

國立交通大學

管理科學系

碩士論文

業務幫助行為之分類—以壽險業者為例

A Typology of Salespeople Helping Behavior—A Case of the Life

Insurance Industry

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中華民國九十六年六月

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碩士論文

A Thesis

1896

Submitted to Department of Management Science

College of Management

National Chiao Tung University

in Partial Fulfillment of the Requirements

for the Degree of

Master

in

Management Science

June 2007

Hsinchu, Taiwan, Republic of China

中華民國九十六年六月

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中文摘要

本研究主要探討業務人員不計回報、額外提供給客戶的服務，目的是收集此類針對顧客所提供超出職責之外的服務，此範疇之服務稱為「業務幫助行為」，透過與三十位壽險業務人員進行深度及開放式訪談，並經由質性研究分析之過程，彙整成為業務幫助行為之分類表，將業務幫助行為分為八大類別，分別是特殊技能的協助、保險專業服務、送禮、社交活動、資訊分享、情感上的支持、人脈協助、及其他，詳細內容及具體案例則列於本文中。

本研究的分析結果希望能提供日後學者關於業務幫助行為與績效、顧客關係管理之量化研究參考，也希望提供業務主管日後訓練規劃的方向，及藉由具體業務幫助行為的整理，提供給業務新人明確的服務指標。

關鍵字：超出職責之外的服務、業務幫助行為、開放式訪談

A Typology of Salespeople Helping Behavior—A Case of the Life Insurance Industry

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ABSTRACT

This research probed into the extra-role services provided by salespeople played towards customers regardless of reciprocation. The purpose was to collect the kind of extra services salespeople provided to customers and form a typology, labeled as Salespeople Helping Behavior. Through in-depth and open-ended interviews with thirty life insurance salespeople and a qualitative research method, a typology of Salespeople Helping Behavior was developed in this study. This typology included eight categories: *assistance of insurance-unrelated specialty, insurance-related services, gift giving, social activities, information sharing, emotional support, networking assistance, and others*. An elaboration of this typology was expressed in the content.

The findings could serve as groundwork for further developing theory and quantitative research concerning the relationship between SHB, performance and customer relationship management. This study also provided suggestions to sales managers about training programs and provided concrete sales patterns for novices.

Key Words: Extra-role Services, Sales Helping Behavior, Open-ended Interview

致 謝 辭

首先誠摯的感謝指導教授家齊老師，老師悉心的指導使我得以一窺業務幫助行為領域的深奧，不時的討論並指點我正確的方向，使我在這些研究日子中獲益匪淺。老師對學問的嚴謹更是我學習的典範。

本論文得以完成，感謝育棚大哥及冠廷學長的大力協助，因為有你們推薦訪談對象，使得本論文有豐富的資料以供分析，也相當感謝本篇論文的所有受訪者，謝謝您們分享自身寶貴的經歷，讓本篇得以歸納出非常多樣的業務幫助行為。

兩年的研究所生涯，同學們共同的生活點滴，學術上的討論、言不及義的閒扯、趕報告的革命情感，感謝各位同學的共同砥礪，特別要感謝奐宇北鼻，妳的陪伴讓兩年的研究所生活變得絢麗多彩。

感謝 Nicole 時常分享研究的心得，幫助我完成逐字稿分類，且總能在我有問題時為我解惑，還有感謝張門的學長姐、同學們研究路上的陪伴，恭喜我們順利走過這兩年，成功完成論文撰寫。

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Chapter 1 Introduction

Organizations focus on increasing customer satisfaction as a key strategy to build long-term relationships with customers (Morgan & Hunt, 1994). In this regard, salespeople's behavior can have a great impact on overall customer satisfaction (Grewal & Sharma, 1991). Moreover, managers need to focus on alternative means through which the organization can be successful. One alternative is for sales forces to engage in Salespeople Helping Behavior (SHB), which means a salesperson provides extra-role helps to customers. The target of the salespeople helping behavior is customers instead of colleagues. The purpose of this research is to classify SHB by collecting data from interviews with salespeople. The text of this paper flows as follows: research motivation and background, literature review, research methodology, and descriptions of classifications found through interviews. The final section discusses implications of the classifications and offers directions for future research.



1.1 Research Motivation & Background

The definition of Salespeople Helping Behavior is the extra-role assistance salespeople provide to customers (Chang, 2005; Lin, 2006). Moreover, customers can get timely assistances or useful information through SHB. The purpose of the helping behavior may differ from one salesperson to another, and the result from the helping behavior may not be observed in the short term, but in general, it can be inferred that customers are more likely to purchase when they received extra favors from the salesperson.

The primary objective of a company's strategies is to increase their sales volume; one of the key successful factors to boosting sales volume is the influence of salespeople. How to make customers willing to maintain relationships with

salespeople is a vital issue to the managers. This issue emphasizes the need to understand how salespeople engage in helping behaviors in order to satisfy each customer's unique needs or desires. The helping behavior refers to beyond the scope of the salespeople's duties or jobs in this study.

George (1991) has found that customer-service behavior or helpful behavior directed at customers was positively associated with sales performance, but little research has probed into how helping customers can affect sales performance. Hence it is critical to explore the number of dimensions SHB includes. It is interesting to find out how hard salespeople will strive for their customers and whether the feedback from customers is positive. In order to know the relationships between SHB and organizational performance or customer's satisfaction, defining and discovering which kinds of SHB included are first and foremost.



1.2 Research Objectives

The object of this research is to explore what the definition of SHB is and the different dimensions associated with it. In-depth interviews with salespeople will be made in order to collect materials for next step analysis. The salespeople will be asked to describe their behaviors, anecdotes or special cases about their career. After interviews, the research will follow up interpreting the interview content by developing a typology to distinguish a high and low degree of salespeople helping behavior. The dimensions of salespeople helping behavior will also be determined.

1.3 Thesis Structure

The research is structured in five chapters as illustrated in figure 1.1. Chapter 1 introduces background of the research. Next, the literature review includes content,

the logic of the research and relative research. The third chapter is the research methodology. Following is the fourth chapter with data analysis and discussions. Finally, the last chapter reveals the conclusions and suggestions for future research.

