

The Influence of Salesperson Selling Behaviors on Customer Satisfaction with Products.

Kim, Seong Hwan *

Abstract

Salesperson behavior with respect to selling orientation -customer satisfaction(SOCO) is shown to influence customer satisfaction with the salesperson, dealer, product and manufacturer in of new car purchasers. The influence of selling behaviors on product satisfaction has significant implications for manufacturers in their efforts to enhance market acceptance. Strategies to enhance product satisfaction via salesperson behaviors are discussed.

keyword SOCO

I . Introduction

For over a decade, customer satisfaction has received increasing attention in marketing (e.g., Churchill and Surprenant, 1982; Oliver and Swan, 1989a; Westbrook and Oliver, 1991). Previous research on major retail purchases such as appliances and automobiles suggests several possible antecedents of product satisfaction including disconfirmation of product expectation (Oliver, 1977) and product performance (Richins and Bloch, 1991).

These studies, and others, illustrate that most previously identified antecedents of customer satisfaction, with a product are directly related to consumer beliefs concerning the product's performance particularly as it relates to pre-purchase expectations (Oliver and DeSarbo, 1988). A limited

* Professor, Department of Business Logistics, Jaieung College.

number of studies also have identified certain non-product factors as potential determinants of customer satisfaction with a product (e.g., Oliver and Swan, 1989b; Westbrook, 1981)

The current research is designed to examine the effect of one nonproduct-related construct on consumer satisfaction with a major retail purchase—an automobile. Specifically, it proposes that a salesperson's selling orientation—customer orientation(SOCO) will affect not only consumer satisfaction with the salesperson and dealer, but indirectly, satisfaction with the product or manufacturer. This research hypothesizes that consumer product satisfaction is affected not only through product evaluation and information but also through indirect, peripheral influence routes such as interaction with the salesperson, that are not directly related to product performance (Petty, Cacioppo, and Schumann, 1983). Increasing the current level of knowledge about the determinants of customer satisfaction with big-ticket retail products may assist manufacturers in their efforts to enhance market acceptance. It also will provide insight into the importance of customer-oriented salespeople in a retail setting.

II. THEORETICAL BACKGROUND

1. Retail Customer Satisfaction

Customer satisfaction with a product can be conceptualized in a variety of ways. West-brook and Oliver (1991, p. 84) define it as “a postchoice evaluative judgment concerning a specific purchase selection.” A somewhat more detailed definition is provided by Swan and Oliver (1989, p. 518):

Satisfaction is an affective or emotional response to a specific consumption experience, with increasing satisfaction reflecting more positive affect and dissatisfaction reflecting greater negative affect.

Satisfaction includes emotional responses of the consumer as they relate to purchases (Mano and Oliver, 1993; Oliver, 1993). These emotional influences may result from factors related to product performance and also from the process of acquiring and using a product.

Form the perspective of both the retailer and manufacturer, customer satisfaction is an important issue because it is related to several desirable outcomes. It affects future purchase intentions—satisfied customer are more likely to purchase the same product from the same source (Furse, Punj, and Stewart, 1984; Sambandam and Lord, 1995). Satisfied customers also can provide a steady flow of word-of-mouth promotion, thereby reducing the expense required to find new customers (Swan and Oliver, 1989). In addition, customer satisfaction reduces the size of the set of product and retailers considered and minimizes switching behavior among previous purchasers (Sambandam and Lord, 1995).

2. The Salesperson and Customer Satisfaction

Product performance is an important determinant of overall customer satisfaction, but it is not the only one. For example, Westbrook (1981) indicates that retail salespeople influence overall customer satisfaction with a purchase. Thus, the importance of salesperson behavior as an antecedent of overall customer satisfaction should not be minimized.

Reaction to the sales interaction influence processing of product related information (Sujan et al., 1986) which can be considered as a direct route of persuasion (Petty et al., 1983). By helping a buyer obtain product

information and providing guidelines about what should be expected during the acquisition process and use of a product, a salesperson may influence customer expectations concerning the product and thereby reduce the likelihood of negative disconfirmation with its accompanying dissatisfaction (Grewal and Sharma, 1991). Research findings indicate that successful salespeople often tailor their presentation to the needs of each customer (Spiro and Weitz, 1990) so that not only product/service desires are addressed but also the consumer's sales process needs (Szymanski, 1988). By being customer-oriented, a salesperson is more likely to identify customer needs and match his/her presentation to those requirements, increasing overall customer satisfaction (Dunlap, Dotson, and Chambers, 1988).

