Phase of Data Collection

For years, the author of the present thesis worked closely as a consultant with several major financial institutions. These organizations were asked to participate in our investigation. As an incentive, the institutions were also given the opportunity of receiving a summary of the research. While Kalafatis and Tsogas (1994) found that offering a summary of the results has no effect on response rates, we perceive that an objective (and free) auditing of the sales force would be appealing for the senior management of each organization. It will notably provide each company with useful information for future training, coaching, and development efforts. As expected, the organizations were thrilled to participate in the study.

A total of 550 financial counsellors were randomly selected from lists provided by the respective human resource departments. The firms cooperated closely in the study, agreeing to distribute pre-notification notes, questionnaires, and follow-up messages to a representative sample of their sales force and clients. This method has been recommended for sales research. Its advantages include superior response rates (up to two times higher) and increased opportunities for follow-up research (Richardson, Swan, & Bowers-McInnis, 1994).

Several techniques were employed to increase the initial response rate and minimize the need for follow-up with non-respondents. First, participants were contacted with an initial email or a traditional letter noticing them about the research and explaining the importance of their voluntary participation in the research. The note was brief (Carroll, 1994) and signed by the researcher (Linsky, 1975; Torabi, 1991). In the note, sales representatives were also assured of the confidential nature of the survey.

A few days later, a package was sent to sampled financial advisors. It included an introduction to the study written by the researcher, who is known from most respondents, to encourage participants to fully cooperate with the research. The package also included four sealed envelopes to be distributed to their next four customers with who the meeting lasted more than 15 minutes. The methodology employed to accomplish this segment of the data collection is similar to the one described in section 4.6.1.

One week later, the “salesperson version” of the questionnaire was sent to the same financial advisors to be filled out and returned directly to the researcher. In the objective of reducing upward self-report biases, it was again specified to respondents that at no time would their responses be divulged to their superiors or to any personnel at their organization. As found by Faria and Dickinson (1996), gains in response rates can be obtained by doubly assuring potential respondents of their anonymity.

As evidenced in Claycomb, Porter, & Martin’s (2000) research, when history and maturation biases are legitimate concerns, survey researchers should send their follow-up letters sooner rather than later. In other words, a quick follow-up strategy does not seem to jeopardize response rates. As Erdogan and Baker (2002) put it, the timing of the mailings should be short in order to reduce the possibility of questionnaires getting ‘cleared’ from respondents’ desks. Thus, five working days after mailing the package, a follow-up letter (*cf.*, Appendix V) was sent to respondents either to thank them for completing the questionnaire or to verify its reception and encourage its completion. In the methodological literature, it has been consistently shown that follow-up contacts improve response rates (Diamantopoulos & Schlegelmilch, 1996; Kanuk & Berenson, 1975; Linsky, 1975). Taken together, follow-ups can increase response rate by approximately 30% (Yammarino, Skinner, & Childers, 1991). Moreover, follow-up strategies have the added benefit of enabling assessment of non-response bias, by comparing different waves of respondents (Larson & Chow, 2003; Paxson, 1992).

The history of science has suggested that the cumulative advancement of scientific knowledge is dependent on replication as a means of providing corroborative empirical support of earlier findings (Pilling & Eroglu, 1994). In that respect, we hope that we reported enough methodological details in this section to support replications and enable research methods in the sales force arena to evolve.

CHAPTER FIVE

ANALYSES AND RESULTS

"Man is absurd for what he seeks, great for what he finds"

- Paul Valery, 1944

This chapter presents statistical evidence to test the research hypotheses according to the methodological approach defined in the previous section. First, both salesperson and customer samples are scrutinized, improved, and thoroughly described. Second, scale purification is undertaken, using normative comparative statistics, factor analyses, and multiple reliability and validity analyses. Third and last, statistical tests are employed to accept or reject our research hypotheses.

5.1 Examination and Description of the Sample

5.1.1 Response Size and Rate

Since the data from buyers and sellers was collected separately, we will examine each sample independently. With respect to the sample comprising financial advisors, Tyler and Stanley (1999) argue that bankers and other suppliers of financial services are usually very private and hesitant about supplying confidential information potentially linked to competitive advantage. Hence, they contend that it is harder to gather data from them than it is from their

customers. Of the 550 questionnaires sent to financial advisors, nine were returned as undeliverable and a surprising total of 302 were returned by the subjects, representing a 55.8% response rate. In addition, 125 questionnaires were completed by other financial counsellors in-class in the presence of the researcher (*cf.*, section 4.6.1), resulting in a total of 427 cases. Among those, nine (2.1%) were eliminated for numerous random missing data, leaving 418 data cases available for analysis.

Concerning the client sample, it is impossible to know exactly how many sales representatives actually gave four questionnaires to their customers since it was on a voluntary basis. Hence, it seems reasonable that approximately 1708 (427 participating bankers X 4 clients) questionnaires were distributed to clients. A total of 787 questionnaires were returned to the university in a postage-paid envelope giving a response rate for customers of 46%. Of that number, nine respondents were discarded for several random missing data and/or illogical answers (*e.g.*, one respondent affirmed he was a 152 year old man who wanted to invest five trillion dollars), resulting in a final sample of 778 customers.

The response size and rate of each sample are summarized in Table 7. It seems that the data collection strategies described in the previous chapter resulted in a somewhat satisfactory response rate, considering that most mail survey response rates typically range from 1% to 31% (Paxson, 1995). With nearly 1200 dyad members, our sample size is much superior to the median sample size of 150 to 200 found in most sales force research (Richardson, Swan, & McInnis-Bowers, 1994).

Table 7
Response Size and Rate of the Seller and Buyer Samples

	Questionnaires				
	Sent	Undeliverable	Returned (response rate)	Discarded	Usable
Seller sample	550	9	302 (55.8)	9	293
	125	---	125 ^a	---	125
Client sample	1708 ^b	---	787 (46.0)	9	778
TOTAL	2383	9	1214 (51.1)	18	1196

^a These respondents received and completed their questionnaire in the presence of the researcher.

^b It is impossible to know how many sales representatives actually gave four questionnaires to their clients. Hence, it seems reasonable that approximately 1708 (427 participating bankers X 4 clients) questionnaires were distributed to clients.

5.1.2 Assessment of the Non-response Bias

The non-response bias is characterized by a systematic difference between the final sample and the planned sample (Parasuraman, 1986). Before detecting problems with non-response bias, each item in the questionnaire was scrutinized to verify the presence of invalid or illogical data entries. For instance, double digits (e.g., "77") were incorrectly inserted 12 times in our database when the possible answers ranged from 1 to 7. Another example of inaccurate data entry was observed when we noticed that three respondents were born in the 18th Century?! Each time a value was out of the possible range, we went back into the respondent's original questionnaire to check the appropriate value and to correct it in the database.

After the database was double-checked for errors, the respondents were divided into quartiles based on the timeliness with which questionnaires were returned to the author. The first quartiles represented the earliest responses and the fourth quartile the latest responses. The extrapolation procedure recommended by Armstrong and Overton (1977) revealed no significant and important differences between earlier and later respondents on either the sample demographics or the major constructs measured in the study. Hence, the non-response bias does not seem to constitute an issue in this research.

5.1.3 Description of the Sample

Descriptive statistics were computed to establish the demographic profile of the two samples. Results are presented in Table 8. The customer sample consisted of 404 men (52.5%) and 366 women (47.5%). Their median age ranged from 44 to 54 years and their median household annual income ranged between 50,000\$ and 60,000\$. More than 43 percent of the respondents had a some sort of University degree. Forty-four percent of the respondents were married. On average, each respondent had made business with his/her institution for 14.1 years and with his/her financial advisor for four years. The sampled customers dealt, on average, with two different financial institutions and made 72.6% of their banking business with the surveyed bank. Comparison of the demographic sample profile with census data indicated that the sample was a somewhat adequate representation of the general adult population in terms of

gender, age, and height. The household income, level of education, and married percentage were higher in our sample than in the adult population. However, when possible, the sample was found to be representative for the institutions private customers by checking the customer database. Moreover, the descriptive data gathered in the study were compared with demographic variables that were available from previous market research studies within these financial institutions.

The financial advisor sample represented more than 10 different financial institutions. In this sample, there were more women (271; 65.6%) than men (142; 34.4%). This reflects the growing trend toward females representing a substantial portion of professional salespeople (Schul & Wren, 1992). A majority of financial advisors (75%) were aged 35 to 54 and over 40% of them were married. Nearly half (47%) of the sampled bankers had a household annual income of more than 80,000\$ and 33.2% had an income of 50,000\$ to 79,000\$. The respondents were well educated, with over 63% having a university degree or the equivalent. The average tenure with their firm was 13.9 years, with an average of approximately 9.3 years experience selling financial products and services. Based on information provided by the sponsoring firm, the profile of the study's financial advisors was found to be representative of the sales force from which it was sampled.

Table 8
Demographic Characteristics of Both Samples

Variable	Range	Bankers (% / sd)	Customers (% / sd)
<i>N</i>		414 (100.)	772 (100.)
Gender	Male	142 (34.4)	404 (52.5)
	Female	271 (65.6)	366 (47.5)
Age	18 to 34 years	91 (22.4)	140 (18.5)
	35 to 44 years	152 (37.3)	178 (23.5)
	45 to 54 years	151 (37.1)	215 (28.5)
	55 to + years	13 (3.2)	223 (29.5)
Height	- to 1,65m	194 (48.7)	264 (37.3)
	1,66m to 1,75m	129 (32.4)	274 (38.7)
	1,77m to +	75 (18.8)	170 (24.0)
Income (household)	- to 49,999\$	81 (19.8)	279 (38.1)
	50,000\$ to 79,999\$	138 (33.2)	231 (31.6)
	80,000\$ to 99,999\$	91 (22.3)	99 (13.5)
	100,000\$ to +	101 (24.7)	123 (16.8)
Level of Studies	Primary / High school	84 (20.4)	249 (32.5)
	Some college	68 (16.5)	186 (24.3)
	University	260 (63.1)	332 (43.2)
Civil Status	Single	52 (12.7)	150 (19.5)
	Boyfriend/girlfriend	135 (32.9)	159 (20.7)
	Married	180 (43.9)	338 (44.0)
	Separated, divorced or widowed	43 (10.5)	121 (15.8)
<i>Financial advisors</i>			
Total selling experience (years)		9.3 (7.5)	
Selling experience with the firm (years)		13.9 (10.1)	
Average number of client met per week		11.9 (5.7)	
Average number of time they contacted their client per year		2.8 (1.7)	
<i>Clients</i>			
Experience with the institution (years)			14.1 (11.1)
Experience with the advisor (years)			4.0 (4.8)
Average number of institutions that the client dealt with			2.0 (0.9)
Average percentage of banking business done with this institution			72.6 (30.4)

5.2 Assessment and Purification of Each Individual Measurement Scale

Even though most of the measures used in this study were adapted from well-established scales in the literature, their psychometric properties were assessed. Statistical procedures used to validate measures included evaluation of dimensionality, reliability, as well as convergent and discriminant validity. We also assessed psychometric properties of the measures by means of confirmatory factor analysis procedures using the EQS structural equation modeling software. Results are synthesized in Table 9.

5.2.1 Unidimensionality

Unidimensionality occurs when a set of items forming an instrument all measure just one thing in common. Many authors stated succinctly that unidimensionality is one of the most basic and critical assumption of measurement theory (Hattie, 1985) and a crucial undertaking in theory testing and development (Anderson & Gerbing, 1988). Cox and Cox (2002) tested the unidimensionality of their scales by performing a principal components analysis. The same procedure was followed and the results (*cf.*, Table 9) indicate that unidimensionality was achieved for each construct in both samples.

Confirmatory factor analyses (CFA) using the EQS structural equation modeling (SEM) program were also conducted to provide a more thorough validation. Baumgartner and Homburg (1996) assert that SEM certainly

contributes to valid and reliable measurements. As Anderson and Gerbing (1988) sums it, "structural equation modeling, properly employed, offers great potential for theory development and construct validation in the social sciences." As shown in Table 9, CFA Confirmatory factor analyses indicated significant loadings (*i.e.*, > 0.50) of all scale items on their respective latent constructs. Furthermore, the normed fit index (NFI) of all the measurement models varied between .95 and .99, which is satisfactory. The comparative fit index (CFI) ranged from .96 to .99, which constitutes another good indication that each measurement models represented an adequate fit to its respective data.

5.2.2 Reliability

Reliability is defined as the similarity of results provided by independent but comparable measures of the same object, trait, or construct. Baumgartner and Homburg (1996) recommended that the reliability of a measurement scale should be assessed in a number of ways. Thus, three sets of analyses were conducted one scale at a time and separately for the financial advisor and the customer samples. Based on the recommendations of Churchill (1979), corrected item-total correlations were first computed (*cf.*, Table 9). Results indicate that all the items had corrected item-total correlations greater than .35, which represents the cutoff suggested by McKelvey (1976). Subsequently, Cronbach alphas and composite reliability indexes were computed. Results presented in Table 9 show that the alphas varied between 0.66 (for the "customer orientation" construct in the financial advisor sample) to 0.89 (for the "service quality" construct in the

client sample), and were deemed as acceptable (Peterson, 1994). Composite reliability indexes ranged from 0.66 to 0.82, which also exceeds the 0.6 threshold necessary for measurement reliability (Bagozzi & Yi, 1988; Fornell & Larcker, 1981).

Table 9
Measures and Relevant Factor and Reliability Analyses

CONSTRUCTS / ITEMS	Principal Component Analyses / CFA ^a		Corrected item-total correlations		Alpha (α) / CR ^b	
	Financial advisor	Client	Financial advisor	Client	Financial advisor	Client
LISTENING						
Physical sensing					.72 / .66	.73 / .70
Employed nonverbal language (e.g., occasional head nods) suggesting attentive listening.	.77 / .60	.77 / .61	.50	.53		
Stayed focused.	.84 / .80	.85 / .79	.60	.62		
Kept eye contact.	.80 / .66	.85 / .78	.53	.61		
Took some notes while client was talking. ^c						
Held outside calls and distractions to a minimum ^c						
Mental Processing					.76 / .71	.85 / .80
Asked for more details while listening.	.77 / .68	.77 / .65	.58	.61		
Made an effort to understand the point of view.	.76 / .67	.85 / .76	.57	.71		
Interpreted the client's concerns correctly.	.78 / .68	.87 / .85	.57	.74		
Evaluated the client's needs quite well.	.75 / .65	.88 / .86	.54	.75		
Responding					.73 / .68	.87 / .81
Offered relevant information to the questions asked.	.70 / .59	.77 / .68	.50	.62		
Reformulated what the client said. ^c						
Answers showed he/she was carefully listening.	.83 / .77	.88 / .86	.66	.74		
Showed enthusiasm in responses.	.74 / .69	.87 / .86	.54	.73		
Answered at appropriate times.	.61 / .48	.84 / .81	.42	.69		
ANTECEDENTS OF LISTENING						
Empathy						
Seemed sincerely interested						
Was empathetic.						
Memory						
Had a good memory.						
Customer knowledge					.78 / .74	.82 / .82
Knew the client's financial needs.	.80 / .72	.91 / .87	.61	.76		
Knew what the client expects.	.80 / .71	.90 / .88	.61	.75		
Knew the client's financial objectives.	.85 / .83	.91 / .90	.68	.76		
Knew the client fairly well on a personal basis.	.70 / .56	.66 / .52	.50	.50		
Buyer-Seller Similarity					.82 / .77	.86 / .81
Appearance.	.74 / .65	.80 / .74	.58	.66		
Behaviours.	.85 / .84	.87 / .88	.72	.77		
Personality.	.83 / .80	.87 / .88	.69	.77		
Interests / hobbies.	.71 / .60	.79 / .67	.55	.66		
Financial product preferences.	.69 / .58	.68 / .54	.53	.53		
Customer Orientation					.66 / ----	.85 / ----
Was sincerely interested to satisfy the client's needs.	.86 / ----	.93 / ----	.48	.74		
Helped the client achieve his/her financial goals.	.86 / ----	.93 / ----	.48	.74		
Influenced the client through information rather than by pressure. ^c						
Motivation to listen						
Was motivated to listen.						

