AN EVALUATION OF EFFECTS OF PERSONAL SELLING ON INSURANCE PRODUCTS SALES: A CASE STUDY OF SALES MADE AT SANLAM LIFE INSURANCE LIMITED NAKURU KENYA

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DECLARATION

This research project is my original work and has never been presented for a degree in any other university.

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This project has been submitted for examination with my approval as University Supervisor

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DEDICATION

This project research is dedicated to Sanlam life Nakuru branch for time and effort they invested while I was in the process of research at their office.

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ABSTRACT

The main objective of the study is to evaluate the effects of personal selling on insurance product sales at Sanlam Life Insurance Limited Nakuru Kenya. The study specifically sought to determine the influence of the effect of personal selling on insurance product up take ,effect of personal selling on insurance negotiation process ,effects of face to face mode of selling on the quality of business procured and the effects of personal selling on sales process Sanlam Life Insurance Limited ,Nakuru Kenya. The hierarchy of effects theory, right set of situation theory, and AIDAS Theory were used to guide the research. The study used a descriptive research design and targeted 450 Sanlam Insurance Company clients. A sample size of 10% of the target population (450) was used in the study, resulting in a total of 45 consumers. As a result, the study's sample size was 45 people. A census sample technique was used in the investigation. Questionnaires were used to collect primary data. The data was analysed, and displayed in tables. From the findings, it was determined that no personal selling methods are in use. In addition, the salesperson meets the consumer requirement outlined in the script to a large extent. Instead of selling things separately or insignificantly, the company sells them as a package. Furthermore, salespeople only loosely link product or service qualities to consumer benefits. Finally, salespeople should concentrate on recognizing and serving their customers' needs and desires to the greatest extent possible. The researcher went on to say that the firm is particularly good at negotiating high ambition sites. In addition, the company determines its competitors BTNA less efficiently. Sanlam effectively distributes information regarding priorities and preferences through negotiations. Negotiations at the company aids in the creation of very effective package deals. Finally, competitive negotiations are employed when negotiators require immediate outcomes. It was determined that the company uses defaces for face-to-face selling. Face-to-face selling is a successful method to employ. The effectiveness of face-to-face selling is also very strong. The salesperson was able to persuade the consumer by using an additional face-to-face technique of selling. According to the findings, personal selling has an impact on sales. The firm's financial performance has not improved as a result of personal selling. Furthermore, personal selling has not resulted in an increase in the firm's sales volume. Personal selling with a higher profit margin is a good idea. Finally, personal selling has resulted in speedier product and service movement. The study advised all insurance companies in Kenya to implement several personal selling tactics in order for them to increase and diversify their portfolios, avoid losses, and reduce costs, so increasing their competitiveness. Based on the findings, the researcher recommended that all insurance firms in Kenya implement various personal selling tactics to enable them to develop and diversify their portfolios, avoid losses, and reduce costs, so increasing their competitiveness. Furthermore, the study suggested that systems selling tactics be implemented to improve operational efficiency and the decision-making process in order to improve performance. They should engage in compromise agreements on mutually sufficient solutions, reason, and justice, which will lead to successful product sales. Also, in order to persuade customers, insurance companies should adopt and invest more in face-to-face selling. According to the survey, firms should work on increasing salesperson awareness in order to increase personal selling of insurance products. Future research should be conducted to determine the effects of technology on personal selling, according to the researchers. The researcher also suggests that such a study be carried out in other areas and businesses.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABBREVIATIONS AND ACRONYMS

AIDAS	Attention, Interest, Desire, Action and Satisfaction
BATNA:	Best Alternative to a Negotiated Agreement
HDFC:	Housing Development Finance Corporation
ICICI:	Industrial Credit and Investment Corporation of India
IRA:	Insurance Regulatory Authority.
SPSS:	Statistical Package for the Social Sciences
USA:	United States of America

OPERATIONAL DEFINITION OF TERMS

Face to face mode: Refers to any scenario in which you promote your business to another person or to a group of people in person

Insurance Product sales: Is an act of selling an insurance product or service in return of money or compensation or service?

Negotiation: is to confer with a view to arriving at mutually acceptable terms for a contract or agreement.

Personal Selling: Is a form person to person communication in which seller attempt to assist and persuade prospective buyers to purchase the company's product and service?

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The first chapter contains the study's background, problem statement, research aims, and research questions. It also justifies the need for the research. Furthermore, the study's scope explicitly outlines the area of information that will be covered by the research's methods in order to arrive at more logical findings and provide conclusive and suitable responses.

1.1 Background of the Study

Due to the large unexplored market for life insurance in this region of the world, insurers have turned their focus away from vehicle and other forms of insurance and toward life insurance. When it comes to paying premiums to insurers, the majority of clients, both potential and real, are worried. This is largely due to a lack of proper information and education, both of which are necessary for clients to make an informed decision about which insurer to deal with. Without marketing communication or promotion, insurers are unable to effectively advertise their products. (Nyarko, 2015).

According to Achua (2012), personal selling is a critical marketing communication and promotional technique in the service business today, with benefits such as creating awareness, client education and persuasion, and corporate image building. Personal selling is a sort of paid personal communication aimed at informing and persuading customers to buy things in an exchange setting. It's a powerful two-way communication system. It enables for the development of an interactive interaction between the buyer and the seller, with the latter being able to adjust the information supplied in response to the audience's demands. Personal selling allows buyers and sellers to form friendships, which can be an important part of a relationship marketing strategy. It can also be effective in instilling a sense of obligation in the customer toward the salesman, resulting in the desired response (Pride & Ferrell ,2011).

To obtain a competitive advantage, globally competitive firms rely on the distinctiveness of their marketing tactics. An organization's marketing strategy must be supported in order for the organization's goals and targets to be met. 2011 (Shankar and Chin). In India, home insurance is not growing at the rate that the market had anticipated. The low number of homeowners who get insurance is really discouraging. Home insurance company sales are determined by the acceptability of the service provided. The challenge for Indian house insurance companies is to persuade consumers of the quality of their offers and urge them to buy. The most difficult obstacle is the low level of understanding among Indians, combined with the industry's negative image. They had little faith in insurance. The inadequacy of available information is linked to this lack of trust (Banerjee,2013).

Because the life insurance industry in Bangladesh is very competitive, according to Osman, Othman, Rana, Yi Jin, and Solaiman (2016), companies are using a variety of communication tools to increase sales. Because of the socio-cultural forces that influence the attitude and behaviour of the insured people, personal selling has become one of the most effective promotional strategies in Bangladesh's life insurance market. Also, because level of misunderstanding about the benefits of having insurance continues to rise, many insurance companies' marketers are left with the choice of meeting with the general public on a frequent basis in order to educate them about the importance of having insurance coverage (Osman etal.,2016).

In Africa, Nyarko (2015) found that most insurance businesses in Ghana have underestimated the importance of personal selling in the marketing of their products and services. Most of these insurers' employees appear to be seated in their desks, waiting for a knock on the door from consumers looking to purchase a product. For most insurers in Ghana, sending sales staff to town to prospect for clients isn't ideal. Personal selling appears to be a useful promotional method for insurance given the nature of the product and how it is perceived by the general population, particularly in Nigeria. For years, the insurance industry has emphasized personal selling and an agent's ability to employ a process to generate sales (Avila, Inks, and Avila, 2016).

In Kenya ,Cheserem (2016) examined the impact of marketing mix techniques on consumer commitment to fast food businesses in Nairobi and discovered that personal selling, item marketing, value ambitions, and location were all linked to customer loyalty. Furthermore, Oketch (2014) examined the challenges faced by the Madison insurance organization in Kenya in terms of client retention and discovered that poor customer retention is heavily influenced by techniques utilized by other organizations offering similar products and services.

Locally, Cheserem (2016) reviewed the importance of marketing mix strategies on client commitment to fast food organizations in Nairobi and found the personal selling, item marketing, value ambitions and location were entirely connected with customer loyalty. Besides, Oketch (2014) analysed the difficulties of customer retention by the Madison insurance organization in Kenya and found that inadequate customer retention is highly influenced by strategies that is been used by other companies offering similar products and services. Akinyi (2011) also looked into the effects of specific trade on sales and discovered that personal selling had an impact. Similarly, Mbugua (2014) looked at the impact of personal selling methods on pharmaceutical firm performance in Nairobi and discovered that the companies were using their selling procedures to advance and advertise their products, which considerably boosted performance.

1.1.1 Personal selling

Personal selling, according to Kotler, is face-to-face engagement with one or more potential buyers for the goal of giving presentations, answering questions, and obtaining orders. Personal selling, as defined by Jobber (2012), is a marketing effort that requires face-to-face contact with a consumer. Personal selling, unlike the other instruments in the communication mix, allows customers and sellers to communicate directly. As per Okyere et al. (2011), this two-way communication means that the seller may discover the purchasers' individual requirements and difficulties and modify the sales presentation accordingly. As a result, communicating and persuading clients to purchase service products is significantly more difficult than marketing manufactured products. By replying to clients' inquiries and doubts about the service, personal selling has the potential and chance to persuade people who can come to the firm's office with background information about the service through corporate advertisements. Order-getting, order-taking, and order-support are the three core sales tasks in personal selling (Perreault and Mccarthy, 2019).

Negotiation, according to Culo and Skenderovi (2012), is a dialogue between two or more people or parties with the goal of reaching an understanding, resolving a point of difference, or gaining an advantage in the outcome of the dialogue, producing an agreement on courses of action, bargaining for individual or collective advantage, and crafting outcomes to satisfy the various interests of two parties involved in the process of negotiation. Negotiation is a process in which each side strives to achieve an advantage for themselves at the conclusion of the process. As a result, the goal of negotiation is to reach a compromise. Negotiation is frequently associated with two sectors in the business world: the first is commercial, that is, buying and selling, and the second is mutual relationships within a company (Ballesteros, 2021).