Emotional reactions to a sales interaction may affect consumer satisfaction with the purchase experience and future purchase intentions (Babin, Boles, and Darden, 1995). It has even been suggested that, "non-product satisfaction offered by retailers may be just as significant as product-related satisfaction in determining customer patronage" (Westbrook, 1981 p. 69). This emotional response to a salesperson could be considered an indirect or peripheral persuasion route since it does not directly relate to the product.

For big-ticket retail purchases the quality of the customer-salesperson communication appears to impact satisfaction with the product (Oliver and Swan, 1989b). While there has been very limited research associated with the linkage between satisfaction with the sales-person/retailer as an indicator of satisfaction with the product, it appears that perceptions of equity by the consumer influence customer satisfaction with the salesperson which leads to satisfaction with the retailer—affecting product satisfaction.

3. Selling Orientation—Customer Orientation

The selling orientation–customer orientation (SOCO) of a salesperson has been the subject of considerable research (e.g., Michaels and Day, 1985; Saxe and Weitz, 1982). Customer oriented selling requires a, “...salesperson to engage in behaviors that increase longterm customer satisfaction and avoid behaviors leading to customer dissatisfaction” (Dunlap et al., 1988,p. 178). Saxe and Weitz (1982) indicate that the effects of SOCO are important when: (1) a salesperson can offer a range of alternatives and has the expertise to assist the customer; (2) it is a complex buying task; (3) a cooperative relationship exists between salesperson and customer and (4) referrals and repeat sales are an important source of business. An examination of top performing dealerships suggest that these factors are present in the current consumer market for automobiles (Eisman, 1991).

Most SOCO studies have focused on measurement issues (e.g., Michaels and Day, 1985; Pilling, Eroglu, and Boles, 1994) or on consequences from the selling firm’s perspective (Dunlap et al., 1988; Swenson and Herche, 1994). only a few studies have attempted to identify SOCO outcomes for the customer (e.g., Tadapelli 1991) and these did not explicitly examine the effect of SOCO on a retail customer’s level of satisfaction with the retailer or product. Conceptually, a customer–oriented selling approach should be positively related to satisfaction with the purchase process and the salesperson, since this process involves keeping the customer’s product and process needs in mind.

III. RESEARCH HYPOTHESES

1. Satisfaction with Salesperson/Dealer

Salesperson actions and behaviors can influence customer satisfaction

with the salesperson as well as the dealer/retailer (Oliver and Swan, 1989b). This linkage occurs, at least in part, because the salesperson and selling firm are often indistinguishable in the mind of the consumer (Crosby, Evans, and Cowles, 1990). For this reason, in some retail settings, discriminant validity between satisfaction with the salesperson and dealership should not necessarily be expected. If the salesperson is customer-oriented, the dealership is also likely to be perceived as customer friendly. In the current study, salesperson SOCO is hypothesized to influence consumer satisfaction with the salesperson and also the dealer. I propose that:

- H_{1A} : A salesperson's use of a customer oriented sales approach will lead to increased customer satisfaction with the salesperson.
- H_{1B} : A salesperson's use of a selling oriented sales approach will lead to decreased customer satisfaction with the salesperson.
- H_{1C} : A salesperson's use of a customer oriented sales approach will lead to increased customer satisfaction with the dealer.
- H_{1D} : A salesperson's use of a selling oriented sales approach will lead to decreased customer satisfaction with the dealer.
- H_2 : Customer satisfaction with the salesperson will predict satisfaction with the dealer.

2. Satisfaction with the product/Manufacturer

In many retail settings, the buyer-seller interaction is critically important to both sales effectiveness and customer satisfaction because a consumer's emotional reaction to a sales encounter can affect the outcome and influence how information about both the purchase process and product is processed (Babin et al., 1995; Sujan et al., 1986). This research proposes that customer satisfaction with a product is not only affected by direct

evaluations of product performance but also by the customer's response to the dealership. While the product itself, and information about the product represent direct sources of information confirming or disconfirming prior beliefs, the salesperson and dealership can serve as a source of affective stimuli, either positively or negatively valenced, that may alter the assessment of a product. This leads to hypothesis three a and b.