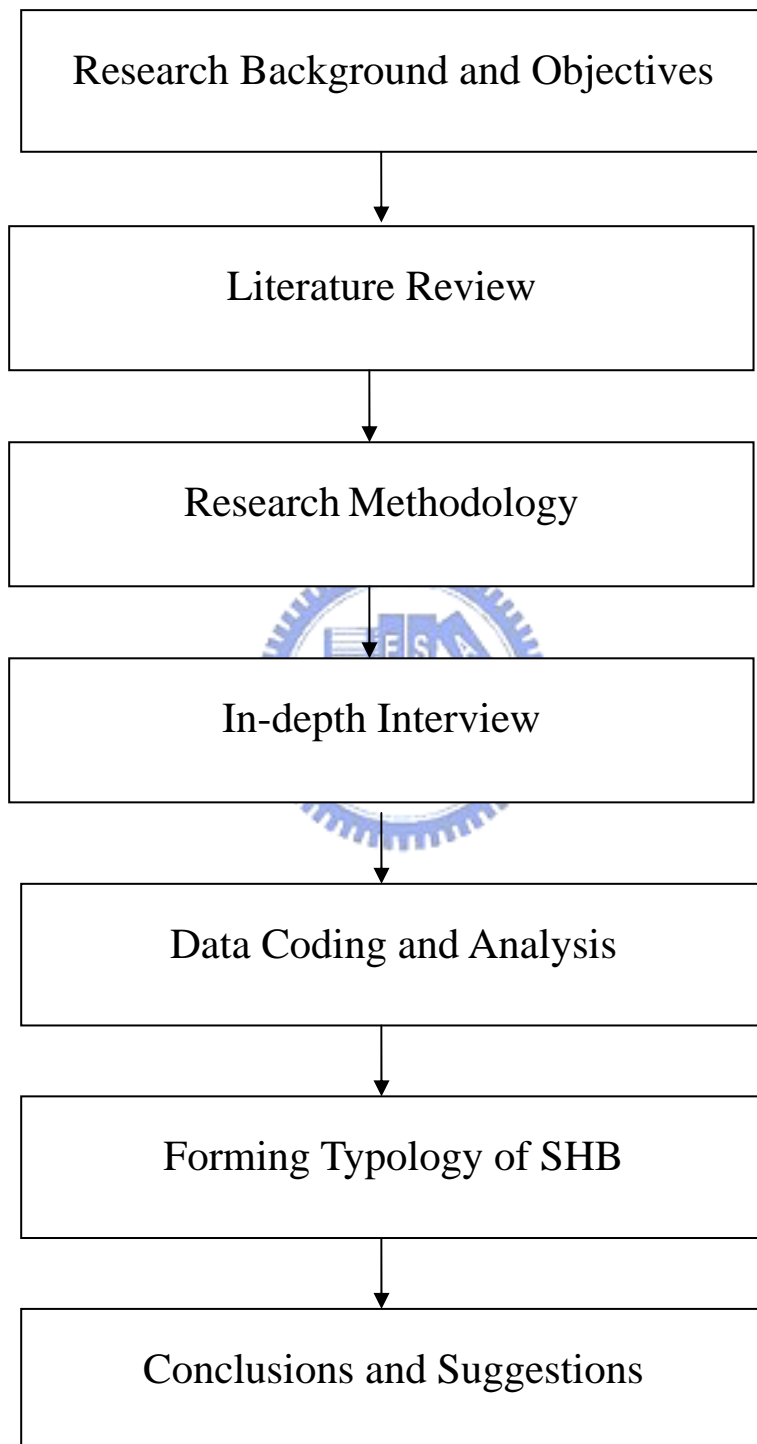


Fig 1- 1 Research Flows

Chapter 2 Literature Review

2.1 Relationship Marketing versus SHB

“Successful exchange episodes can eventually lead to an enduring buyer-seller relationship provided they are properly managed from both a buyer and a seller perspective. By occupying a position close to the customer, the service salesperson is often best suited to perform the role of relationship manager” (Crosby, Evans, & Cowles, 1990, p.68). The mentioned above study identified a need to expand the focus of buyer-seller interaction to include relational properties and examines key dimensions of relationship quality in a service context. The authors suggested that “a tendency for salespeople to engage in a constellation of selling behaviors focused on the long-term relationship (high contact intensity, mutual disclosure, and cooperative intentions), which in turn have a favorable effect on the customer’s perception of relational quality” (p.76). They also stated that “the continuity of interaction that relationship quality provides then creates for the seller ongoing opportunities to identify the customer’s unmet needs and thus to propose new business” (p.76). The construct of SHB is similar to relational marketing behavior, such as making changes in this policy to better serve customer’s needs, receiving birthday card or holiday gift, and expressing a willingness to help customers make financial decisions even if there’s nothing in it for him/her (Crosby et al., 1990). The relational marketing behaviors stated in the mentioned above study were in-role behaviors mostly, but SHB especially emphasized in extra-role assistance.

Customers may be motivated to maintain relationships with service providers because of social bonding (Bendapudi & Berry, 1997; Gwinner, Gremler, & Bitner, 1998). Activities such as self-disclosure and gift giving described in prior research on

marketing exchanges were symbolical of the behavior that could be associated with friends (Crosby et al., 1990; Price & Arnould, 1999). Some of SHB can be discovered various behaviors such as social bonding, self-disclosure, and gift giving. Thus, it may be expected that this kind of social bonding behaviors will be associated with SHB in the salesperson-customer relationship.

