

## Attributional style as a personality factor in insurance sales performance in the UK

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The attribution of causation to favourable and unfavourable events has been implicated in both clinical disorders (e.g. depression) and achievement motivation (e.g. sports and commercial success). The aim of the present study was to examine the role of attributional style in a motivationally challenging occupation, namely financial services sales. The Seligman Attributional Style Questionnaire (SASQ) was administered to 130 experienced salespeople and found to correlate with: (a) *sales* (defined in monetary terms) and (b) *performance ranking* (within the sales force). In contrast to USA data, but confirming other results obtained in the UK, high positive attributional style (CoPos) was more important than low negative attributional style (CoNeg) in predicting successful sales performance.

The Seligman Attributional Style Questionnaire (SASQ) measures 'optimistic' and 'pessimistic' explanations for favourable (success) and unfavourable (failure) events. According to the reformulated learned helplessness model of depression (Abramson, Seligman & Teasdale, 1978; Seligman, Abramson, Semmel & von Baeyer, 1979), individuals with a predominantly optimistic explanatory style are more resilient when faced with unfavourable events (e.g. death of spouse, loss of job) as compared with individuals with a predominantly pessimistic explanatory style. Although attributional style is known to influence both emotional and behavioural responses to favourable and unfavourable events (Seligman, 1991), the extension of attributional style from social and clinical areas to the occupational field has only been of recent origin (e.g. Furnham, Sadka & Brewin, 1992; Seligman, 1991).

One occupation in which employees experience frequent success and failure is the selling of financial services. Salespeople who are sensitive to criticism or failure, and who respond with internal, stable and global attributions to unfavourable events (high negative attributional style; CoNeg), may be assumed to experience lowered self-esteem and a reduction in client-related motivation (a form of job-specific depression). Conversely, salespeople who attribute favourable events to internal, stable and global factors (high positive attributional style; CoPos) are most likely to respond to success with enhanced results-oriented achievement motivation. Thus, those high in CoPos and/or those low in CoNeg should perform best in the selling of financial services.

In the USA, Seligman & Schulman (1986) showed that, in a concurrent sample

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( $N = 94$ ), CoNeg correlated with sales performance in the first year ( $r = -.19, p < .07$ ) and in the second year ( $r = -.39, p < .01$ ); and a prospective sample ( $N = 104$ ) showed that the difference between CoPos and CoNeg (CPCN) predicted survival after one year and sales in the second half of the year (correlation between CPCN and performance was significant;  $r = .27, p < .03$ ).

Whereas Seligman & Schulman (1986) found low CoNeg to be implicated in successful insurance selling, evidence in the UK suggests that high CoPos is most predictive of high performance (e.g. Brewin & Shapiro, 1984; Furnham *et al.*, 1992). Corr & Gray (1995a) found that, in a prospective sample, CoPos was positively correlated with sales effort ( $\beta = .19$ ) and with actual achieved sales ( $\beta = .20$ ). It is therefore unclear as to whether low CoNeg, high CoPos, a combination of high CoPos and low CoNeg, or the difference between the two, is related to sales success in the UK.

The aim of this study was to examine the role of attributional style in the performance of experienced salespeople in financial services. If attributional style represents an important individual differences variable (and assuming adequate variance in this measure and in performance), then attributional style should correlate with performance even among successful salespeople; if attributional style is more a consequence than a cause of successful sales performance, then no significant relationships should be uncovered.

## Method

### *Sample*

The sample comprised 130 male salespeople in a leading UK insurance company. The mean age of the sample was 37.68 years ( $\pm SD = 5.49$ ); and their mean number of years in selling was 12.82 ( $\pm SD = 4.65$ ). The sample was composed of a group of senior salesmen who had been in the company for several years and who were involved in transacting the more difficult, high value, business. They were selected because: (a) they were a homogeneous group in terms of their business competence and experience, thus reducing error variance due to experience, product knowledge etc.; and (b) it was hypothesized that if attributional style is an important (causal) personality variable in motivationally challenging occupations, then individual differences in attributional style should be related to individual differences in performance even in relatively successful salespeople.

### *Attributional style measure*

The Seligman Attributional Style Questionnaire (SASQ; Peterson, Semmel, Von Baeyer, Abramson, Metalsky & Seligman, 1982) presents subjects with 12 hypothetical situations (e.g. 'You do a project which is highly praised'), six favourable and six unfavourable. The six positive and negative situations contain an equal number of interpersonal/affiliative and achievement-related items. This instrument yields two main measures: (a) composite positive attributional style (CoPos) and (b) composite negative attributional style (CoNeg). Composite measures are the sum (or mean) of scores across the three scales (internal, stable, global) of each of the six situations. The SASQ does not provide or restrict the causal attribution given for each of the 12 situations, but it does yield a simple and objective measure of each of the three scales.

In the present study, CoPos and CoNeg were used as were attributions for interpersonal/affiliative (CoPosaff) and CoNegaff) and achievement related (CoPosach and CoNegach) situations. The correlation between CoPos and CoNeg was positive and significant ( $r = .23, p < .01$ ). Although not entirely independent, CoPos and CoNeg seemed relatively separate factors.

### *Performance data*

Performance comprised sales (number of policies sold  $\times$  average value of policy) and performance ranking (reflecting relative superiority/inferiority within the sales force; rankings are presented in ascending order

from 1 [best salesman] to  $n$  [worst salesman]. Sales and performance ranking was correlated ( $r = -.79$ ,  $p < .01$ ).

The data were sampled over a six-month period. For sales, data were available for 121 salespeople; and for ranking data, the number was 124. Testing took place in groups during training sessions and was administered by an experienced trainer skilled in testing procedures.

