LEAD QUALIFICATION SKILLS AND SALESPERSONS PERFORMANCE: A UGANDAN INSURANCE FIRM CONTEXT

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ABSTRACT

Despite extensive research on salesperson performance, insurance salespersons continue to report low performance; and this has called the attention of scholars, practitioners and policymakers. This study presents empirical data that promises to resolve the conundrum surrounding the choice between recruiting unskilled salesperson in need of training and hiring skilled salesperson who possesses analytical, categorization, and classification abilities. The study investigated the association between lead qualification skills and salesperson performance among salespeople in the insurance industry in Uganda, utilizing categorization and expectancy theories as theoretical foundations. The study employed a positivistic paradigm and an explanatory design. Primary data was collected through self-administered questionnaire from a sample of 328 licensed insurance salespersons. The sample was determined using proportionate stratified simple random technique. The study reveals a strong positive and statistically significant link between lead qualification skills and salesperson performance, and concludes that improved performance of salespeople is influenced by the possession of lead qualification skills. The study recommends that insurance firms should recruit skilled salespeople and conduct comprehensive interviews and assessments of their skills, and that future studies should test the proposed model in a different country using a mixed-methods approach with a longitudinal design to verify the results.
Keywords: Salesperson performance, lead qualification skills**,** Ugandan insurance firms

INTRODUCTION

The quest to enhance salespeople' performance have heightened the pressure faced by sales managers and also captured have the interest of researchers (ELSamen & Akroush, 2018). Salesperson performance is not only considered a measure of individual success, but also a means of achieving organizational growth and development. The primary function of salespeople is to generate healthy sales, and this makes them indispensable to organizations seeking to improve sales performance (ELSamen & Akroush, 2018).

Customers often make their first contact with a firm, and gain their first impression of the firm through salespeople. Hence, salespeople are a firm's image makers and representatives (Harcourt & Ateke, 2018). Salespeople also play crucial roles in acquiring and retaining customers, and serve as activists and influencers of sales performance. They are the link between the firm and its customers, and this direct contact with clients make them key players in the firm's marketing communication efforts (Kotler, 2012). Salespeople also possess valuable insights into emerging trends, which is why some businesses rely on them to estimate future sales (Kotler, 2012).

Furthermore, salesperson performance benefits both the individual and the organization, as it can result in commissions paid to the salesperson and organizational growth respectively. This is in line with expectancy theory which postulates that individuals are motivated to perform behaviours that they believe will lead to desired outcomes (Vroom, 1964).

Despite efforts of insurance companies to improve salesperson outcomes, the uptake of insurance products in Uganda remains low, as evidenced by the country's insurance penetration rate of 0.8% in 2022, compared to Kenya's rate of 6%, Rwanda's rate of 9%, and Tanzania's rate of 15% (Agaba, 2022). Additionally, the market share of non-life insurance accounted for 59.55% of the aggregate industry written premiums in 2021, down from 62.41% in 2020, with a decline of 2.86% points. Health Membership Organizations also saw a 36.13% decline in written premiums from UShs 75.56 billion in 2020 to UShs 48.26 billion in 2021 (IRA Annual Insurance Market report, 2021).

To improve salesperson performance, possession of lead qualification skills has been identified as crucial (Ohiomah et al., 2019). These skills involve a salesperson's knowledge structure about prospects, which helps in accurate qualification and ultimately improves sales performance (Román & Iacobucci, 2010). According to Román and Rodríguez (2015), salespeople require analytical, classification, and categorization skills to achieve good sales performance. Salespeople who are able to recognize, evaluate, and comprehend the needs and motivations of prospective customers, as well as distinguish different types of leads such as cold, warm, and hot leads, tend to generate higher sales volume at the end of each quarter, bring in new accounts quickly, and secure a larger market share for the business (Zhou, 2020; Román & Lacobucci, 2010).

Previous research has yielded inconsistent results regarding factors influencing salesperson performance. DeCormier and Jobber (1993) reported that training based on counselor selling model was effective in significantly enhancing salesperson performance, with the addition of constructs to the training program leading to parallel improvements in sales effectiveness. It is reasonable to assume that salespeople's knowledge base and skill level are improved through skill training, thereby enhancing their ability to close sales (Churchill et al., 1985). Dike et al. (2021) argued that sales of Unilever products were more effectively and efficiently impacted by salesperson skill training. Similarly, Udonde et al. (2022) suggests that empowering salespeople with skills can improve their performance.