Research on service encounters indicated that reciprocal self-disclosure, an important factor in friendship formation, can contribute positively to commercial exchange satisfaction (Crosby et al., 1990; Price, Arnould, & Deibler, 1995). Swan, Goodwin, Mayo, & Richardson (2001) identified a classification scheme for salesperson-customer relationships using data gathered through in-depth interviews, and three customer identities: commercial friends, customer coworkers, and business acquaintances. Salespeople who possess commercial friend bonds with customers provided services such as looking after, taking care of, and helping (Swan, Goodwin, Mayo, & Richardson, 2001). It could be inferred that the relationship, like commercial friends, between salespeople and customers will be established through SHB such as *gift giving, social activities, information sharing, and emotional support*. When relationships between buyers and sellers are strong, salespersons are inclined to go beyond the call of duty to satisfy their accounts in order to perpetuate the harmony that exists. Building service relationships provides effective tools and proven techniques to increase service commitment, add service value and enjoy lasting win-win results.

2.2 Organizational Citizenship Behavior versus SHB

Organizational citizenship behaviors (OCBs) were defined as discretionary, extra-role behaviors on the part of a salesperson that are believed to directly promote

the effective functioning of an organization (MacKenzie, Podsakoff, & Fetter, 1991; Podsakoff & MacKenzie, 1997; Podsakoff & MacKenzie, 1994). Organ (1988) defined OCB as behaviors that are discretionary, not directly or explicitly recognized by the formal reward system, and are effective in the function of the organization. He identified five categories of OCB: (1) altruism -- the helping of an individual coworker on a task, (2) courtesy -- alerting others in the organization about changes that may affect their work, (3) conscientiousness -- carrying out one's duties beyond the minimum requirements, (4) sportsmanship -- refraining from complaining about trivial matters, and (5) civic virtue -- participating in the governance of the organization. More recent conceptualizations of OCB offer slightly different categorizations. For example, Podsakoff & MacKenzie (1994) combined aspects of altruism and courtesy and termed it "helping."

"There are a variety of forms of OCB: Sportsmanship is a willingness on the part of salesperson to tolerate less than ideal circumstances without complaining ; civic virtue is behavior that indicates that the salesperson responsibly participates in and is concerned about the life of the company; and helping behavior is a composite of several types of citizenship behavior—altruism, courtesy, peacemaking, and cheerleading" (Podsakoff & MacKenzie, 1994, p.351). It may not even be observable by or reported to the sales manager or the party for whom it is executed. However, in the long term, such effort might have positive effects on the firm (MacKenzie, Podsakoff, & Fetter, 1993; MacKenzie, Podsakoff, & Paine, 1999). The construct of OCBs is similar to SHB but the target of SHB is exclusively customers. SHB consists of those voluntary actions that help customers if they need assistance even the action is in organizationally inconsistent ways (e.g. the salesperson of the clothes store urges the customer not to buy a shirt only coat in the store he is working in for the sake of helping the customer to save money).

2.3 Altruism versus SHB

The existence of pure altruism among humans has been regularly discussed in psychological academia. Some research pointed out that pure altruism occurs under conditions of empathy for the needy one (Batson, Duncan, Ackerman, Buckley, & Birch, 1981; Cialdini et al., 1987), and some experiments appeared to support an egoistic interpretation over a selfless interpretation of enhanced helping under conditions of high empathy (Batson, O'Quin, Fultz, Vanderplas, & Isen, 1983; Baumann, Cialdini, & Kenrick, 1981; Cialdini et al., 1987). Individuals high in empathic concern had vicarious emotional responses to the perceived emotional experiences of others (Davis, 1983). The emotional dimension of empathy has been shown to have a significant effect on helping behavior (Batson et al., 1989; Rosenhan, Salovey, & Hargis, 1981). Although there were some disputes about the motivation of altruism (e.g., egoistic or selfless), it formed a kind of the helping behavior in our daily lives. One major underpinning mechanism of this phenomenon of human society was the norm of reciprocity (Gouldner, 1960). People are likely to return a favor whatever it is, when requested by the receiver and given voluntarily by the giver. This rule can be applied to the relationship between a salesperson and customer: that is to say, the salesperson could expect a successful transaction or a good relationship to be established after a favor has been done to the customer. Hence the salespeople might be inclined to provide the extra-role assistance to customers.

2.4 Possible Antecedents of SHB

Considerable attention in marketing research has been paid to the management of customer and employee interactions in service encounters, and many management researchers have attempted to make a connection between employee satisfaction and

such organizational factors as compensation, performance appraisal, and supervisory relationships. However, relatively few studies in either discipline have examined the influence of organizational factors on employee extra-role service behavior.

Recent research findings have emphasized the influence of employees' fairness perceptions as antecedents of OCB (Eskew, 1993; McNeely & Meglino, 1994; Moorman, Niehoff, & Organ, 1993; Dennis W. Organ & Konovsky, 1989). Organ & Moorman (1993) found that employees' perceptions of reward equity (distributive justice) explained significant variance in their behavior directed at the organization. These findings enable the development of a possible organizational justice framework in which the perceived fairness of outcomes can be viewed as antecedents to employee behavior. Research has shown that employees will engage in OCB if they feel their organization has fulfilled or surpassed its obligations (Robinson & Morrison, 1995). Some of SHB can be discovered various extra-role behaviors such as OCB, so perceived fairness may lead to SHB.

Besides of that employees' perceived fairness would result in the antecedents of SHB, customers' responses can influence SHB exhibited too. Employees often modify their behavior based on customer feedback (Bitner, Booms, & Mohr, 1994). If their customers were with good manners, employees may have positive attitudes toward customers (e.g., showing concern for customer satisfaction, apologizing for inconveniences, etc.); on the contrary, when customers were impolite, employees may have negative attitudes toward customers (e.g., using organizational policies and procedures to limit customer service, showing no concern for customer satisfaction, etc.). Thus, salespeople would be inclined to engage in SHB if customers were well-mannered. So customers' feedback can have a direct effect on SHB independent of organizational justice.

Dubinsky & Skinner (2002) proposed several research propositions that consider

potential factors that may be related to salespeople's discretionary effort.