^a The first number represents the factor loading generated from a principal component analysis. The second number represents the factor loadings generated from a confirmatory factor analysis (CFA).

^b The first number represents the alpha of Cronbach. The second number represents the Composite Reliability index (cf., Fornell & Larcker, 1981).

^c This item was deleted from further analyses due to low factor loading (i.e., <.50) and poor reliability with the overall scale

Table 9 (Continued)

Measures and Relevant Factor and Reliability Analyses

CONSTRUCTS / ITEMS	Principal Component Analyses / CFA ^a		Corrected item-total correlations		Alpha (α) / CR ^b	
	Financial advisor	Client	Financial advisor	Client	Financial advisor	Client
CONSEQUENCES OF LISTENING						
Trust					.78 / .73	.83 / .78
Usually keeps his/her promises.	.82 / .64	.87 / .76	.60	.68		
Is dependable.	.90 / .94	.93 / .98	.73	.80		
Is trustworthy.	.79 / .62	.81 / .65	.55	.60		
Service Quality					.79 / .71	.89 / .81
Offered a personalized service.	.83 / .71	.91 / .85	.61	.78		
Took the time to meet the client's needs.	.85 / .78	.92 / .90	.64	.82		
Provided a service of great quality.	.84 / .74	.90 / .82	.62	.77		
Perceived risk					.74 / ----	.85 / ----
Will cause the client financial problems.	.90 / ----	.93 / ----	.61	.73		
Is risky to deal with.	.90 / ----	.93 / ----	.61	.73		
Satisfaction					.75 / .69	.87 / .81
Did not meet the client's expectations ^{c,d}						
Satisfied with the information provided.	.83 / .74	.90 / .83	.59	.75		
Satisfied overall with the financial advisor.	.84 / .77	.93 / .95	.61	.83		
Satisfied with the monetary benefits provided.	.78 / .62	.86 / .75	.53	.71		
Purchase intentions					.76 / ----	.86 / ----
Intend to do business with financial advisor again.	.90 / ----	.94 / ----	.62	.77		
Expect to purchase financial products and/or services from financial advisor in the future.	.90 / ----	.94 / ----	.62	.77		
Word-of-mouth						.85 / ----
Client will talk <i>positively</i> about financial advisor to people he/she knows.		.94 / ----		.75		
Client would provide referrals (e.g., friends, family, colleagues) to financial advisor if he/she asked for them. ^e		.94 / ----		.75		
Client will talk <i>negatively</i> about financial advisor to people he/she knows. ^{c,d}						
Sales outcome performance					.85 / .79	
Is a great salesperson.	.78 / .61		.58			
Sold more products and services <i>per client</i> than colleagues in the same job position. ^f	.93 / .95		.83			
Brought more profits to company than colleagues in the same job position. ^f	.92 / .89		.80			

^a The first numbers represent the factor loadings generated from principal component analyses. The second numbers represent the factor loadings generated from confirmatory factor analyses (CFA).

^b The first number represents the alpha of Cronbach. The second number represents the Composite Reliability index (cf., Fornell & Larcker, 1981).

^c The item was inversely coded.

^d This item was deleted from further analyses due to low factor loading (i.e., <.50) and poor reliability with the overall scale

^e This question was only asked to customers.

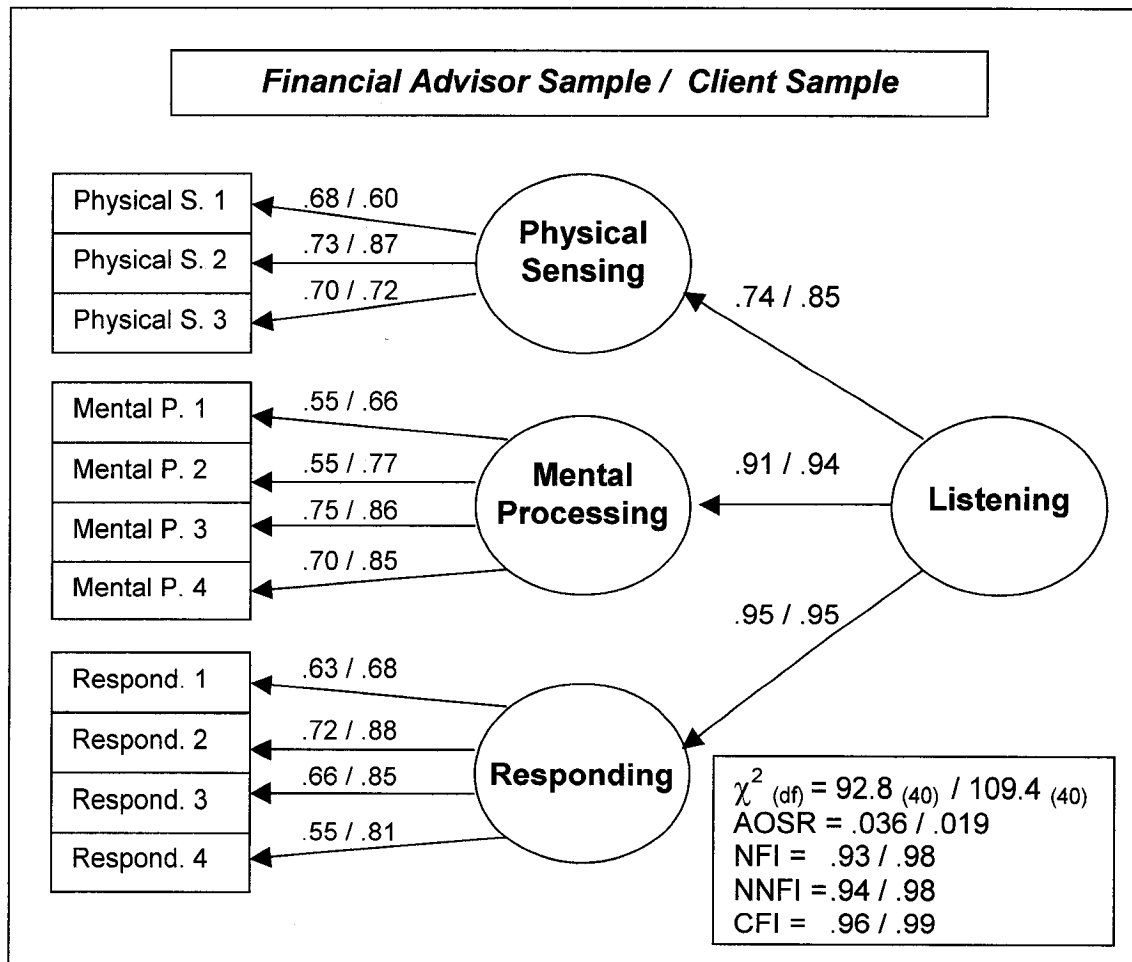
^f This question was only asked to financial advisors.

5.2.3 Evaluation of the Three-Dimensional Listening Scale

In 1984, Watson and Barker (1984) strongly suggested that researchers improve the reliability and validity of their listening measures. Since then, listening academicians have made some attempts to check reliability and validity of listening measuring instruments but their attempts have usually fallen short of that needed to develop a conceptual underpinning for listening (Fitch-Hauser & Hugues, 1992). Hence, this section is devoted to an assessment of the reliability and the validity of our listening measurement scale.

Confirmatory factor analyses were conducted on the listening measurement model (Figure 5) using the EQS structural equation modeling software. Distinctive analyses were ran for the financial advisor sample and its customer counterpart. We relied on several statistics to evaluate the goodness-of-fit of the two models. First, the normed fit index (NFI), the nonnormed fit index (NNFI), and the comparative fit index (CFI) of 0.93, 0.94, and 0.96 (financial advisor sample) and 0.98, 0.98, and 0.99 (customer sample) constitute a good indication that the hypothesized models represented an excellent fit to the data (Bentler, 1992; Byrne, 1994). The average off-diagonal value of the standardized residuals matrix (AOSR) of 0.036 (financial advisor) and 0.019 (customers), also reflects a good fit. Finally, the " χ^2 / degrees of freedom" index of 2.32 (92.8 / 40) for the financial advisor sample and 2.74 (109.4 / 40) for the customer sample are both under the 5.00 threshold and therefore provide further evidence of the goodness-of-fit of both models (Wheaton *et al.*, 1977).

Figure 5
Standardized Results of the Listening Measurement Scale



* Physical S. is Physical Sensing, Mental P. is Mental Processing, and Respond is Responding
 ** Every estimated coefficient was statistically significant ($p < .05$).
 *** Good model fit is indicated when the average off-diagonal value of the standardized residuals (AOSR) matrix approaches zero. Also, the closer to 1.0 the Normed Fit Index (NFI), the Nonnormed Fit Index (NNFI), and the Comparative Fit Index (CFI) are, the better the model fit.

The results presented in Figure 5 show that the responding dimension of the listening act seems to account for more variance in the listening construct ($\lambda=0.95$) than do the mental processing ($\lambda=0.91$ for financial advisors ; $\lambda=0.94$ for clients) and physical sensing ($\lambda=0.74$ for financial advisors ; $\lambda=0.85$ for clients) dimensions, even though all of them are statistically significant ($p < 0.01$).

To test significant differences between the financial advisor and client samples, we conducted a multiple-group analysis with EQS. As expected, the results indicate that the two models are structurally equivalent, which augments the validity of the listening measurement scale.

5.2.4 Convergent and Discriminant Validity

As brilliantly stated by Fitch-Hauser and Hughes (1992), “establishing both convergent and discriminant validity is essential if we are to create any type of valid listening theory.” To assess convergent validity, several authors suggest that researchers should determine whether each indicator strongly loads on its underlying factor (Anderson & Gerbing, 1988; Bagozzi & Yi, 1988). The EQS estimates of paths from individual items to latent factors were all acceptably high (*i.e.*, ≥ 0.55) and statistically significant ($p < .01$), with parameter estimates 5 to 10 times as large as their standard errors.

According to Peter's (1981) definition, the convergent validity of a construct can also be proven when the construct is measured by two different instruments and both measures converge. In the present research, a one-item global measure of listening was included in the questionnaire in order to assess convergent validity with our three-dimensional scale. While customer were asked whether they considered their banker as an “effective listener,” financial advisors were asked if they were thought of by their clients as “effective listeners” on a seven-point scale. In both samples, the global single-item measure of listening

was correlated significantly ($p < 0.01$) with each item included in our three-dimensional listening scale, offering further evidence of convergent validity.

To assess discriminant validity, the model depicted in Figure 5 was estimated several times with inter-factor covariance restricted to unity in a pairwise (one pair at a time) fashion (Anderson & Gerbing, 1988). A significantly lower chi-square value for the original model in which the trait correlation was not constrained to unity indicated that the traits were not perfectly correlated and that discriminant validity was achieved (Bagozzi & Philips, 1982). In other words, for each pair of measures, trying to force different dimensions into a single underlying factor led to a significant deterioration of model fit relative to an unconstrained model. We also assessed discriminant validity by following the suggestions of Gaski (1984): if the correlation between two constructs is not higher than their respective reliability estimates, discriminant validity is demonstrated. The results indicated that, using this criterion, all reliability estimates were greater than their mutual correlation.

Philosophers of science long have argued that the objective of science is not only to explain, predict, and understand the world in which we live, but to do so in as efficient a manner as possible (Morgan & Hunt, 1994). Although empirical indicants may never be able to completely capture the meaning of theoretical concepts, all the preceding tests indicated that our scales had adequate measurement properties and were suitable to test research hypotheses.

5.3 Tests of Hypothesized Relationships

First, we analyzed the individual effect of each independent factor on our three-dimensional listening construct with the EQS structural equation modeling (SEM) software (Bentler 1992; Byrne 1994). The measurement and structural models were estimated simultaneously. An important strength of SEM is its ability to incorporate the psychometrician's notion of constructs and measurement error in estimation procedure (Fornell & Larcker, 1981). Furthermore, each model was estimated on two sample (*i.e.*, buyers and sellers), which enhances the validity of our conclusions.

Results are presented in Tables 10 and 11. We relied on several statistics to evaluate the goodness-of-fit of the different models. First, the normed fit index (NFI), the nonnormed fit index (NNFI), and the comparative fit index (CFI) ranged from .93 to .99, which constitutes a good indication that the hypothesized models represented adequate fit to the data. The average off-diagonal value of the standardized residuals matrix ranged from .02 to .05, which also reflects an adequate fit (Byrne, 1994). The χ^2 / degrees of freedom ratio varied from 1.71 (121.53 / 71) to 3.04 (215.58 / 71), which is satisfactory. Although the χ^2 was statistically significant in each model ($p < .01$), it is known to be sensitive to sample size and trivial discrepancies (Fornell & Larcker 1981) and thus, is a poor indicator of model fit (Singh 2000)³. In contrast, other fit indices (*e.g.*, NFI, NNFI,

³ Several authors warn that the probability of detecting a false model increases with N even when the model is trivially false. Our analyses, using a sample size much greater than that typical of sales force studies, furnish a case in point.

CFI) are more appropriate for assessing model fit (Bagozzi & Yi, 1988). Relying on sound statistical and theoretical rationales, we feel confident that the different sets of structural analyses stand as very adequate representation of the sample data.

5.3.1 The Antecedents of Effective Listening

The first hypothesis predicted that the level of empathy of salespeople is positively related to their listening skills. As indicated in Table 10, a salesperson's level of empathy had a positive effect on listening effectiveness in the financial advisor sample ($\gamma = .50, p < .01$) and customer sample ($\gamma = .34, p < .01$). Thus, H_1 is supported. Regarding direct antecedent effects of memory, customer knowledge, and prior listening training on effective listening, all the posited hypotheses (*i.e.*, H_2 , H_3 , H_4) were also supported. The impact of customer knowledge was particularly strong, with a positive path coefficient of .69 ($p < .01$) for financial advisors and .83 ($p < .01$) for customers.

Results do not support the proposed positive relation between buyer-seller observable similarity and listening effectiveness. However, only two variables were included in the structural equation modeling analyses, namely appearance and behaviours. Three other important observable characteristics were included in our questionnaire: gender, age, and height. To test their impact, we first divided our samples into different subgroups. Two subgroups were created for gender (male/female), two for age (less than 44 years old and 45 years old and

more), and two for height (less than 1,70m and 1,70m and more). Then, a code was attributed to each dyad to indicate whether buyers and sellers were similar on the specific variables or not. Finally, t-tests were conducted to assess mean difference on different listening indicators. Results indicated that only gender similarity marginally influenced the perception of listening effectiveness. Customers perceived that a same sex financial advisor listened more effectively ($t = 2.8, p < .01$). In contrast to observable buyer-seller similarity, internal similarity had a positive effect on the perception of listening effectiveness. That is, listening was perceived as more efficient when financial advisors and customers shared similar interests, hobbies, and financial product preferences. The positive relationship was significant in the seller ($\gamma = .17, p < .01$) and buyer ($\gamma = .52, p < .01$) samples.