Literature also shows that constant salesperson empowerment with skills leads to a high degree of autonomy and responsibility among the salesforce (Okochi & Ateke, 2020). This position is consistent with the reports of Fernando (2012), Martey (2014), Mbengo and Chinakidzwa (2014), and Gafar et al. (2014), who found that skill empowerment is a favorable determinant of salesperson performance. However, the findings of Poor et al. (2013) and Magatef and Momani (2016) suggest that skill empowerment has the weakest impact on salesperson performance. These mixed results call for further investigation into the link between lead qualification skills and salesperson performance.

This research makes significant contributions to theory and practice by enriching literature on the current study variables through the introduction of a salesperson who already possesses lead qualification skill, rather than one who is still in the process of acquiring it. The study highlights that the process of acquiring a skill involves incremental performance that depends on the level of training attained, but this does not always guarantee performance due to ineffective training. On the other hand, an already developed skill can be observed while an individual is performing a specific task.

Most previous studies link salesperson selling skills to salesperson performance in relation to skill training (Udonde et al., 2022; DeCormier & Jobber, 1993) or competence development, while few studies have explored the link between already attained lead qualification skills and salespersons performance. This study suggests a relationship between an already existing skill in a salesperson and salesperson performance, which is a constant factor, unlike the incremental performance achieved through skill training, which is time-consuming and costly for organizations. The study provides evidence from the insurance sector, demonstrating that lead qualification skills, which involve analyzing, prospecting, and categorizing, are essential in this sector as well. Therefore, this study validates previous studies conducted in other sectors on the same topic. This research also makes a notable contribution by adopting a multidimensional theory approach that combines categorization and expectancy theory to explain salesperson performance.

The present study had significant contextual implications, as all variables and relationships were researched within the context of Uganda, in contrast to earlier research on these variables, conducted in various countries. This distinction is crucial, as cultural, institutional, and societal factors can differ substantially between countries and can influence relationships and outcomes. The study adds to knowledge in developing country context like Uganda, where salespersons recruited are predominantly unskilled and provide selling services (Jobber et al., 2019). Research has shown that individuals recruited with pre-existing selling skills are more likely to meet their company's sales expectations than unskilled salespersons, who require additional training and are a financial burden on the organization (Bolander et al., 2014).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theoretical foundation
This study is grounded in expectancy theory (Vroom, 1964) and categorization theory (Szymanski, 1988). According to expectancy theory, a salesperson's tendency to perform in a specific manner is contingent upon the degree to which they anticipate that their actions will result in a particular outcome. In the context of personal selling, the theory posits that three factors determine a person's motivation to perform, which is crucial to optimal performance: (1) rewards must exist and be attainable; (2) rewards must have personal value and desirability for an individual; and (3) an individual should trust that the rewards will be granted if they are earned.

Expectancy theory was initially focused on estimating the level of effort that employees would exert on various work-related tasks. In this case, a salesperson's efforts to possess and utilize selling skills to make better sales are based on the expectations they have of earning a commission. However, when forecasting the effort that salespeople would expend on numerous tasks of their work using the expectation theory lens, they can only be perceived as self-interested. Moreover, the theory disregards the possibility that an employee may be motivated by other factors, such as possessing the necessary selling skills. Therefore, the study employs categorization to strengthen expectancy theory and elucidate the hypothesized effect of lead qualification skills on salesperson performance.

According to Categorization theory (Szymanski, 1988), accurately classifying leads into sales categories at various stages of the selling process, (e.g. prospecting, presentation and closing) requires salespeople to recognize customers' needs related to the product and selling. The study found that salesperson performance is influenced by ability to correctly classify sales leads. This supports the claims of Sujan et al. (1988) that salespeople who can correctly categorize clients and customize their approaches to better suit their needs typically achieve better results. It is essential for salespeople to identify customers' demands related to the product and selling situation in order to appropriately categorize sales leads into sales categories at various stages in the selling process. Accurately classifying sales leads affects the performance of salespeople.