“Discretionary effort is performance (certain behaviors or activities) where the salesperson goes beyond the call of duty, goes the extra mile, or exceeds normal demands or requirements or expectations of the job” (Dubinsky & Skinner, 2002, p.589). There are many resemblances between discretionary effort and SHB except that SHB is only aimed at customers. “Based on a subsequently discussed literature review, four general categories of variables appear to capture the major antecedents of salesperson discretionary effort. The four are organizational, salesperson, customer and environmental factors” (Dubinsky & Skinner, 2002, p.590)



Chapter 3 Research Methodology

This chapter demonstrates how research was designed and conducted, including sampling, data collecting, and measurement. Drumwright (1994) observed that qualitative approaches were highly appropriate when previous work on a topic was scant. As there is little literature on salesperson extra-role behaviors directed at customers, this study employed a qualitative inductive research approach that has been suggested for and used in sales studies (Strauss & Corbin, 1998; Swan, McInnis-Bowers, & I. Fredrick Trawick, 1996).

3.1 Sample Selection

The sample size was 30 salespeople and the industry focused on was life insurance. This service delivery process of the life insurance industry is highly interactive, requiring inputs from both salespeople and customers, necessitating self-disclosure in the same way that legal counsel, financial services, and hairdressers do (Cowen, 1982; Price & Arnould, 1999). The factors mentioned above enhance the likelihood that SHB will be provided by salespeople and perceived by customers. Our sampling might not be construed as representing the incidence of SHB among the population of the salespeople but rather enabling us to discover whether SHB develops, what it means to the insurance industry (a kind of business-to-consumer relationship). Moreover, we could know the salespeople of the insurance industry specifically and how SHB may affect sales outcomes in insurance.

3.2 Open-ended Interviews

Interviews with open-ended questions were employed in collecting raw data in this paper. An open-ended approach allows for an exploratory approach to uncover unexpected information, used especially when the issues have yet to be identified. The main process of the interview was the researcher asking the critical question first. Then, after each critical question, encouraging the participants to describe what was significantly meaningful to them. Based on the participant answer, the researcher picked out the key points in regard to SHB and followed up to narrow down the scope of questions. The critical questions were as follows:

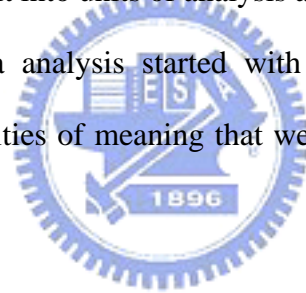
- What kinds of services do you think are beyond the expectation of customers?
- How do you approach your customers except on official business?
- What do you do to maintain good relationships with customers?
- How many sorts of customers have you classified based on different relationships? What kinds of roles, in your opinion, do the customers who you approached intimately play?
- What do you do to actively find the needs of customers?
- What do you do to help customers make the best choice?
- What kinds of information do you provide except for those related to your duties?
- What events that have moved customers have you ever done or heard of?
- What events that have most satisfied customers have you ever done or heard of?
- What do you do when the attitude of the customer is repellent?
- What kinds of extra-role services provided to customers do you think make

a successful transaction likely?

3.3 Data Coding and Analysis

Each interview was recorded and transcribed. From the theory developed by Strauss & Corbin (1990), the basic idea of the grounded theory approach was to read (and re-read) a textual database (such as a corpus of field notes) and "discover" or label variables (called categories, concepts, and properties) and their interrelationships. The first step when analyzing the transcripts of the interviews was open coding, which was the part of the analysis concerned with identifying, naming, categorizing, and describing phenomena found in the text. Coding was a process of simultaneously reducing the data by dividing it into units of analysis and coding each unit.

Basically speaking, data analysis started with reading the transcripts of the interviews and noting similarities of meaning that were common across two or more interviews.



3.4 Forming a Typology of SHB

In this phase, the purpose was to partition the data and develop a typology of SHB such that units within each SHB category would have properties in common. Whereas open coding fractured the data into concepts and categories, axial coding put those data back together in new ways by making connections between a category and its sub-categories.

3.5 Reliability Analysis

In order to assess the reliability of the eight SHB categories, an independent judge coded each transcript of the sample and classified the recorded behaviors. The

SHB-related behaviors were picked out and the behaviors were sorted into appropriate categories. The inter-judge reliability was computed and the value was 0.872 for a typology of SHB.

3.6 Validity Analysis

The typology was reviewed and evaluated by a scholar and one participant to see whether the categories fit the identification specified earlier and to ensure the validity of this research after preliminary sorting. One of the participants made some comments on the contents of a typology and categories. He thought that the categories were comprehensive and included all extra-role behaviors towards customers he had ever done or heard about.



Chapter 4 Data Analysis

The results of the sorting and classification for the interview data were reported in this chapter.

4.1 Overview of a Typology of SHB

Eight categories: *assistance of insurance-unrelated specialty, insurance-related services, gift giving, social activities, information sharing, emotional support, networking assistance* and *others* constituted a typology of SHB and were developed in this paper. As summarized in Table 1, each category was differentiated from the behavioral elements. The number of participants represented how many participants had this kind of SHB. The frequency of happening represented how many times each category occurred in all SHB-related behaviors. The number of SHB-related behaviors totaled 205 in this research.

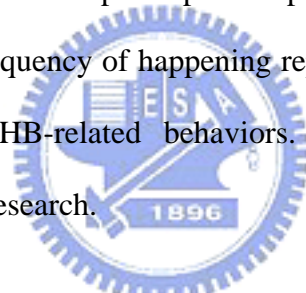


Table 4- 1 A Typology of Salespeople Helping Behavior

Category	Number of participants	Frequency of happening	Contents
Assistance of insurance-unrelated specialty	18 (60.00%)	27 (13.17%)	<ul style="list-style-type: none"> ■ By previous work <ul style="list-style-type: none"> ➤ Communicatory service ➤ Medical consultation ➤ Indebtedness management ➤ Tax saving ➤ Mediating between the labor and the capital ➤ Inheritance tax registering ➤ Land's ownership transferring ➤ Advising on business management ■ By self-possessed skills

