

Impact of Individual Traits on Adaptive Selling Behaviour of Salespersons– A Study on Life Insurance Sector of Pakistan

Sher Ali Shah

Preston University, Islamabad Campus, Pakistan, PMAS-Arid Agriculture University, Rawalpindi, Pakistan

Abstract

This study emphasizes on adaptive selling behaviour of salespersons of life insurance sector of Pakistan. Adaptive selling is a technique used by a salesperson to provide customized solution to each customer according to his needs and wants which ultimately results in achieving all sales targets. According to trait theory sale success of a salesperson depends upon how much individual's personality traits he/she possesses. So, 270 salespersons are chosen from life insurance companies of different cities of Pakistan on the basis of their expertise in the subject being investigated. The findings shows that individual traits like trait competitiveness, empathy proneness, psychological empowerment and expert power positively and significantly influence adaptive selling behaviour of a salespersons guiding sales managers to sought out these traits while hiring and coaching salespersons to execute adaptive selling behaviour to ultimately increase the sales of their particular life insurance company which in return will boost up the life insurance sector of Pakistan. Lastly, this article concludes at direction for further work.

Keywords: Adaptive Selling Behaviour- trait competitiveness- empathy proneness- psychological empowerment- expert power- life insurance sector of Pakistan

INTRODUCTION

Personal selling is most significant part of the promotional mix for many of the business firms (Weitz et al., 1992). In contrast to different selling techniques, personal selling permits the vendor to satisfy the customer, face to face. Further, Spiro and Weitz (1990) confirmed that personal selling is the solely communication tool that enables a selling message to be customized according to the precise desires and beliefs of every client. In today's extremely competitive marketplace, personal selling is a vital tool utilized by new firms to attain organisational success supported by client satisfaction, client loyalty and profitable sales volume (Anderson and Sullivan, 1993). But the fundamental idea is that there is no one best way to sell, and thus a decent salesperson are going to be adaptive enough to pick and implement a sales strategy associated with the characteristics of the prospect client and scenario. So, adaptive selling is vital now a days as a result of the market is turning into more and more competitive each within the variety of competitors and also the quality of their product, this transaction based pressure in sales is progressively being replaced by a relationally centred approach that takes under consideration client desires and needs, not only as they relate to the goods or service being sold-out, however also in terms of the purchasing method and the purchaser merchandiser interaction. However, Giacobbe et al. (2006) argued that adaptive selling is helpful once the sales offer is complex, when the vendor has many different choices to offer, the Customers' desires are significantly diversified, the sales relationship is anticipated to produce future long run profit opportunities, the buyer's perceived purchase risk is high and also the buying place is complicated.

Adaptive selling conjointly needs some sacrifices because it might cause a salesperson to trade off short-run sales to develop client satisfaction and increase the possibility of future sales (Porter et al., 2003).

Beside the importance of personal sales and adaptive selling, this study will contribute in the literature in several ways: First, while several studies examine a number of antecedents of adaptive selling, and others its consequences. In this study numerous salesperson individual level constructs are considered including trait competitiveness, empathy proneness, psychological empowerment and expert power of salesperson which were determinants of other salesperson behaviours and sales performance in the past literature [Plouffe et al. (2010); Stan et al. (2012)], but remained unstudied as antecedents of adaptive selling behaviour simultaneously according to my best knowledge till now, as the impact of individual characteristics or traits of salesperson like salesperson personality related constructs are open for a future research opportunity (Park and Deitz, 2006). Secondly, Life insurance industry in developing countries could not progress well as compared to other developed countries, reasons behind this beside religious beliefs of people are that: life insurance industry has been characterized by inappropriate and ineffective supervision, lack of innovative life insurance products and selling techniques used by salespeople and generally low information about these schemes to begin with [Gine et al. (2008); Giesbert et al. (2011)]. With this low progress of life insurance companies of Indonesia, Turkey and Pakistan as compared to other countries (Patel, 2002), life insurance companies in these countries have turn their focus on improving sales and relationship marketing skills of their front line employees or salespersons. But, there is no past literature found according to by best knowledge till now on such individual salesperson's constructs which are necessary to predict their adaptive selling behaviour in Pakistan's life insurance industry context which is of great importance because in an extremely competitive environment, as the power to retain a considerable satisfied client is an amazing competitive advantage for any sales organization, as a sales effort that emphasizes relationship building is one