Next, empirical results indicated, as hypothesized, that effective listening can be explained positively by both the customer orientation of the financial advisor (H_7) and his/her motivation to listen (H_8). In fact, the impact of the salesperson's customer orientation was the most important and significant of all the antecedents under study in both the financial advisor ($\gamma = .69, p < .01$) and customer ($\gamma = .83, p < .01$) samples. This means that a banker's customer orientation alone can explain more than 54.8% ($.74^2$) of the variance in their own assessment of listening effectiveness. This percentage augments to 88.4% ($.94^2$) when customers' perceptions are considered.

Hypotheses 9 to 12 comprised the effect of some demographic variables on effective listening. Results presented in Table 10 indicate that both the age

and the years of experience of financial advisor had no influence on listening efficiency. Hence, our tenth and twelfth hypotheses are not supported, even though the simple correlations ($r = .18$ and $.20$, respectively) were positive and significant (which shows the value of SME analyses). The attentive reader surely noticed that hypotheses 9 (gender) and 11 (culture) are missing in Table 10. Since the scales used to measure these two variables are nominal, other statistical methods than structural equation modeling were more appropriate. To test H_9 and H_{11} , t-tests and analyses of variance (ANOVA) were employed. Results indicate that a financial advisor's gender and culture do not influence his/her listening effectiveness in a statistically significant way. Hence, hypotheses 9 and 11 are not supported. Overall, seven hypotheses out of twelve were supported in this section. We now turn to the tests of the posited relationships involving the consequences of effective listening.

Table 10
Tests of Hypothesized Relationships – Antecedents of Effective Listening

Hypothesis Description	Standardized Parameter (banker / client)	Variance Explained (banker / client)	Conclusion
Antecedents of effective listening			
H ₁ : Empathy of salespeople is positively related to their listening skills.	.50* / .34*	.25 / .12	H ₁ is supported
H ₂ : Memory of salespeople is positively related to their listening skills.	.33* / .64*	.11 / .41	H ₂ is supported
H ₃ : Customer knowledge of salespeople is positively related to their listening skills.	.69* / .83*	.48 / .69	H ₃ is supported
H ₄ : Prior listening training of salespeople is positively related to their listening skills.	.36* / **	.13 / **	H ₄ is supported
H ₅ : Observable similarity of salespeople and customers is positively related to the salespeople's listening skills.	.08 ^{ns} / .07 ^{ns}	---- / ----	H ₅ is not supported
H ₆ : Internal similarity of salespeople and customers is positively related to the salespeople's listening skills.	.17* / .52*	.05 / .27	H ₆ is supported
H ₇ : Customer orientation of salespeople is positively related to their listening skills.	.74* / .94*	.55 / .88	H ₇ is supported
H ₈ : Motivation to listen of salespeople is positively related to their listening skills.	.68* / .87*	.46 / .76	H ₈ is supported
H ₁₀ : Age of salespeople is negatively related to their listening skills.	.02 ^{ns} / **	---- / **	H ₁₀ is not supported
H ₁₂ : Experience of salespeople is positively related to their listening skills.	.16 ^{ns} / **	---- / **	H ₁₂ is not supported

* Significant at p < .05.

^{ns} Non-significant at p < .05

** The questions used to test this hypothesis were only asked to salespeople.

5.3.2 The Consequences of Effective Listening

Hypothesis 13 predicted that the greater the level of salesperson listening effectiveness, the higher would be consumer trust. Table 11 indicates that Hypothesis 13 is supported in both the financial advisor ($\gamma = .53, p < .01$) and the customer ($\gamma = .86, p < .01$) samples. Hypothesis 14 postulated that the superior salesperson's listening effectiveness, the higher the consumer's perception of service quality. This hypothesis is supported since in both samples all path coefficients between listening and service quality were positive and highly significant ($\gamma = .80, p < .01$ and $.94, p < .01$). Hypothesis 15 posited a negative association between effective listening and perceived risk. Although smaller than those for service quality, the path coefficients between listening and perceived risk were negative and significant ($\gamma = -.16, p < .01$ and $\gamma = -.51, p < .01$) for the banker and customer samples respectively.

The results from both samples support hypothesis 16, which stipulated that a salesperson's listening skills are positively related to his/her customer's satisfaction. All coefficients between listening and satisfaction were positive ($\gamma = .77$ in the banker sample and $.92$ in the client sample) and significant ($p < .01$). With respect to customer's purchase intentions, it was found in both samples that the listening skills of financial advisors were significantly associated with the intentions of their clients to deal with them in the future ($\gamma = .76$ and $\gamma = .86, p < .01$).

Sales performance, a critical variable in sales force research, was measured in three complementary ways in the present investigations: quantitatively (H_{18}), with customer perceptions (H_{19}), and with self-report perceptions provided by financial advisor (H_{20}). In each case, it was predicted that effective listening would have a positive impact on sales performance. Before presenting the results, it is important to note that only two financial institutions provided quantitative sales information ($n=118$). Nonetheless, hypotheses 18, 19, 20 gain support, as the greater was the financial advisors' listening effectiveness, the higher the sales performance in terms of quantitative data ($\gamma=.50$, $p<.01$), customer perceptions ($\gamma=.73$, $p<.01$), and banker's own self-reports perceptions ($\gamma=.23$, $p<.01$). Finally, hypothesis 21 postulated a positive and significant relation between listening effectiveness and customer word-of-mouth intentions. The coefficients between these two constructs were $\gamma = .54$ ($p<.01$) and $\gamma = .88$ ($p<.01$) for the financial advisor and customer samples respectively.

Overall, listening effectiveness had a statistically significant and surprisingly strong influence on all the consequences presented above. In the consumer sample for instance, the perception of effective listening explained more than 70% of the variance of the following construct: trust, service quality, satisfaction, purchase intentions, and word-of-mouth. These interesting results, among others, are discussed in the next section.

Table 11

Tests of Hypothesized Relationships – Consequences of Effective Listening

Hypothesis Description	Standardized Parameter (banker / client)	Variance Explained (banker / client)	Conclusion
Consequences of effective listening			
H ₁₃ : Salespeople's listening skills are positively related with customers' trust.	.53* / .86*	.28 / .74	H ₁₃ is supported
H ₁₄ : Salespeople's listening skills are positively related with customers' perception of service quality.	.80* / .94*	.64 / .88	H ₁₄ is supported
H ₁₅ : Salespeople's listening skills are negatively related with customers' perceptions of risk.	-.16* / -.51*	.03 / .26	H ₁₅ is supported
H ₁₆ : Salespeople's listening skills are positively related with customers' satisfaction.	.77* / .92*	.59 / .85	H ₁₆ is supported
H ₁₇ : Salespeople's listening skills are positively related with customers' purchase intentions.	.76* / .86*	.58 / .74	H ₁₇ is supported
H ₁₈ : Salespeople's listening skills are positively related with their quantitative sales performance.	.50* / **	.25 / **	H ₁₈ is supported
H ₁₉ : Salespeople's listening skills are positively related with their customers' evaluation of sales performance.	*** / .73*	*** / .53	H ₁₉ is supported
H ₂₀ : Salespeople's listening skills are positively related with their own evaluation of sales performance.	.23* / **	.05 / **	H ₂₀ is supported
H ₂₁ : Salespeople's listening skills are positively related with customers' positive word-of-mouth intentions.	.54* / .88*	.29 / .77	H ₂₁ is supported

* Significant at $p < .05$. The variance explained (R^2) by this factor can be obtained by squaring the standardized parameter estimate. For example, the variance of trust explained by listening skills is 74% (0.86^2) in the customer sample.

^{ns} Non-significant at $p < .05$

** The questions used to test this hypothesis were only asked to salespeople.

*** The questions used to test this hypothesis were only asked to customers.

CHAPTER SIX

DISCUSSION AND PRACTICAL IMPLICATIONS

"The more we know, the more we know that we don't know much"

- Jean Gabin, 1953

In the last chapter, we presented several findings worthy of further discussion. The purpose of this chapter is to discuss research results, to distil from their interpretation some interesting conclusions, and to examine their practical implications. The chapter is divided into two sections. First, we discuss results pertaining to the listening construct (Figure 5), the antecedents of effective listening (Table 10), and the consequences of effective listening (Table 11). In each case, we infer appropriate conclusions, sometimes supported by previous conceptual and empirical investigations. Second, practical implications for sales force managers and salespeople are delineated.

6.1 Discussion

6.1.1 A Three-Dimensional Scale of Effective Listening in Personal Selling

From the start, we attempted to measure listening effectiveness in personal selling with a list of behaviours that appeared to be linked to effective interpersonal listening. An exhaustive review of the relevant literature lead to an examination of more than 50 definitions and five models of listening (Brownell,

1994a; Cegala *et al.*, 1982; Glenn, 1989; Ramsey & Sohi, 1997; Steil, Watson, & Barker, 1983). We also considered Wolff *et al.*'s (1983) inventory of the effective listener's practice behaviours such as note taking, restating, summarizing the buyer's major points, using nonverbal cues to show an interest in hearing more (e.g., good eye contact, nodding), asking questions to probe for more information, clarify information received, etc. After identifying 14 items to measure listening effectiveness, we then tested the multidimensionality of the scale using a number of statistical methods.

As expected, our findings suggest that listening is a higher-order construct containing three dimensions: physical sensing, mental processing, and responding. In other words, it seems that an effective listener has to fully sense the message (verbal and nonverbal), mentally process it accurately, and respond to it in a way that encourages proficient communication to continue. It is intuitively plausible that a salesperson must engage in all three kinds of behaviours to be perceived as an effective listener. These results are consistent with those of other listening academicians who also established that listening is a higher-order construct composed of three first-order factors (Boorom, Goolsby, & Ramsey, 1998; de Ruyter & Wetzels, 2000; Ramsey & Sohi, 1997). The preceding authors also established the dimensionality, reliability, and discriminant validity of their listening measurement scale. Unlike us though, none of them assessed the convergent validity of the scale. Nonetheless, our results strongly support a three-dimensional conceptualization of effective listening in personal selling.

Figure 5 indicates that in both the financial advisor and customer samples, the responding dimension of listening was the most correlated with the overall construct, which clearly highlights the relative importance of this communication skill. Cegala *et al.*'s (1982) also uncovered that among the three listening dimensions, responsiveness was most significant in accounting for individuals' overt communication. This finding makes sense when one considers that the participants base the quality of the exchange largely on the listener's response (Rhodes, Watson & Barker, 1990). Only through a listener's blatant response can others conclude just how effective the listening behaviour was. Moreover, the third phase of the listening act is undoubtedly the most challenging one because a message must be physically sensed before it is mentally processed and must be mentally processed before it can be responded to (Comer & Drollinger, 1999). Because of its selective nature, the listening act is somewhat like a funnel, taking in an overwhelming amount of sensory information but selectively narrowing at each higher level of processing (Castleberry & Shepherd, 1993).

6.1.2 What Characterizes a Great Listener - A Look at the Antecedents of Listening Effectiveness

Like any human behaviour, effective listening requires some degree of motivation and specific abilities. For instance, while intrinsic variables such as customer orientation and empathy impacts the salesperson's willingness to listen, other traits such as memory and client knowledge affect the salesperson's ability

to listen. As expected, factors influencing both the willingness and the ability to listen were deemed as strong predictors of listening effectiveness. We follow with a discussion of the most important antecedents of effective listening.

Out of 12 factors hypothesized to influence listening effectiveness, the strongest predictor (for both the financial and customer samples) was the salesperson's level of customer orientation. This result confirms many authors' theoretical reflection that customer orientation is essential to understand customers' needs, expectations, and concerns (Keillor, Parker, & Pettijohn, 2000; Saxe & Weitz, 1982; Sharma *et al.*, 1999), and is thus an important antecedent of effective listening (Comer & Drollinger, 1996). Using an health care metaphor, financial advisors can be liken to physicians in that the best physicians usually exhibit a strong "patient orientation" and use listening as a diagnostic skill to treat patients. Similarly, customer-oriented salespeople are more likely to ask questions to customers and to listen effectively in return in order to help them in the best way they can.

The second factor in importance that impacted salespeople's listening skills was their own "motivation to listen." In fact, this factor accounted for 43% of the variance in effective listening in the financial advisor sample and up to 76% in the customer sample. The motivation to listen construct has precedent in the communication literature (Barker, 1971; Brownell, 2002; Cegala, 1981; Petrie, 1966; Steil, Barker & Watson, 1983; Weaver, 1972; Wolvin & Coakley, 1994). For years, listening theoreticians have supported the contention that one needs more than listening abilities to become an effective listener. As Wheless (1998) puts in,

“listening does not run on autopilot because to listen effectively, one must consciously choose to listen.” A decade ago, Castleberry and Shepherd (1993) proposed (*i.e.*, did not test empirically) that “effective listening in personal selling is positively related to the degree to which the salesperson is motivated to listen.” Our results support their proposition.

Another clearly important finding of this study involves the strength of the association between customer knowledge and listening effectiveness. In the literature, Brownell (2002) brought forward an interesting justification to explain the strength of this relationship. She suggested that “the more you discover about your partner and the more you think about how his/her nonverbal cues can be interpreted, the better able you will be to listen to all levels of the message and the greater the likelihood that you will accurately understand both the ideas and the feelings he/she is communicating.” Our results confirmed the explanation proposed by this great listening academician.

Our study empirically supported the widely accepted link between empathy and listening efficiency. The conventional wisdom has held that empathetic people tend to be good listeners because empathy leads to the use of listener-adapted communications by the salesperson (Arnett & Nakagawa, 1983; Brownell 1985, 1990; Plank, Greene, & Reid, 1993). Conversely, salespeople who are not empathetic during a sales conversation may miss or fail to perceive verbal and nonverbal cues that allow effective listening to happen. Cegala *et al.* (1982) also found a positive and significant relationship between empathy and the three dimensions of listening. The mental processing

component correlated the most with empathy in Cegala *et al.*'s (1982) research, which is logical when we consider that this competence rely heavily on one's ability to interpret verbal and nonverbal signals.

A salesperson's memory was found to positively influence his or her listening skills. It is rather obvious that effective listening cannot occur unless the listener can accurately remember what has been heard. Memory has a powerful influence on the way a salesperson interprets, evaluates, and responds to incoming messages. In the mental processing stage, the salesperson attempts to recreate the client's original message by selecting the appropriate meanings from memory in order to ascribe value to the message. In the responding stage the sales representative's memory will impact the appropriate response selected. Clearly, the structure and content of the salesperson's memory are critical factors in the listening process.

Another significant factor that positively influenced salespeople listening abilities is the amount of past listening training they went through. Although the correlation between the two constructs is modest ($r = .36$), it is nevertheless reassuring for corporations who spend millions of dollars each year in listening enhancement training programs to observe such a result. While our findings contradict previous studies that found no such relationship (Boorum, 1994; Nielsen, 2000) they also confirm earlier empirical evidence that uncovered a positive association between prior listening training and listening skills (Brownell, 1990; Chapin, 1997; Papa & Glenn, 1988).

Contrary to expectations, mixed findings were found regarding the effect of buyer-seller similarity on salespeople's listening skills. While salesperson-customer internal similarity was found to be positively related to the salespeople's listening skills, observable similarity had no significant effect (exception: gender). To explain this intriguing finding, we posit that situational factors may influence whether customers emphasize observable or internal characteristics in the presence of a sales representative. Lichtenthal and Tellefsen (2001) observed that buyers will analyze the salesperson's internal characteristics when the purchase is important enough to warrant the extra effort. Otherwise these authors propose that buyers only emphasize observable characteristics. Since most financial transactions are important to the eyes of customers, we can reasonably assume that internal similarities were more important to clients in their purchasing process.

