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LIKE STATUS SELLS:

A FIELD STUDY OF BELIEF CONGRUENCE

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Submitted in part fulfilment for the degree of

BACHELOR OF PHILOSOPHY

in

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at

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### ABSTRACT

A test of Rokeach's (1960) theory of belief congruence with 53 life insurance salesmen strongly supports the validity of the theory. The theory was generalized beyond the pencil and paper test situations to behaviour representative of real life settings. A field study technique was used and the experiment investigated the effect that the principle of belief congruence would have on life assurance salesmen and clients of similar background, attitudes and values, as compared with salesmen and clients of differing backgrounds, when selling life assurance. The results revealed that salesmen sold significantly more life assurance to clients of similar background or occupational groups to themselves than to dissimilar occupational groups. Also, the results revealed that salesmen holding a particular occupational rank would sell significantly more life assurance below their occupational rank than above it.

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## LIKE STATUS SELLS:

### A FIELD STUDY OF BELIEF CONGRUENCE

The words 'like' and 'love', 'dislike' and 'hate' are among the most frequently used in the English language. Everyone knows what is meant by these terms. Therefore, when we state that we feel attracted to a certain person it is unlikely that we will be asked to define our use of the verb 'attracted'. It is far more probable that we will be asked why it is that a particular person has evoked our positive regard; probably we would reply by making reference to some of the person's 'good qualities'. Although these qualities and behaviours of others play a large role in determining whether we will find them attractive, researchers have found that one must refer to the qualities of the attracted as well as to the qualities of the attractor to achieve predictive accuracy of interpersonal attraction. One important determinant is the similarity in background, opinion, belief, attitude, and life style of the attractor and the attracted.

At this point we might consider why it is that people find attitudinal similarity rewarding, why similarity should lead to liking and why it is important for interpersonal attraction. According to Festinger (1954), people learn quite early in life that holding incorrect opinions and beliefs can be punishing, or even socially fatal in many situations. Most people have, therefore, a drive to evaluate the correctness of their

opinions and beliefs. A belief's correctness can be tested against two sources; physical reality or social reality (social reality is provided by opinions and attitudes of others). When we find that somebody else expresses the same attitudes and opinions we hold on an issue, we are given support for the notion that our own attitude is the correct one; the attitude is given social validation. Since it is presumably pleasant to feel that we have an objective and correct view of the world, such social validation should be rewarding.

Attitude similarity, then, is an important determinant of interpersonal attraction. Rokeach (1960) has corroborated the finding that interpersonal attraction is a positive linear function of the proportion of attitude statements attributed to an individual which are in agreement with the attitudes of the subject. The starting point, then, for this investigation is Rokeach's (1960) model of belief congruence. The principle of belief congruence asserts "that we tend to value a given belief, subsystem, or systems of beliefs in proportion to their degree or congruence with our own belief system, and, further that we tend to value people in proportion to the degree to which they exhibit beliefs, belief subsystems, or a system of belief congruent with our own" (Rokeach and Rothman 1965). A belief system represents the total universe of a person's belief about the physical world, the social world, and the self. It is conceived as being organized along several dimensions. Given two beliefs

or subsystems of belief equal in importance, the one more similar to our own is the more congruent. To accept this proposition it is necessary to assume that any stimulus - a verbal concept, percept or event - has the property of activating within a person only a portion of his belief system: that proportion which is relevant to or associated with the stimulus. The particular proportion and breadth of portion of the belief subsystem activated, depends on the particular stimulus presented. A particular stimulus may activate only a single belief or a whole subsystem of beliefs varying in breadth or in the number of interrelated component beliefs. "Khrushchev" or "Communism", for instance, may activate a broader area of the person's belief system than "Ivan Petrov" or "Collective Farm".

Many experiments conducted on liking and similarity support Rokeach's theory. Byrne and Wong (1962) found that when subjects who possessed varying degrees of prejudice against Negroes were asked to estimate how similar the attitudes of a Negro stranger and a white stranger were to their own prejudiced subjects assumed that they would agree with the Negro less often than they would agree with the white stranger. Unprejudiced subjects assumed that the Negro stranger and the white stranger were equally likely to share their attitudes. It appears, then, that the subject's liking (for Negroes) influenced his perception of how similar or dissimilar another's attitudes were likely to be to his own. Also, Byrne and Nelson (1965) compared the

effect upon attraction of the proportion of similar attitudes expressed by a stranger with the effect of the number of similar attitudes expressed. The results of this experiment indicated that attraction was significantly affected only by the proportion of similar attitudes expressed. The greater the proportion of similar, as opposed to dissimilar, attitudes, the greater the liking for the stranger who purportedly had filled out the attitude scale. In addition, the results suggested that the functional relationship between proportion of similar attitudes and attraction was linear. This explanation of the model and its supported evidence has set the stage for the theoretical discussion and experimental situation.