According to Leigh and Khakhar (2015), international business negotiation is frequently a critical component of marketing success. Negotiators routinely interact with possible business partners from culturally or socially diverse backgrounds. To be successful, they must learn a complicated skill set that must be learned "on the job"– a skill set that is useful in avoiding negative views, filtering out communication "noise," and promoting good negotiation outcomes. In some sales scenarios, the salesperson or sales team has some choice over the terms of the transaction. As a result, negotiation may become a part of the sales process. Sellers may negotiate price, credit conditions, delivery timeframes, trade-in values, and other aspects of commercial transactions, all with the goal of improving sales and organizational performance through effective and efficient sales management (Leigh and Khakhar, 2015).

1.1.2 Face to face mode of selling

Many salespeople rely extensively on Internet-based sales and marketing methods to sell items and build market share in today's virtual age. To augment traditional marketing, such as TV, radio, print advertising, and public relations, e-selling strategies such as direct email, interactive websites, online advertising, and social media programs are utilized. All of these have the potential to increase brand recognition. Face-to-face selling, on the other hand, is often the most successful technique to increase client loyalty and sales (Abercrombie, 2015). Face-to-face encounters with potential customers can help you achieve better results in terms of product sales, customer acquisition, and retention. Because some insurance companies offer sales agents with customer leads, the first contact with a prospect is more personal – usually a phone call or a house visit – than an email blast. This provides a solid platform for selling face-to-face relationships (Ballesteros,2021).

As per Abercrombie (2015), face-to-face selling fosters relationships and, as a result, trust. We all like to collaborate with vendors and business partners with whom we have a common interest. A warm smile and handshake from a salesperson greeting prospects at their home, small company office, or neighbourhood coffee shop establishes a positive tone. Before getting down to business, casual talk allows each individual to “take each other's measure” and may disclose something in common, such as a shared neighbourhood or community, a civic or church group, or a similar sports team.

Before describing how the product or service can provide benefits, the Insurance sales professional can ask pertinent questions about the person's condition and listen carefully to the answers. When communication is limited to the phone or the virtual sphere, these kinds of exchanges become much more challenging. Following up with customers after the first encounter, whether or not a transaction was closed, can include email and/or phone calls because a relationship has been built. Successful agents build on that relationship over time, eventually gaining trust (Abercrombie,2015).

A high degree of personal service results in more referrals, which can lead to more sales. Once a prospect has become a satisfied client, it is a good business practice to ask for referrals of other individuals or small business owners who can benefit from supplemental insurance. Customers are often glad to offer referrals from their families, communities, and other networks if they believe you listen to their problems, answer their inquiries honestly, provide high-quality products, and service them with a high level of honesty and support. This can be quite beneficial in terms of building a strong client base and raising sales volume to secure your success. Face-to-face selling reduces complexity, allowing you to get to "yes" faster. Insurance encompasses a variety of product options that can be adapted to an individual's or family's personal needs. This complicates the sales process compared to, say, auto insurance, which can be purchased over the phone or through a website by just supplying basic information and a list of desired coverage levels (Grant, 2014).

Most major insurance companies, according to Smith and Harrison (2016), offer a variety of policies that may contain varying degrees of protection in the event of disability, accident, or disease, critical care, or specific conditions such as cancer, heart attack, or stroke. Because these options can be overwhelming, a consultative, highly tailored sales strategy is important. Coverage must be tailored to an individual's personal circumstances, thus a person's age, family situation, and chronic diseases, as well as the practical element of budget, must all be considered.

A committed and professional sales person can help each unique customer better navigate through the available options to come at an optimal solution that combines the needs with the budget, regardless of what is being sold. To put it another way, they can use their knowledge, experience, and persuasion skills to get to "yes" sooner rather than later or not at all. In this technological age, the necessity for more face-to-face engagement with prospects and clients has never been greater. E-communications and social media postings can be easily removed and forgotten unless you first create a relationship. Adding a face, a voice, and a sympathetic personality to the connection makes it more human and authentic, and it can lead to a long-term mutually beneficial relationship (Smith and Harrison, 2016).

1.1.3 Personal selling

Customers in the life assurance industry, according to Grant (2014), perceived their purchases as highly hazardous and thus unpleasant. As a result, they placed a premium on the level of assistance they received from a salesperson in particular, as well as their organization as a whole.

Salespeople can also serve as an organization's ears in addition to being its mouthpiece. In light of this, Palmer (2018) proposes that consumers' comments be reported, as well as information on competitors' activity. Prospecting, preparation and planning, the sales presentation, handling objections, completing the deal, and follow-up are all sequential stages in the selling process.

1.1.4 Product sales

According to IRA (2017), insurance products are split into two categories. Short-term or general insurance policies cover you for one year or less. Medical, burial, and motor insurance are examples of short-term goods. Long-term or life insurance policies give coverage for a period of time longer than a year. Whole life insurance, annuities, and endowment insurance are some examples.

Insurance buyers can be classified into three groups. You and I are examples of individual clients. Registered firms and the government are examples of corporate clientele. The international clients are the other group. Foreign customers purchase Kenyan insurance services from Kenyan insurers (IRA, 2017).

According to Africanfinancial.com, (2021) Sanlam Kenya, originally Pan Africa Insurance Holdings, is a diversified financial services company based in Kenya that is listed on the Nairobi Securities Exchange. Sanlam Kenya offers a broad range of financial services customized to the specific demands of the Kenyan market. Through its subsidiaries Sanlam Life Insurance Limited, Sanlam General Insurance Limited and Sanlam Securities Limited, Sanlam Kenya is well positioned to meet unique client needs in the Asset Management, General and Life Insurance space. Sanlam Kenya has a branch network of 25 client experience centres spread across Kenya's major cities, built on a long legacy and good corporate citizenship. The company has a 6% market share in Kenya's life insurance business, with over 78,000 individual life policyholders and more than 235,000 group life policyholders.

Individual, group, and general insurance products, as well as investment management services, are offered by the company. Sanlam Kenya insures both life and non-life risks such as death, disability, credit protection, education, retirement, mortgage protection, and property protection. It also has financial planning and retirement fund management capabilities, as well as investment and wealth management solutions and diverse asset management solutions (Africanfinancial.com, 2021).

1.2 Statement of the problem

Promotional efforts have a critical role in the operation of a company operating in an environment when customer demand for a particular product is low. The rising dynamic of the corporate environment has led to the conclusion that no forward-thinking company can afford to ignore marketing (Abubakar, 2014). This is true even for insurance firms, whose dynamism in today's environment poses many obstacles, such as severe rivalry, globalization, and technological innovation, necessitating promotional actions. To survive and flourish in the ever-changing corporate climate, it has become critical to leverage all of the resources and strategies that marketing has to offer. According to Kenya Vision 2030, insurance would account for at least 10% of the country's GDP by 2030, up from 2.93 percent today. Kenya has a low rate of penetration when compared to other African countries, such as South Africa, where the insurance premium to GDP ratio was 15% in 2018. (Insurance Regulatory Authority, 2019). Personal selling appears to be a useful promotional method for insurance given the nature of the product and how it is perceived by the general population, particularly in Kenya. For years, the insurance business has put a high value on personal selling and an agent's ability to employ a process to create sales, according to Avila, Inks, and Avila (2016). The desirability of the service offered determines the sales recorded by service firms such as insurance companies. The desirability of the service offered determines the sales recorded by service firms such as insurance companies. Consumers are likely to accept only high-quality products that meet their needs. Personal selling might be recommended as a cornerstone for developing numerous relative benefits, such as strong customer relationships, increased sales volume, customer retention, and understanding consumers' requirements, tastes, and preferences, and increasing demand for a company's products (Abubakar, 2014).

Insurance product sales have been studied. The information in the evaluated empirical literature, on the other hand, was limited. For example, Nguyen, Nguyen, and Phan (2018) investigated the factors of customer satisfaction and loyalty in a Vietnamese life-insurance scenario, which offered a contextual gap due to its location. In the Nigerian insurance industry, Olumoko, Dansu, and Abass (2014) investigated the effect of personal selling in boosting client satisfaction. Furthermore, Auka, Bosire, and Matern (2015) looked into the perceived quality of service and customer loyalty in Kenyan retail banking. Mbugua (2014), on the other hand, used an explanatory research design to investigate the personal selling methods and performance of pharmaceutical enterprises in Nairobi. Waithaka (2014) also looked into the impact of customer retention techniques on insurance company performance in Nairobi. The majority of the research was conducted in other countries and counties. Additionally, the majority of the studies were conducted in other businesses, such as banking. As a result, studies have revealed a knowledge gap, and the current study will aim to fill that gap and address the question; Does a personal selling strategy have an affect insurance product sale at Sanlam Life Insurance Limited Nakuru Kenya?

1.3 Objectives of the Study

1.3.1 General Objective.

The main objective for this study was to evaluate the effects of personal selling on insurance product sales at Sanlam Life Insurance Limited Nakuru Kenya

1.3.2 Specific objectives

These specific objectives guided the study;

i. To determine the effect of personal selling on insurance product up take in the Sanlam Life Insurance Limited Nakuru Kenya
ii. To establish the effect of negotiation process on insurance product up take at Sanlam Life Insurance Limited Nakuru Kenya.
iii. To examine the effects of face-to-face mode of selling on insurance product up take in the Sanlam Life Insurance Limited Nakuru Kenya
iv. To determine the effects of sales process on insurance product up take Sanlam Life Insurance Limited, Nakuru Kenya.

1.4 Research questions

i. What are the effects of personal selling on insurance product uptake at Sanlam Life Insurance Limited Nakuru Kenya
ii. What are the effect of negotiation process on insurance product up take at Sanlam Life Insurance Limited Nakuru Kenya.

iii. What are the effects of face-to-face mode of personal selling on insurance product up take in the Sanlam Life Insurance Limited Nakuru Kenya

iv. What are the effects of sales process on insurance product up take Sanlam Life Insurance Limited, Nakuru Kenya.

1.5 Justification of the Study

The outcomes of the study are likely to aid insurance company management in developing the finest personal selling methods for increasing product sales. In particular, the management is able to make effective decisions on the finest personal selling methods based on the research findings.