			<ul style="list-style-type: none"> ➤ Fortune telling ➤ Filing income tax ➤ Solving computer-related problems ➤ Decorating the site of the year-end party ➤ Providing a training course ➤ Basic car repairs ➤ Teaching how to bath newborns
Insurance-related services	23 (76.67%)	32 (15.61%)	<ul style="list-style-type: none"> ■ Quick response to customer's questions ■ Striving for insurance indemnity ■ Reminding the insurance-related activities and adjusting insurance policy to better suit a customer's needs all the time ■ Helping customers to apply for the indemnity of other insurance companies ■ Helping disease carriers to be qualified for insurance ■ Helping customers to deal with the accident ■ Helping customers to save the unnecessary insurance premiums ■ Providing total solution by integrating the related laws, labor insurance, and health insurance ■ Teaching customers to have a correct concept of insurance ■ Customer relationship management <ul style="list-style-type: none"> ➤ To edit the monthly publication ➤ To record the interaction between customers and customer's personal information
Gift giving	29 (96.67%)	37 (18.05%)	<ul style="list-style-type: none"> ■ Ordinary gifts <ul style="list-style-type: none"> ➤ Corporate products ➤ Birthday present

			<ul style="list-style-type: none"> ➤ Festival present ➤ Restaurant coupon ➤ Golf gloves ➤ Newborn baby present ➤ Travel souvenir ■ Specially made gifts <ul style="list-style-type: none"> ➤ Self-made potted plants ➤ Home-made juice or nutriment ■ On special occasions <ul style="list-style-type: none"> ➤ Bringing hot soup when customer was sick ➤ Giving a safety symbol obtained from the temple when the customer's child was sick ■ On behalf of customer <ul style="list-style-type: none"> ➤ Substituting for the husband to send flowers to the wife on an anniversary ➤ Substituting for the customer abroad to send a birthday cake to his father ➤ Substituting for the dead customer to send the Valentine's Day present to his girl friend
Social activities	19 (63.33%)	24 (11.71%)	<ul style="list-style-type: none"> ■ Recreational activities <ul style="list-style-type: none"> ➤ Shopping ➤ Dining ➤ Mountain-hiking ➤ Movie going ➤ Golfing ➤ Mahjong playing ➤ Ball game ■ Club forming <ul style="list-style-type: none"> ➤ Book reading club ➤ Ball game team ■ Activities running <ul style="list-style-type: none"> ➤ Summer camp for children ➤ Group blind date

			<ul style="list-style-type: none"> ➤ Trip planning ■ Special occasions joining <ul style="list-style-type: none"> ➤ Funeral ➤ Wedding party ➤ Store opening ceremony
Information sharing	30 (100%)	35 (17.07%)	<ul style="list-style-type: none"> ■ Daily information <ul style="list-style-type: none"> ➤ About delicious food and entertainment ➤ About where to go to buy cheaper products ➤ About the necessities of life ■ Special topic information <ul style="list-style-type: none"> ➤ Investment ➤ Health care ➤ Bringing up children ➤ Car refit ➤ Plan after retirement ➤ Business management ➤ Travel
Emotional support	20 (66.67%)	26 (12.68%)	<ul style="list-style-type: none"> ■ About interpersonal relationships <ul style="list-style-type: none"> ➤ Affairs ➤ Family quarrels ➤ Educational problems of children ■ About work <ul style="list-style-type: none"> ➤ Business failed and went bankrupt ➤ Conflict between colleagues ➤ Switch to another career
Networking assistance	4 (13.33%)	7 (3.41%)	<ul style="list-style-type: none"> ■ Purchase-related <ul style="list-style-type: none"> ➤ Customers want to buy furniture ➤ Customers want to buy a car or motorcycle ■ Purchase-unrelated <ul style="list-style-type: none"> ➤ Customers want to be a tenant ➤ Customers want to make a website ➤ Customers want to make a specific industry report
Others	14	17	<ul style="list-style-type: none"> ■ Errands running

	(46.67%)	(8.29%)	<ul style="list-style-type: none"> ➤ Helping to arrange a date with the girl who customer likes ➤ Helping to take the customer's child to see a doctor ➤ Helping to buy nutriments with special discount ➤ When going abroad helping to buy the products customer requested ■ Others <ul style="list-style-type: none"> ➤ Helping to sell the customer's product ➤ Helping to arrange the proposal to customer's girl friend abroad ➤ Reminding the husband to remember the date of an anniversary ➤ Helping to book the restaurant on the customer's anniversary ➤ Joining in the customer's meeting to provide some neutral opinions
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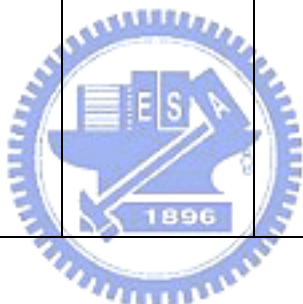


Table 1 is the overview of a typology of SHB, the characteristics and main elements of each category in terms of SHB are introduced below. The difference between the number of participants and the frequency of happening is resulted from the fact that the number of SHB-related behaviors totaled 205 since one salesperson may engage in several kinds of SHBs.

4.2 Assistance of Insurance-unrelated Specialty

Some salespeople devoted themselves to their job in the past and they accumulated specialized skills, and therefore could provide professional and diverse extra-role services for the customers. Expertise was often noted as an attribute of salespeople who could help to resolve specific problems. A customer's perception of a

salesperson's expertise reflected salespeople's competencies in resolving personal tasks. The salespeople with higher levels of perceived expertise were viewed as more trustworthy by the customers. As a special case, one salesperson who was a nurse before said:

Generally speaking, if the insured got a serious disease in the first two years of being insured, the insurance company will check the insured's past anamnesis. One example developed a serious disease soon after buying an insurance policy, and the company found he had a history of cardiovascular problems. The insured insisted that he did not have the disease before. I intervened and dealt with this case although I was not the salesperson who was responsible for it. I could investigate this case in depth because of my background. I found out the fact was that somebody had inserted the case history by mistake, and my actions avoided a dispute. The insured recommended me to many customers as a result of my helping him to resolve this task (see Appendix A-1).