during which happy customers are more seemingly to be found (Kelley, 1992). So, this study is important because it fulfil this gap as well to predict adaptive selling behaviour of the Pakistani life insurance salespersons through unstudied antecedents of adaptive selling behaviour, which can help them to improve their customer centric attitude which result in increase in performance of individual salesperson and ultimately the life insurance companies as well for which they are working for which in return will boast life insurance sector of Pakistan.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Pakistan Life insurance sector

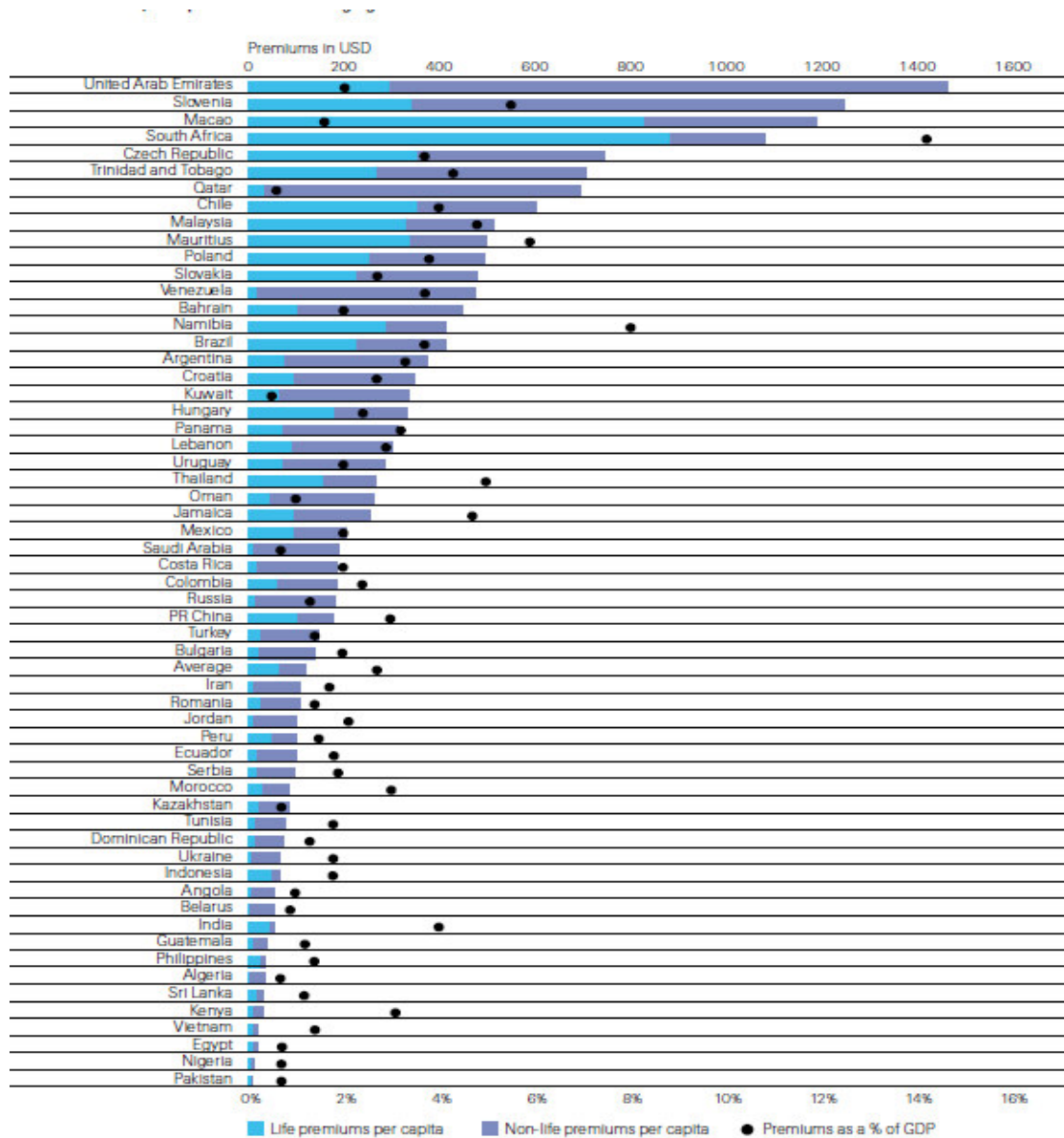
Pakistan is one of the biggest countries with total population of one hundred and eighty million folks of that 97% are Muslims. About 67.5% of population lives in rural areas and 73.6% reside below poverty level i.e. earning less than \$2 per day (UNDP, 2006). As a result of low financial gain, low literacy rate in conjunction with tight spiritual beliefs, life insurance business in this country couldn't progress well as compared to different countries within the region e.g. India and Srilanka. Traditionally, life insurance business in Islamic Republic of Pakistan has been characterised by inadequate and ineffective direction of management, inadequate financial and prudent laws, lack of innovative life insurance product, poor selling techniques and monopoly of state owned life insurance firms. Due to which the entire number of companies operating within the market has decreased from 63 within the year 2000 to 54 within the year 2003. Currently there are fifty life insurance firms concerned in general life insurance business out of them forty nine are private firms whereas one is state owned e.g., national life insurance company limited. likewise, five life insurance firms are concerned in life Life insurance business within the country out of that four are non-public and one is state owned i.e. State life assurance Corporation limited (Life insurance association of Pakistan, 2006). In an international study of forty six Muslim countries (Patel, 2002), life insurance penetration was found to be quite low as compared to the globe life insurance market notably in highly populated Muslim countries like Pakistan, Indonesia and Turkey.