In the field of life assurance selling salesmen are supposedly selling on a free market; each salesman having his own selling technique. No-one tells the salesman, what age, what type or what social class of clients he should sell to. The salesman has a free choice who he is going to sell to, and is left to find his own selling strengths.

In nearly all cases (88% in this study) life assurance salesmen have held other types of jobs, e.g. (Teachers, Clerks, Tradesmen), before moving into the field of life assurance selling. This means that salesmen are drawn from a wide range of occupational groups, each of which has different attitudes, ideas and values. If the theory of belief congruence were

correct it should be possible to show that commercially successfully salesmen succeed best selling to occupational groups similar in thought, language and attitudes to their own. For example, if you work on the wharf the only way to survive socially is to accept the language of the wharf; the point is that to sell life assurance to the "Wharfie" or a person of similar occupational status, one must have similar attitudes or at least be seen to hold similar attitudes, have strong social links and almost use the same language of these people if one is to seem credible.

Salesmen, then, come from different backgrounds and have different social experiences; in terms of the evidence presented so far one would expect salesmen to sell to people of similar social experience and attitudes to themselves.

Research conducted on social stratification in New Zealand has produced evidence to indicate that there is a definite association between occupation, income, education and religion of people living in areas where they are likely to come into contact with others of their own rank. Also research evidence by Havighurst (1954), Milne (1958) and Mitchell (1962) indicates the social strata in New Zealand are differentiated by life style, patterns of association and attitudes. The study of patterns and associations rests on the assumption that "social intimacy is expressive of social equality, close association with other people, whether involuntary associations, in

residential areas, or informal parties, is likely only among people who know each other well and who know each other equally. People may therefore limit their social contacts to members of their own social stratum."

(Forster 1969). In terms of the discussion this means that a salesman from a given occupational background will tend to have closer associations, mix better and have more in common with that social stratum than other social strata. It is probable that they will not mix as well with other social strata for when people are very different from oneself social standards are unclear, one is likely to be afraid that his behaviour will be unacceptable if he is not quite sure how he is expected to behave, or what he is supposed to believe.

#### OCCUPATIONAL CLASSIFICATION

Social stratification has been defined "as a systematic hierarchy of social positions ranked as superior equal or inferior to one another in socially important respects". (Parsons 1964). Such evaluations exist in any society based on qualities or characteristics held in high regard. Society will rank its members according to those attributes it values most. In contemporary western society social position is generally determined by achievements attained by personal effort.

The evaluation of social-position is reflected in the rewards given to those social positions. By studying the distribution of rewards, we could roughly

assess which positions rank higher or lower in the New Zealand system of stratification. Most researchers have distinguished three types of reward; material goods, prestige, and power. No data are available for New Zealand on the distribution of power, however some research has been done on income and prestige.

#### Stratification and Income

Data from 1961 Census shows New Zealand Income structure has two peculiar features. The income structure has a small span. There is only a small distance between the highest and the lowest incomes. The income distribution is diamond shaped and there are relatively few in the highest or lowest income brackets. The bulk of the population may be found in the middle distribution. Approximately 35% of the total population earn an income between \$1,400-00 to \$2,199-00. Thus in New Zealand income is not a very sensitive measure for isolating social strata. (For this reason it was decided to use a classification scheme based on occupation).

#### Stratification and Occupation

Congalton and Havighurst (1954) devised a seven point ranking scale, using as a basic list those occupations reported in the 1954 Census as having more than a thousand members (male). Studies of occupational prestige are generally limited to occupations for men or include only a small number of women's occupations. A few additional occupations were included, especially

in the professions, and the classification was built up in terms of seven functional categories, with specific occupations in each category placed on a seven-point scale. The ranked occupational categories isolated by Congalton and Havighurst are:-

Professionals

Proprietors and Managers

Farmers

Office and Sales Workers

Skilled Manual Workers

Semi-Skilled Workers

Unskilled Repetitive Workers

As a check on the accuracy of the scale, a rough distribution of the numbers in the Census of Occupations in New Zealand was made, and inspite of inherent difficulties such as men serving in the Armed Forces and therefore not listed in the Census data, the percentage distribution seemed to be a reasonable one.