Salesperson Performance
Various researchers have provided diverse definitions of salesperson performance. Firew (2022) defines salesperson performance as the contribution of salespersons towards achieving organizational sales objectives. Zhou (2020) defines it as sales outcomes achieved by salespersons through the application of their efforts and skills. Salesperson performance is assessed by evaluating the behavior of salespeople that leads to successful attainment of organizational goals (Basir et al., 2010). Similarly, Djoni et al. (2016) define it as positive attitude, conduct, and work culture of salespeople, such as their aggression or work intelligence, which are the outcomes of a specific strategic role being performed.

Excellence and quantity of closed deals within a particular period, as well as relationships developed, maintained or expanded with customers are measures of deals, salesperson performance (Day, 2011; Colletti & Tubridy, 2013). Sales actions, such as closing, interacting with distributors, providing entertainment, retaining customers, attending meetings, maintaining products, providing services, and communicating or exchanging information, can be used to assess a salesperson's effectiveness (Colletti & Tubridy, 2013). Additionally, various metrics, such as sales volume, sales in dollars, management

appraisal, and self-report measures of self-efficiency, can be used to evaluate a salesperson's success (Yang et al., 2011).

Lead Qualification Skills

The process by which a salesperson categorizes and qualifies prospects and clients is referred to as salesperson lead qualifying skills (Román & Iacobucci, 2010). According to Román and Rodríguez (2015), this involves the ability to recognize and classify unrelated clients and the corresponding product and selling requirements. This may include searching for new clients, qualifying leads by understanding their actual needs, tailoring responses for each lead, presenting those solutions to clients, responding to client objections and inquiries, and ultimately closing the deal. As Zhou (2020) suggests, the ability to engage in adaptable selling practices can also be considered as part of lead qualifying skills. This is based on the innate human ability to categorize, which is a fundamental aspect of nature (Sharma & Levy, 1995).

Lead Qualification Skill and Salesperson's Performance

Categorization theory examines the interconnectivity between salesperson performance and lead qualification skills. According to Szymanski (1988), salespeople's ability to discern the needs of clients is a prerequisite to accurately classifying sales leads into sales groups at various stages of the selling process. Sharma and Levy (1995) identify need-based, decision style-based, and training-based categorization as three basic categorization styles utilized by retail salespeople to classify clients based on their customer category knowledge. Furthermore, their research reveals that retail salespeople employ consumer category data to bolster their selling, positioning, and promotional endeavors.

Sharma et al. (2000) explored the correlation between retail salesperson categorization and performance and found that individuals who excelled in the survey possessed more detailed descriptions of their customers' categories, more unique buyer group structures, a greater emphasis on customer needs beyond their physical attributes, and an additional extensive and intricate procedural knowledge of the stages involved in selling and sales strategies.

The probability of conversion can be heightened by accurately identifying leads, mainly individuals with robust purchase intention (Román & Rodríguez, 2015; Ahearne et al., 2007). As posited by Román and Iacobucci (2010), exceptional prospecting and qualifying skills can distinguish and sort various buyer types and their corresponding product and selling necessities. Moreover, Román and Iacobucci (2010) and Román and Rodríguez (2015) argue that salespeople with stronger lead qualification skills are better equipped to comprehend customer needs and identify a more appropriate customer typology. This, in turn, enables them to engage in customer-oriented selling by recommending solutions that align with customer's needs. Consequently, they easily involve in customer-oriented selling and achieve favorable outcomes. Hence, we hypothesize that:

Ho_1: Lead qualification skills do not significantly relate to salesperson performance.

The hypothesis is mathematically represented as:

$Y = \beta0 + C \text{ (control variable)} + \beta1X + \varepsilon \text{ (Testing effect of LQS on SP)}$

The conjecture is that changes in (R^2) is explained by lead qualification skills as an independent variable while holding other factors constant.