Surprisingly, all our hypotheses regarding the impact of socio-demographic variables (*i.e.*, gender, age, culture, and experience) on listening effectiveness were not supported. First, we assumed that saleswomen would exhibit superior listening skills than salesmen. Our insignificant results reflect the rather conflicting findings obtained in available studies. While some show men to be better listeners, some indicate insignificant results (like us), and others identify women as superior listeners (Mancillas, 1991). Second, we posited that age of salespeople would be negatively related to their listening skills, but no linear relationship was observed. We explain this result, *post hoc*, by assuming that the impact of age on listening competencies is not linear, in that a one-year-old child

is not expected to listen more effectively than a 30-year-old adult. Rather, we hypothesize (to be tested) that the correlation takes the form of a reversed U-shape, where listening skills are at their lowest points at a very young and a very old age. Third, we posited that salespeople from different cultures will exhibit different listening skills. The absence of significant differences among cultural groups may simply be explained by the location from which our respondents were selected. Most of our subjects lived in Montreal, a bilingual city where acculturation (*i.e.*, the degree to which the values and norms of a cultural group are adopted by those of another group) is strongly present. Lastly, a financial advisor's experience did not exert a significant impact on listening effectiveness. In the only other study we know of that investigated the link between experience and listening, Castleberry, Shepherd, and Ridnour (1999) found that the correlation between the two constructs was statistically significant, but quite low to the extent that it "may not have much practical significance." This intriguing result is hard to explain. On the one hand, some salespeople may learn to be more effective listeners over time in a sales position. On the other hand, experienced sales representatives may know more about their client and therefore perceive it as less necessary to listen. In the next section, we discuss the key consequences of effective listening in personal selling.

6.1.3 The Value of Listening - Effects of Listening Effectiveness on Cherished Sales-Based Outcomes

What is striking after a glance at Table 11 is that listening effectiveness was strongly and significantly related to all the consequences under study. Why this, by itself, may not be a novel finding, the results clearly signal that perceptions of salesperson listening behaviour play a pivotal role in enhancing relational outcomes. Several plausible explanations (worthy of further exploration) for these findings can be offered. One possible explication is that those with superior listening skills may be more capable of assessing the wants and needs of clients, and thus provide adequate solutions. In other words, the salespeople's strong listening skills enable them to quickly assess the relevance of cues and make the correct inferences. As a result, they are better prepared than less effective listeners to move forward competently into the sales interaction.

The explanations regarding the large impact of effective listening on sales outcomes may not only reside in meticulous need identification and adapted solution proposals. Many psychologists argue that most people's favourite topics of conversation are centred on themselves, such as their own interests, their own concerns, and their own needs (Rogers, 1959). Therefore, it is likely that a customer would be psychologically attracted to someone who listens to them assiduously. In other words, our significant findings could be explained by the strong affective appreciation one has toward an *interested* salesperson, thus

resulting in increased service quality perceptions, trust, satisfaction, positive word-of-mouth intentions, etc. In the next paragraphs, we discuss the results of each individual consequence.

To our knowledge, we are the first authors to examine the impact of salespeople's listening skills on the perception of service quality. Surprisingly, out of the eight sales-based outcomes under study, service quality demonstrated the highest correlation with listening effectiveness in both the financial advisor ($\gamma = .80, p < .01$) and customer ($\gamma = .94, p < .01$) samples. It seems plausible that higher levels of listening skills yield more information that enriches service quality. Intuitively, efficient listeners may devote more effort during conversations that enables perception of overt and subtle nuances and guides the selection of appropriate responses. Hence, effective listeners are better able to understand customer needs, to provide them with adequate solutions, thus giving them better service. The strong correlation between the two constructs is particularly interesting since service quality has become a principal competitive weapon in the banking war as products can be very easily duplicated. Furthermore, most bank customers put less emphasis on attributes that are difficult to assess (like complex financial products) and rely more on search and experience attributes to judge the service offering.

The second most important consequence of salespeople's effective listening is customer satisfaction. In fact, the perception of effective listening explained 59% of the variance in satisfaction in the financial advisor sample and an astounding 85% in the customer sample. However, our results contradict

those of Ramsey and Sohi (1997) who did not find a significant effect between these two constructs and concluded that no such direct relationship existed. We posit that the lack of significant impact in their research was due to their model design rather than to an inexistent direct correlation. In Ramsey and Sohi's (1997) model, two constructs were expected to influence satisfaction, namely listening and trust. Since these two constructs were strongly correlated ($r = .71$), it is likely that the variance accounted for by trust also accounted for a significant amount of the variance in listening, thus rendering it a non-significant predictor of satisfaction. Sadly, Ramsey and Sohi (1997) did not report one-on-one correlations between effective listening and pertinent outcomes. Nonetheless, our finding supports de Ruyter and Wetzels' (2000) results that indicated that two dimensions of listening (mental processing and responding) were direct drivers of customer satisfaction. Arguably, effective listening appeals partly to establishing a bond between customer and service provider because customers may feel cared for. Because satisfaction has an affective side to it, it seems plausible that listening is related to this customer evaluative judgment (de Ruyter & Wetzels, 2000). This must be especially the case in the financial industry where most decisions are emotionally involving (Bergeron, Ricard, & Perrien, 2003).

Another clearly important finding of this study involves the strength of the relationships between salespeople's listening skills and their customers' purchase intentions. This time, we support Ramsey and Sohi's (1997) finding, which showed that perceptions of listening have a significant positive effect on a customer's purchase intentions. Although Ramsey and Sohi (1997) did not

measure buying intentions *per se*, their four-item measure of “anticipation of future interaction” contained one item related to purchase intentions. To explain this finding, we believe that higher levels of listening may enhance salesperson efficiency in a sales presentation and may likely indicate salesperson interest and enthusiasm to customers. Such a positive signal communicated to customers may increase the chance of future purchases.

Regarding word-of-mouth (WOM), our findings indicate that higher salespeople listening skills lead to increased customer WOM intentions. To explain these results, we argue that the positive social phenomenon engendered by effective listening broadens the salesperson’s social network, which in turn, plays a very important role in the occurrences of WOM. The theory brought forward by Anderson, Ross, and Weitz (1998) also provides an interesting explanation. They believe that buyers usually respond in a way that is consistent with what they receive from the seller. For example, a buyer who perceives the salesperson to be indifferent will probably be indifferent towards the salesperson. Conversely, when a salesperson carefully listens to the customers’ preoccupations and needs, the customer will most likely have a desire to give something back to the salesperson, like positive word-of-mouth publicity.

The fifth most important consequence of listening effectiveness (in both samples) is customer trust in the salesperson. Of the two investigations to date that empirically examined this relationship, both found a significant and strong impact between listening and trust (de Ruyter & Wetzels, 2000; Ramsey & Sohi, 1997). Swan *et al.* (1988) even incorporated items related to listening in their

overall measure of trust in salespeople. This also underlines the notion that when a customer feels that a financial advisor understands and interprets his/her needs correctly, the advisor will be perceived as trustworthy. As Swan and Oliver (1991) put it, when customers perceive that a salesperson is listening to what they are saying and working hard to fulfil their needs, they feel that the salesperson is honestly interested in them and is more trustworthy.

To our knowledge, we are the first authors to test a link between listening skills and perceived risk. As expected, our results show that there is a negative association between the perceptions of listening and risk. This negative correlation can be explained by classic consumer risk-reducing theories. Sheth and Venkatesan (1968), for example, argue that high-risk perceivers search for more information, especially in high involvement product choice situation (like financial products). By extension, Jacoby, Speller, and Kohn (1974) claim that increasing the information load makes consumers feel better about their choice and thus reduce perceived risk. It can then be assumed that salespeople who carefully listen to their customers' questions are more likely to provide pertinent information to customer and thus reduce their perception of risk.

In more than 100 empirical studies, researchers have attempted to explained observed differences in salesperson performance with little success (Szymanski & Churchill, 1990). Churchill *et al.* (1985) even claimed that no single behavioural, environmental, or organizational factor has been found to explain, on average, as much as 10% of the variation in salesperson performance. At the same time, one of the principal driving forces underlying the research interest in

listening behaviours is the speculation that it is related to sales performance. For years, it has been suggested (and rarely tested) that salespeople who are effective listeners are better sales performers (Moore, Eckrich, & Thompson, 1986; Nichols & Stevens, 1957; Stettner, 1988). In this study, listening exerted a positive and statistically significant effect on sales performance, as measured with either customer perceptions ($\gamma=.73$, $p<.01$), self-report evaluations ($\gamma=.23$, $p<.01$), or quantitative data ($\gamma=.50$, $p<.01$). Our results support those of Boorum, Goolsby, and Ramsey (1998) in that effective listening plays integral roles in sales performance. Castleberry, Shepherd, & Ridnour (1999) also uncovered empirically that the better the listener, the better the overall sales performance. It seems obvious now that highly skilled listeners are better able to perceive customer cues and respond accurately, at appropriate times, with personalized solutions that increase the probability of attaining sales performance goals.

Findings on the outcomes of effective listening confirm the asymmetrical nature of buyer-seller relationships, as their existence and success are dependent mainly on the seller (Ricard & Perrien, 1999). In a business era where building lasting relationships is critical, the knowledge that listening skills can affect customer relationships is valuable for sales force managers and sales representatives alike. Several practical implications are discussed in the next section.

6.2 Practical Implications

Too often, effective communication in financial institutions extends mostly to a slogan or to few paragraphs in the annual report. Some banks, while publicly advertising their will to listen to customers, record (and sometimes even reprimand) their financial advisors for taking too much time with a customer. Other financial institutions emphasize so much on productivity that it instigates advisors to rush customer interviews to completion. Since our results raise some important issues with respect to sales force management, it seemed primordial for us to begin this section with some practical managerial recommendations.

6.2.1 Implications for Sales Organizations and Sales Force Managers

For sales organizations, it appears vital to implement and solidify what many authors call a “strong listening environment.” A listening environment is defined by a set of listening-based characteristics that are relatively enduring over a period of time. These characteristics contribute to the development of common perceptions among organizational members (Brownell, 1994), such as sales managers, salespeople, and customers. Strong listening environments have been assumed to promote a free and open exchange of ideas and information among all members (King, 1978). Concretely, signs of a strong listening environment range from managers' non-verbal cues to open office doors and listening slogans tacked on bulletin boards (Brownell, 1994). Frito-Lay, for

example, placed tremendous support behind its sales staff by providing customers with frequent callbacks to effectively listen to their needs (Jones, 1988). The development and exploitation of a customer knowledge database may also help in promoting a strong listening environment. In the next paragraphs, we propose some strategies related to the recruitment, training, coaching, and evaluation of sales representatives.

Recruitment Strategies. First, insight into listening behaviour and its impact on relational outcomes can be used in the recruitment of sales representatives. Assessment of listening skills may be used as an integral part in the hiring process since an advisor that senses, processes, and responds efficiently to customers' messages increases the added value of its organization. During the hiring process, candidates for selling positions should be screened for adequate listening skills. Since our listening measurement scale constituted a strong predictor of cherished sales-based outcomes, it could help sales managers with selection of successful sales representatives. The use of interviews could also be employed to feel for the candidate's listening skills. For instance, sales managers could be wary of applicants who talk all the time without asking a single question. Additionally, role-plays could be used to pinpoint candidates who ask what the customer needs, listen to the response, and creatively provide a solution. Either way, listening abilities should be a major input in the selection criteria, and be at least as important as product knowledge. One may suggest that learning about the company's products and services may

take some months for most individuals, whereas learning (and applying) relational skills may take a lifetime.

Training Strategies. Can listening training enhance listening effectiveness? Fortunately, listening is a learned skill that can be improved. After all, who is born as an effective listener? In this research, a positive relationship was found between past listening training and listening effectiveness ($\gamma = .36$, $p < .01$). In a recent investigation, Rautalinko and Lisper (2004) compared trained and untrained employees on their reflective listening skills before and after a 16-hour training. Results showed that training increased reflective listening and that the skills were subsequently transferred to an authentic setting. Evidence of the attention being given to listening training organizations can also be inferred from the statistic that 59% of corporations are providing training in listening skills (Wolvin & Coakley, 1991). In fact, a number of major businesses have established listening training programs: Xerox, Pfizer, 3M, General Electric, Ford, Pillsbury, and IBM, to name a few (Papa & Glenn, 1988). All this should provide sales managers with an additional warrant that they should design listening training programs.

Management should carefully assess the need for ongoing listening training courses. Sales managers could use our listening measurement instrument to assist sales managers with training initiatives. By administering our measuring tool to the sales force, managers should be able to identify training needs, both for the sales force as a whole as well as individual salespersons. Moreover, such an exercise may also sensitize sales representatives to their

current listening skills and encourage adoption of a listening self-enhancement regimen.

Corporations can train their sales force to listen more effectively in a number of ways. The Sperry Corporation (now Unisys), for instance, was one of the first company to promote itself as a “listening organization.” They increased sales and customer satisfaction when salespeople and customer contact personnel received training in listening skills designed to think empathetically about customers, to probe for the problems behind symptoms, and, when needed, to propose flexible solutions (DiGaetani 1982; Steil, deMare, & Summerfield 1983). In another example, Pfizer had their sales representatives complete a training program entitled “Communicating value through non-judgmental listening and relationship building.” The program included lectures, printed materials, written exercises, and role-play activities. Sales organizations could also develop videotaped scenarios of situations that are likely to arise in everyday situations and test the reaction of their sales representatives. Audio recordings of actual sales interviews can also be a helpful aid to this kind of learning. Alternatively, recruiters might expose interviewees to stressful listening situations for the purpose of observing the degree of empathy they reveal in their responses. Finally, we agree with Ramsey and Sohi (1997), in that training for effective listening should not only be taught to sales personnel during the initial sales training period but throughout the sales career.

Coaching Strategies. In today’s sales organizations, sales managers have taken on yet another important responsibility: educating their employees through

on-the-job coaching. Coaching is defined as the ongoing process of assessing performance and providing constructive feedback for the purpose of clarifying standards and motivating change (Brownell, 2002). In the case of coaching listening enhancement techniques, the effective supervisor should create a collaborative relationship in which the person who is being coached recognizes the importance of listening to customers and understands its desired outcomes. Many salespeople do not realize that listening is important or that it has an impact on bottom line results (Boyan, 1989). Perhaps the findings obtained in the present dissertation could better enable sales managers to motivate their sales force to listen more effectively.

Coaches should sensitize their sales force to the effectiveness of listening by giving the example and by “walking the talk.” As role models, the quality of their own listening should be exemplary. In other words, they should make sure they listen more than they speak, interrupt as little as possible, reformulate the salesperson’s thoughts, and provide both verbal and nonverbal reinforcements. In addition, salespeople should be given the opportunity to practice listening skills with their coaches in role-play sessions. Such sessions should be video taped and critiqued from the perspective of salesperson, customer, and coach (Comer & Drollinger, 1999).

Evaluation Strategies. In order to establish benchmarks for effective listening within the organization, an instrument must be available to evaluate the level of salespeople's listening (Comer & Drollinger, 1999). Given the strong predicting power of our effective listening measuring tool on relational and

economic evaluation criteria, sales managers could use our scale to evaluate their sales force. By incorporating this instrument into the periodic salesperson evaluation process, areas of improvement could be highlighted, as well as areas that need continuing emphasis. Another opportunity to assess listening skill could occur when a customer visits the salesperson. By discussing the interview with the sales representative after the meeting, the salesperson could assess his/her own listening behaviours. The sales manager could then take the opportunity to provide constructive feedback. It seems also advisable to develop a listening tracking system to monitor employee listening performance. Tracking performance over time would enable sales managers to achieve an insight into which listening skills need improvement and use that knowledge for training.