Comparison of life insurance in Muslim countries shows that Pakistan's position is quite pathetic within the world market in general and in international Muslim community specifically. It has 134th number in Human Development index ranking, has massive population most of which is illiterate and has no access to basic requirements of life, has low GDP per capita and low life insurance penetration as compared to Indonesia, Malaysia, Turkey and some other Arab and non-Arab Muslim countries as shown in figure 1. Pakistan life insurance penetration is lower to (0.03) then other all countries.

The blow figure shows Pakistan's share of world market is only 0.03 % which is much less than other countries and life insurance penetration as share of GDP is 0.3 %, which show life insurance penetration is quite low as compared to the world life insurance emerging market (Sigma 2012).

Adaptive Selling Behaviour of Salesperson

Salesperson behaviours embody sales force activities needed within the sales process and activities associated with the development of in progress relationships with customers/buyers. As, Porter and Inks (2000) represented adaptive selling as the customizing of sales behaviours throughout a client dealing or across client dealings based on perceived data regarding the nature of the selling scenario. Adaptive selling behaviour includes shaping the content and quantity of information to share with completely different customers who have different wants, e.g., a repeat client doesn't need the background information needed by a new buyer. Salespeople additionally adapt their selling techniques according to the buyer's communication style (McFarland et al., 2006). As an example, a salesperson could tailor a presentation to specialise in the bottom-line once talking to a "task-oriented" client (Williams and Spiro, 1985). But in keeping with past literature, adaptive selling additionally needs some sacrifices because it could cause a salesperson to trade off short sales to develop client satisfaction and increase the prospect of future sales (Porter et al., 2003). Moreover, high adaptation to customer needs and customization of the offer are sometimes thought of necessary dimensions of an adaptive strategy. Sujan (1986) found that the salesperson's adaptive selling technique had a robust positive relationship with the preference for a relational message, suggesting that salespeople will work effectively by selecting techniques that are acceptable for explicit customers, or by improving their skills of various sales approaches. Adaptive selling is vital indicator that shows what proportion of customization a salesperson is using (Baldauf and Carvens, 2002). Marketing scholars have established empirical proof for many antecedents that enhance adaptive selling or encourage to follow adaptive selling. As, trait theory also suggests that salesperson's performance (behavioural) may be a function of his or her individual personality traits, means that sales success depends upon how much a salesperson posses certain individual personality traits. Therefore, several studies target the characteristics of the salespeople, like ability and motivation that's can and will salespeople perform well [Boorum et al. (1998); Jaramillo (2007)].