H_{3A} : Customer satisfaction with the dealer will predict satisfaction with the product.

H_{3B} : Customer satisfaction with the dealer will predict satisfaction with the manufacturer.

IV. METHODS

1. Sample

Data for the study was gathered through a survey distributed to 600 purchasers (within three months of purchase) of new vehicles of all makes. These individuals new vehicle registration for four vehicle types: (1) sports cars; (2) low-priced sedans; (3) high-priced sedans; and, (4) truck/sport utility vehicles. The sponsoring firm was a "Big Three" SM, GMDAEWOOO, HYUNDAE manufacturer. Five hundred and twenty-two usable responses were obtained for a twenty-eight percent response rate. The respondents averaged forty-five years of age and were more likely to be male (approximately sixty percent). Slightly over two-thirds of those responding were married and the average income of the respondents was approximately ₩35,000.000

Salesperson orientation items were randomly interspersed within a section

of the survey concerning salesperson behavior. Satisfaction questions were interspersed among question concerning vehicle that the respondent had purchased. The satisfaction section preceded the SOCO section in the survey. To reduce construct position bias within the survey, two versions of the questionnaire (the second version reversed the order of the items within each section) were randomly assigned to sample members. The member of the household most involved in the purchase of the new vehicle was asked to fill out the questionnaire.

2. Measures and Analysis

Respondents reported their impression of the selling orientation–customer orientation of the salesperson they dealt with through the use of the SOCO scale (Saxe and Weitz, 1982). Scale items were adapted to conform to the selling situation and to obtain the buyer’s perspective on the salesperson’s SOCO (Michaels and Day, 1985). Respondents were asked to indicate how true or false statements were about the salesperson that they had purchased their new vehicle from. Responses were reported on a 1 to 9 scale where 1=false and 9=true.

When well developed scales have more than five indicators per construct, Bagozzi and Baumgartner (1994) recommend that three sub-scale composites be developed as multiple indicators of such construct. This approach was used for both the customer orientation and salesperson orientation constructs. Maximum likelihood factor analysis (Lastovicka and Thamoaran, 1991) with an oblique rotation was used to guide development of the summated sub-scale composites. Cronbach’s alphas and standardized regression coefficients are reported in Appendix 1.

Satisfaction with the salesperson, dealer, vehicle, and manufacturer were each measured by one satisfaction and one dissatisfaction item. All of the items were similar except for the interchanging of key words such as

salesperson and vehicle or satisfaction and dissatisfaction (e.g., “Overall, I am very satisfied with my new vehicle”). Items were scored on a 1 to 5 scale where 1= disagree and 5 = agree. Dissatisfaction items were reversed scored so that higher numbers reflect greater satisfaction.

Hypothesized relationships were tested two analysis of covariance models (Maximum likelihood estimation with pairwise deletion) using LISREL 7. Model 1 was comprised of customer orientation and salesperson orientation as exogenous constructs and satisfaction with the salesperson, dealer and vehicle as endogenous constructs (ψ was diagonal). Customer orientation and salesperson orientation were allowed to correlate ($\phi = -.79$). Model 2 substituted satisfaction with the manufacturer for satisfaction with the vehicle.

V. RESULTS AND DISCUSSION

The measurement model results are reported in Table 1. The standardized results of the theory models are reported in Table 2. The factor loadings, reliabilities, proportions of variance extracted, and goodness of fit indices (GFI, AGFI, and RMSR) are all acceptable. The coefficient of determination (R) is very high for both models (.75). The chi-square values are significant, which is common for large sample sizes.