Similarly, the findings of this study may benefit the government and policymakers by assisting them in developing regulations and recommendations that will improve the performance of Kenya's insurance industry, giving them a competitive advantage. Furthermore, the government receives an overview of tactics it might employ to protect insurance firms and offer job prospects for society.

As a result, other researchers gain from the findings of the study since they provide recommendations for future similar investigations. The impact of personal selling methods on insurance product sales will be studied in the future. The study also adds to the body of knowledge on the impact of personal selling methods on insurance product sales, which is important in the literature.

1.6 Scope of the Study

This study was conducted to evaluate the effects of personal selling on insurance product sales at Sanlam Life Insurance Limited Nakuru Kenya. The study specifically sought to determine the influence of the effect of personal selling on insurance product up take ,effect of personal selling on insurance negotiation process ,effects of face to face mode of selling on the quality of business procured and the effects of personal selling on sales process Sanlam Life Insurance Limited ,Nakuru Kenya. The study had a sample size was 45 respondents. The study took place between May and August 2021.

1.7 Chapter Summary

This chapter included the study's background information, the issue statement, the study's objectives, the study's purpose, the study's importance, the various stakeholders who benefit from the study, and finally the definitions of words used in the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter lays out the hypotheses that will be used to support the research. It also includes a bibliography from other review studies, a conceptual framework based on the examined literature, a summary, and research gaps. Finally, the operationalization of the variables is demonstrated.

2.1 Theoretical Literature Review

2.2.1 The Hierarchy of Effects Theory

Lavidge and Steiner (1961) proposed the hierarchy of effects theory. Consumers progress from being unaware to being aware, to having information, to liking and preference, conviction, and purchase, according to the theory. The idea explains how effective promotions are at kicking off the sequence of events that must occur before a consumer will buy a product and, as a result, achieving the marketing objectives.

How advertising influences a consumer's decision to buy or not buy a product or service is explained by the hierarchy-of-effects hypothesis. As a result of advertising, the hierarchy illustrates the progression of consumer learning and decision-making experiences. A hierarchy-of-effects model is used to create a systematic succession of advertising message objectives for a certain product, with each consecutive goal building on the previous one until a sale is made. A campaign's objectives are: awareness, knowledge, like, preference, conviction, and purchase (in that order) (Lavidge and Steiner ,1961).

This marketing communication model, according to Belch and Belch (2013), advocates six phases from watching a product advertisement to product purchase. The promoter's job is to persuade the customer to go through the six stages of awareness, knowledge, like, preference, and purchase, which are: awareness, knowledge, liking, preference, and purchase. Clients view a lot of advertisements every day, yet they only remember the brand of a small percentage of the products. The client's knowledge begins when the product is advertised through various communication channels such as the internet, retail advisors, and product packaging. If they don't acquire the information they desire, buyers will easily switch to a competitor's brand. It is the advertiser's responsibility to ensure that product information is easily available. Client ability to acquire a product after conducting a market search for information on the product on offer is defined as liking the product. Customers who are loyal to one brand over another are said to have a preference for it. Alexander and Schouten (Alexander and Schouten, 2012).

At this point, advertisers want customers to tune out competing items and focus solely on their own. Advertisers must emphasize their brand's benefits and unique selling characteristics in order for consumers to distinguish it from competing brands. Conviction to a product is the process of persuading a customer to purchase a product on the market. Marketers can help consumers believe in a product by allowing them to try it out or sample it (Buzzell, 2014). Customers experience the last stage of the buying process when they make a purchase. The advertisement may be attempting to persuade the client to purchase their goods by emphasizing the product's benefits to the buyer (Belch and Belch, 2013). This stage should be easy and straightforward; otherwise, the consumer will become frustrated and depart without purchasing. A diversity of payment methods, for example, encourages purchases, whereas a confusing and slow website discourages them. Organizations should figure out better ways to increase customers' buying proclivities (Alexander and Schouten, 2012).

2.2.2 Right Set of Circumstance Theory

John A.Howard (1983) devised this theory, which is also known as "Situation Response theory." The theory is based on animal tests and states that the specific circumstances present in a certain selling setting cause the prospect to respond in a predictable manner. The more experienced the salesperson is in dealing with the situation, the more predictable the response will be. Factors both external and internal to the prospect are included in the collection of circumstances. To give an example, suppose a salesperson says to a prospect, "Let's go out to lunch." The external factors are the salesperson and the remarks. (Howard, 1983).

The prospect's response is influenced by four internal components. These are the wants to go out for lunch, to have it right now, to go out, and to go out with a salesperson. External variables are emphasized by proponents of this approach at the expense of internal considerations. They're looking for sales pitches that elicit the desired responses. In many selling circumstances, salespeople who try to apply the idea have problems that may be traced back to internal variables, yet the internal aspects are difficult to influence. This is a seller-oriented paradigm that emphasizes the importance of the salesperson managing the circumstance, ignores the challenge of influencing the prospect's internal components, and fails to give the reaction side of the situation-response interaction adequate weight (Mackey, 2015).

The idea appears to suggest that a consumer will purchase a product if the circumstances are favourable, with or without the influence of a salesperson who is familiar with the brand and has enough engagement time to inform customers about the various shoe options. The salesman, on the other hand, has a role to play in making the situation right; for example, if the offer for lunch is accepted, it may provide the customer a relaxing moment to mull things over, which could lead to an order and, eventually, a sale (Howard, 1983).

2.2.3 AIDAS Theory

Modern marketing theory can be shown in AIDAS model. AIDA model is marketing basic movement in organizing advertisement that is resulted from customers' perception; E. St. Elmo Lewis introduces this concept in 1898. AIDA refers to Attention, Interest, Desire ,Action and Satisfaction.AIDAS is abbreviation that is used in marketing and advertisement; it describes general list of incidents, which is possible to happen when a customer involves in a certain advertisement(Hadiyati,2016).

According to Mackey (2015), AIDAS consists of three components: awareness (paying attention to customers); interest (improving customers' interest by focusing on profit and benefit rather than features, as in traditional advertising); and action (improving customers' action by focusing on profit and benefit rather than features, as in traditional advertising). Customers' desire (persuading them that the interest in a product or service can meet their demands); Satisfaction (the main client acts and/or purchases products and services) (Li dan Yu, 2013). The goal of marketing, according to the needs of the AIDA model, is to capture potential customers' attention, increase their interest, and desire to complete the final act (purchase).

Mackey (2015) explains that AIDAS consists of Awareness (attentive to customer); Interest (improving customers' interest by focusing on profit and benefit and it is not focused on feature like in traditional advertisement); Desire (convincing the customers that the interest of a product or service can fulfil their needs); Action (main customer acts and or purchase products and services) ;Satisfaction(Li dan Yu, 2013). According to the needs of AIDA model, the aim of marketing is to attract potential consumers' attention, to increase the consumers’ interest and desire to do the last act (purchase). In the purchasing process, a marketing plan based on the AIDA model raises the level of trust among customers' candidates (those who have the potential to become real buyers). Inconsistency between marketing needs and marketing dislike will lower the following AIDA step's conversion rate. According to the AIDA theory, a corporation might use the AIDA model as a marketing model to consider the marketing process.

Attention. Marketers must be able to create media of information in order to capture the attention of consumers. A marketer can make a statement that piques people's curiosity, or use compelling words or images to get people to notice and understand the message being conveyed. According to Kotler & Amstrong (2016), attention must include these three elements: First, it is meaningful; it demonstrates the product's benefits or is appealing to consumers; second, it is credible; third, the consumers believe that the product will provide benefits as stated in the product information; and finally, it is distinct; the message conveyed in the advertisement is superior to that of the competitor.

Interest. Step one for a marketer is to think of a media of information that conveys the meaning of the product to attract consumers after he has figured out how to develop media of information that is appealing to consumers. The majority of terrible information media are negligent in this stage, but the target or consumers are prepared to take the time to read the message in depth. Getting consumers' attention can be done by piquing their interest by providing a solution or hope to a certain problem. To increase the readers' interest, the greatest technique to increase their awareness is to explain the feature and advantage. Assael (2012) defines interest as the emergence of customer buying interest in an object introduced by a marketer.

Desire. A marketer must be astute and astute in analysing their target or consumers in order to persuade them to try out a product. This stage is critical for marketers to ensure that they can deliver the best solution for their customers in making the best selection. People have been motivated to own a product at this point, and a marketer has been successful in establishing the needs of the consumers' candidate. Nonetheless, there remains apprehension among consumers; they are unsure whether the product or service will give the solution that has been promised (Hadiyati,2016).

Action. This is the most important step; a marketer must direct and act in order to persuade people to buy a product. The term "action" describes what a marketer must do in order to entice people to read or purchase a product. A marketer must take action to direct readers and consumers by explaining the procedures and informing them of the price of a product or service. Action is also the final effort to persuade the customers' candidate to buy as quickly as feasible or as part of the process by using the proper phrases to elicit the desired response from the consumers' candidate (this is the most difficult step). To direct customers, marketers must give the appropriate command, so that the candidate of the consumers will act (buy) (Assael ,2012).

Satisfaction. According to Kotler & Armstrong (2016), the salesperson should convince the consumer that his purchasing decision is correct and that the salesperson was only assisting in the decision. The order is the final step in the selling process. Building customer satisfaction include thanking the customer for the order and paying to details such as ensuring that the order is filled exactly as specified and keeping promises made.

According to the belief, a buyer will only buy a product if salespeople perform all five processes. The salespeople, on the other hand, are being trained to deal with both detailed and non-detailed customers who come into the store knowing exactly what they want to buy. This theory clarifies the need for personal selling improvement in organizations because brand performance is entirely dependent on increased sales, which is facilitated by Attention, Interest, Desire, Action, and Satisfaction, resulting in long-term customer relationships that lead to loyalty and increased sales.