The specialized skills the salespeople had could be of additional value to customers. They not only helped customers to solve specific problems but also held the training courses. As a senior salesperson said:

Some customers usually asked me to train the employees of their company. I preferred doing this because I liked to give lectures on how to develop, how to be a successful salesperson, or financial issues. Sometimes I taught customers or customer's employees about presentation skills and behavioral analysis (see Appendix A-2).

The salesperson was not only an insurance salesman, but also an expert helping to solve a specific problem for customers.

4.3 Insurance-related Services

Many Taiwanese people's cognition of insurance salesperson was an uneducated, cunning salesperson that just cares about performance but not the rights of customers. But through the interviews in this research, there were some unusual findings. Some salespeople did not just promote the goods, but also became concerned whether customers could get security through buying suitable insurance. There was a case in which the customer's budget was limited and she wanted to insure her husband who had a dangerous job, so, the salesperson provided the most suitable insurance plan for her:

I suggested that she should insure her husband within her budget and also try and save as much money as possible. I told her paying into an educational fund first was a mistake, as I knew that she may not insure this educational fund because her husband was against insurance. This was due to my work ethics because I could not face up to the fact that her husband did not have insurance if she acquired the educational fund through me. I had to tell her what the most important plan was for her. She told me that she needed to think over my suggestion and then did not get insurance at all (see Appendix A-3).

From the case mentioned above, we can know that the salesperson provided insurance product in customer's aspect. Moreover, they paid a great deal of attention to customers to help them understand the insurance policy contents and customers' rights and obligations. They helped customers to buy suitable insurance policies even if the deal was not done because the salesperson thought of the customer as a friend.

They strived for insurance indemnity even if the situation did not conform to the regulations of the insurance company, and they always tried their best even if they did

not have a duty towards the customer's other insurance policies. One salesperson often provided assistance in disputes about insurance indemnity for customers as he said:

The customer got lupus erythematosus and he was insured by the Taiwan Insurance Company and also he had bought insurance from me. Generally speaking, The Taiwan Insurance Company would not insure you again after you get lupus erythematosus. The customer got this disease when he was in the army. The Taiwan Insurance Company thought he had violated the health certificate so they wanted to cancel the contract. I checked his case history and found he once got a skin disease but not the lupus erythematosus. But the Taiwan Insurance Company asserted this was regarded as lupus erythematosus, so they cancelled the contract. Fortunately, I found the right of this company canceling the agreement had already expired because the customer once made a claim because of being hospitalized. The company should have check everything at that time so the right to cancel was thirty days after first claim but not within two years after insuring. So I helped him to get back what was rightfully his (see Appendix A-4).

They also cared about customer relationship management, edited monthly publications and recorded the interaction with customers and customer's personal information. Salespeople with this kind of SHB were professional insurance consultants and went beyond the call of duty to provide insurance-related assistance for customers.

4.4 Gift Giving

A salesperson giving gifts to customers seemed very common and the frequency of this happening in all SHB related behaviors was the highest (18.05 percent) in this research. But fewer salespeople noticed how to cater to customer's tastes or actually move customers by gift giving. A lot of salespeople sent desk calendars, birthday cards and cakes just because other salespeople did. Customers could not be affected in this way because it was very usual. But there were some different thoughts towards gift giving among the participants. They regarded giving a present as sharing, such as self-made potted plants, and as showing consideration for customers, such as a newborn baby present and home-made juice or nutriment (e.g., vitamins). There were some special cases when salespeople on behalf of customers sent presents to customers' wives, fathers, or girlfriends on special dates. As one salesperson said:

I had a customer who passed away because of lymph cancer and blood cancer. I had good friendship with him. I sent a Valentine's Day present to his girlfriend for two successive years. I told her that I had just passed by; in fact I went there on purpose. That was one kind of care for my customers. I never mentioned insurance actively when I went to visit my customers (see Appendix A-5).

They were concerned about the meaning of the gift and they cared for the customer's feeling at a special moment. Salespeople were not only salesmen / women but friends who were thoughtful to customers.

4.5 Social Activities

Many respondents often connected with customers by engaging in recreational activities and running a club or doing some activities. The intensity of social activities

reflected the effort of the salesperson to keep the communication channels open with the customer and exhibited a commitment to the relationship. One participant pointed out that making an effort to stay in touch with the customer was a key determinant of relationship maintenance in insurance. They could become close to a customer's life and know that customer's financial situation thoroughly by such social activities for the purpose of adjusting the insurance policy to the best state at any time. As one salesperson said:

I made about thirty phone calls to invite them to play basketball on Sunday morning every Saturday after I left the army. Ten years went by; there were still nearly twenty people who joined the game. I did not do this thing for work but to connect with customers. Besides physical activities, a salesperson should create some chances to learn and become mature such as organizing a book club (see Appendix A-6).

On the other hand, social activities would make customers feel relaxed in their leisure time and rekindle their energy for work. Besides the role of providing insurance, good salespeople were good friends who enriched a customer's life.

4.6 Information Sharing

All the participants had the habit of sharing useful or extra information without making an extra effort to the customer (see Table 1). The information included daily information and special topic information. Customers could obtain a lot of useful information from salespeople who were like informative agents for customers and helped customers to save money researching items.

4.7 Emotional Support

Once customers built up trust in the salesperson, they felt comfortable about disclosing their true feelings. They were not afraid the salespeople would disclose their personal things or secrets because of there were no conflicts of interest between them and the salespeople. Customers often talked about their troubles including relationships with lovers or their family and working pressure to the salespeople and then got comfort and encouragement. The consequences of this comfort included increased disclosure and trust, owing to a reduced perceived risk, and improved relational exchange. Comfort may be one of the criteria used when a customer selected service provider especially in insurance. As one salesperson said:

I thought the most important thing for salespeople was having deep communication with customers. I meant that you must play the role of counselor in essence but not the role of a seller. Customers would like to believe in you and keep good relationship with you in this case (see Appendix A-7).