<Table 1> Measurement Model Results

Construct/Indicator	Standardized Loading	SE	t	Reliability	Variance Extracted
Vehicle					
ξ_1 (Customer Orientation)			.91	.44	
CO1	.953				
CO2	.302	.047	6.756		
CO3	.565	.045	15.559		
ξ_2 (Salesperson Orientation)				.86	.61
SO1	.849				
SO2	.792	.046	20.213		
SO3	.799	.046	20.434		
η_1 (Satisfaction-Salesperson)				.77	.59
Sat.	.843				
Dis.	.681	.052	15.669		
η_2 (Satisfaction-Dealer)				.90	.58
Sat.	.948				
Dis.	.519	.050	10.869		
η_3 (Satisfaction-Vehicle)				.92	.54
Sat.	.962				
Dis.	.405	.089	4.713		
Manufacturer					
ξ_1 (Customer Orientation)				.91	.44
CO1	.952				
CO2	.302	.047	6.755		
CO3	.565	.045	13.202		
ξ_2 (Salesperson Orientation)				.86	.61
SO1	.849				
SO2	.792	.046	20.211		
SO3	.799	.046	20.434		
η_1 (Satisfaction-Salesperson)				.77	.59
Sat.	.843				
Dis.	.681	.051	15.720		
η_2 (Satisfaction-Dealer)				.85	.56
Sat.	.917				
Dis.	.536	.052	11.145		
η_3 (Satisfaction-Manufacturer)				.68	.45
Sat.	.798				
Dis.	.521	.100	6.519		

The model illustrates SOCO's effects on satisfaction with the salesperson (SatS), dealer (SatD), product (SatV) and manufacturer (SatM). A

salesperson's SOCO explains significant amounts of the variance in satisfaction on satisfaction which supports H and H. The direct effect of customer orientation on satisfaction with the dealer (H_{1c}) was supported in model 1 and marginally insignificant in model 2. Salesperson orientation had the appropriate sign but the effect was not significant and H_{1d} was not supported.

SOCO indirectly affects satisfaction with the dealer, product, and manufacturer. Adopting a selling oriented approach directly affects satisfaction with the salesperson in a negative fashion, while using a customer oriented approach has a direct, positive effect on satisfaction with the salesperson. The significant direct link between satisfaction with the salesperson and satisfaction with the dealer supports H_2 . An additional analysis merging dealer/salesperson satisfaction into a single construct did not alter the basic findings. More interestingly, the direct linkages from satisfaction with dealer to satisfaction with the vehicle and manufacturer support H_{3a} and H_{3b} .

<Table 2> Standardized Estimates for Linkages in Models 1 and 2

Model Relationship	Parameter Estimates	T-value	Hypotheses Supported
Model 1 (Vehicle)			
γ_{11} Customer Orientation→Satisfaction-Salesperson(H)	.692	6.843	Yes
γ_{12} Selling Orientation→Satisfaction-Salesperson(H)	-.204	-2.242	Yes
γ_{21} Customer Orientation→Satisfaction-Dealer(H)	.257	2.092	Yes
γ_{22} Selling Orientation→Satisfaction-Dealer(H)	-.015	-0.190	No
β_{12} Satisfaction-Salesperson→Satisfaction-Dealer(H)	.487	3.846	Yes
β_{23} Satisfaction-Dealer→Satisfaction-Vehicle(H)	.492	9.989	Yes
ϕ_{12} Customer Orientation→Selling Orientation	-.794	-12.510	-
Chi square 229.18, d.f 47, p-value .000, GFI .933			
AGFI .899 RMSR .060 Model R² .755			
Model 2 (Manufacturer)			
γ_{11} Customer Orientation→Satisfaction-Salesperson(H)	.692	6.837	Yes
γ_{12} Selling Orientation→Satisfaction-Salesperson(H)	-.204	-2.235	Yes
γ_{21} Customer Orientation→Satisfaction-Dealer(H)	.242	1.920	No
			(Marginal)
γ_{22} Selling Orientation→Satisfaction-Dealer(H)	-.007	-0.092	No

β_{12}	Satisfaction-Salesperson→Satisfaction-Dealer(H)	.535	4.047	Yes
β_{23}	Satisfaction-Dealer→Satisfaction-Vehicle(H)	.553	9.271	Yes
ϕ_{12}	Customer Orientation→Selling Orientation	-.794	-12.511	-
Chi square 208.01 d.f 47 p-value .000 GFI .939				
AGFI .899 RMSR .054 Model R² .755				

Findings from the current research demonstrate that customer satisfaction with a big-ticket, durable product is influenced, at least indirectly, by their purchase experience with the salesperson. A customer orientation selling approach increases satisfaction with the salesperson which, in turn positively influences satisfaction with the dealer, product and manufacturer. Our findings extend previous SOCO studies by demonstrating that a salesperson's SOCO influences consumer satisfaction with a physical product through the mediating constructs of satisfaction with the salesperson and dealer. This finding augments that of Oliver and Swan (1989b) who found that customer satisfaction with the salesperson led to satisfaction with the dealer which, in turn leads to product satisfaction.