2.2 Empirical Literature Review

2.2.1 Personal selling and insurance product up take

Personal selling, according to Belch and Belch (2003), is a type of person-to-person communication in which a salesperson tries to assist and encourage potential customers to acquire the company's product or service. Personal selling entails direct interaction between the buyer and the vendor, either in person or via telecommunication, such as telephone communication. Because the impact of the sales presentation can generally be gauged from the customer's reaction, personal selling also entails more quick and precise feedback.

Customers saw their purchases as very risky and thus unpleasant, according to George and Myers (2011) in a study of the life assurance market in the United States. As a result, they placed a premium on the quality of support they received from a salesperson in particular, as well as their company as a whole. Salespeople can also serve as an organization's ears in addition to being its mouthpiece. The success of life insurance products in business is strongly reliant on successful promotional measures, particularly personal selling, which plays a critical role in turning prospects into customers because it connects sellers and buyers directly.

Shekhar and Jena.(2020) in India investigated the efficiency of several personal selling objectives using data acquired from officials of chosen insurance offering private organizations in Delhi, including HDFC, ICICI, Bajaj Allianz, Max Life, and Tata AIA. The results clearly show that private insurance companies have adopted a personal selling strategy with the goal of increasing policy product sales and expanding sales by facilitating direct mutual communication, building personal relationships with clients, providing market information to management, increasing sales volume, and assisting prospects in selecting suitable products.

In Malindi town, Kilifi County, Kenya, Arori and Rugami (2020) investigated the impact of personal marketing methods and client loyalty among insurance providers. Selling strategy, Systems selling strategy, Features selling strategy, and Consultative personal selling strategy were found to be the most effective

2.2.2. Personal selling and insurance negotiation process.

Personal selling, according to Kotler (2013), is a good way to communicate with current and potential buyers. Personal selling is the two-way conversation between a customer and seller, usually in a face-to-face contact, with the goal of influencing a person's or group's purchasing choice. Personal selling, according to Kotler (2013), plays three main functions in a company's entire marketing strategy. Salespeople are the vital link between a company and its clients; in the eyes of a customer, salespeople are the company. They symbolize what a company is or aspires to be, and are frequently a customer's only human interaction with the organization; and finally, personal selling may play a prominent role.

Negotiation is defined by Jack and Samuel (2013) as the process by which two or more parties seek an agreeable rate of exchange for assets they own or control. In other words, negotiation is a branch of study and endeavour focused on obtaining the favour of individuals from whom we want something.

The influence of negotiating on sales success was studied by Kabuoh, Egwuonwu, and Ajike (2015). As a source of data elicitation, secondary data was used. Textbooks and publications were mostly used to review information pertaining to the study variables. The findings revealed that there is a link between negotiating and sales management.

In a separate study, Atkin and Rinehart (2016) looked at how negotiation tactics including coercion and contract formality affected how suppliers and customers viewed the ensuing business relationship. In a classroom environment, the researcher performed a purchasing negotiation simulation with students in which participants fought for resources in a fictitious supply chain. The participants were polled at critical points during the ongoing discussion to gauge their attitudes as the customer–supplier relationship progressed. The adoption of coercive approaches by negotiators has a negative influence on satisfaction, according to the findings. Furthermore, the data revealed that, as expected, negotiators who approach a negotiation with a cooperative mindset will avoid using coercive tactics during the process.

Chepngetich (2020) did a study on the impact of strategic negotiation on the performance of Kenya's devolved government institutions. It used a cross-sectional survey methodology using both quantitative and qualitative methodologies. Strategic negotiating practice has a moderate positive link, according to the study. The study discovered that by implementing strategic negotiation, managers might improve the performance of devolved government institutions.

Mbogo, Wario, and Mike (2019) focused their research on the impact of negotiating technique on the performance of Kenyan commercial banks. The research population consisted of 43 commercial banks in Kenya that were open for business during the study's six-year period, from 2011 to 2016, as determined by census. The findings of the study demonstrated that bargaining technique has a large and favourable impact on the performance of Kenyan commercial banks.

2.2.3 Face to face mode of selling on the quality of business procured.

Face-to-face sales approaches help agents build stronger relationships with prospects and customers, improve brand credibility, and better articulate critical value propositions. In-person selling techniques can also help firms break through the clutter and stand out from the crowd. As a result, many businesses are prioritizing relationship-building strategies in order to cut through the competition's digital noise and get in front of their clients. In a world where customers want to buy from companies they know and trust, in-person selling gives a brand a welcoming face (Mamo, 2015).

Szymanski (2011) investigated the influence of modality and offering in sales presentations for goods versus services. The findings show that recall is higher in a face-to-face presentation, attitudes and behavioural intentions for a service are more positive after a telesales presentation, and attitudes and behavioural intentions for a good are unaffected by the type of the sales presentation.

Mamo (2015) began an investigation into the impact of individual selling techniques on NIB Insurance SC's performance in Ethiopia. The survey was used to collect quantitative data, as well as personal information from the meeting guide. The findings of the investigation established that a specific selling procedure was unmistakably linked to the NIB insurance company's performance.

2.2.4 Effects of personal selling on sales process.

Personal selling, as per Baku (2015), functions as a veritable instrument for changing the public's negative view of insurance products and, jointly, helps to increase the level of demand for this insurance service by both new and existing consumers. Personal selling not only represents the firm to consumers, but also the customers to the company, bringing back valuable information to management in order to improve the product and working hard to develop mutually beneficial long-term relationships between the insurer and the insured. Personal selling helps to promote insurance goods by allowing potential customers to learn about new insurance products on the market. As a result, it informs and educates customers about new products, as well as assisting them in selecting the insurance policy that best meets their needs and preferences (Kotler, 2016).

Personal selling, as per Elrod and Fortenberry (2020), is crucial in the promotion of health-care organizations. Human selling, which takes advantage of the utility provided by direct, personal encounters with audiences, is a useful communications resource that helps healthcare providers engage more effectively with target consumers. It works in tandem with various forms of marketing communication to assist healthcare facilities in achieving their business goals. When this unique marketing communications strategy is used wisely, it provides health and medical organizations with a capable conveyance asset that may help them achieve their communicative goals.

Murianki (2015) conducted research on the effects of personal selling on the sales of agricultural products produced by women's cooperatives. The study's participants were 100 women's groups in Imenti North District, Meru County, Kenya, who were registered with the Ministry of Sports, Culture and Social Services by December 2012 and engaged in agricultural activities to produce revenue. Sales of agricultural products generated by women's groups were found to be influenced by personal marketing.

2.3 Summary and Research gaps

Several gaps have been revealed as a result of previous studies on the impact of marketing tactics on firm performance. Following a thorough examination of the literature, the researcher discovered that few studies on the effects of personal selling on insurance product sales had been conducted worldwide, regionally, and domestically. From a number of prior studies on the effects of personal selling on insurance product sales, the researcher discovered information gaps, including: Customers saw their purchases as very dangerous and thus unpleasant, according to George and Myers (2011), who conducted a study of the life assurance industry in the United States. The success of life insurance products in business is strongly reliant on successful promotional measures, particularly personal selling, which plays a critical role in turning prospects into customers because it connects sellers and buyers directly. The previous study was conducted in the United States, whereas the current study will be conducted at Sanlam Life Insurance in Nakuru County, Kenya.

Kabuoh, Egwuonwu, and Ajike (2015) conducted another study that looked at the impact of negotiating on sales performance. As a source of data elicitation, secondary data was used. Textbooks and publications were mostly used to review information pertaining to the study variables. The findings revealed that there is a link between negotiating and sales management. There was a methodological flaw in the research. The previous study relied on secondary data, but the current study relies on primary data.

Murianki (2015) also conducted research on the effects of personal selling on the sales of agricultural products produced by women-led cooperatives. The study's participants were 100 women's groups in Imenti North District, Meru County, Kenya, who were registered with the Ministry of Sports, Culture and Social Services by December 2012 and engaged in agricultural activities to produce revenue. Sales of agricultural products generated by women's groups were found to be influenced by personal marketing. The previous study had a contextual gap because personal selling was done on agricultural products produced by women's groups, but the current study will focus on insurance product sales.

Finally, Arori and Rugami (2020) conducted research into the impact of personal selling methods on client loyalty across insurance businesses in Malindi, Kilifi County, Kenya. Customer loyalty was positively and significantly connected with selling strategy, systems selling strategy, features selling strategy, and consultative personal selling approach, according to the study. The previous study was conducted in Malindi town, Kilifi County, whereas the current study was conducted at Sanlam Insurance Ltd in Nakuru County.

From the empirical review it is evident that there are few studies that have been conducted on the on the effects of personal selling on insurance product sales both globally; regional and locally. Further there are also few studies that have been conducted in Insurance firms and in Nakuru County. Most of the studies were done in other countries and none of the study was carried in Kenya more specifically Nakuru County. From the study most studies were done in another organisation other than insurance firms. Therefore, this research sought to evaluate the effects of personal selling on insurance product sales at Sanlam Life Insurance Limited Nakuru Kenya

2.4 Conceptual framework

A conceptual framework, according to Mugenda and Mugenda (2003), is a postulated model that identifies the model under research as well as the link between the dependent and independent variables. The dependent variable in this study is insurance product sales while the independent variables are the effect of personal selling on insurance product up, effect of personal selling on insurance negotiation process, effects of face to face mode of selling and effects of personal selling on sales process.