The salespeople who were willing to pay attention to a customer's emotions played the role of counselor to customers and helped customers to ponder over the troubles. Many participants hoped that they could make customers feel optimistic, vigorous and happy. They hoped to bring happiness and inspiration to customers even though they could not help customers solve their problems. As one salesperson pointed out:

I hoped that I could help customers with their problems even if a deal was not made. When I chatted with customers each time, I hoped to give them a direction and make them feel life was bright even if I could not help them to solve the problem (see Appendix A-8).

4.8 Networking Assistance

The greatest characteristic of the insurance salespeople was the ability to make friends with all different kinds of people because of the nature of the job. The salespeople with this kind of SHB were like human resource agents who could introduce suitable people to customers who need to recruit for their corporation. The needs of customers were various, so help provided by salespeople can be multifarious. As one salesperson said:

I seldom visited customers voluntarily now, customers call on me instead. Because I have been trying to create the customer's need constantly, customer would call on me about anything when the customer's need was getting boarder. In order to help customer, I have to know a little about everything but not comprehensively because I have made a lot of friends and can combined all my friends' abilities. Customers will make a phone call to me if they cannot find a solution (see Appendix A-9).

It should be noted that the frequency of network assistance was the lowest (3.41 percent). The possible reason might be this study focused on what SHB-related behaviors the respondents did rather than their friends ever did. So the respondents seldom talked about *networking assistance* in the process of interview.

4.9 Others

The salespeople often acted as a helper in customer's daily life about all kinds of trifles besides offering other professional assistance such as *assistance of insurance-unrelated specialty* or *insurance-related services*. When customers had problems and requested for help, the salesperson was duty-bound as long as he/she was capable of doing it. In some cases it was like lifting a finger to the salespeople,

but it may solve customer's extremely urgent problems in time. As one salesperson pointed out:

I knew that my customer's child had a high fever when he was at the baby-sitter's. The situation was quite urgent but the baby-sitter could not take him to the doctor because she not only took care of my customer's child, but other children too. My customer and her husband could not ask for immediate leave because they were tied down by their duties. So my customer called me and requested me to take her child to see a doctor. It was very critical at that time because a high fever that is not taken care of could be very serious. After the child was treated, the customer was moved and thought it was my timely help to thank. I was contented with the fact that I could be trusted like this by a customer (see Appendix A-10).



Chapter 5 Conclusions

5.1 Discussions

The insurance agents fulfilled the conditions of personal relationship marketing (Morgan & Chadha, 1993). From the interviews of the participants, it was obvious that the great majority of customers were recommended to the salesperson because the participants usually provided extra-role assistances which were collected and classified in this paper. Customer's willingness to maintain relationship with salesperson and the amount of perceived benefits/rewards the customer receives from the service worker will be positively related (Bove & Johnson, 2000). SHB would result in benefits/rewards the customer receives from salespeople, so that SHB may strengthen relationship.

The effect of word of mouth recommendations resulted from SHB exhibition in the insurance market place. First, the service was complex and highly intangible because the insurance was like a safeguard but not a tangible good. Customers lacked not only a concrete object but also the information and expertise necessary to assess performance, so they often were forced to make assumptions about the quality of service. But if the customers were provided with SHB services, such as *Insurance-related Services*, they would feel comfortable about choosing a certain kind of insurance policy. Second, one of the primary functions performed by insurance salespeople was service customization. Successful salespeople should conduct detailed needs assessment to provide explanations and advice about policy features, and ultimately to present a personalized proposal to the client. On the other hand, the salespeople should concern about customer's family, health, and financial situation,

and personal tasks. By doing so, salespeople will be able to provide the customized services to customers that SHB represented. Third, there was usually recurring interaction between the customer and the same contact salesperson. Insurance was mostly sold by salespeople rather than corporation. Interactions tended to be ongoing rather than a single exchange because insurance policies must be updated periodically and sometimes replaced. Salespeople would have more chances to engage in SHB because they interacted with customers frequently. Overall, SHB was the added value of salespeople and it might be for tangible and intangible services.

Customer's receptivity to relationship maintenance would be influenced by social bonding with the service provider. Salespeople are service providers so it is important to them to have social bonding. In-role social interactions occurred within set relationship roles, for example, Crosby et al. (1990) discussed insurance relational selling behaviors such as providing cards and gifts. Extra-role services were one form of social bonding that a customer may develop with the service provider outside the business relationship (Crosby et al., 1990). Extra-role social bonding often tied with the customer's family and friends (e.g., social activities or consulting services), or with institutions that the customer identified with (e.g. a book club or the customer's church). Some displayed ways of SHB are discovered *gift giving, social activities, or emotional support* such as social bonding mentioned above.

On the other hand, salespeople who represented SHB must recognize this work engaged in is a lifelong career because it had a commitment to customers. As one respondent pointed out that the best service for customers was he still worked in insurance industry and stuck to his customers.

It was revealed from typology of SHB in this paper that some salespeople not only played the role of salesmen but also expert to resolve specific problems. They

became professional insurance consultants, friends who care customers, informative agents who share the news they thought to be useful or interesting, counselors who make customers think positive about their life, human resource agents who provide *networking assistance* and house-keepers who run errands for customers.

5.2 Managerial Implications

A major challenge to customer service organizations was that it may be relatively difficult to directly supervise and control contact employees whose behavior was not always directly observable. Unprompted and unsolicited salesperson services were also less subject to management control. Salespeople often engaged in SHB actively so it was hard to be directly observed and to recognize salespeople's extra-role services.

Managers could screen for the social abilities that facilitated establishing and maintaining long-term interpersonal relationships and the tendency to help others voluntarily. This screening could be done via relevant personal histories and through the case study or group discussion to observe what kind of role playing. Furthermore, the salespeople with SHB should be rewarded as they contributed to the interpersonal qualities of the relationship. Managers should build up the compensation plans, performance appraisal systems to encourage the salespeople to engage in SHB and increase employee satisfaction. In insurance and similar contexts, many customers might seek to established long-term interpersonal relationships (Chen & Chou, 2007).