More importantly, integrating listening evaluation tools into the performance assessment process will help demonstrate to salespeople the importance of sound listening practices. If sales managers assess the performance of their sales team simply on the basis of volume, they send the message that it is the numbers and not the relationships that matter (Bergeron, Ricard, & Perrien, 2001). Obviously, after evaluating the current level of listening skills, managers should go back to the hiring, training, and coaching strategies suggested above (see Table 12 for a synthesis) and can take appropriate actions to improve listening effectiveness on an ongoing basis.

Table 12

Implications for Sales Organizations and Sales Managers – A Synthesis

Sales Force Management	Strategies
Recruitment	<ul style="list-style-type: none">• Listening abilities should be a major input in the selection process.• Candidates for selling positions should be screened for adequate listening skills (with a questionnaire, interviews, observation, role plays, etc.).• Sales managers should be wary of applicants who talk all the time without asking a single question.
Training	<ul style="list-style-type: none">• Management should assess the need for ongoing listening training courses with auto-evaluations, interviews, employee feedback, etc.• Listening training should be done in a variety of ways (<i>e.g.</i>, lecture, printed materials, role play activities, etc.).• Training for effective listening should not only be taught during the initial sales training period but throughout the sales career.
Coaching	<ul style="list-style-type: none">• Coaches should create a collaborative relationship in which the person who is being coached recognizes the importance of listening to customers and understands its desired outcomes (the present study can be used).• Coaches should sensitize their sales force to the effectiveness of listening by giving the example and by “walking the talk.” The quality of their own listening should be exemplary.• Salespeople should be given the opportunity to practice listening skills with their coaches in live situations or videotaped role-play sessions.
Evaluation	<ul style="list-style-type: none">• Management should develop a listening tracking system to monitor salespeople listening performance.• A listening auto-evaluation should be provided to the sales force. It may sensitize sales representatives to their current listening skills and encourage adoption of a listening self-enhancement regimen.• After evaluating the current level of listening skills, managers should go back to the hiring, training, and coaching strategies suggested above.
Overall	<ul style="list-style-type: none">• Management should implement and solidify a strong listening environment (see the beginning of the present section for a definition).• The office doors of sales managers should be open.• Listening slogans should be tacked on bulletin boards.• Effective client-knowledge and salespeople-knowledge databases should be developed and exploited.

6.2.2 Implications for Sales Representatives

Despite the increasing number of companies providing listening training programs to their sales force, many authors observe that 'poor listening' is the number one weakness for most salespeople (Lapp, 1985). In an interesting survey of corporate buyers, the *Wall Street Journal* (1990) claimed that 80% of customers felt salespeople were "too talky." Ingram, Schwepker, and Hutson (1992) reported that out of 29 factors contributing to salesperson breakdown, 'failure to listen' was deemed as the most important one. In our study, some clients affirmed that their financial advisors were poor listeners, although the same advisors perceived themselves as gifted listeners. Here are two typical comments made by respondents who categorized their advisors as bad listeners:

"Bankers simply can't shut up! My banker talked for about 15 minutes straight to tell me how important it was for him to listen to his clients..."

"Account managers should listen more than they talk. My account manager obviously didn't learn that in College. He mostly listens to himself..."

Given the consensus that seems to exist in the literature that the average salesperson exhibits, at best, poor listening skills, it seemed very important for us to suggest some practical implications to sales representatives. Specifically, we propose some strategies to enhance (a) physical sensing skills, (b) mental processing skills, and (c) responding skills. Most of the recommendations emanate from the indicators we used to measure listening effectiveness because they were deemed as effective listening behaviours.

Enhancing Physical Sensing Skills. Physical sensing, the first component of the listening act, refers to the physical receipt of the sender's message (verbal and/or nonverbal). The accomplishment of this task is far from obvious for two main reasons. First, a physiological reality is that human beings think much faster than they talk. The rate speech of the average human is around 125 words per minute, whereas the receiving rate of the average listener is over 400 words (Morris, 1971). In other words, the mind moves much faster than the tongue and listeners complete thoughts with much greater speed than the speaker can utter them. Hence, most sales representatives allow their thoughts to wander after a short period of attention and customers who do not have some kind of attention-getting gimmick find themselves looking at glassy-eyed salespeople. Second, the problem of poor sensing can also be psychological because many authors argue that most salespeople turn the conversations around to themselves (Brownell, 2002). Narcissism, hypochondrias, or simple immaturity leaves them with limited ability to consider anything but themselves (Nichols, 1994). As Salopek (1999) puts it, salespeople are busy listening to the voice inside their heads.

What can a salesperson do to effectively sense a customer's message? Since physical sensing involves the proper reception of stimuli, it often requires the ability to concentrate and to focus. Several authors have underline the importance of focusing on the speaker (Bentley, 1998; Brody, 1994; Brownell, 2002; Durgin, 1990; Karrass, 1998; Morris, 1971; Nichols, 1994; Raudsepp, 1980; Stettner, 1995). According to Goby and Lewis (2000), focus refers to the ability of the salesperson to direct his or her attention to what the client has to

say. Too often, salespeople rehearse what they are going to say next when the customer is talking. To really listen, salespeople have to suspend their own agenda, forget about what they are going to say next, and truly focus their senses on the customer. If a salesperson is in the middle of something important when a client approaches, he or she should write down where they are and what the next step should be (Kemp, 2000). In brief, salespeople should concentrate all of their senses on customers to extract the real meaning of the words, tones, emphasis, gestures, and expressions (Morris, 1971).

Customers can perceive when a salesperson is actively sensing what is being said by noticing a series of nonverbal behaviours that facilitate the gathering of incoming stimuli (Yrle & Galle, 1993). Thus, salespeople should take some physical actions such as maintaining eye contact, nodding occasionally, and moving their chairs closer to customers to augment their concentration. Good posture is also essential. In the military, for example, lieutenants order their personnel to come to the position of attention to insure they are alert (Boorum, 1994). In addition, note taking is usually perceived as a positive action because it demonstrates the value of the communicator's words and feelings. As Steil, Summerfield, and de Mare (1983) exemplifies, "the shortest pencil outlasts the longest memory." Numerous studies have established the positive effect of note taking on comprehension (Brownell, 2002). Salespeople should then have a paper and pencil handy so that when clients express their ideas, they can write them down and take them off their minds. Bentley (1998) summarized how a

sales representative can demonstrate adequate physical sensing in the following fashion:

Lean forward and turn your body directly toward the speaker. Make eye contact, nod your head, smile, assume a relaxed and involved body posture, say “uh huh,” and maintain a close but comfortable distance from the speaker. Also, use an open body posture. Avoid crossed arms and legs and a rigid or closed body posture... Avoid shifting your eyes, looking around the room, checking your watch, and turning away from the speaker.

Finally, salespeople should also attempt to eliminate any barriers or distractions that hinder the listening act in order to be effective “sensors.” Brownell (2002) offers the following suggestions to limit the distractions in the presence of a client: eliminate external distraction by moving to quiet area, don’t let the office get too cold or too hot, make sure everyone is comfortable, and ensure that there is enough light. Bentley (1997) adds that sales representatives should also close their office door and have their phone calls forwarded.

Enhancing Mental Processing Skills. The second component of the listening act, “mental processing,” refers to operations in the mind of the listener that assign meaning to incoming messages. Effective mental processing requires several cognitive (and somewhat affective) activities from the part of the listener, such as understanding, interpreting, and evaluating. Unfortunately, too many assumptions are inimical to understanding. For example, most salespeople have an irresistible tendency to judge before they really understand, like those who take a glance at incoming customers and qualify them in a few seconds without even talking to them. Covey (1997) also agrees that some people are filtering everything through their own paradigms and reading their biography into other

people's lives. He adds that they are always projecting their own home movies onto other people's behaviours. Langer (1989) has written eloquently about the harmful effects of what she calls "chronic mindlessness," a state in which individuals rely so heavily on preconceived notion that they fail to be mindful or to hear what is really going on. Real mental processing should be an act of self-transcendence. As Nichols (1994) formulates it, "listening without prejudice is like letting the other person drive... to listen, you have to let go." Therefore, a salesperson should be as objective as possible. With objectivity, the salesperson should be able to separate facts from opinions and be open to ideas and suggestions (Goby & Lewis, 2000).

Semantics, the science of meanings (as opposed to phonetics, the science of sounds) constitutes another potential source of misunderstanding in the mental processing phase. Implicit messages sometimes tell us more than what is being said. In personal selling, for example, the statement "I'll think about it" is notorious for having multiple meanings. When in doubt, salespeople should ask customers for clarifications and/or paraphrase customers' words back to them to confirm content meaning. Sales representatives should also check the feelings expressed and acknowledge them (Salopek, 1999).

Enhancing Responding Skills. The last dimension of the listening act, "responding," refers to the information that the listener sends back to the speaker indicating that the message has been evaluated correctly. Customers judge whether or not their salesperson listened correctly by the responses they hear and the nonverbal signals they see. Only through a listener's blatant response

can others conclude just how the listener has mentally processed the message. One reason customers wonder if their salesperson is listening is that they sometimes fail to let them know that they listened to them. One way sales representatives can promote comprehension is to listen completely to their customers' ideas before responding, even if they believe their comments or questions are important ones. Salespeople should keep in mind that whenever they interrupt, they are redirecting the customers' thoughts. Customers may never be able to completely reconstruct the ideas at a later stage (Brownell, 2002). Early response (before the speaker's message is complete) is a deterrent to good listening because the listener may miss part of the message, and/or provide an erroneous answer based on incomplete information.

Customers get a feeling that the salesperson is responding appropriately to the conversation when she or he answers at appropriate times, is eager in his or her response, and offers relevant information to the questions asked (Ramsey & Sohi, 1997). As succinctly suggested by Bentley (1998), responses should support rather than evaluate the speaker. In addition, a response should convey to the customer that he has been given a full hearing and that he or she is understood. Overall, listening is a skill, and like any skill, it can be practiced and improved. Although listening can be looked at as a performance, it can also be looked at as a more or less outgrowth of an attitude, an attitude of caring and concern for other people (Nichols, 1994).

As brilliantly mentioned by Malhotra, Peterson, and Kleiser (1999) in their state-of-the-art review of marketing research, it is important for progress to be

experienced at the practical level that the gap between academic and commercial marketing must be bridged. It is our hope that the suggestions described above (see Table 13 for a synthesis) can help salespeople make the sometimes burdensome task of listening more enjoyable and rewarding.

Table 13
Implications for Sales Representatives – A Synthesis

Listening Dimensions	Strategies
Physical Sensing	<ul style="list-style-type: none"> • When listening, salespeople should suspend their own agenda, forget about what they are going to say next, and truly focus their senses on the customer. • Salespeople should take some physical actions such as maintaining eye contact, nodding occasionally, and moving their chairs closer to customers to augment their concentration. • Salespeople should have a paper and pencil handy so that when the clients talk, they can write things down and take them off their minds. • Salespeople should attempt to eliminate any barriers or distractions by closing their office door, avoiding interruptions, and having their phone calls forwarded.
Mental Processing	<ul style="list-style-type: none"> • Salespeople should first suspend judgment to consider the customer's ideas and be as objective as possible. With objectivity, the salesperson should be able to separate facts from opinions and be open to ideas and suggestions. • Sales agents should try to hear the "message" rather than only the "words." • Sales representatives should check the feelings expressed and acknowledge them. • When in doubt, salespeople should ask customers for clarifications and/or paraphrase customers' words back to them to confirm content meaning.
Responding	<ul style="list-style-type: none"> • Customers judge whether or not their salesperson listened correctly by the responses they hear and the nonverbal signals they see. • Salespeople should promote comprehension by listening completely to their customers' ideas before responding. • When responding, salespeople should answer at appropriate times, be eager in their responses, and offer relevant information to the questions asked. • Basically, sales representatives should convey to customers that they have been given a full hearing and that they are understood.

CHAPTER SEVEN

LIMITATIONS, RESEARCH OPPORTUNITIES, AND CONCLUSION

"Every new beginning comes from some other beginning's end."

- Semisonic

Part of the strength of a research project lies in the recognition of its limitations. It is important to understand the present dissertation's shortcomings and constraints to properly interpret its results. Fortunately, the limitations of one study can also become the source of inspiration for others. Effective listening in personal selling is a complex phenomenon and our investigation has barely scratched the surface of research that needs to be accomplished. Clearly, the present study raises more questions than it provides answers. Because there are so many possible limitations and research avenues, this chapter briefly introduce those that we see as the most critical. Concluding comments are also offered.

7.1 Research Implications

7.1.1 Research Context Issues

First, inferences about generalizability should be treated with caution since we tested our hypotheses in only one industry, namely retail banking. This certainly constitute an important limitation, even though we perceive that it was appropriate to select only one sector. Calder, Phillips, and Tybout (1981) argue

that in theory development the focus should be on internal validity and, therefore, use of homogeneous samples is recommended. Weilbaker (1990) claims that considering the variety of selling positions and their requirements, it is important to examine only one type of selling before attempting to prove external validity and generalizations. While the context of the present dissertation provides such homogeneity, researchers should now seek to examine the relationships tested in this study in other sales situation.

Would the results of our study apply to other business sectors? Castleberry, Shepherd, and Ridnour (1999) examined the relationship between listening skills and sales performance in nine different industries. They conducted an analysis of variance to investigate industry differences and concluded that no relationship exists between the industry one works in and listening effectiveness. Nevertheless, we think that researchers should confirm this counter-intuitive finding in the future. Would we obtain the same results at the international level? Or for a different sales job? Or toward of a commercial clientele (B to B)? To answer these questions, researchers could eventually test the relationships examined in this dissertation, but under a completely different angle. Studies could, for example, be conducted in another industry (*e.g.*, retail), for a different type of clientele (*e.g.*, corporate buyers or first-time customers), for another sales position (*e.g.*, telemarketers or missionaries), or in another region (*e.g.*, Europe or Asia). In fact, all the academic fields where effective listening constitutes a major preoccupation represent as many possibilities of future research.

7.1.2 Variable Selection Issues

Each antecedent variable did not account for more than 55% of the variance in listening effectiveness (in the financial advisor sample). Consequently, the choice of predictors in our conceptual framework (*cf.*, Figure 4) may not have been exhaustive. What additional variables might also influence salespeople's listening skills? Several listening antecedents have been suggested (but never or rarely tested) in various bodies of literature. For example, when Barker and Fitch-Hauser (1986) reviewed the communication literature, they discovered over 315 variables associated with listening. Certainly, future researchers could examine additional predictor constructs such as intelligence (Bostrom & Waldhart, 1988; Devine, 1978; Goss, 1982; Nichols & Stevens, 1957; Steil, Summerfield, & de Mare, 1983; Webster, 1968), locus of control for affiliation (Lefcourt *et al.*, 1985), open-mindedness (Coakley, Halone, & Wolvin, 1996), distractions (Bentley, 2000; Brownell, 2002; Castleberry & Shepherd, 1993; Comer & Drollinger, 1999), self-confidence (Cegala *et al.*, 1982; Clark, 1989; Covey, 1997), and communication apprehension (Boorum, 1994; Cegala *et al.*, 1982; Cline & Clark, 1994; Wheelless, 1975; Wolvin & Coakley, 1994).