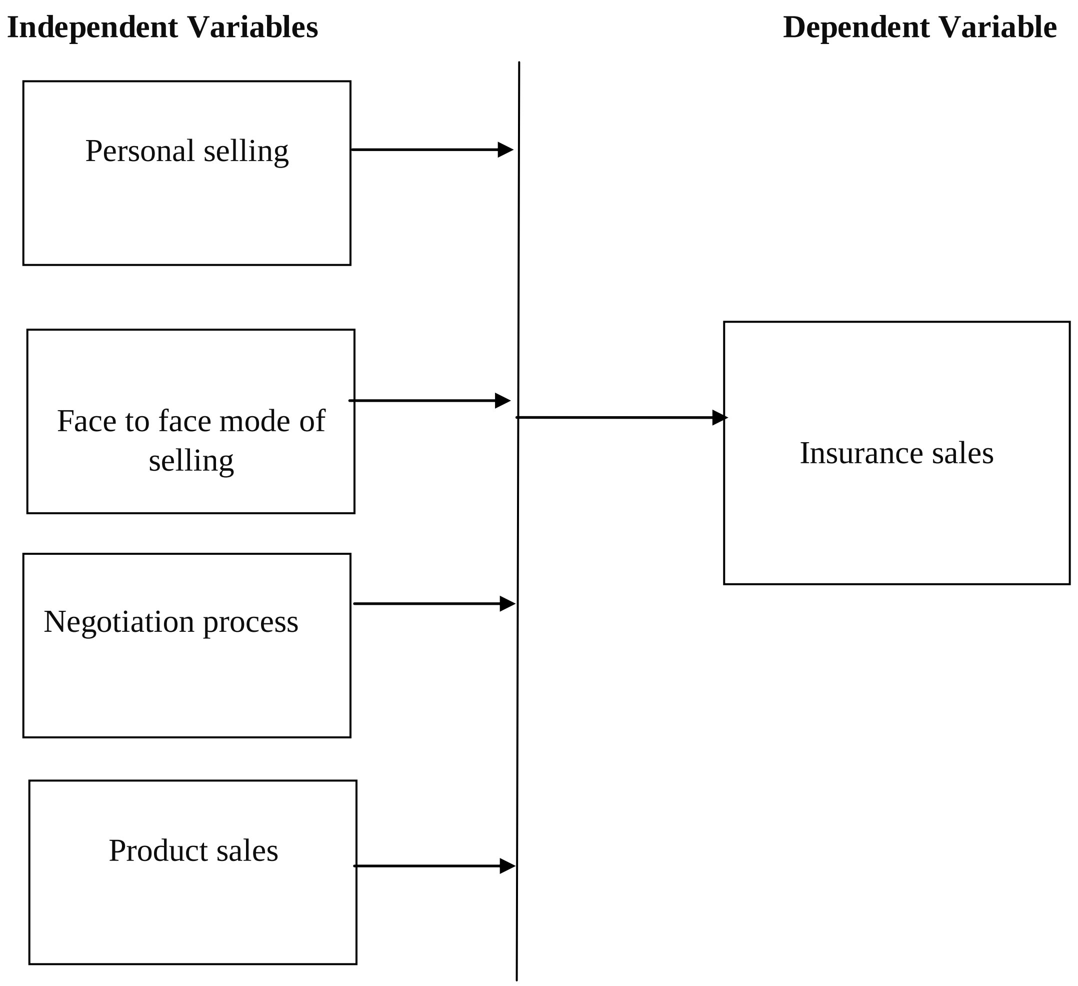

Figure 2.1: Conceptual Framework

2.5 Operationalization of Variables

Table 2.1: Operationalization of Variables

Variables	Indicators	Measurement
Effect of personal selling on insurance product up take	- Canned Strategy - System Strategy -Features Strategy -Consultative Strategy	Nominal
Effect of personal selling on insurance negotiation process	-Researching other parties BATNA. -Win in the collaborative negotiation Strategies -Competitive negotiation	Nominal
Effects of face-to-face mode of selling on the quality of business	-Strategy adopted -Effectiveness of the strategy -Effect on customer	Nominal
Effects of personal selling on sales process	-Increased financial performance -Improved profit margin - Greater volume of sales -Faster movement of products	Nominal
Insurance Product Sales		Nominal

2.6 Chapter Summary

The empirical review offered in this chapter displays other studies relevant to this subject. It has demonstrated the theoretical analysis of the research undertaken in relation to the subject under inquiry. It has outlined the theories that the research is based on. The conceptual framework, which has indicated the presentation of variables, has been presented after the research gaps.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The research design, target population, sampling technique, data collection instrument, pilot study, data collection process, and data analysis are all covered in detail in this chapter.

3.1. Research Design

"The plan and structure of the inquiry utilized to acquire evidence to answer the research questions" is how research design is defined. Researchers utilize research design to investigate correlations between variables, group individuals, provide assessments, apply treatment conditions, and analyse data. This is done to ensure that the research problem is adequately addressed (Kothari & Garg,2014). The research used a descriptive research design. What, who, where, how, and when are all questions that descriptive research addresses. It's utilized to figure out what's going on right now. The goal of descriptive research is to accurately reflect the features of a specific group or scenario (Trochim.etal, 2015).

3.2 Target Population

The complete collection of units for which the study data will be utilized to form conclusions is referred to as the target population in a study. In any study, defining the target population is just as crucial as determining the study objectives. This population aids in establishing whether the sampled cases are study-eligible or not (Cox & Blake ,2013) The study focused on 450 Sanlan Life Insurance ltd clients at the Nakuru branch.

3.3 Sample Size and Sampling Technique

3.3.1Sample Size

Kothari (2011) defines sample size as the number of items to be chosen from the target population. To meet the goals of efficiency, dependability, representation, and flexibility, the sample size should be optimal. A sample size of 10% - 50% of the target population is suitable in descriptive research, according to Mugenda and Mugenda (2003). A sample size of 10% of the target population (450) was used in the study, resulting in a total of 45 consumers. As a result, the study's sample size was 45 people.

3.3.2 Sample Techniques

As per Gay (2012), sampling is the process of selecting a sample of people for a research so that they represent the wider group from which they were chosen. A census sample technique was used in the investigation. A census is an attempt to list all of the elements in a group and measure one or more of their attributes. A census can offer precise information on all or most aspects of the population, allowing totals for small geographic areas or unusual population groups. By using a census, one may be certain that the population is representative and that the study's objectives will be met (Lavrakas, 2018).

3.4 Research Instruments

Questionnaires were used to collect primary data. A questionnaire is a data collection strategy in which each respondent is asked to answer the same set of questions in a specific order (Burns & Bush, 2012). Questionnaires were utilized because they have the benefit of collecting data from big groups in a short amount of time and at a lower cost. In addition, questions give respondents time to consider their comments and are simple to administer and assess (Kothari & Garg, 2014).

3.5 Pilot Study

A pilot test is required to assess the tools' reliability and validity before they are used in the study. The researcher will be concerned with validating whether the respondent has the same comprehension of the questions by doing the pilot study, and so will provide the information required. Mugenda and Mugenda (Mugenda and Mugenda, 2003) CIC Insurance conducted a pilot study in which four questionnaires were distributed. This amounted to 10% of the target population. The rule of thumb in a pilot study is that the sample should be 10% of the target population (Cooper & Schilder, 2011).

3.5.1 Validity of Research Instrument

Validity, according to Kimberlin and Alamut (2013), is the degree to which an instrument measures what it claims to measure. The content of the questionnaire was discussed with the supervisor to verify that it was relevant. As a result, content validity was employed because the supervisors will be reviewing the questionnaire's content as experts.

3.5.2 Reliability of Research Instrument

The degree to which data gathering techniques and processing procedures will provide similar results by different observers is referred to as reliability. The assessment of dependability ensures that variables are measured consistently. The most popular psychometric test for evaluating survey instruments and scales is internal consistency reliability (Zhang, Waszink, & Wijngaard, 2013). The basic method for measuring reliability based on internal consistency is Cronbach alpha (). (Kim & Cha, 2012). Malhotra(2014) recommends a minimum alpha value of 0.7 as a threshold

3.6 Data Collection Procedure

Through an introduction letter, the researcher first requested permission from the Management University of Africa for data gathering. Following this, the researcher paid an initial visit to Sanlam Insurance Ltd to advise the relevant officer of the proposed data collecting operation and to schedule a data collection appointment. The researcher went to the responders at the company on the scheduled days with the printed questions for distribution. The questionnaires were distributed by the researcher to the study participants. The researcher gave the respondents the option of filling out the questionnaire at their leisure. After a week, the researcher returned to collect the questionnaires to give the respondents extra time.

3.7 Data Analysis and Presentation

Editing, coding, classification, and tabulation were used to process the data. The statistical software SPSS version 25 was used to enter and analyse the data. Because information given in tables is easier to grasp, the retrieved data was quantitative in character and presented in tables.

3.8 Ethical Considerations

While administering the data collection tools to the respondents, the researcher took great care to ensure that their rights and privacy were respected. Prior to the actual administration of the instruments, the respondents were given an overview of the study's goals and objectives in the language they preferred. Before providing the respondents with all of the study's conditions, the researcher obtained their consent. The names of the respondents were not included on the questionnaire to maintain confidentiality. Furthermore, no one will be forced to participate in the excise at any level. The results of the study were presented without any manipulation or influence from the researcher.

3.9 Chapter Summary

The research method was examined in this chapter. Introduction, research design, target population, sample and sampling technique, research instrument, pilot study, data collection techniques, data analysis and presentation, ethical consideration, and chapter summary were the components divided into.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.0 Introduction

The chapter dealt with data analysis, presentation and interpretation of the findings. Data collected from the field was analysed, summarized and presented in form of tables, charts and graphs.

4.1 Presentation of Research Findings

4.1.1 Response Rate

Table 4. 1: Response Rate

Response	**Number of Respondents**	**Percentage (%)**
Expected responses	45	100
Received responses	42	93
Un received Responses	3	7

A total of 45 questionnaires were issued in the field and 42 of them were successfully filled and returned for analysis thus giving the study 93% response rate.

4.1.2 Background Information

4.1.2.1 Gender of the Respondents

The researcher sought to find out the gender distribution of respondents who participated in the study and the findings were as shown in the figure 4.2.