If a firm is to be successful, it must understand what customers expect from sales person-nel in their market, and make sure that their employees meet or, better yet, exceed those expectations. The current study suggests that billions of dollars spent on product development and promotion can be, at least partially, negated by the poor performance of a salesperson at a retail location and by dissatisfying customer interaction with the retailer. Conversely, initial satisfaction with the salesperson and dealer may help a consumer over look shortcomings in the areas of service or product difficulties, providing these problems are satisfactorily resolved.

This research suggests that retail sales training emphasizing customer orientation can add additional value to a company's product offering and influence customer perceptions of the retailer, product and manufacturer. It also may generate more favorable word-of-mouth promotion. In addition, brand equity may be influenced by the front-line customer contact people, such as salespeople, that for many consumers are the firm. It appears that

manufacturers who base even a portion of their brand image on activities that are carried out by retailers, such as outstanding service or extremely knowledgeable salespeople, must insure that these additional features are indeed available so that customer expectations are met. This means manufacturers may need to exert more control over other activities within the channel, such as salesperson behaviors, to protect manufacturers interests.

VI. FUTURE RESEARCH AND LIMITATIONS

The effects and perceptions of SOCO should be examined dyadically. Most research to date has looked at SOCO from the buyers or sellers perspectives but not in a matched setting. By matching a salesperson's perspective with that of one or more of his/her customers, research might be able to identify specific salesperson behaviors that signal to the buyer that this salesperson is customer oriented or selling oriented. Once SOCO's behavioral antecedents are identified, these behaviors could be objectively measured in dyadic studies to determine their effect on customer satisfaction and future intentions such as purchases, recommendations, or referrals. Further research also is required concerning the identification of antecedents of satisfaction with the salesperson in retail setting, as well as overall satisfaction with the product/service and retailer. A related research and managerial issue involves the influence of sales personnel on a brand's equity.

Though the current study has extended what is known about the role of salespeople in big-ticket purchases, it has some limitations based on the nature of the data and sample. Although the sample may be representative of vehicle buyers in general, it is possible that the results may vary for

specific brands and manufacturers. Another limitation involves the nature of the purchase. Buying a car is often an emotional experience that a consumer may look forward to with a mixture of anticipation and dread. Given these conflicting emotions, buying a car may differ from other major retail purchases which are generally associated with primarily positive emotions. However, this study does provide some evidence that utilizing a customer-oriented selling style for retail purchases is appreciated by buyers and may result in long-term rewards for the salesperson, retailer, and manufacturer. The lack of complete discriminant validity also should be noted. In particular, the satisfaction with dealer overlaps with satisfaction with the salesperson and satisfaction with the vehicle measures (See Appendix 2). However, this is consistent with implications from previous research examining consumer perceptions of the salesperson and dealer (Crosby et al., 1991; Czepiel, 1991).

APPENDIX 1
SOCO Measure

Scale/Item	Standardized Regression Coefficients	Alpha
Customer Orientation Sub-scale 1 (CO1)		.82
Answered my questions about vehicles as honestly as possible.	91	
Provided all the information I ask for	73	
Made me feel comfortable.	73	
Had my best interest in mind.	40	
Gave an accurate representation of what the vehicle would do for me.	39	
Customer Orientation Sub-scale 2 (CO2)		.59
Tried to figure out what my need were.	71	
Tried to get me to discuss what I needed in a vehicle.	67	
Took a problem solving approach in selling to me.	43	
Disagreed with me in order to help me make a better decision.	25	
Customer Orientation Sub-scale 3 (CO3)		.52
Was customer-orientation.	79	
Tried to influence me through information rather than by pressure.	35	
Salesperson Orientation Sub-scale 1 (SO1)		.84
Purposely prolonged the transaction to wear me down.	106	
Involved other salespeople in the process to wear me down.	63	
Was always looking for ways to apply pressure to make me buy.	52	
Treated me as an opponent.	47	
Salesperson Orientation Sub-scale 2 (SO2)		.74
Applied selling pressure even though s/he knew the vehicle was not right for me.	66	
Tried to convince me to buy more vehicle than I needed.	48	
Spent more time trying to persuade me than trying to discover my vehicle needs.	46	
Made recommendations based on what s/he though they could sell.	40	
Talked first and listened to my needs later.	33	
Salesperson Orientation Sub-scale 3 (SO3)		.64
Agreed with me only to please me.	58	
Implied that things were beyond his/her control when they really were not.	47	
Stretched the truth in representation about vehicles.	30	
Tried to make the vehicle sound as good as possible.	17	