Where:
Y= Salesperson performance (the dependent variable)
X= Lead qualification skills (Independent variable)
ε= error term in the equation

METHODOLOGY

This study employed a positivistic paradigm, characterized by a quantitative, explanatory research design. A population of 3278 salespersons working for insurance companies in Uganda was targeted,

including life, non-life, and health membership organizations. A sample of 346 salespersons was selected from the total population of 3278 using the Krejcie & Morgan (1970) table and proportionate stratified sampling with a simple random selection method. Out of the chosen salespersons, 328 responded, resulting in a 95% response rate. A self-administered structured questionnaire on a 5-point scale was utilized to collect primary data directly from the salespeople.

The dependent variable in the study is salesperson performance, which was measured using eight items that were modified from previous studies (Behrman & Perreault, 1982; Verbeke et al., 2011). These items include statements such as "I generate higher sales volume at every end of quarter assessment," "I can quickly sell goods with a significant profit margin," "I can swiftly generate deals for new products for the company," and "I always exceed most sales targets."

The independent variable in the study is lead qualification skills, which was assessed using six questions that were also modified from earlier investigations (Román & Rodríguez, 2015; Román & Iacobucci, 2010). These items include statements such as "I am able to recognize and evaluate the needs of customers," "I possess the capacity to discern a customer's purchasing intention," "I possess the capability of distinguishing different kinds of leads, such as cold, warm, and hot leads," and "I have the ability to prospect the right leads."

Expectancy theory (Vrooms, 1964) posits that salespeople perform with the expectation of receiving a reward in return. However, this theory overlooks the fact that other than rewards, certain unique characteristics of salespeople are associated with their performance (Piercy et al., 2012). To control for potential confounding variables, this study included five control variables: gender, age, education level, and time spent working. Gender was measured as either male or female, and previous research suggests that gender may influence sales performance. Though numerous studies have found no significant difference in sales performance between male and female salespeople, gender remains an important variable to consider. Age was measured in terms of years from the time of birth, while education level was measured by the academic credentials achieved through studying, which may have an uncertain effect on sales performance. Lastly, time spent working as a salesperson was measured by years of experience in the role. Thus the model of the study was modified as:

$$Y = \beta_0 + \beta_1 Age + \beta_2\ Gender + \beta_3 Educ\ level + \ldots\ldots\ldots + \varepsilon$$

This equation was used to establish variance (R^2) (dependent variable explained by the control variables)
Where:
Y= Salesperson performance (the dependent variable)
Age, Gender, Education…. =control variables
ε= error term in the equation.

RESULTS

346 copies of questionnaire were distributed to respondents, and while 330 were completed and returned, only 328 were included in the analysis. 2 partially filled copies of questionnaire were excluded from the survey. The survey response rate was 95%.

Common method bias (CBM) assessment
According to Podsakoff et al. (2003). CBM is the systematic inflation or deflation of relationships between constructs resulting from the measurement of variables and the collection of data from the same respondent or using the same instrument. In this study, the single-factor test recommended by Fuller et al. (2016) known as Harman's test was employed to assess the potential for common method bias. Factor analysis was conducted on all study variables using Harman's single-factor test, and it was determined that no single factor emerged, suggesting the nonexistence of common method bias. Our findings imply that this study was not impacted by common method bias, as the variance explained by a single factor was 20.802%, which was less than 50%. Additionally, the study followed the

recommendation of Campbell (1959), who argues that once the validity test is passed, there is no common method bias.

Reliability and validity

Cronbach's alpha values for lead qualification skills and salesperson performance were 0.736 and 0.748, respectively in Table 1 below. Reliability values that are less than 0.95 but at least 0.7 are ideal (Hair et al. (2019). As a result, the study's constructs were accurately measured.

Table 1: Reliability Results

Variable	Cronbach's Alpha	Average variance extracted
Lead qualification skills	0.736	0.677
Salesperson's performance	0.748	0.701

Source: Primary data, 2023

Table 1 illustrates that all item loadings on underlying constructs at 0.7 at least. The average variances extracted (AVE) for salesperson performance are 0.701 and for lead qualification skills, 0.677 for each. Hair et al. (2019) argues that convergent validity is acceptable if the average variance recovered for each concept is at least 0.5. As a result, this study's average variance extraction and item loadings demonstrated satisfactory convergent validity.