Source: Sigma world life insurance 2012 report.

FIGURE 1: life insurance density and penetration in emerging market.

Trait Competitiveness

Human being tend to contend for things that are Most worthy, prized, or in different case required, during this spirit salesperson compete with others salespersons within the company to become victorious and firm conjointly support the salesperson having this attribute, as a result ultimately it will be within the advantage of the firm in terms of increase in sales (Oliver et al., 2003) this is often therefore known as trait competitiveness. Spence and Helmreich (1983) outlined trait competitiveness as the “enjoyment of interpersonal competition and also the desire to win and be better than others”. This definition is in a likeness with Kohn (1992) construct of intentional competitiveness that is the desire of the individual to be favourite among others.

Competitiveness has additionally been known as a key personality attribute of successful salespeople (Brewer, 1994). Within the past literature trait competitiveness is examined as determinant of sales performance however solely a little quantity of variance is explained by it in sales performance (Brown and Peterson, 1994), due to which different researchers in the past literature then examined its effect on salesperson’s behaviours like exploratory navigation behaviour of salesperson and combined effect of trait competitiveness, transformational leadership on sales performance. [Shannahan and Shannahan (2012); Plouffe et al. (2010)].

So on the basis on past studies showing the effect of trait competitiveness on salesperson behaviour (exploratory navigation), it can also be expected in this study that greater trait competitiveness may lead positively towards another dimension of salesperson’s behaviour which is adaptive selling which will ultimately enhance

salesperson's performance, so it can be hypothesized as:

H1: The salesperson's trait competitiveness positively influences salesperson's adaptive selling behaviour.

Salesperson's Empathy Proneness

Salesperson empathy proneness is outlined as "salesperson's demonstration of interest and Concern for the welfare of the customers" (Ahearne et al., 2007). Salesperson's empathy proneness describe the salesperson with greater listening and communication skills, these skills enable the salesperson to retain and satisfy the purchasers in consistent with their desires and needs (Agnihotri et al., 2012).

Salesperson with greater empathy are much attentive to customers cues that are tough to perceive without empathy and are able to better understand and process the customer's communication, and respond in a manner that ensures messages are effectively transmitted (Comer and Drollinger, 1999). This listening capability allows the salesperson to better understand the wants and needs of every client which will increase the liking of the salesperson and ultimately his sales performance and client satisfaction will increase (Ramsey and Sohi, 1997).

Past literature conjointly shows the importance of empathy for customer oriented behaviour however beside this it's conjointly essential to create trust between salesperson and client that is a vital factor in building buyer-seller relationship (Aggarwalet et al., 2005). Therefore, a salesperson's capability for empathy have a positive influence on a customer's satisfaction with the salesperson, the service, and therefore the company, which can additionally enhance the probabilities that the client remains loyal to the firm.

Equally past studies conjointly show that salesperson empathy also increase relationship between vital factors inside a personal selling context empirically, empathy has been found to reinforce the relationship between a salesperson's customer-oriented perspective and his/her customer-oriented behaviours Stock and Hoyer (2005), likewise the relationship between the salesperson's personal satisfaction and the customer's satisfaction.

So on the basis of this past literature, it can be hypothesized that salesperson's empathy proneness may have positive impact on salesperson's customer oriented behaviour (adaptive selling)

H2: The salesperson's empathy proneness positively influences salesperson's adaptive selling behaviour.