Contact people should be sensitive to the nature of interactions underlying interpersonal relationship development. For example, efforts to elicit information disclosure from customers, which may be vital in appropriately diagnosing and fulfilling their needs, must be made actively by salespeople. Disclosure handling

skills were an important part of a training program for salespeople.

As the relationship endured, expertise should reflect competency in different aspects of a customer's purchase decision—particularly when customer made multiple purchases (e.g., customer wants to buy life insurance, investment insurance, and fund) and expected the salesperson to provide suitable plan among those purchases. Some customers who wanted to establish long-term relationships with service providers were looking for an effective and efficient means of obtaining information or assistance across different product categories. Sales training programs generally provided the tools necessary for the salesperson to represent his or her core service, but those programs often failed to offer specialized and ongoing training which made the salespeople to be a more competent service provider.

5.3 Limitations of This Research

An important limitation was that the sample size was small and may not be representative. The second limitation was that it was likely that salespeople had other extra-role assistances for customers that were not included in this study. The third limitation was that main questions of open-ended interviews were developed based on the subjective judgment of the author in this study.

5.4 Future Research Direction

The next step for future research would be to develop a quantitative measure of the content of eight SHB categories. That task could be accomplished by using the content of SHB categories reported in this study as a foundation for constructing questionnaire items. Another important task for future research would be to measure customer's perceptions of SHB to see SHB developed in this study from salespeople's

data will be congruent or not.

SHB may have differential effects on customers' trust and reliance on salespeople. For example, common services (e.g., gifts of desk calendars embossed with an insurance agent's name) may be more predictable and hence, less influential than the other extra-role services (e.g., the salesperson helped customers with personal tasks such as helping customers to arrange the proposal to customer's girl friend abroad). On the other hand, future research may focus on the relationship between SHB and salesperson's performance that managers would pay much attention to.



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Appendix A Quotations from Salespeople

1. 一般來說買保險兩年內如果發生重大疾病的話，我們一定會調過往的病歷，那個客戶購買保單後沒多久發生重大疾病，公司發現榮總心臟科有調到病歷，客戶跟我說沒有，那原本業務員也不是我，我等於是介入處理，我就去幫客戶查，因為我有醫療的人脈背景可以幫忙，後來查出來發現是夾錯病歷，才免去一場糾紛，後來也因為這樣我衍生出很多客戶。(受訪者 NO.23)
2. 有些客戶也會委託我去他們公司辦教育訓練，這個是我比較喜歡做的，因為我很喜歡講課，那課程可能是針對客戶公司的業務部門，跟他們分享說我們怎麼做開發，怎麼做好業務的工作，其他像是財稅本來就很常講，有時候我們也會幫他們上一些簡報技巧的課程，怎麼簡報、怎麼樣開場最好，甚至還會去幫他們上一些行為分析的課程。(受訪者 NO.28)
3. 我建議他應該把一萬元去做先生的保險，剩下的能存多少就存多少，我跟她說教育基金這樣的規劃先後順序是錯的，我知道我跟她說了之後，她可能連教育基金都不跟我買了，可是這事我的職業道德，我沒辦法幫你做了教育基金的規劃後，我面對你先生完全沒有保險。所以我要告訴你真正要做的事情是什麼，果然她看到信之後她說要想一想，然後就沒下文了。(受訪者 NO.28)
4. 有一個客戶他得了紅斑性狼瘡，他另外還有投保台灣人壽，紅斑性狼瘡保險公司一般來說是不會再賣你保險的，那個客戶是男生在當兵的時候發生的，台灣人壽認為他違反告知所以要解除契約，後來我去調仁愛醫院的所有病歷出來看，結果病歷上明明是說皮膚病，可是台灣人壽認定他是紅斑性狼瘡所以要解除契約，可是我發現台灣人壽的解除權已經超過了，因為他曾經在某年某月申請過一個住院理賠，有申請理賠時保險公司就應該調查清楚，所以解除權是第一次理賠的三十天內，而不是以投保後兩年來計算，就這樣就把權益要回來了。(受訪者 NO.16)
5. 之前我有一個客戶過世，他跟我交情很好，後來淋巴癌加血癌死掉，他的女朋友住在中和，我連續兩年的情人節都送禮物去給她，我都說是順道，其實不是，我是專程去的，這是一種關心，我去從來也不主動提保險。(受訪者 NO.13)
6. 我從當兵回來之後，每個禮拜六要打將近三十通電話約禮拜天早上打籃球，到現在十年了，現在都還是有二十幾個人一起打球，像這些我根本不是因為工作才去做的阿，所以要常常和客戶有所連結，除了辦活動之外，還要創造

一些學習成長的機會，讀書會就是很好的管道。(受訪者 NO.13)

7. 我覺得業務最重要的事要做到深層溝通，我所謂深層溝通就是你必須擔任一個心靈輔導師的角色，而不是一個銷售商品的人，那這樣一來客戶就會比較願意信任你，跟客戶的關係也會維持的比較好。(受訪者 NO.6)
8. 縱使沒成交也沒關係，可是會希望可以幫到客戶，所以每一次在跟客戶聊天，我都希望可以幫到她，縱使不能幫他解決問題，我也希望給他一個方向，人生要充滿光明面。(受訪者 NO.21)
9. 我現在很少主動找客戶，都是客戶找我，因為我一直不斷去創造客戶的需要，當客戶需要的層面擴大的時候，客戶任何的事情都會找我，所以我什麼都要懂，可是我不是全面性的懂，因為我交很多朋友，我把所有朋友的能力整合在我身上，客戶有很多食衣住行、雜七雜八的問題，只要找不到 solution 就會打電話給我。(受訪者 NO.9)
10. 我記得有一次我的客戶她小孩在保母家發高燒，情況還蠻緊急的，可是保母不只帶他們家一個小孩所以沒辦法送去醫院，然後她和他先生公事上又臨時走不開，所以她就急忙打給我拜託我帶她小孩去看病，那次真的很危急，小孩發高燒一不注意就很嚴重了，客戶事後覺得很感動說幸好有我，我也覺得可以被客戶這樣信賴，是一種很滿足的感覺。(受訪者 NO.15)