A key limitation with presenting long questionnaires to busy professionals (such as financial advisors) is the high potential for respondent wear-out (Marshall, Goebel, & Moncrief, 2003). Since we had to expose our sample to a *limited* list of key consequences of listening effectiveness, we fully acknowledge

that other important outcomes exist. What are the other consequences of listening beyond what our study investigated? Researchers could examine important variables such as relationship commitment (Bloemer, de Ruyter, & Peeters, 1998; Morgan & Hunt, 1994; Orick, 2002), perceived expertise of salesperson (Bergeron, Ricard, & Perrien, 2001; Crosby, Evans, & Cowles, 1990; Selnes, 1998), surprise (Derbaix & Vanhamme, 2003), job satisfaction (Brown & Peterson, 1993; Shepherd, Castleberry, & Ridnour, 1997), salesperson adaptiveness (Boorum, 1994; Boorum, Goolsby, & Ramsey, 1998; Keillor, Parker, & Pettijohn, 2000; Shepherd, Castleberry, & Ridnour, 1997), negotiation and persuasion skills (Nichols, 1948), customer vulnerability to price competition (de Ruyter & Wetzels, 2000), and propensity to give feedback to salesperson (Söderlund, 1998). These ideas give matter to reflection and constitute fertile areas for study.

7.1.3 Measurement Issues

In this dissertation, we used salespeople and customer perceptions to evaluate listening effectiveness. The assessment of perception, especially in a questionnaire, can sometimes cause halo effects. In our case, perceptions of the major outcomes (e.g., trust and satisfaction) may have caused bias in customer evaluations of the listening behaviour. Even if perceptions serve as a useful proxy, they can only be indicative of what a salesperson actually does. Would an observable assessment of listening yield different results? In the future,

researchers could replicate this study with observable evaluations of listening. For example, early listening academicians employed a device (the interaction chronograph) that objectively recorded the listening time of an individual during an interview with a client (for a detailed discussion on the interaction chronograph, see Chapple & Gordon, 1947). As for Johnson and Bechler (1998), they hired objective coders to observe the listening behaviours of their subjects. In our opinion, evaluating listening skills in that fashion constitutes a line of research worthy of pursuit.

Although multi-item indicators were mostly employed to measure the antecedents and consequences of effective listening, some variables were assessed with only one item for reason of parsimony. Several authors underlined that single items have their limitations (Cronin & Taylor, 1992). Would a more widespread measure of these constructs provide different results from ours? In addition, would it be interesting to investigate the impact of effective listening on the multidimensional components of some of the outcomes under study? For instance, future researchers could examine the impact of listening skills on different dimensions of trust (e.g., benevolence and credibility) or on various types of perceived risks (e.g., financial, time, performance, social, and psychological).

7.1.4 Data Collection Issues

To collect data from bank customers, financial advisors were asked to hand out a confidential survey in a sealed envelop to their four next client. The decision to solicit the participation of the *next* four customers was taken to avoid salespeople's proclivity toward selecting only clients with whom they had enjoyable interviews. Nonetheless, the rather high means of some variables lead us to believe that some financial advisors may have given the questionnaires only to their good clients. Would another data collection method provide different results? In future investigations, surveys could be furnish to customers by a tierce person, such as the bank teller or the branch manager. This strategy would overcome the selection bias and it would probably result in a more heterogeneous group of customers.

Although the response rate we obtained was moderately high for a mail survey, only one reminder letter was sent to non-respondents. Would other follow-up strategies yield better results? According to Von Riesen (1979), sending replacement questionnaires would have generated higher returns than letters. Moreover, sending multiple follow-ups reminders may have yielded higher response rates (Fox, Cask, & Kim, 1988; Heberlein & Baumgartner, 1978).

7.1.5 Analysis Issues

When interpreting the results, readers should be reminded that causal relationships cannot be determined based solely on our findings. Results obtained from structural equation modeling analyses provided the degree of association between two factors in a single time period. However, a relationship is a very dynamic process in which all the variables are constantly changing. It is possible that, in many instances, causality could run in both directions and that over time, there will be a significant feedback between certain constructs. For example, it is plausible that higher levels of customer satisfaction and patronage encourage a financial advisor to listen more effectively in the future. Would a longitudinal research produce different results from ours? To remedy the lack of causality that can be inferred from our analyses, it may be worthwhile to study listening behaviour over time. Moreover, because the impact of effective listening may be less detectable in the short-term, longitudinal research seems especially appealing. In that respect, it could prove interesting to study listening effectiveness under a long-term horizon. Sponsorship and continuous contacts with the same firm and their sales force may provide an opportunity for such research.

In their exhaustive meta-analysis, Churchill *et al.* (1985) examined 116 articles and 1635 individual correlations in an attempt to ascertain the determinants of good sales performance. Despite many years of research, they concluded that academicians have not been able to discover the traits and the

characteristics of the “perfect salesperson.” Given the weak power of personal characteristics, aptitudes, motivation, and situational factors to test sales performance, marketing researchers should focus more extensively on communication variables. Since selling is an interpersonal communication process, logically, much of the achievement of sales outcomes ensues from the level of salesperson communication skills (Boorom, 1994). It is our hope that the present dissertation will stimulate additional research to replicate study findings and to include communication variables in complex and explanatory models. Although several conceptual models of salesperson / customer communication and interaction have been developed in the literature, none of these models have included listening as an independent component (Comer & Drollinger, 1999). Evidently, there is much more to be learned about effective listening in personal selling. The potential for future research appears indeed promising.

7.2 Concluding Comments

The guiding objectives of this research were fourfold. First, we sought to define what it means to “listen” in the selling context. A content analysis of key words in more than 50 conceptualizations of listening lead us to the following definition: “listening is the selective act of physically sensing, mentally processing, and responding to verbal and/or nonverbal messages.” Of course, we do not pretend that the preceding definition encapsulates listening in every context, but rather that it is suitable to the selling domain in which the present

dissertation was conducted. Second, we sought to test the multidimensional structure of the listening construct. A battery of statistical tests (e.g., dimensionality, reliability, convergent validity, discriminant validity, and confirmatory factor analyses) indicated that listening in personal selling constitutes a higher-order construct that encompasses three related dimensions: physical sensing, mental processing, and responding.

Our third objective consisted of examining several key antecedents of salesperson listening effectiveness. Out of 12 variables hypothesized to influence effective listening, the following seven salesperson-related factors were identified as significant precursors: customer orientation, motivation to listen, customer knowledge, empathy, memory, past listening training, and internal buyer-seller similarity. Our fourth objective consisted of investigating the claim that is put forward by virtually all sales training texts, which espouse the position that there is an ubiquitous relationship between listening skills and numerous sales success criteria. Our results indicated empirically that listening effectiveness is positively (and strongly) associated with service quality, trust, satisfaction, word-of-mouth propensity, purchase intentions, and sales performance (whether measured by self-report answers, customer perceptions, or quantitative data). In other words, our findings support the implied “common sense” role that listening plays in the enactment, development, and maintenance in an array of buyer-seller relationships.

To claim that listening is an essential selling skill is to risk restating the obvious. However, to our knowledge, we completed the first study that examined

empirically key antecedents and consequences of effective listening in personal selling. Until recently, researchers and theoreticians only axiomatically assumed the importance of effective listening. We hope that this study will entice organizations to emphasize salespeople listening skills as a competitive advantage to meet the needs of customers and improve long-term relationships. It is also our hope that this investigation will be used as a springboard to accrue the proliferation of research efforts and continued theory development in understanding the truly rich role of listening.

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APPENDIX I

Introduction Letter to Financial Advisors – English and French⁴

⁴ Both letters were printed on professional University-headed paper.

Montreal, November 30th 2003

Dear financial advisor,

My name is **Jasmin Bergeron**, professor of marketing at the **University of Quebec in Montreal**. I am presently conducting a research with the objective of **IDENTIFYING THE FACTORS THAT COULD IMPROVE YOUR SALES**. Your help is necessary. If you participate, you will be provided with a report including the best results.

Can you give an attached "questionnaire" to **your four next clients with whom the meeting lasted more than 15 minutes and who agree to complete the survey?** It is **very** important that you select the next four clients, whether the meeting went well or not. **Out of concern for confidentiality**, I assure you that **I will be the only one to read your clients' answers**.

We invite you to reassure the client that:

- 1. The research is conducted by UQAM and answers are strictly confidential.**
- 2. A prepaid return envelope to the attention of the professor is provided.**
- 3. The time required to complete the questionnaire is about 15 minutes.**
- 4. A prize of 500\$ will be drawn from those who return an adequately completed questionnaire!**

If you have questions or comments, do not hesitate to contact me.

Sincerely,

Jasmin Bergeron
Professor de Marketing
University of Quebec in Montreal
Phone: (514) 987-3000 p.1445#
Email: bergeron.jasmin@uqam.ca
Web site: www.er.uqam.ca/nobel/k32711

Montréal, le 30 novembre 2003

Madame / Monsieur,

Je m'appelle **Jasmin Bergeron**, professeur de marketing à l'**Université du Québec à Montréal**. J'effectue présentement une recherche qui a pour but de **CONNAÎTRE LES FACTEURS QUI POURRAIENT AUGMENTER VOS VENTES**. Votre collaboration est nécessaire. Si vous participez à l'étude, un rapport comprenant les meilleurs résultats vous sera communiqué.

Pouvez-vous donner un « questionnaire » ci-joint à vos **quatre prochains clients avec qui l'entrevue a duré plus de 15 minutes et qui acceptent de répondre au sondage?** Il est très important que vous choisissiez les quatre prochains clients, peu importe si l'entrevue s'est bien déroulée ou non. **Par souci de confidentialité, je vous assure que je serai le seul à lire les réponses de vos clients.**

Nous vous invitons à rassurer le client que :

1. **La recherche est effectuée par l'UQAM et les réponses sont strictement confidentielles.**
2. **Il dispose d'une enveloppe pré-affranchie à l'intention du professeur.**
3. **Le temps pour compléter le questionnaire est de 15 minutes.**
4. **Un chèque de 500\$ sera tiré parmi ceux et celles qui retourneront un questionnaire dûment complété !**

Si vous avez des questions ou des commentaires, n'hésitez pas à me contacter.

Sincèrement,

Jasmin Bergeron
Professeur de Marketing
Université du Québec à Montréal
Tél : (514) 987-3000 p.1445#
Courriel : bergeron.jasmin@uqam.ca
Site web : www.er.uqam.ca/nobel/k32711

APPENDIX II

Introduction Letter to Customers – English and French⁵

⁵ Both letters were printed on professional University-headed paper.

Montreal, November 30th 2003

Madam / Mister,

I am professor of marketing at the **University of Quebec in Montreal (UQAM)**. I am conducting a research on relationships between customers and financial advisors. **Your help would be greatly appreciated because it will enable us to enhance customer service at your financial institution!**

- Can you please complete this **CONFIDENTIAL** and **ANONYMOUS** survey. I assure you that **I will be the only one to read your answers**, so please *be as honest as possible*.
- You can then send me back the completed questionnaire during the next two days in the enclosed **prepaid envelop**.

**A 500\$ prize will be drawn from all the people who
will send back a properly completed questionnaire!**

I thank you very much for your help (and wish you good luck for the 500\$ prize giveaway)! If you have questions or concerns, please contact me.

Sincerely,

Jasmin Bergeron
Professor of Marketing
University of Quebec in Montreal
Phone: (514) 987-3000 p.1445#
Email: bergeron.jasmin@uqam.ca
Web site: www.er.uqam.ca/nobel/k32711

Montréal, le 30 novembre 2003

Madame / Monsieur,

Je suis professeur de marketing à l'**Université du Québec à Montréal (UQAM)**. J'effectue une recherche sur les relations entre les clients et les conseillers financiers. **Votre aide serait grandement appréciée car elle nous permettra de donner des conseils aux institutions financières pour qu'elles améliorent le service à la clientèle !**

- Pouvez-vous SVP compléter ce sondage **CONFIDENTIEL** et **ANONYME**. Vous n'avez pas à vous identifier. Je vous assure que **je serai le seul à lire vos réponses**, alors *soyez le plus spontané possible*.
- Vous pouvez ensuite me retourner le questionnaire complété d'ici deux jours dans **l'enveloppe prépayée** ci-jointe.

<p>Un chèque de 500\$ sera tiré parmi ceux et celles qui retourneront un questionnaire dûment complété !</p>

Je vous remercie beaucoup pour votre aide (et vous souhaite bonne chance pour le tirage de 500\$) ! Si vous avez des questions ou des commentaires, n'hésitez pas à me contacter.

Sincèrement,

Jasmin Bergeron
Professeur de Marketing
Université du Québec à Montréal
Tél : (514) 987-3000 p.1445#
Courriel : bergeron.jasmin@uqam.ca
Site web : www.er.uqam.ca/nobel/k32711

APPENDIX III

Questionnaire for Customers (English and French)



A study on the relationships between customers and their financial advisors

- The Client -

This research is conducted by the **University of Quebec in Montreal (UQAM)**.
The purpose of this study is to understand and improve the relationships
between clients and their financial advisors.

The information you provide will be kept **CONFIDENTIAL** and **ANONYMOUS**.
Your answers will **NEVER** be communicated to anyone at your financial
institution.

**** We thank you so much for your precious collaboration ****

IMPORTANT

When completing this questionnaire, please remember the following:

1. This is NOT a test. There are no right or wrong answers. We want to know your HONNEST opinion to each question.
2. Circle only ONE ANSWER PER QUESTION.
3. Please TRY TO ANSWER ALL THE QUESTIONS. However, if a question does not apply to you, do not answer.

INTRODUCTION

1. Think about the last time you met the financial advisor who gave you this survey.
2. Take a few seconds to clearly remember your meeting: the location, the nature of your visit, how the financial advisor served you, and the outcomes of the meeting...

THINKING BACK ON YOUR MEETING WITH YOUR FINANCIAL ADVISOR, INDICATE YOUR OPINION ON THE FOLLOWING STATEMENTS...

(Please indicate your opinion by circling a number, where 1 stands for "strongly DISAGREE, 7 stands for "strongly AGREE," and numbers between represent the level to which you are in accordance with each statement).

THIS FINANCIAL ADVISOR...	Strongly Disagree				Strongly Agree		
a) Started the meeting very well.	1	2	3	4	5	6	7
b) Made me feel welcomed.	1	2	3	4	5	6	7
c) Shook my hand.	1	2	3	4	5	6	7
d) Introduced himself with enthusiasm	1	2	3	4	5	6	7
e) Offered a personalized service.	1	2	3	4	5	6	7
f) Took the time to adequately meet my needs.	1	2	3	4	5	6	7
g) Provided a service of great quality.	1	2	3	4	5	6	7
h) Employed nonverbal language (e.g., occasional head nods) suggesting he/she was listening attentively.	1	2	3	4	5	6	7
i) Stayed focused on me.	1	2	3	4	5	6	7
j) Kept eye contact.	1	2	3	4	5	6	7
k) Took some notes when I was talking.	1	2	3	4	5	6	7
l) Held outside calls and distractions to a minimum during our meeting.	1	2	3	4	5	6	7
m) Usually keeps his/her promises.	1	2	3	4	5	6	7
n) Is dependable.	1	2	3	4	5	6	7
o) Is someone I can trust.	1	2	3	4	5	6	7

*** Be spontaneous. The answers will be kept confidential and anonymous ***

THINKING BACK ON YOUR MEETING WITH YOUR FINANCIAL ADVISOR, INDICATE YOUR OPINION ON THE FOLLOWING STATEMENTS...

THIS FINANCIAL ADVISOR...	Strongly Disagree							Strongly Agree						
a) Asked for more details while he/she was listening.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
b) Made an effort to understand my point of view.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
c) Interpreted my concerns correctly.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
d) Evaluated my needs quite well.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
e) Was very flexible in the approach he/she used.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
f) Easily adapted to me.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
g) Seemed sincerely interested when I talked.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
h) Was empathetic.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
i) Knew his products and services very well.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
j) Possessed a good financial expertise.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
k) Knows my financial needs.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
l) Knows what I expect from a him/her.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
m) Knows my financial objectives.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
n) Knows me fairly well on a personal basis (e.g., family, hobbies).	1	2	3	4	5	6	7	1	2	3	4	5	6	7
o) Used examples that helped me to understand.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

INDICATE YOUR LEVEL OF AGREEMENT ON THE FOLLOWING STATEMENTS...