Psychological Empowerment

According to Spreitzer (1995), empowerment is operationally outlined as a psychological or motivational construct of a person that is combination of a group of four cognitions: significance, impact, competency, and choice. Significance is that the individual's intrinsic caring a couple of given task and is bothered with the worth of the end result of that task allotted. Impact is known by the degree to which the individual perceives that his or her behaviour makes a distinction in terms of finishing the task purpose. Competency is that the degree to which an individual will perform task activities skilfully once he or she tries. Choice involves causative responsibility for a person's actions. In past literature it's found that psychological empowerment of service supplier has vital impact on his job satisfaction and customer's satisfaction [Bowen and Lawler (1992); Fulford and Enz (1995)]. Empowerment of customer-contact staff is usually described as an efficient strategy in increasing beneficial outcomes as it is the simplest way of enhancing flexibility of their behaviour and empowerment appears to be particularly relevant and necessary to the delivery of distinctive and customised services (Parasuraman et al., 1988). Psychological empowerment focuses entirely on the salesperson and his or her ability to perform a group of tasks and empowerment permits the worker to customize the service provided or its delivery to suit a customer's needs. Additionally, Chebat and Kollias (2000) found that empowerment enhances adaptability of salesperson.

So on the basis of this finding and arguments it is expected that salesperson's psychological empowerment may enhance his/her selling behaviour (adaptive selling) and positive relationship may exist between them.

H3: The salesperson's psychological empowerment positively influences salesperson's adaptive selling behaviour.

Expert power

Power has long been acknowledged as a really necessary tool for social interaction and exchange (Blau, 1964). French and Bertram (1959), fivefold power construct is wide accepted as applicable to characterize settings wherever one person might exert power over another. However, of the five differing kinds of power just one is considered in this study, that's Expert power.

Salespeople these days are typically thought of experts within the product and services they represent, usually acting as consultants and solution suppliers to their customers (Rackham and DeVincentis, 1999).

With the additional preceding in mind, and given positive past findings with reference to these styles of power and performance [Busch and Wilson (1976); Comer (1984)], the individual salesperson's having these power traits is argued to be a very important potential determinant of salesperson's behaviour as well, as in past studies different salesperson's behaviour were examined like exploratory navigation behaviour Plouffe et al. (2010).

So on the basis of these past studies, it can be conceptualized that if salesperson is more expert in products and services they are presenting to sell more they are aware of each customer's need that which product or service

will fulfil that specific need of a particular customer. In others words, more expert power of salesperson may have positive impact on his/her adaptive selling behaviour which will ultimately increase his outcome sales performance. So it is hypothesize as:

H4: The salesperson's expert power positively influences salesperson's adaptive selling behaviour.