Table 2: Factor Loadings

Items	Statement	Factor Loading
LQS1	I can identify and analyze customer needs	0.686
LQS2	I possess the ability to recognize customer buying drive	0.674
LQS3	I possess the capability of distinguishing different kinds of leads e.g. cold, warm and hot leads	0.861
LQS4	I have the ability to prospect the right leads	0.956
LQS5	I have the ability to qualify a right lead	0.916
LQS6	I can ably open relationships with prospects.	0.956
SPI	I contribute to producing a high market share in this firm	0.934
SP2	I generate higher sales volume at every end of quarter assessment	0.874
SP3	I can quickly sell high profit-margin products	0.909
SP4	I can quickly make sales of new products for the company	0.949
SP5	I always exceed most sales targets	0.910
SP6	I bring in a new account at least every week	0.888
SP7	The qualified leads I get everyday has amplified	0.937
SP8	My rate of customer retention has gone up over the previous year.	0.920

Source: Primary data 2023

Table 3: Discriminant validity Results

	Lead qualification skills	Salesperson performance
Lead qualification skills	0.823	
Salesperson's performance	0.625	0.837

Source: Primary data 2023

To assess discriminant validity, this study utilized the heterotrait-to-monotrait correlation ratio (HTMT) and the Fornell-Larcker criteria. As per Hair et al. (2019), an HTMT ratio of less than 0.90 indicates good discriminant validity. Furthermore, the Fornell-Larcker criterion shows that the square roots of the average variances extracted for lead qualification skills and salesperson performance are 0.823 and 0.837, respectively, which is less than the correlation between the two variables of 0.625 (as seen in Table 3). These findings from the HTMT and Fornell-Larcker criteria suggest that the measuring model in this study exhibits acceptable discriminant validity, indicating that salesperson performance and lead qualification are distinct constructs.

Table 4: Aggregate Descriptive statistics for the variables

Variables	Min	Max	Mean	SD	Skewness	Kurtosis
Salesperson's performance	2.38	3.50	2.4038	0.21196	-0.013	-0.498
Lead qualification skills	2.33	4.17	3.3481	0.33567	0.068	-0.220
Valid N (listwise)						

Source: Research data, 2023

The mean scores for lead qualification skills and salesperson performance were 4.348 and 2.503 respectively. These mean scores were higher than the midpoint of 2.5, suggesting that salespeople held favorable views regarding the latent factors associated with salesperson performance and lead qualification skills. Moreover, the standard deviations for lead qualification skills and salesperson performance were 0.426 and 0.212 respectively, indicating a high level of variability in performance among salespeople in the insurance sector in Uganda.

Table 5: Correlation Results

Variables	1	2	3	4	5	6	7
Gender (1)	1						
Age (2)	0.020	1					
Education (3)	0.057	.372**	1				
Tenure with the company (4)	0.009	0.121	-0.062	1			
Tenure with the sector (5)	0.070	0.020	0.055	0.097	1		
Lead qualification skills (6)	0.136	.1910	.249**	0.119	.101	1	
Salesperson Performance (7)	**0.007**	**.214****	**.217****	**0.002**	**0.006**	**.469****	1

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
Source: Research data, 2023

The correlation between lead qualification skills and salesperson performance was assessed using a Pearson correlation. The results as presented in Table 5 indicate that lead qualification skills exhibit a positive correlation with salesperson performance ($\beta=0.469$; $t > 1.96$; $P < 0.00$). This implies that any improvement in lead qualification skills will lead to a corresponding improvement in salesperson performance. Additionally, the results indicate that among the control variables, only salesperson age and education level display positive significant correlation with salesperson performance. This suggests that these factors have a positive and significant impact on the variation of the study variables, while the other control variables have a negative and non-significant relationship with salesperson performance.