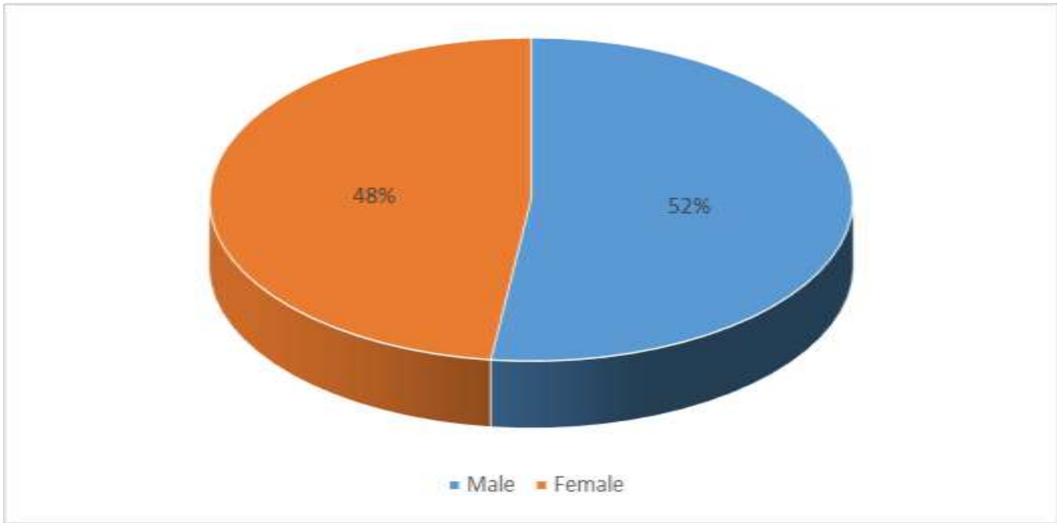

Figure 4. 1: Gender of the Respondents

The gender breakdown of the participants revealed that males made up 52 percent of the respondents, while females made up 42 percent. This meant that the majority of the consumers at the insurance firm were men.

4.1.2.3 Period the respondent has been a customer at the Sanlam.

The researcher wanted to know how long respondents had been customers of the insurance company, and the results are in table 4.2.

Table 4. 2: Period of being a customer at Sanlam.

Period	Frequency	Percent
1-5 year	3	7
6-10 years	5	12
11-15 years	8	19
16-20 Years	12	29
21 years and above	14	33
Total	**42**	**100**

According to the findings, 33 percent of the respondents said they had been customers at the insurance firm for 21 years or more, 29 percent said they had been customers for 11-15 years, 19 percent said they had been customers for 11-15 years, 12 percent said they had been customers for 6-10 years, and 7 percent said they had been customers for 1-5 years. This indicates that the majority of the respondents had been Sanlam Life Insurance clients for a long time and hence were familiar with the issues under study.

4.1.3 Effect of Personal Selling on Insurance Product Up Take

4.1.3.1. Personal Selling Strategies

The study sought to determine whether or not there personal selling strategies in use. The findings are given in the figure 4.2.

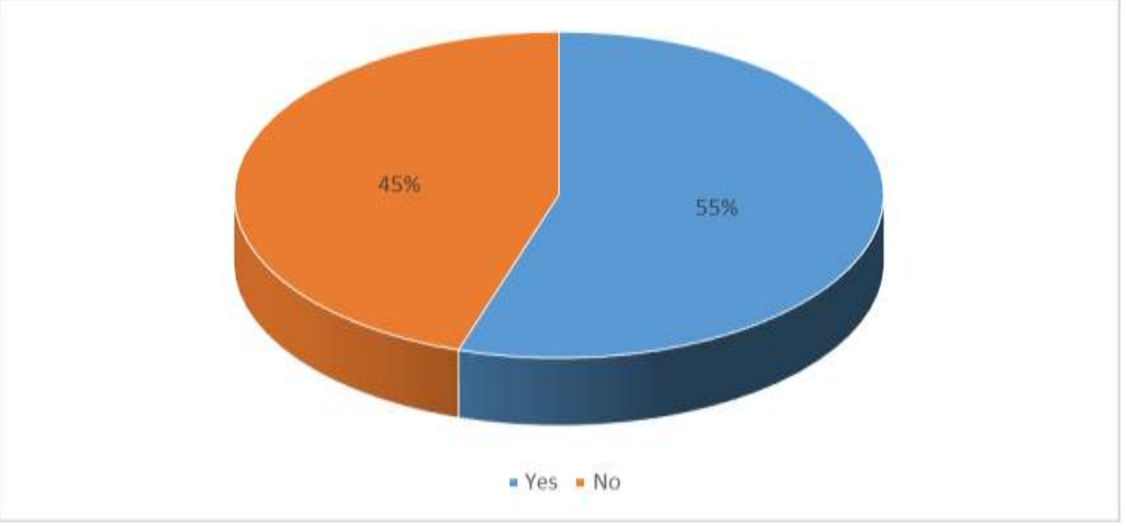

Figure 4. 2: Personal Selling Strategies

The result showed that 55 % indicated that there personal selling strategies in use while 45% disagreed with the opinion.

4.2.3.2Extent to which the insurance firm used strategies of personal selling to market its products

The respondents were asked to rate the extent to which the insurance company employed personal selling methods to market its goods. Figure 4.3 shows illustrations of the findings.

Table 4. 3: Strategies of Personal Selling

Statements	Very Low Extent		Low Extent		Moderate Extent		Great Extent		Strongly disagree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
The salesperson offers the details that meet customer need brought out in the script	24	(57)	18	(43)	0	(0	0	(0)	0	(0)	**42**	**(100)**
Rather than selling things separately or independently, the company sells them a package. .	1	(2)	3	(7)	0	(0)	17	(41)	21	(50)	**42**	**(100)**
Sales people relate product or service features to consumer benefits.	18	(43)	14	(33)	5	(12)	3	(7)	2	(5)	**42**	**(100)**
Salespeople concentrate on recognizing and addressing their customers' requirements and desires.	9	(21)	7	(17)	1	(2)	11	(26)	14	(33)	**42**	**(100)**
The salesperson lays the groundwork for a long and fruitful connection with the client.	7	(17)	6	(14)	2	(5)	18	(43)	9	(21)	**42**	**(100)**

Based on the findings established that 57% of the respondents were of the opinion that that the salesperson provides the details that meet customer need spelled out in the script to a very high extent while 43 % indicated to a high extent.Also 2% of the respondents stated that rather than selling things separately or independently, the company sells them as a package. a very high extent, 7 % indicated to a high extent, none indicated to a moderate extent, 41% to a little extent and none 50% said no extent.

Further 12% of the respondents stated that salespeople concentrate on recognizing and addressing their customers' requirements and desires to a very high extent, 17 % indicated to a high extent, 2 % indicated to a moderate extent, 26% to a little extent while 33% said no extent. Lastly 17% of the respondents indicated that the salesperson lays the groundwork for a long and fruitful connection with the client. to a very high extent, 14 % indicated to a high extent, 5 % indicated to a moderate extent, 43% to a little extent while 33% said no extent.

4.1.4 Effect of Personal Selling on Insurance Negotiation Process.

4.1.4.1 Level of agreement on the effectiveness Personal Selling on Insurance Negotiation Process

The researcher sought to determine whether the respondents agree or disagree with statements on influence of effectiveness personal selling on insurance negotiation process. The result is shown are in table 4.4

Table 4.4: Effectiveness Personal Selling on Insurance Negotiation Process

Statement	Very Effective		More Effective		Effective		Less Effective		Not Effective		Total
	F	%	F	%	F	%	F	%	F	%	F %
Negotiations are cited by the firm as a source of high aspiration.	30	(71)	0	(0)	2	(5)	10	(24)	0	(0)	**42(100)**
Our firm determines the BATNA of its competitors .	0	(0)	0	(0)	0	(0)	4	(10)	38	(90)	**42(100)**
Through negotiations Sanlam shares information about priorities and preferences	33	(79)	9	(21)	0	(0)	0	(0)	0	(0)	**42(100)**
Negations at company aids the creation of package deals.	37	(88)	5	(12)	0	(0)	0	(0)	0	(0)	**42(100)**
Competitive negotiations can assist a company in achieving its objectives.	24	(57)	10	(24)	1	(2)	2	(7)	1	(2)	**42(100)**
Competitive negotiations is used when negotiators needs quick result	15	(36)	20	(48)	2	(5)	3	(6)	2	(5)	**42(100)**

From the study, 71% of the respondents stated the negotiations are cited by the firm as a source of high aspiration. very effectively, 5% effective while 24 % indicated less effectively. Also 10% of the respondents stated that the firm determines the BATNA of its competitors less effectively while 90% said not effective.

Additionally, 79% of the respondents stated through negotiations Sanlam shares information about priorities and preferences effectively, while 21 % indicated more effectively. From the findings 88% of the respondents that negations at company aids in the creation of package deals very effectively while 12% indicated more effectively. Moreover 57% of the respondents stated competitive negotiations can assist a company in achieving its objectives very effectively ,21% indicated more effectively,2% stated effectively 7% stated less effective while 2 % indicated not effectively. Finally, 36 % of the respondents stated competitive negotiations is used when negotiators need quick results very effectively,48% indicated more effectively,5% stated effectively 6% stated less effective while 5 % indicated not effectively

4.1.5 Effects of Face to Face Mode of Selling on the Quality of Business Procured

4.1.5.1 Use of Face to Face mode of Selling

The researcher asked the respondents if they agreed or disagreed that the firm use face to face mode selling and the findings are indicated in table 4.5.

Table 4. 5: Face to Face mode of Selling

	Frequency	**Percentage (%)**
Yes	22	52
No	20	48
Total	**42**	**100**

From the research findings, 53% of the respondents agreed that the firm use deface to face mode selling and the findings are indicated in while 48 %of the respondents indicated a contrary opinion.

4.1.5.2 Effectiveness of Face to Face Mode of Selling.

An analysis was made to determine whether face to face mode of selling is an effective strategy to adopt the results as shown in table 4.6.

Table 4.6: Face to face mode of selling is an effective strategy to adopt

Response	Frequency	Percentage (%)
Yes	29	70
No	13	30
Total	**42**	**100**

Majority (70%) of the respondents reported that face to face mode of selling is an effective strategy to adopt however 30% of the respondents disagreed.