	Strongly Disagree							Strongly Agree						
a) This financial advisor seemed motivated to listen to me.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
b) It is very important that this financial advisor listens to me.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
c) I have already provided <i>positive</i> comments directly to this financial advisor <u>or</u> his/her institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
d) I have already complained directly to this financial advisor <u>or</u> his/her institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
e) In the future, I will probably provide <i>positive</i> comments directly to this financial advisor <u>or</u> his/her institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
f) In the future, I will probably complain directly to this financial advisor <u>or</u> his/her institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

**** The purpose of this study is to improve the relationships
between clients and their financial institutions ****

PLEASE ANSWER EACH OF THE FOLLOWING QUESTION WITH A **NUMBER**.

- a) The interview with this financial advisor lasted about ____ minutes.
- b) Approximately, how many questions did this financial advisor ask you? ____ questions.
- c) Approximately, what percentage of the conversation did this financial advisor actually talked (as opposed to listen)? ____%
- d) For how long have you been doing business with this financial advisor? ____ years and ____ months.
- e) For how long have you been doing business with this organization? ____ years and ____ months.
- f) On average, how many times per year does this financial advisor contact you (in person, phone, or email) either for business or personal purposes? ____ contacts per year.
- g) With how many financial institutions do you do business with? ____ financial institutions.
- h) What percentage of your banking business do you do with this financial institution? ____%
- i) Approximately how many products and services (e.g., savings account, investment, loan, line of credit, mortgage, etc.) do you own at that financial institution? ____ products and services
- j) Following the interview with this financial advisor, I made (or will probably make) a purchase worth ____ dollars.
- k) Following the interview with this financial advisor, I bought (or will probably buy) ____ product(s) and/or service(s).

AS FAR AS YOU KNOW, RATE THE DEGREE OF SIMILARITY BETWEEN THE FINANCIAL ADVISOR AND YOURSELF ON THE FOLLOWING CRITERIA:

	Very Dissimilar					Very Similar	
a) Appearance.	1	2	3	4	5	6	7
b) Behaviours.	1	2	3	4	5	6	7
c) Personality.	1	2	3	4	5	6	7
d) Interests / hobbies.	1	2	3	4	5	6	7
e) Financial product preferences.	1	2	3	4	5	6	7

*** Continue! We thank you again very much for your participation ***

INDICATE YOUR LEVEL OF AGREEMENT ON THE FOLLOWING STATEMENTS...

	Strongly Disagree					Strongly Agree	
a) This financial advisor offered relevant information to the questions I asked.	1	2	3	4	5	6	7
b) This financial advisor reformulated what I said when I finished talking.	1	2	3	4	5	6	7
c) This financial advisor's answers showed me he/she was carefully listening to me.	1	2	3	4	5	6	7
d) This financial advisor showed enthusiasm in his/her responses.	1	2	3	4	5	6	7
e) This financial advisor answered at appropriate times.	1	2	3	4	5	6	7
f) I intend to do business with this financial advisor again.	1	2	3	4	5	6	7
g) I expect to purchase financial products and/or services from this financial advisor in the future.	1	2	3	4	5	6	7
h) From a sales perspective, this individual is a great salesperson.	1	2	3	4	5	6	7
i) This financial advisor is someone with has a good sense of humour.	1	2	3	4	5	6	7
j) This financial advisor told a few jokes and made me laugh.	1	2	3	4	5	6	7
k) This financial advisor <u>did not</u> meet my expectations.	1	2	3	4	5	6	7
l) I am satisfied with the information I got from this financial advisor.	1	2	3	4	5	6	7
m) Overall, I am satisfied with this financial advisor.	1	2	3	4	5	6	7
n) I am satisfied with the monetary benefits that this financial advisor helped me to obtain.	1	2	3	4	5	6	7
o) I expect a lot from this financial advisor.	1	2	3	4	5	6	7
p) I feel that this financial advisor will cause me financial problems.	1	2	3	4	5	6	7
q) I perceive that it is risky to deal with this financial advisor.	1	2	3	4	5	6	7

INDICATE YOUR LEVEL OF AGREEMENT ON THE FOLLOWING STATEMENTS...

	Strongly Disagree					Strongly Agree	
a) The temperature in the financial advisor's office during the meeting was uncomfortable (e.g., too hot or too cold).	1	2	3	4	5	6	7
b) This financial advisor's office was not soundproof because we could hear noises (e.g., conversations) outside of the office.	1	2	3	4	5	6	7
c) I have the feeling that everything I discuss with this financial advisor remains confidential.	1	2	3	4	5	6	7
d) Confidentiality is very important to me.	1	2	3	4	5	6	7
e) For me, service is more important than prices (e.g., rates).	1	2	3	4	5	6	7

**** Complete the questionnaire and you could win a 500\$ check ****

THINKING BACK ON YOUR MEETING WITH YOUR FINANCIAL ADVISOR, INDICATE YOUR OPINION ON THE FOLLOWING STATEMENTS...

THIS FINANCIAL ADVISOR...	Strongly Disagree					Strongly Agree	
a) Has a good memory.	1	2	3	4	5	6	7
b) Used financial jargon that I did not totally understand.	1	2	3	4	5	6	7
c) Asked a lot of questions on financial matters.	1	2	3	4	5	6	7
d) Asked a lot of questions on personal matters (e.g., work, family, hobbies, etc.).	1	2	3	4	5	6	7
e) Regularly solicited my participation in the discussion.	1	2	3	4	5	6	7
f) Was curious.	1	2	3	4	5	6	7
g) Was sincerely interested in satisfying my needs.	1	2	3	4	5	6	7
h) Helped me achieve my financial goals.	1	2	3	4	5	6	7
i) Influenced me through information rather than by pressuring me.	1	2	3	4	5	6	7
j) Seemed to have a lot of self-esteem.	1	2	3	4	5	6	7
k) Seemed very satisfied with his job.	1	2	3	4	5	6	7

INDICATE YOUR LEVEL OF AGREEMENT ON THE FOLLOWING STATEMENTS...

AT THE END OF THE MEETING...	Strongly Disagree					Strongly Agree	
a) The financial advisor thanked me.	1	2	3	4	5	6	7
b) The financial advisor reassured me about his availability.	1	2	3	4	5	6	7
c) The financial advisor introduced me to one of his/her colleagues.	1	2	3	4	5	6	7
d) Made me feel like an excellent client.	1	2	3	4	5	6	7
e) The financial advisor ended the meeting very well.	1	2	3	4	5	6	7

INDICATE YOUR LEVEL OF AGREEMENT ON THE FOLLOWING STATEMENTS...

	Strongly Disagree					Strongly Agree	
a) I was impressed following the interview with this financial advisor.	1	2	3	4	5	6	7
b) I was positively surprised about the interview with this financial advisor.	1	2	3	4	5	6	7
c) I will talk <i>positively</i> about this financial advisor to people I know.	1	2	3	4	5	6	7
d) I consider that this financial advisor listens effectively.	1	2	3	4	5	6	7
e) I would provide referrals (e.g., friends, family, colleagues) to this financial advisor if he/she asked for them.	1	2	3	4	5	6	7
f) I will talk <i>negatively</i> about this financial advisor to people I know.	1	2	3	4	5	6	7
g) This financial advisor <i>does not</i> contact me often enough.	1	2	3	4	5	6	7

***** Please take your time to answer these last questions *****

INDICATE YOUR OPINION ON THE FOLLOWING STATEMENTS...

	Strongly Disagree				Strongly Agree		
a) My financial institution is very competitive in its industry.	1	2	3	4	5	6	7
b) I would switch to competitors if they offered better prices (e.g., fees and rates).	1	2	3	4	5	6	7
The competitors' prices (e.g., fees and rates) could influence me to stop doing business with this financial advisor.	1	2	3	4	5	6	7
c) Usually, I am a tough negotiator with financial advisors.	1	2	3	4	5	6	7
d) The content of this questionnaire was easy to understand.	1	2	3	4	5	6	7

PLEASE ANSWER THESE OPEN-ENDED QUESTIONS

a) In a few words, please describe your relationship with this financial advisor ?

b) Spontaneously, what is the first adjective that comes to mind if I say "banker"?

c) For which institution does this financial advisor work for? _____

FINALLY, PLEASE ANSWER THESE CONFIDENTIAL DEMOGRAPHIC QUESTIONS

a) What is your gender. ☐ Male ☐ Female

b) What is your year of birth. _____

c) What is your last completed level of education.
☐ Primary and less ☐ High School ☐ College degree ☐ Graduate degree

d) What is your marital status
☐ Single ☐ Life partner ☐ Married ☐ Separated ☐ Divorced ☐ Widowed

e) What is your height. _____

f) What is the annual income of your household.
☐ 0-20,000\$ ☐ 20,000-30,000\$ ☐ 30,000-40,000\$ ☐ 40,000-50,000\$ ☐ 50,000-60,000\$
☐ 60,000-70,000\$ ☐ 70,000-80,000\$ ☐ 80,000-90,000\$ ☐ 90,000-100,000\$ ☐ 100,000\$ +

g) What is your mother tongue? _____

h) I consider myself to be a: ☐ French-Canadian ☐ English-Canadian ☐ other-Canadian

i) Most of my closest friends are: ☐ Francophones ☐ Anglophones ☐ Allophones

j) If you want to be eligible to win the 500\$ prize, please indicate your first name and a phone number (or email) so we can reach you. Your coordinates will be destroyed after the draw.

*** All you have to do now is RETURN THE SURVEY IN THE PREPAID ENVELOP ***

***** Thank you again and good luck for the 500\$ draw ☺ *****

Une étude sur les relations entre les clients et leurs conseillers

- Le Client -

Cette recherche est produite par l'**Université du Québec à Montréal (UQAM)**.
L'objectif de l'étude est de comprendre et d'améliorer les relations entre les clients et leurs conseillers.

Les informations que vous fournissez sont **CONFIDENTIELLES** et **ANONYMES**. Vous n'avez pas à vous identifier et vos réponses ne seront **JAMAIS** communiquées à votre institution financière.

**** Nous vous remercions pour votre précieuse collaboration ****

IMPORTANT

En complétant ce questionnaire, veuillez SVP vous rappeler que :

1. Ce N'EST PAS un test. Il n'y a pas de bonnes ou de mauvaises réponses. Nous voulons connaître votre opinion SPONTANÉE à chaque question.
2. Encerclez seulement UNE RÉPONSE PAR QUESTION.
3. Tentez de RÉPONDRE À TOUTES LES QUESTIONS. Si toutefois la question ne s'applique pas à vous, ne répondez pas.

INTRODUCTION

1. Pensez à la dernière fois où vous avez rencontré le conseiller qui vous a donné ce sondage.
2. Prenez quelques secondes pour vous remémorer la rencontre : les lieux, les raisons de votre visite, comment le conseiller vous a servi et les résultats de la rencontre.

EN PENSANT À VOTRE RENCONTRE AVEC CE CONSEILLER, INDIQUEZ VOTRE DEGRÉ D'ACCORD À PROPOS DES ÉNONCÉS SUIVANTS...

(Veuillez SVP indiquer votre opinion en encerclant un chiffre, où 1 représente "fortement en DÉSACCORD" et 7 représente "fortement en ACCORD". Les chiffres entre 1 et 7 représentent le degré auquel vous êtes en accord avec l'énoncé).

CE CONSEILLER...	Fortement en désaccord							Fortement en accord						
a) A très bien <u>débuté</u> l'entrevue.	1	2	3	4	5	6	7							
b) M'a accueilli chaleureusement.	1	2	3	4	5	6	7							
c) M'a serré la main.	1	2	3	4	5	6	7							
d) S'est présenté avec enthousiasme.	1	2	3	4	5	6	7							
e) A offert un service personnalisé.	1	2	3	4	5	6	7							
f) A pris le temps de satisfaire mes besoins.	1	2	3	4	5	6	7							
g) A offert un service de grande qualité.	1	2	3	4	5	6	7							
h) A utilisé un langage non-verbal (ex. : <i>hochement de tête occasionnel</i>) qui démontrait une écoute attentive.	1	2	3	4	5	6	7							
i) A porté toute son attention sur moi.	1	2	3	4	5	6	7							
j) M'a regardé dans les yeux.	1	2	3	4	5	6	7							
k) A pris des notes pendant que je parlais.	1	2	3	4	5	6	7							
l) A tenu les appels téléphoniques et les distractions à un minimum pendant notre rencontre.	1	2	3	4	5	6	7							
m) Tient habituellement ses promesses.	1	2	3	4	5	6	7							
n) Est une personne sur qui je peux compter.	1	2	3	4	5	6	7							
o) Est quelqu'un à qui je peux faire confiance.	1	2	3	4	5	6	7							

*** Soyez spontané. Les informations sont confidentielles et anonymes ***

EN PENSANT À VOTRE RENCONTRE AVEC CE CONSEILLER, INDIQUEZ VOTRE OPINION À PROPOS DES ÉNONCÉS SUIVANTS...

CE CONSEILLER...	Fortement en désaccord							Fortement en accord						
a) M'a demandé plus de détails pendant qu'il m'écoutait.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
b) A fait des efforts pour comprendre mon point de vue.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
c) A interprété mes propos correctement.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
d) A très bien évalué mes besoins.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
e) A démontré beaucoup de flexibilité dans son approche.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
f) S'est facilement adapté à moi.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
g) Semblait sincèrement intéressé quand je parlais.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
h) Était empathique.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
i) Connaissait très bien ses produits et services.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
j) Possédait une bonne expertise financière.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
k) Connaît mes besoins financiers.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
l) Connaît mes attentes envers lui (elle).	1	2	3	4	5	6	7	1	2	3	4	5	6	7
m) Connaît mes objectifs financiers.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
n) Me connaît relativement bien au niveau personnel (ex. : famille, loisirs).	1	2	3	4	5	6	7	1	2	3	4	5	6	7
o) A utilisé des exemples qui m'aidaient à comprendre.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

INDIQUEZ VOTRE DEGRÉ D'ACCORD PAR RAPPORT AUX ÉNONCÉS SUIVANTS...

	Fortement en désaccord							Fortement en accord						
a) Ce conseiller semblait motivé à m'écouter.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
b) Il est très important pour moi que mon conseiller m'écoute.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
c) J'ai déjà émis des commentaires <i>positifs</i> directement à ce conseiller <u>ou</u> à son institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
d) Je me suis déjà plaint directement à ce conseiller <u>ou</u> à son institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
e) Dans le futur, j'émettrai probablement des commentaires <i>positifs</i> directement à ce conseiller <u>ou</u> à son institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7
f) Dans le futur, je me plaindrai probablement directement à ce conseiller <u>ou</u> à son institution.	1	2	3	4	5	6	7	1	2	3	4	5	6	7

**** L'objectif de cette étude est d'améliorer les relations
entre les clients et leurs institutions financières ****

VEUILLEZ SVP RÉPONDRE AUX PROCHAINES QUESTIONS AVEC UN CHIFFRE.