Theoretical Framework

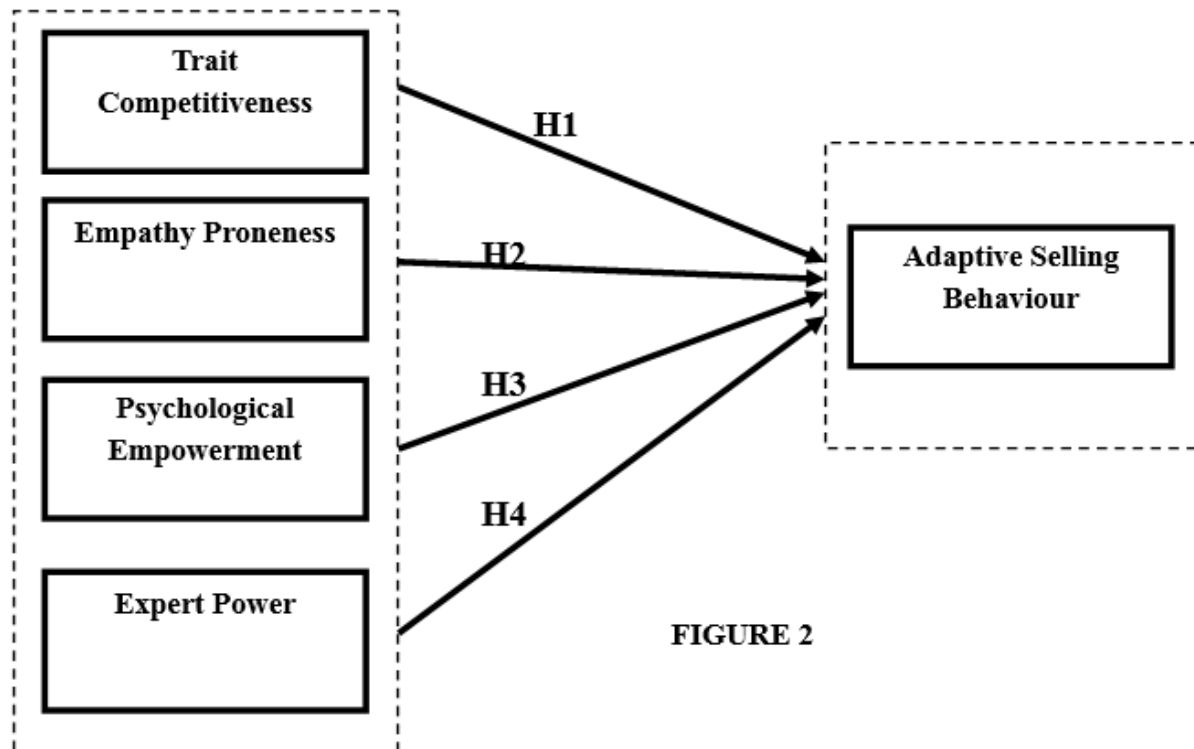


FIGURE 2

RESEARCH METHODOLOGY

This study has been conducted in order to find through what ways salespersons of life insurance sector can adopt adaptive selling behaviour by using his or her different attributes, so that the sales of the company could be increased which he/she is representing.

For this purpose judgement sampling is done as 270 salespersons are chosen from life insurance sector of Pakistan from which response of 262 salespersons was reportable. Data was collected from the salespersons of life insurance companies of Jauharabad, Khushab, Shahpur, Mianwali, Sargodha and Rawalpindi cities of Pakistan on the basis of their expertise regarding subject being investigated and who are in the best position to provide the information required. As, in the past studies sample of 250 plus salespersons has been taken into consideration [briggs et al. (2012); Roman and Iacobucci (2010)].

This study follows the deductive approach of the research as relationship between different variables shown in this study are supported by existing theory, trait theory and references of different authors.

Whereas, 5 point likert scale is used in this study to take the response from this particular sector's salespersons which is adopted from different past studies such as, scale to measure trait competitiveness and expert power is adopted from the study of Plouffe et al. (2010) in the same way, scale to measure empathy proneness is adopted from the study of Agnihotri et al. (2012). Similarly, scale to measure psychological empowerment is adopted from the study of Stan et al. (2012). Lastly, scale to measure adaptive selling is adopted from the study of Roman and Iacobucci (2010).

Of total 262 respondents 197 were male respondents with percentage of 75.2 and 65 were female salespersons respondents with percentage of 24.8. In the same way 153 respondents were less than 30 years of age with percentage of 58.4 and 77 respondents were between 31 to 40 years with percentage of 29.4 likewise, respondents with the age between 41 to 50 years were 24 with the percentage of 9.2 lastly, 8 respondents were above 50 years with percentage of 3.1. In the same way respondent's experience in sales was also evaluated, of total 262 respondents 119 were having experience in sales between 1 to 2 years and 84 respondents were having experience between 3 to 6 years likewise 33 respondents were having sales experiences between 7 to 10 years and 26 respondents were much experienced in sale having experience above 11 years.

Whereas, respondents education was also taken into consideration as 41 salespersons were matriculation,

47 salespersons were intermediate and 104 salespersons were bachelor and 70 salespersons were holding master degree.

In the same way, 55 salespersons were representing EFU life insurance company, 120 salespersons were representing STATE LIFE, 39 salesperson were representing JUBLIEE life insurance, 34 salespersons were representing ADAM JEE life insurance company and 14 salespersons were representing ASKARI and other life insurance company

Table 1
Descriptive Statistics

Variables	Sample Size	Mean	Standard Deviation
Trait Competitiveness	262	4.5153	.61656
Empathy Proneness	262	4.3321	.62955
Psychological Empowerment	262	4.2319	.60955
Expert Power	262	4.2338	.54840
Adaptive Selling	262	4.2805	.80022