4.1.5.3 Extent to which face to face mode of selling is effective

The researcher sought to determine the extent to which organization culture has an influence on employee career progression and the findings were as shown in table 4.7.

Table 4. 7: Extent to which that face to face mode of selling is effective

Extent	**Frequency**	**Percentage**
Very High Extent	22	52
High Extent	15	36
Moderate extent	2	5
Low extent	3	7
Very low Extent	0	0
Not at all	0	0
Total	**42**	**100**

The findings established that 52% of the respondents were of the opinion that that face to face mode of selling is effective to a very high extent, 36% indicated to a high extent, 5% indicated to a moderate extent, 7% to a little extent and none indicated no extent.

4.1.5.4 Whether the face mode of selling has allowed the salesperson to convince customer

The researcher sought to examine on whether face to face mode of selling has allowed the salesperson to convince customer. The findings are shown in table 4.8.

Table 4. 8: Whether the face to face mode of selling has allowed the salesperson to convince customer

	Frequency	Percentage
Yes	23	55
No	19	45
Total	**38**	**100**

The findings revealed that 55 % of the respondents indicated that the weather face to face mode of selling has allowed the salesperson to convince customer, 45% of the respondents had a contrary opinion.

4.1.6 Effects of Personal Selling on Sales Process

4.1.6.1 Personal selling influence on sales process

The researcher further sought to determine whether or not personal selling has an influence on sales process and the findings were as shown in the Figure 4.3.

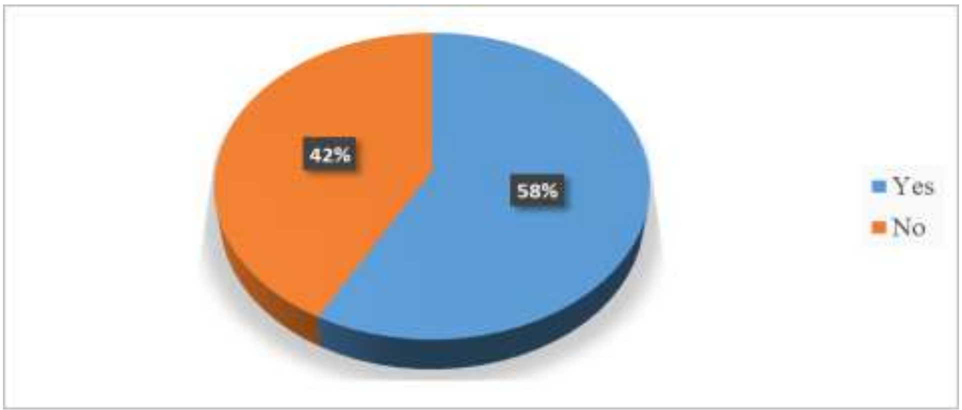

Figure 4. 3: Personal selling influence on sales process

The study findings established that 58% of the respondents agreed personal selling has an influence on sales process and while the rest, 42% disagreed with the opinion.

4.1.6.2 Level of Agreement on Effect personal selling on financial performance

The researcher further sought to determine the level of agreement on whether personal selling resulted in increased financial performance in your firm and the findings were as shown in the table 4.9.

Table 4.9: Extent to which that face to face mode of selling is effective

Extent	Frequency	Percentage
Strongly Agreed	8	19
Agree	10	24
Neutral	0	0
Disagree	13	31
Strongly Agreed	11	26
Total	**42**	**100**

The findings revealed that 19 % of the respondents strongly agrees that personal selling resulted in increased financial performance in the firm,24% agreed,31% disagreed while 26 % strongly agreed.

4.1.6.3 Contribution personal selling on volume of sales

The researcher further sought to determine the level of agreement on personal selling has contributed to greater volume of sales in your firm and the findings were as shown in the table 4.10

Table 4.10: Contribution personal selling on volume of sales

	Frequency	Percentage
Strongly Disagree	5	12
Disagree	8	19
Neutral	2	5
Agree	12	28
Strongly Agreed	15	36
Total	**42**	**100**

The findings showed that 12 % of the respondents strongly agreed that personal selling has contributed to greater volume of sales in the firm,19% agreed,5% were neutral ,28 % agreed while 36 % strongly agreed.

4.1.6.4 Improved profit Margin

The researcher sought to find out whether or not their improved profit margin in the firm. The results as shown in table 4.11.

Table 4. 11: Improved Profit Margin

Response	Frequency	Percentage%
Yes	26	62
No	16	38
Total	**42**	**100**

From the findings 62% agreed that Personal Selling on improved profit Margin while 38% had a contrary opinion.

4.1.6.5 Effects of Personal Selling on profit Margin

The researcher further sought to determine the level of agreement on personal selling has contributed to improved profit margin and the findings were as shown in the table 4.12

Table 4. 12: Effects of Personal Selling on profit Margin

	Frequency	Percentage
Strongly Disagree	22	52
Disagree	7	17
Neutral	0	0
Agree	8	19
Strongly Agreed	5	12
Total	**42**	**100**

The findings of the study that 52 % of the respondents strongly disagreed that personal selling has contributed to improved profit margin in the firm,17% disagreed, none were neutral ,19% agreed while 12 % strongly agreed

4.1.6.6 Effect of personal selling on movement of product and services

The respondents were asked whether or not personal selling has led to faster movement of products and services and the findings are as showed in figure 5.

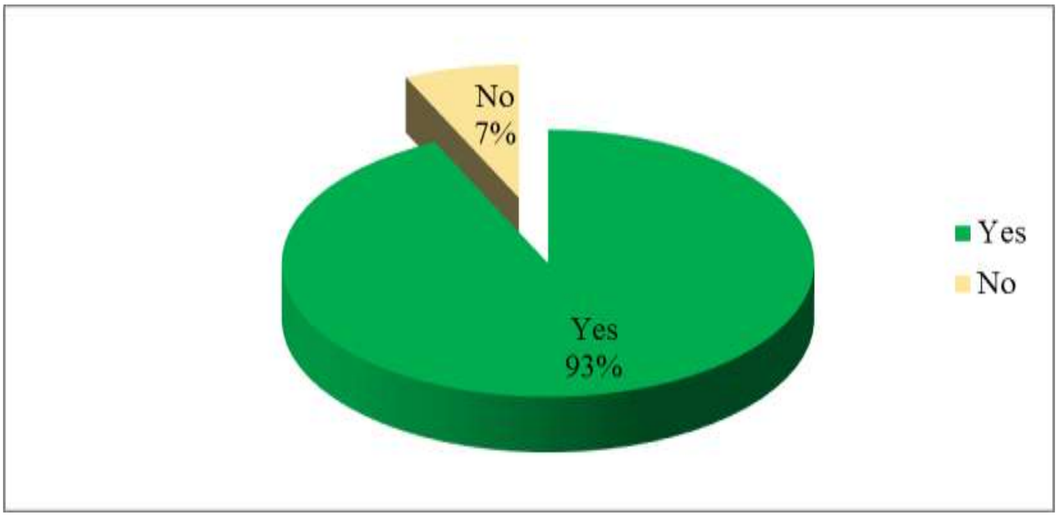

Figure 4. 4: Effect of personal selling on movement of product and services

From the study findings 93%of the respondents indicated that personal selling has led to faster movement of products and services, only 7% of total respondents had a contradictory opinion.

4.2 Limitations of the Study

The study faced some limitations. For instance, the study was limited in scope to Sanlam Insurance firm Nakuru, which may not give an entire representation of personal selling on insurance product sales at Sanlam Life Insurance company across the country. Nevertheless, the researcher countered this by suggesting future research to cover other insurance firms. The respondents, on the other hand, had a tendency of changing their behaviour when under observation by deviating from their would-be normal operational activities for fear of negative reporting by the researcher which gave conflicting impressions to the researcher. To overcome this, the researcher took part in the activities carried out by the organization to get correct information. This was achieved through special permission from the top management at Sanlam Insurance firm in Nakuru. The respondents were also assured of confidentiality in the information they gave the researcher.

4.3 Chapter Summary

This chapter provides an explanation of the analysis of the research data obtained the analysis and discussion of the findings of the study. The findings of the study were presented in the tables and graphs discussed.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes the findings, conclusions and recommendations of the study. It also shows the extent to which objectives were addressed and research questions answered. Recommendations were made going by the findings of the study and for further study has also been given.

5.1 Summary of Major Findings

5.1.1 Effect of Personal Selling on Insurance Product Up Take

The researcher further sought to find out the effect of personal selling on insurance product up take. Based on the findings, 55 % of the respondents agreed that that 55 % indicated that there are personal selling strategies in use while 45% disagreed with the opinion. Also, the study findings established that 100 % of the respondents were of the opinion that that the salesperson offers the details that meet customer need brought out in the script to a high extent. Also 2% of the respondents stated that rather than selling things separately or independently, the company sells them as a package to a very high extent, 7 % indicated to a high extent, none indicated to a moderate extent, 41% to a little extent and none 50% said no extent. Further 12% of the respondents stated benefits are linked by salespeople to product or service attributes to a very high extent, 17 % indicated to a high extent, 2 % indicated to a moderate extent, 26% to a little extent while 33% said no extent. Lastly 17% of the respondents indicated that the salesperson lays the groundwork for a long and fruitful connection with the client. to a very high extent, 14 % indicated to a high extent, 5 % indicated to a moderate extent, 43% to a little extent while 33% said no extent.