- a) La rencontre avec ce conseiller a duré près de ____ minutes.
- b) Approximativement, combien de questions ce conseiller vous a-t-il posées ? ____ questions.
- c) Approximativement, quel pourcentage de la rencontre ce conseiller a-t-il parlé (contrairement à écouter) ? ____ %.
- d) Depuis combien de temps faites-vous affaires avec ce conseiller ? ____ ans et ____ mois.
- e) Depuis combien de temps faites-vous affaires avec cette institution ? ____ ans et ____ mois.
- f) En moyenne, combien de fois ce conseiller vous contacte-t-il par année (en personne, au téléphone, ou par courriel) pour des raisons d'affaires ou personnelles ? ____ contacts par année
- g) Avec combien d'institutions financières faites-vous affaires ? ____ institution(s) financière(s).
- h) Quel pourcentage de vos affaires bancaires faites-vous avec cette institution financière ? ____ %.
- i) Approximativement, combien de produits et services (ex. : compte d'épargne, placement, prêt, marge de crédit, etc.) détenez-vous à cette institution financière ? ____ produits et services
- j) Après la rencontre avec ce conseiller, j'ai fait (ou je ferai probablement) des achats de produits et services financiers d'une valeur de _____ dollars.
- k) Après la rencontre avec ce conseiller, j'ai acheté (ou j'achèterai probablement) _____ produit(s) et/ou service(s) financier(s).

AUX MEILLEURES DE VOS CONNAISSANCES, ÉVALUEZ LE DEGRÉ DE SIMILARITÉ ENTRE LE CONSEILLER ET VOUS-MÊME SUR LES CRITÈRES SUIVANTS:

	Très Différent					Très Similaire	
a) Apparence	1	2	3	4	5	6	7
b) Comportements	1	2	3	4	5	6	7
c) Personnalité	1	2	3	4	5	6	7
d) Intérêts / Loisirs	1	2	3	4	5	6	7
e) Produits financiers préférés	1	2	3	4	5	6	7

***** Continuez. Nous vous remercions beaucoup pour votre participation *****

INDIQUEZ VOTRE DEGRÉ D'ACCORD PAR RAPPORT AUX ÉNONCÉS SUIVANTS...

	Fortement en désaccord				Fortement en accord		
a) Ce conseiller a offert de l'information pertinente suite aux questions que j'ai posées.	1	2	3	4	5	6	7
b) Ce conseiller a reformulé mes propos quand j'ai terminé de parler.	1	2	3	4	5	6	7
c) Les réponses de ce conseiller me montraient qu'il ou elle écoutait attentivement.	1	2	3	4	5	6	7
d) Ce conseiller a été enthousiaste dans ses réponses.	1	2	3	4	5	6	7
e) Ce conseiller a répondu dans un temps approprié.	1	2	3	4	5	6	7
f) J'ai l'intention de faire affaires avec ce conseiller de nouveau.	1	2	3	4	5	6	7
g) Je m'attends à acheter des produits et/ou services financiers de ce conseiller dans le futur.	1	2	3	4	5	6	7
h) D'un point de vue des ventes, ce conseiller est un excellent vendeur.	1	2	3	4	5	6	7
i) Ce conseiller est une personne avec un bon sens de l'humour.	1	2	3	4	5	6	7
j) Ce conseiller a raconté quelques blagues et m'a fait rire.	1	2	3	4	5	6	7
k) Ce conseiller n'a <u>pas</u> comblé mes attentes.	1	2	3	4	5	6	7
l) Je suis satisfait(e) des informations obtenues par ce conseiller.	1	2	3	4	5	6	7
m) En général, je suis satisfait(e) de ce conseiller.	1	2	3	4	5	6	7
n) Je suis satisfait(e) des bénéfices économiques que ce conseiller m'a aidé à obtenir.	1	2	3	4	5	6	7
o) J'ai beaucoup d'attentes face à ce conseiller.	1	2	3	4	5	6	7
t) Je crois que ce conseiller va me causer des problèmes financiers.	1	2	3	4	5	6	7
u) Je perçois qu'il est risqué de faire affaires avec ce conseiller.	1	2	3	4	5	6	7

INDIQUEZ VOTRE DEGRÉ D'ACCORD PAR RAPPORT AUX ÉNONCÉS SUIVANTS...

	Fortement en désaccord				Fortement en accord		
a) La température dans le bureau du conseiller pendant la rencontre était inconfortable (ex. : trop chaude ou trop froide).	1	2	3	4	5	6	7
b) Le bureau du conseiller n'était pas bien isolé contre les sons car on pouvait entendre le bruit (ex. : conversations) à l'extérieur du bureau.	1	2	3	4	5	6	7
c) Je crois que tout ce que je discute avec ce conseiller reste confidentiel.	1	2	3	4	5	6	7
d) La confidentialité est très importante pour moi.	1	2	3	4	5	6	7
e) Pour moi, le service est plus important que le prix (ex. : taux).	1	2	3	4	5	6	7

**** Complétez ce questionnaire et vous pourriez gagner un chèque de 500\$ ****

EN PENSANT À VOTRE RENCONTRE AVEC CE CONSEILLER, INDIQUEZ VOTRE OPINION À PROPOS DES ÉNONCÉS SUIVANTS...

CE CONSEILLER...	Fortement en désaccord				Fortement en accord		
a) A une bonne mémoire.	1	2	3	4	5	6	7
b) Utilisait un jargon financier que je ne comprenais pas totalement.	1	2	3	4	5	6	7
c) A posé plusieurs questions sur des sujets financiers.	1	2	3	4	5	6	7
d) A posé plusieurs questions sur des sujets personnels (ex. : travail, famille, loisirs, etc.).	1	2	3	4	5	6	7
e) A régulièrement sollicité ma participation dans la discussion.	1	2	3	4	5	6	7
f) Était curieux.	1	2	3	4	5	6	7
g) Était sincèrement intéressé à combler mes besoins.	1	2	3	4	5	6	7
h) M'a aidé à atteindre mes objectifs financiers.	1	2	3	4	5	6	7
i) M'a influencé avec des informations et non en mettant de la pression.	1	2	3	4	5	6	7
j) Semblait avoir beaucoup confiance en lui.	1	2	3	4	5	6	7
k) Semblait très satisfait de son emploi.	1	2	3	4	5	6	7

INDIQUEZ VOTRE DEGRÉ D'ACCORD PAR RAPPORT AUX ÉNONCÉS SUIVANTS...

À LA FIN DE L'ENTREVUE...	Fortement en désaccord				Fortement en accord		
a) Le conseiller m'a remercié.	1	2	3	4	5	6	7
b) Le conseiller m'a rassuré sur sa disponibilité.	1	2	3	4	5	6	7
c) Le conseiller m'a présenté un(e) de ses collègues.	1	2	3	4	5	6	7
d) M'a fait sentir comme un(e) excellent(e) client(e).	1	2	3	4	5	6	7
e) Le conseiller a très bien <u>terminé</u> l'entrevue.	1	2	3	4	5	6	7

	Fortement en désaccord				Fortement en accord		
a) J'ai été impressionné(e) suite à la rencontre avec ce conseiller.	1	2	3	4	5	6	7
b) J'ai été positivement surpris(e) à propos de la rencontre avec ce conseiller.	1	2	3	4	5	6	7
c) Je parlerai <i>positivement</i> de ce conseiller à mes proches.	1	2	3	4	5	6	7
d) Je considère que ce conseiller écoute efficacement.	1	2	3	4	5	6	7
e) Je fournirais des références (ex. : amis, famille, collègues) à ce conseiller s'il m'en demandait.	1	2	3	4	5	6	7
f) Je parlerai <i>négativement</i> de ce conseiller à mes proches.	1	2	3	4	5	6	7
g) Ce conseiller ne me contacte <i>pas</i> assez souvent.	1	2	3	4	5	6	7

***** Prenez votre temps pour répondre à ces dernières questions *****

INDIQUEZ VOTRE DEGRÉ D'ACCORD PAR RAPPORT AUX ÉNONCÉS SUIVANTS...

	Fortement en désaccord				Fortement en accord		
a) Mon institution financière est très compétitive dans son industrie.	1	2	3	4	5	6	7
b) Je transférerais mes produits et services financiers chez un concurrent s'il m'offrait de meilleurs prix (ex.: frais et taux).	1	2	3	4	5	6	7
c) Les prix (ex.: frais et taux) des concurrents pourraient m'influencer à arrêter de faire affaires avec ce conseiller.	1	2	3	4	5	6	7
d) Généralement, je négocie durement avec des conseillers.	1	2	3	4	5	6	7
e) Le contenu de ce questionnaire était facile à comprendre.	1	2	3	4	5	6	7

VEUILLEZ SVP RÉPONDRE À CES QUESTIONS OUVERTES...

a) Décrivez-nous en quelques mots votre relation avec ce conseiller.

b) Spontanément, quel est le premier adjectif qui vous vient en tête si je vous dis « banquier » ?

c) Pour quelle institution ce conseiller travaille-t-il ? _____

FINALEMENT, RÉPONDEZ SVP À CES QUESTIONS DÉMOGRAPHIQUES CONFIDENTIELLES

a) Quel est votre sexe ? ☐ Homme ☐ Femme

b) Quelle est votre année de naissance ? _____

c) Quel est votre dernier niveau de scolarité complété?
☐ Primaire et moins ☐ Secondaire ☐ Cégep ☐ Universitaire (Certificat, BAC, MBA, etc.)

d) Quel est votre statut social ?
☐ Célibataire ☐ Conjoint(e) de fait ☐ Marié(e) ☐ Séparé(e) ☐ Divorcé(e) ☐ Veuf/Veuve

e) Quelle est votre grandeur ? _____

f) Quel est le revenu annuel de votre ménage ?
☐ 0-20,000\$ ☐ 20,000-30,000\$ ☐ 30,000-40,000\$ ☐ 40,000-50,000\$ ☐ 50,000-60,000\$
☐ 60,000-70,000\$ ☐ 70,000-80,000\$ ☐ 80,000-90,000\$ ☐ 90,000-100,000\$ ☐ 100,000\$ +

g) Quelle est votre langue maternelle : _____

h) Je considère que je suis : ☐ Canadien-Français ☐ Canadien-Anglais ☐ Autre

i) Mes amis proches sont surtout : ☐ Francophones ☐ Anglophones ☐ Allophones

k) Si vous désirez être éligible pour gagner le prix de 500\$, veuillez SVP indiquer votre prénom et numéro de téléphone (ou courriel) pour que nous puissions vous rejoindre. Vos coordonnées seront détruites après le tirage.

* Il ne vous reste qu'à NOUS RETOURNER LE SONDAGE DANS L'ENVELOPPE PRÉPAYÉE *

*** Merci encore et bonne chance pour le tirage de 500\$ ☺ ***

APPENDIX IV

Second Letter for Financial Advisors (English and French)⁶

⁶ Both letters were printed on professional University-headed paper.

Montreal, December 12th 2003

Dear financial advisor,

First, I would like to thank you for giving the four envelopes you received two weeks ago to your clients. I really appreciate it! If you did not distribute the four envelopes, I invite you to do so as soon as possible. Since I am using a small sample of clients, it is extremely important that you encourage your next four clients to complete and return the survey.

- **I now invite you to complete this CONFIDENTIAL survey.** I assure you that I will be the only one to read your answers, so be as honest as possible.
- You can then send me back the completed questionnaire during the three next days in the enclosed **prepaid envelope**.

**A 500\$ prize will be drawn from all the people who
will send back a properly completed questionnaire!**

I hope that you will accept to complete the questionnaire! If you have any question or comment, please contact me.

Jasmin Bergeron
Professor of Marketing
University of Quebec in Montreal
Phone: (514) 987-3000 p.1445#
Email: bergeron.jasmin@uqam.ca
Web site: www.er.uqam.ca/nobel/k32711

Montréal, le 12 décembre 2003

Cher conseiller,

Tout d'abord, je tiens à vous **remercier** pour avoir donné les quatre questionnaires à vos clients. Je l'apprécie beaucoup ! Si vous n'avez pas encore distribué les questionnaires, je vous encourage fortement à le faire le plus tôt possible. Comme j'utilise un petit échantillon de clients, il est extrêmement important que vous encouragiez vos quatre prochains clients à remplir et me retourner le questionnaire.

- **Je vous invite maintenant à compléter le sondage CONFIDENTIEL ci-joint.** Vous n'avez pas à vous identifier. Je vous assure que je serai le seul à lire vos réponses, alors soyez *le plus **spontané** possible.*
- Vous pourrez ensuite me retourner le questionnaire complété d'ici trois jours dans l'enveloppe prépayée qui se trouve dans le paquet.

Un chèque de 500\$ sera tiré parmi ceux et celles qui retourneront un questionnaire dûment complété !

J'espère que vous accepterez de remplir le questionnaire ! Si vous avez des questions ou des commentaires, n'hésitez pas à me contacter.

Jasmin Bergeron
Professeur de Marketing
Université du Québec à Montréal
Tél : (514) 987-3000 p.1445#
Courriel : bergeron.jasmin@uqam.ca
Site web : www.er.uqam.ca/nobel/k32711

APPENDIX V
Follow-up Letter – English and French⁷

⁷ Both letters were printed on professional University-headed paper.

Montreal, December 12th 2003

Object : Survey of Jasmin Bergeron

Dear financial advisor,

One week ago, a questionnaire on client relationship was sent to you.

If you have completed the survey:

- I want to thank you very much for returning the questionnaire so quickly. If it is already done, I would also like to extend my gratitude for giving four questionnaires to your clients.
- If you know any colleague who have received a questionnaire and have not return it, please encourage them to return it as soon as possible. I have to analyze the results very soon.

If you have not completed the survey:

- Since I am using a small sample of respondents, **it is extremely important that you be included in the study.**
- If it is not already done, it is also very important that you give the four envelops in your possession to your four next clients.
- I want to reiterate the **confidential and anonymous** nature of the survey.
- **If you did not receive the questionnaire (or if it got misplaced), please contact me and I will get another packet in the mail today.**

Once again, thank you very much to take the time to participate in this research project (and good luck for the 500\$ draw). If you have questions or comments, please do not hesitate to contact me.

Sincerely,

Jasmin Bergeron
Professor of Marketing
University of Quebec in Montreal
Phone: (514) 987-3000 p.1445#
Email: bergeron.jasmin@uqam.ca
Web site: www.er.uqam.ca/nobel/k32711

Montréal, le 12 décembre 2003

Objet : Sondage de Jasmin Bergeron

Cher conseiller,

Il y a une semaine, un questionnaire sur les relations avec vos clients vous a été envoyé.

Si vous avez complété le sondage :

- Je tiens à vous **remercier** énormément pour avoir retourné votre questionnaire si rapidement ! Si c'est déjà fait, je tiens aussi à vous exprimer ma gratitude pour avoir donné quatre questionnaires à vos clients.
- Si vous connaissez des collègues qui ont reçu un questionnaire et qui ne l'ont pas encore retourné, pouvez-vous les encourager à le faire le plus tôt possible SVP ? Je dois commencer l'analyse des sondages bientôt.

Si vous n'avez pas encore complété le sondage :

- Comme j'utilise un petit échantillon de répondants, **il est extrêmement important que vous soyez inclus dans cette étude.**
- Si ce n'est pas déjà fait, il est aussi très important que vous donniez les « questionnaire-client » en votre possession à vos quatre prochains clients.
- Je tiens à réitérer la nature purement **confidentielle et anonyme** du sondage.
- **Si vous n'avez pas reçu de questionnaire (ou s'il a été égaré), contactez-moi et je vous en enverrai un autre dès aujourd'hui.**

Encore une fois, merci beaucoup pour avoir pris le temps de participer à ce projet de recherche (et bonne chance pour le tirage de 500\$). Si vous avez des questions ou des commentaires, n'hésitez pas à me contacter.

Sincèrement,

Jasmin Bergeron
Professeur de Marketing
Université du Québec à Montréal
Tél : (514) 987-3000 p.1445#
Courriel : bergeron.jasmin@uqam.ca
Site web : www.er.uqam.ca/nobel/k32711