As table 1 shows that the mean score for trait competitiveness is 4.5153 which shows that response of the respondents lies between agree to strongly agree, in the same way response of all variables such as empathy proneness, psychological empowerment, expert power and adaptive selling behaviour of salesperson lies between agree to strongly agree which shows the importance of adaptive selling behaviour and salespersons individuals traits chosen in this study, which means that salespersons of specific sample agree that these individual's traits are necessary for their adaptive selling behaviour and this behaviour has importance as well to satisfy their each and every customers by offering products or services which can fulfil each individual customer's needs and wants. Secondly, Standard deviation show whether there is variation in the data collected for the study, Table 1 also shows that as standard deviation is less than 1, indicating that there is small variation in the data collected.

DATA ANALYSIS AND REULTS

Reliability Analysis:

Table 2

Variable Names:	Cronbach's α
Trait Competitiveness	.820
Empathy Proneness	.736
Psychological Empowerment	.709
Expert Power	.720
Adaptive Selling Behaviour	.897

Table 2 shows the results for the overall homogeneity between the variables of this study and the items of scale used in this study to measure the variables and reliability of the data collected. As Cronbach's alpha value for all the five variables are higher than 0.7 (acceptable according to nunnally's recommendation 1978), which shows strong level of internal consistency and homogeneity of the entire variable's scale with this specific sample. So, data collected is reliable enough to test the hypothesis.

Pearson Correlation Analysis:

Correlation determines the association between different variables of interest. Table 3 shows the Pearson correlation between different individual attributes of salespersons like trait competitiveness, empathy Proneness, Psychological empowerment, expert power and salesperson's adaptive selling behaviour.

The results show the interdependency between variables. This table shows the positive and significant correlation between each variable as all variables are highly significant at ($p < 0.01$).

Table 3
Correlations

Variables	1	2	3	4	5
1.Trait Competitiveness					
2.Empathy Proneness	.571**				
3.Psychological Empowerment	.645**	.481**			
4.Expert Power	.502**	.447**	.691**		
5.Adaptive Selling Behaviour	.741**	.560**	.637**	.546**	

** Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis:

Table 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786a	.617	.611	.49889

a. Predictors: (Constant), expert power, empathy Proneness, trait competitive, psychological empowerment

Table 4 shows the model summary of all the predictor variables. R shows the simple correlation between these variable .786 which shows positive and significant relationship between individual traits of a salesperson and adaptive selling behaviour. Whereas, R square determines how much variance in dependent variable can be explained by independent variables, in this case R square is .617 which indicates that 61.7% of variance is explained by chosen individual traits of a salesperson in his/her adaptive selling behaviour, which is good enough.

Table 5 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	103.167	4	25.792	103.628	.000
Residual	63.964	257	.249		
Total	167.131	261			

a. Dependent Variable: adaptive selling

b. Predictors: (Constant), expert power, empathy proneness, trait competitive, psychological empowerment

In the same way, Table 5 shows the analysis of variance where the model regression sum of square values and residual sum of square value are shown as well as significance of the model is shown. The value of regression is 103.167 which is much more than residual sum of squares value which means that model account for more variation in dependent variable. Likewise model is also highly significant at .000 ($p < 0.05$), which indicates that overall the model applied is significantly good enough in predicting the dependent variable.

Table 6 Coefficients

Hypothesized Path	Hypothesis		Standardized Path Coefficients (β)	t value for path	Significance
Trait Competitiveness	→ Adaptive Selling	H1	.489	8.911	$P < .01$
Empathy Proneness	→ Adaptive Selling	H2	.146	3.018	$P < .01$
Psychological Empowerment	→ Adaptive Selling	H3	.171	2.807	$P < .01$
Expert Power	→ Adaptive Selling	H4	.118	2.172	$P < .05$