5.1.2 Effect of Personal Selling on Insurance Negotiation Process.

The researcher sought to determine whether the respondents agree or disagree with statements on influence of effectiveness personal selling on insurance negotiation process. From the study, 71% of the respondents stated the firm uses negotiations in siting high aspiration very effectively, 5% effective while 24 % indicated less effectively. Also 10% of the respondents stated that the firm determines its competitors BTNA less effectively while 90% said not effective. Additionally, 79% of the respondents stated Sanlam offers information regarding priorities through negotiations effectively, while 21 % indicated more effectively. From the findings 88% of the respondents that negations at the firm helps in making package deals very effectively while 12% indicated more effectively. Moreover 57% of the respondents stated competitive negotiations can help organization achieve goals very effectively ,21% indicated more effectively,2% stated effectively 7% stated less effective while 2 % indicated not effectively. Finally, 36 % of the respondents stated that when negotiators need to get something done quickly, they use competitive negotiations very effectively,48% indicated more effectively,5% stated effectively 6% stated less effective while 5 % indicated not effective

5.1.3 Effects of Face to Face Mode of Selling on the Quality of Business Procured

The researcher asked the respondents if they agreed or disagreed that the firm use face to face mode selling. From the research findings, 52% of the respondents agreed that the firm use deface to face mode selling and the findings are indicated in while 48 %of the respondents indicated a contrary opinion. Majority (70%) of the respondents reported that face to face mode of selling is an effective strategy to adopt however 30% of the respondents disagreed. The findings established that 52% of the respondents were of the opinion that that face to face mode of selling is effective to a very high extent, 36% indicated to a high extent, 5% indicated to a moderate extent, 7% to a little extent and none indicated no extent. Further the findings revealed that 55 % of the respondents indicated that the weather face to face mode of selling has allowed the salesperson to convince customer, 45% of the respondents had a contrary opinion.

5.1.4 Effects of Personal Selling on Sales Process

The researcher further sought to determine the effects of Personal selling on sales process. Also, the study findings established that 58% of the respondents agreed personal selling has an influence on sales process and while the rest, 42% disagreed with the opinion. The findings revealed that 43 % of the respondents agreed that personal selling resulted in increased financial performance in the firm while 57 % disagreed. Additionally, 31% of the respondents agreed that personal selling has contributed to greater volume of sales in the firm,5% were neutral while 64 % strongly agreed. From the findings 62% agreed that personal selling on improved profit margin while 38% had a contrary opinion. From the study findings 93%of the respondents indicated that personal selling has led to faster movement of products and services, only 7% of total respondents had a contradictory opinion.

5.2 Conclusion

5.2.1 Effect of Personal Selling on Insurance Product Up Take

The researcher concluded that there are no personal selling strategies in use. Also, the salesperson provides the details that meet customer need spelled out in the script to a high extent. The firm sells products as a package rather than selling them separately or independently to no extent. Further benefits are linked by salespeople to product or service attributes to no extent. Sales professionals to focus on identifying and satisfying the needs and wants of their customers to a to no extent. Finally, the salesperson lays the groundwork for a long and fruitful connection with the client.

5.2.2 Effect of Personal Selling on Insurance Negotiation Process.

The researcher further concluded that the firm uses negotiations in siting high aspiration very effectively. Also, the firm determines the BATNA of its competitors. Through negotiations Sanlam shares information about priorities and preferences effectively. Negations at the firm helps in making package deals very effectively. Moreover, cos very effectively. Finally, more effectively.

5.2.3 Effects of Face to Face Mode of Selling on the Quality of Business Procured

It was concluded that the firm use defaces to face mode selling. Face to face mode of selling is an effective strategy to adopt. Also face to face mode of selling is effective to a very high extent. Additional face mode of selling has allowed the salesperson to convince customer.

5.2.4 Effects of Personal Selling on Sales Process

The study concluded that personal selling has an influence on sales. Personal selling has not resulted in increased financial performance in the firm. In addition, personal selling has not contributed to greater volume of sales in the firm. Personal selling on improved profit margin. Lastly personal selling has led to faster movement of products and services.

5.3 Recommendations

5.3.1 Effect of Personal Selling on Insurance Product Up Take

The researcher recommended that based on the level of completion in the market, the management in all insurance companies in Kenya to carry out various personal selling strategies to enable the companies to grow and diversify their portfolio to minimize losses and cut down the cost thus enhancing their competitiveness. Furthermore, the study recommended systems selling strategies should be put in place to enhance operational efficiency and improve the decision-making process to increase their performance.

5.3.2 Effect of Personal Selling on Insurance Negotiation Process.

The recommended that insurance firms should adopt collaborative negotiations as the best way to create long term supplier relationship. They should adopt compromising negotiations on mutually sufficient solution, rationality and fairness result to effective product sales.

5.3.3 Effects of Face to Face Mode of Selling on the Quality of Business Procured

The researcher recommended that insurance firm should adopt and invest more on face to face selling so as convince customer.

5.3.4 Effects of Personal Selling on Sales Process

The study recommended that indoor to improve personal selling of insurance product the firms should to work on salespersons' awareness about the importance of dealing honestly with customers because dishonesty will remove the confidence from them and drive customers to find another sales point for insurance. This impacts negatively on sales volume. They should train and increase their capabilities to negotiate so that they can deal properly with customers. Lastly the insurance firms should equip salespersons with the required flexibility, which enables them to activate sales to encourage customers to buy.

5.3.5 Suggestions for further studies

The researchers suggested that future research to be carried out to determine the effects technology on personal selling. The researcher further recommends implementing such a study in other insurance firms and industries.

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APPENDICES

APPENDIX 1: LETTER OF INTRODUCTION

Dear respondent,

I am an undergraduate student at Management University of Africa. As part of the requirements for the award of Degree in Management and Leadership, I am undertaking a study on the **AN EVALUATION OF EFFECTS OF PERSONAL SELLING ON INSURANCE PRODUCTS SALES: A CASE STUDY OF SALES MADE AT SANLAM LIFE INSURANCE LIMITED NAKURU KENYA.** In this context, I respectfully request your assistance in terms of time and by completing the enclosed questionnaire. The accuracy and candor with which you respond will be important in ensuring that the research's goal is met. All of the information you provide will be kept strictly confidential.

Thank you for your valuable time on this.

Yours sincerely,

James Nduni .

APPENDIX 2: QUESTIONNAIRE

Kindly fill the questionnaire, the information provided will be treated with the utmost confidentiality and will be used for the purpose of the research only on the grounds of academic purposes.

SECTION A: BIO DATA

1 Indicate Your Gender

Male [ ] Female [ ]

2 How long have you been a customers at the Sanlan Life Insurance

1-5 Yrs [ ] 6-10 Yrs [ ] 11-15 Yrs [ ] 16-20 Yrs [ ]

21 and above [ ]

SECTION B: EFFECT OF PERSONAL SELLING ON INSURANCE PRODUCT UP TAKE

3 Are there personal selling strategies in use?

Yes [ ] No [ ]

4 In your opinion, are the personal selling strategies in place effective?

Strongly Agree [ ] Agree [ ] Neutral [ ] Disagree [ ]

Strongly Disagree [ ]

5 To what extent has your firm used the strategies of personal selling to market its products? Use 1- Very low extent, 2-Low extent, 3- Moderate extent, 4- Great extent, 5- Very great extent

Canned Strategy	**1**	**2**	**3**	**4**	**5**
The salesperson offers the details that meet customer need brought out in.					
System Strategy	**1**	**2**	**3**	**4**	**5**
Rather than selling things separately or independently, the company sells them as a package.					
Features Strategy	**1**	**2**	**3**	**4**	**5**
Benefits are linked by salespeople to product or service attributes.					
Consultative Strategy	**1**	**2**	**3**	**4**	**5**

Salespeople concentrate on recognizing and addressing their customers' requirements and desires.					
The salesperson lays the groundwork for a long and fruitful connection with the client.					

SECTION C: EFFECT OF PERSONAL SELLING ON INSURANCE NEGOTIATION PROCESS.

Strategies	**Very effective 5**	**More effective 4**	**Effective 3**	**Less effective 2**	**Not effective 1**
Researching other parties BATNA					
The firm uses negotiations in siting high aspiration					
Our firm determines the BATNA of its competitors					
win in the collaborative negotiation Strategies					
Sanlam offers information regarding priorities through negotiations.					
Negations at company aids in the creation of package deals.					
competitive negotiations					
Competitive negotiations can assist a company in achieving its objectives.					
When negotiators need to get something done quickly, they use competitive negotiations.					

SECTION D: EFFECTS OF FACE TO FACE MODE OF SELLING ON THE QUALITY OF BUSINESS PROCURED.

6 Does the firm use face to face mode selling?

Yes [ ] No [ ]

7 In your own opinion is it an effective strategy to adopt?

Yes [ ] No[ ]

8 To what extent would you say that face to face mode of selling is effective?

Very High extent [ ] High extent [ ] Moderate extent [ ] Low extent [ ] very low extent [ ] not at all[ ]

9 Would you say that face to face mode of selling has allowed the salesperson to convince customer?

Yes [ ] No [ ]

SECTION E: EFFECTS OF PERSONAL SELLING ON SALES PROCESS

10 Do you think that personal selling has an influence on sales process?

Yes [ ] No [ ]

11 Personal selling resulted in increased financial performance in your firm.

Strongly Agree [ ] Agree [ ] Neutral [ ] Disagree [ ] Strongly Disagree [ ]

12 In your own opinion has personal selling has contributed to greater volume of sales in your firm

Strongly Agree [ ] Agree[ ] Neutral [ ] Disagree [ ] Strongly Disagree [ ]

13 Is there improved profit margin in your firm?

Yes [ ] No [ ]

14 If yes to the above question, can the improved profit margin be attributed to personal selling?

Strongly Agree [ ] Agree [ ] Neutral [ ] Disagree [ ] Strongly Disagree [ ]

15 Can you say that personal selling has led to faster movement of your products and services?

Yes [ ] No [ ]

APPENDIX 3: PLAGIARISM REPORT

UNICHECK

User name:
Francis M. Macharia

Check ID:
49869694

Check date:
29.08.2021 19:53:28 EAT

Check type:
Doc vs Internet

Report date:
29.08.2021 20:05:59 EAT

User ID:
109540

File name: **FINAL PROJECT-JAMES 16-8-2021 final (1)**

Page count: **72** Word count: **15328** Character count: **100317** File size: **630.00 KB** File ID: **60595309**

13.4% Matches

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