APPENDIX 2

Correlation Matrices for Models 1 and 2

Model 1 (Vehicle) Correlation Matrix													
	S1	S2	D1	D2	V1	V2	CO1	CO2	CO3	SO1	SO2	SO3	
S1	1.000												
S2	.583	1.000											
D1	.592	.482	1.000										
D2	.386	.410	.475	1.000									
V1	.251	.214	.439	.222	1.000								
V2	.065	.134	.170	.302	.386	1.000							
CO1	.688	.535	.619	.338	.278	.078	1.000						
CO2	.245	.133	.179	.058	.007	-.042	.311	1.000					
CO3	.497	.400	.393	.205	.166	-.034	.574	.410	1.000				
SO1	-.541	-.422	-.522	-.310	-.234	-.066	-.674	-.638	-.417	1.000			
SO2	-.500	-.434	-.414	-.215	-.194	-.067	-.583	-.038	-.319	.653	1.000		
SO3	-.498	-.421	-.435	-.272	-.121	-.047	-.554	-.038	-.334	.670	.660	1.000	

Model 2 (Manufacturer) Correlation Matrix													
	S1	S2	D1	D2	V1	V2	CO1	CO2	CO3	SO1	SO2	SO3	
S1	1.000												
S2	.581	1.000											
D1	.591	.479	1.000										
D2	.388	.410	.476	1.000									
V1	.270	.182	.400	.199	1.000								
V2	.163	.214	.267	.280	.427	1.000							
CO1	.689	.533	.620	.341	.277	.164	1.000						
CO2	.245	.132	.178	.059	.063	-.067	.314	1.000					
CO3	.489	.399	.385	.200	.205	-.088	.567	.418	1.000				
SO1	-.542	-.447	-.526	-.313	-.230	-.121	-.674	-.065	-.412	1.000			
SO2	-.509	-.433	-.423	-.222	-.142	-.095	-.588	-.039	-.318	.660	1.000		
SO3	-.497	-.420	-.434	-.274	-.132	-.041	-.556	-.036	-.334	.670	.667	1.000	

REFERENCES

- 1) Babin, Barry J., James S. Boles, and William R. Darden. (1995). "Salesperson Stereotypes, Emotions, and their Impact on Information Processing," *Journal of the Academy of Marketing Science*, 23(Spring): 94-105.
- 2) Bagozzi, Richard P. and Hans Baumgartner.(1994). "The Evaluation of Structural Equation Models and Hypothesis Testing." pp. 386-422 in R. P. Bagozzi (ed.), *Principles of Marketing Research*. Cambridge, MA: Blackwell Publishers.
- 3) Churchill, Gilbert A. and Carol Surprenant. (1982). "An Investigation Into the Determinants of Customers Satisfaction," *Journal of Marketing Research*, 19 (November): 491-504.
- 4) Crosby, Lawrence A., Kenneth R. Evans, and Deborah Cowles. (1990). "Relationship Quality in Services Selling: An Interpersonal Influence Perspective." *Journal of Marketing*, 54(July): 68-81.
- 5) Czepiel, John A. (1991). "Service Encounters and Service Relationship: Implications for Research *Journal of Business Research*, 20(January): 13-21.
- 6) Dunlap, B. J., Michael J. Dotson, and Terry M. Chambers. (1998). "Perception of Real-estate Brokers and Buyers: A sales-Oriented, Customer-Orientations Approach," *Journal of Business Research*, 17(2): 175-187
- 7) Eisman, Regina. (1991). "Winning Car Dealers: How They Drive Up Sales," *Incentive*, (August): 32-39.
- 8) Furse, David H., Girish N. Punj, and David W. Stewart (1984). "A Typology of Individual Search Strategies Among Purchasers of New Automobiles," *Journal of Consumer Research*, 10(March): 417-431
- 9) Grewal, Dhruv and Sharma. (1991). "The Effect of Salesforce Behavior on Customer Satisfaction: An Interactive Framework," *Journal of Personal selling and Sales Management*, 11(Summer): 12-23
- 10) Lastovich