a. Dependent Variable: adaptive selling behaviour

Table 6 summarizes the hypothesis test results as coefficients show the relationship between independent variables and dependent variables. As this table reports that trait competitiveness positively and significantly influence the dependent variable which is adaptive selling behaviour as value of β for trait competitiveness is not only positive but also highly significant ($\beta = .489$ $p < .01$) leading support to **hypothesis 1**, in the same way empathy proneness also positively and significantly influence adaptive selling behaviour of a salesperson as β value is positive and highly significant ($\beta = .146$ $p < .01$) which also leads to support **hypothesis 2**, likewise value of β for psychological empowerment of salesperson is also positive and highly significant ($\beta = .171$ $p < .01$) which shows that psychological empowerment also positively influence adaptive selling behaviour which is significant as well, thus leading support to **hypothesis 3**. Lastly, expert power of a salesperson also positively and significantly influence adaptive selling behaviour of a salesperson as it is shown that β value of expert power is positive and significant ($\beta = .118$ $p < .05$) thus leading support to **hypothesis 4** as well. So the results show that all 4 hypotheses are accepted.

DISCUSSION

The key finding is that individual traits of a salesperson chosen in this study like trait competitiveness, empathy proneness, psychological empowerment and expert power not only positively but also significantly influence

adaptive selling behaviour of the salesperson. Which show the importance of these individual traits of a salesperson for their adaptive selling behaviour.

As results also prove that life insurance sector's salesperson are in a strong believe that their adaptive selling is necessary to deal with their customers as they are well aware of that to increase their sales it is very much important to shape the content and quantity of information to share with completely different customers who have different wants and needs, moreover high adaptation to customer needs and customization of the offer are sometimes thought of necessary dimensions of an adaptive strategy (McFarland et al., 2006).

Results also show that life insurance sector's salesperson are also in a believe that these personal characteristics or attributes enhances their customer oriented behaviour quite similar to the past studies specialize in the characteristics of the salespeople, like ability and motivation thorough which employee will perform adaptive selling and will perform well in sales [Jaramillo et al. (2007); Verbeke et al. (2004)].

Lastly, the results also prove the trait theory which this study was testing which suggests that salesperson's performance (behavioural) may be a function of his or her individual personality traits, means that sales success depends upon how much a salesperson posses certain individual personality traits.

MANAGERIAL IMPLICATION

Results suggest that sales manager may benefit from a proper mind set of their salespersons and by recognizing that internal sales behaviour do matter, and that attention should be focused on each salesperson's attributes regarding sales and the kind of behaviour they are using while dealing with their customers or giving presentations regarding their offering.

This study suggests that this customer oriented behaviour must be present or developed in salespersons, but the issue here is that: "is this something you hire or develop through training?" It is recommended that individual traits like trait competitiveness, empathy proneness, and psychological empowerment have a strong and positive impact on adaptive selling behaviour so these traits should be sought out in the hiring process. On the other hand sales managers and sales force trainers should coach salespersons to execute adaptive selling behaviour given that adaptive selling behaviour is not all traits driven.

Finally, expert power of a sales person has also positive and significant impact on customer oriented selling behaviour so its further nurturing and channelling is of much importance, which is concern of sales managers and sales force trainers as well.

CONCLUSION

This study conclude that salesperson's traits like trait competitiveness, empathy proneness, psychological empowerment and their expert power are important antecedents of their adaptive selling behaviour. As, adaptive selling behaviour is itself a important ingredient in sales trough which salespersons provide customized offering to each customer according to his/her needs and wants which bring customers closer to that particular salesperson in shape of strong relationship and loyalty which ultimately results in achieving all sales targets and increase in sales of the particular life insurance company a salesperson is working for, which in return will boast up the life insurance sector of Pakistan.

LIMITATIONS AND FUTURE DIRECTION

This study main focus was on the salespersons of life insurance sector so the results are limited only in life insurance sector of Pakistan, further study can be done on any other sector's salespersons like pharmaceutical or automobile industry to increase generalizability and confirm that whether these individual traits of salespersons are important antecedents of adaptive selling behaviour of salespersons of other sectors too or not?

Secondly, this study is limited to only antecedents of adaptive selling behaviour of a salesperson but does not take into consideration that what next after adaptive selling behaviour? So, further study can be done on the consequences of adaptive selling behaviour answering that what next after adaptive selling behaviour.

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