## Results

Table 1 presents the means, standard deviations and alpha coefficients for the attributional style measures.

In comparison with the normative data provided by Seligman & Schulman (1986), the means for CoPos (5.62) and CoNeg (3.89) in the current sample were slightly lower than in USA salespeople (CoPos: 5.81; CoNeg: 4.00 [USA means taken from Seligman & Schulman's 1986 concurrent sample]).

In order to identify the optimal predictors of performance, multiple regressions were run, for each performance measure, including: (1) CoPos and CoNeg; (2) the difference between CoPos and CoNeg (CPCN); and (3) CoPos and CoNeg split into (a) interpersonal/affiliative (CoPos<sub>aff</sub> and CoNeg<sub>aff</sub>) and (b) achievement-related (CoPos<sub>ach</sub> and CoNeg<sub>ach</sub>) situations. Age of subject was also included as an additional variable. Stepwise regression was used, with a 'probability to enter' (PIN) set at .05. The results are presented in Table 2.

**Table 1.** Means, standard deviations (SD) and Cronbach's alpha for measures of attributional style

| SASQ measure         | Mean | SD   | Alpha |
|----------------------|------|------|-------|
| CoPos                | 5.62 | 0.61 | .71   |
| CoNeg                | 3.89 | 0.59 | .52   |
| CoPos <sub>aff</sub> | 5.63 | 0.61 | .51   |
| CoPos <sub>ach</sub> | 5.61 | 0.85 | .67   |
| CoNeg <sub>aff</sub> | 3.75 | 0.71 | .36   |
| CoNeg <sub>ach</sub> | 4.03 | 0.74 | .36   |

*Key.* CoPos = positive attributional style; CoNeg = negative attributional style; CoPos<sub>aff</sub> = positive attributional style for interpersonal/affiliative situations; CoPos<sub>ach</sub> = positive attributional style for achievement-related situations; CoNeg<sub>aff</sub> = negative attributional style for interpersonal/affiliative situations; CoNeg<sub>ach</sub> = negative attributional style for achievement-related situations.

**Table 2.** Multiple regression results for attributional style in performance

| Performance measure | Predictor            | $\beta$ | Model                      |
|---------------------|----------------------|---------|----------------------------|
| Sales               | CoPos                | .25     | $F(1,119) = 7.79, p < .01$ |
| Performance ranking | CoPos <sub>ach</sub> | -.27    | $F(1,122) = 9.37, p < .01$ |

*Note.* Performance rankings are in ascending order with 1 representing the highest rank; therefore negative beta ( $\beta$ ) weights indicate that high CoPos<sub>ach</sub> is related to a low rank score (i.e. high rank).

*Sales* was equally correlated with *CoPosaff* ( $r = .18, p < .05$ ) and *CoPosach* ( $r = .23, p < .01$ ); but *performance ranking* was exclusively correlated with *CoPosach* ( $r = -.27, p < .01$ ) and not correlated with *CoPosaff* ( $r = -.12, n.s.$ ).

### Discussion

The results revealed that positive attributional style (CoPos) was positively correlated with *sales*, showing that salespeople scoring higher in CoPos were more successful than their lower scoring colleagues; positive attributional style for achievement-related situations was the best predictor of *performance ranking*.

The results differ from Seligman & Schulman (1986) in that, whereas in the US, low CoNeg is related to performance, in the UK high CoPos seems to be the more important ingredient in achievement motivation (Brewin & Shapiro, 1984; Corr & Gray, 1995a). One possible reason for this difference is the vulnerability of CoPos and CoNeg to response distortion. Whereas in the USA, CoPos seems more sensitive to faking than CoNeg (Schulman, Seligman & Amsterdam, 1987), in the UK it is CoNeg that is the more fakeable of the two measures (Corr & Gray, 1995b).

In the current sample, the low alpha coefficients for the CoNeg scales were striking. This finding could be interpreted as showing the inherent poor reliability of CoNeg and thence its low validity. Such an interpretation, however, is not consistent with the acceptable levels of reliability found in other samples. For example, Corr & Gray (1995a) found, in an applicant population, an alpha of .85 for CoNeg (and an alpha of .84 for CoPos). It seems, therefore, that other reasons must be sought for the poor CoNeg reliability in the current sample. The most likely explanation for poor CoNeg reliability is that highly successful salespeople are achievement oriented and have poorly developed cognitions for unfavourable events; in consequence, they are inconsistent in their responses to unfavourable situations, leading to poor internal consistency for CoNeg.

The results of this study are ambiguous with regard to direction of causation. Being successful may lead to high levels of optimism or vice versa (or both). However, prospective studies by Seligman & Schulman (1986) and Corr & Gray (1995a) confirm that CoPos can be used to *predict* subsequent sales performance. Irrespective of the direction of causation, it appears that, among successful salespeople, individual differences in attributional style are related to sales performance.

The magnitude of the correlations was low (but similar to those found in other studies; see Sinclair & Barrow, 1992), indicating that the majority of performance variance was unrelated to individual differences in attributional style. Although this fact may possibly be related to unreliability in the measures of performance and attributional style used, as well as to restriction in range of performance, the conclusion must be that such results should only be used in selection decisions with great caution. However, for the mass selection of insurance salespeople, these results are important and of financial utility. Clearly further work is needed to specify the benefits of attributional style in personnel selection.

In conclusion, CoPos was correlated with financial services sales performance, showing that salespeople with causal explanations for favourable events which are internal, stable and global are most successful. The low alpha coefficients for CoNeg in this elite group of salespeople calls for further attention as does the direction of causality of the CoPos

effects. Consistent with results from prospective studies, variance in attributional style was found to predict performance variance even among successful salespeople, pointing to the importance of attributional style in motivationally challenging occupations.

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