Table 6: Hierarchical Regression analysis for Salesperson performance

	Model 1			Model 2		
Variable	β	T	sig	β	T	Sig
Constant	3.884	23.009	0.000	1.294	5.707	0.000
Gender	0.030	0.702	0.410	-0.006	-0.170	0.632
Age	0.159	2.647	0.000	0.046	1.941	0.053
Education level	-0.152	-4.503	0.000	-0.102	-3.776	0.000
How long have you been working in the sector	0.021	0.614	0.539	-0.005	-0.184	0.854
Indicate how long have you worked with the company	0.021	0.841	0.401	0.016	0.808	0.419
Lead qualification skills				**0.739**	**14.103**	0.000
Model Summary Statistics						
R		.270a			.653b	
R2		0.073			0.427	
AdjR2		0.061			0.418	
R2-Change		**0.073**			**0.354**	
F-Change		6.356			198.903	
Sig. F-Change		0.000			0.000	

*a. Dependent Variable: Salesperson's performance, *** Significant at .001*

In the regression analysis of Model 1 (Table 6), the control variables of age, gender, education, tenure in the sector, and tenure in the company were examined in relation to the dependent variable to determine the extent of variance explained by these factors. The results indicate that only age and education level are significant predictors of salesperson performance, while gender, tenure with the sector, and tenure with the company are not significant predictors. The model's R-squared value of 0.073 suggests that the covariates account for approximately 7.3% of the variance in salesperson performance in the Model 1.

Model 2 was employed, with the addition of the covariates and lead qualification skills. The analysis revealed that only age and education level remained significant predictors of salesperson performance, and lead qualification skills demonstrated a significant positive impact on salesperson performance (β = 0.739, t = 14.103, p < 0.001). The inclusion of lead qualification skills in Model 2 added an extra 35.4% (R^2 change = .354) of variation in salesperson performance. Consequently, the null hypothesis (Ho_1) was rejected.

DISCUSSION OF FINDINGS

This study posit that lead qualification skills and salesperson performance are not significantly associated. Contrary to our hypothesis however, the findings show that lead qualification skills and salesperson performance have positive and statistically significant association. Salespeople who can effectively identify a lead, especially one with a high intention to buy, increases the possibility of translation to sales, which is a means of achieving salesperson performance. This implies that salespeople with good prospecting and qualifying skills can recognize and classify diverse clients and their corresponding product and selling wants.

Our findings align with reports that salesperson lead qualifying abilities have a favorable impact on salesperson performance (Román & Iacobucci, 2010; Román & Rodríguez, 2015). Enhanced lead qualifying abilities enable salespeople to perform customer-oriented selling by offering suitable solutions that meet customers' needs; and this increases the chances of performing customer-oriented selling and achieving positive outcomes.

This research aims to bridge the knowledge gap between expectancy theory and categorization theory in relation to factors that affect salespeople's performance. According to categorization theory, salespeople's ability to accurately classify leads into sales categories at different stages of selling, like prospecting, sales presentation, and closing, is dependent on their ability to recognize customers' needs related to both products and selling (Szymanski, 1988). Meanwhile, expectancy theory suggests that fruitful performance is driven by motivation, which is based on rewards for specific actions. In order for performance to be effective, it must have personal significance and the individual must believe that the rewards will be granted if they are earned. Therefore, by understanding that commissions will be received, salespeople will be motivated to utilize their skills to meet targets, illustrating how categorization and expectation theories impact salesperson performance.

CONCLUSION AND FUTURE DIRECTION

The present study collected data from 328 salespersons in Uganda's insurance sector using a self-administered questionnaire. The outcomes of the analysis indicate that study variables are positively related, as the ability to analyze, classify, and categorize different leads enables a salesperson meet sales targets, close more sales, and increase sales. This research finds support in existing body of knowledge and practice. The study highlight how salespersons that possesses the skill to categorize leads and convert them into customers are able to make successful sales in a developing country context like Uganda. Therefore, the study recommends that managers should consider salespersons that have already acquired categorization skills when selecting salespeople, in order to avoid unnecessary costs associated with hiring unskilled salespersons who require training to fit the job.

This study has made significant contribution to the body of knowledge and practice in sales management. However, the study is not without limitations. Firstly, the findings may not be generalizable to other countries due to variations in national laws and customs, as the study was conducted in only one country. Secondly, the study focused solely on impact of a single salesperson promoting a specific competency, without considering other important skills such as objection handling.

To further advance the field, future research should explore cross-country differences in lead qualification skills and their relationship with salesperson performance. Additionally, we recommend that future studies should examine the effects of other salesperson skills, such as objection handling, customer relationship management and communication skills on salesperson performance. Finally, a longitudinal study should be conducted to assess whether salespeople who are recruited with existing skills continue to perform well without the need for refresher training.

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