The ranking of these occupational titles appears to be determined by criteria such as the amount of training required for the job, the degree of independence, and the income attached to the position. People with university training receive high ranks, craftsmen who own their business are ranked much higher than wage earners in the same craft, and owners or managers of businesses are ranked according to the amount of money invested in the enterprise. White-collar workers are ranked higher in most cases than blue-collar workers. These findings correspond with

the data extracted from the income distribution, employers and workers on their own account receive higher income and prestige than wage earners. The highest income and the highest prestige is bestowed on professionals, business executives, managers and farmers. "The Prestige Hierarchy shows, some correspondence with general income distribution in New Zealand as described in the Population Census 1961. Census data showed that the highest economic rewards to Executives, Managers and Farmers. Unskilled manual workers receive the lowest rewards. Those labelled as employers earn the highest income". (Vellekoop 1968).

New Zealand is a young country without an hereditary aristocracy, without any distinctions drawn by birth or lineage. Differences between social strata are related more to occupational position than to any ascribed statuses such as race, religion or ethnic background. There is a limited degree of specialisation and differentiation within the division of labour; manual work is in high demand and industry is not well developed. Economic distinctions between people are less marked than in other countries. There are no extreme differences in the spending capacity of the various social groups; taxation and inheritance tax help to keep economic distinctions down. Even though people actually perceive the subtle symbolic evidences of differences of social class, because a society considers itself egalitarian, people generally feel that they ought

to ignore the differences of social class in their interpersonal situations. To be able to study the effect of these differences and social stratification on social behaviour in terms of life chances, life styles and attitudes, a reliable index of socio economic position is necessary. Havighurst (1954) uses occupational prestige scores, house type, and dwelling areas as indicators, giving each item a weight of 5, 3 and 4 respectively. Havighurst considers the occupational level the best single predictor of social position, with dwelling area as a second best. Mitchell (1962) introduces the indicator of education in his index. He uses three indicators; education (weight 4), occupation (weight 10) and dwelling area (weight 3).

In this study the latter three variables were used to assign clients and salesmen to the various occupational categories. This meant that the same criteria were used in both cases. Most weight was given to the occupational indicator, although the other two were considered. It was only when the clients and salesmen could not satisfactorily be assigned to a group on the basis of occupation that the other two indicators were used. These two indicators (education and dwelling area) were not given so much weight for the following reasons.

1. The educational variable is a complex one; and New Zealand education system has changed considerably over the past forty years and also vocational training

qualifications posed problems.

2. The dwelling area indicator can only be applied with success after considerable research into the specific characteristics of areas. To date this has not been done.

We might expect from the discussion, particularly from Rokeach's model, that salesmen from the same background as their clients are going to have more in common with these people and therefore this will have favourable implications when salesmen are selling to these people. Also we might expect that a salesman from say the bottom occupational mark (unskilled background) will have difficulty selling to people above his rank as he will have little idea of their values and attitudes. However, a person from a higher rank (a managerial background) although he might also find it difficult to sell above his rank, should find it easier to sell below it. This is because a person of this rank will have had to deal with this strata of people in a work situation and have direct experience of their attitudes and values and should thus be more able to meet his clients on their own terms.

The hypotheses of the present study were therefore:

H1: That salesmen from a particular occupational group background will sell significantly better to that group than salesmen from other occupational backgrounds.

H2: That salesmen from a particular occupational group background will sell significantly more to that group than any other occupational groups.

H3: That salesmen holding a particular occupational rank will sell significantly more below their occupational rank than above their occupational rank.

METHOD

Subjects

The group of subjects consisted of 81 male life insurance salesmen, of one insurance company for the year 1969. The sample was representative for the whole of New Zealand and includes 65% of life insurance salesmen that were working for this company. The age range of the subjects was approximately 23 to 53 years. Thirty five per cent of subjects were excluded from the sample on the following basis:

1. Salesmen who could not be classified into any of the six occupational groups because of lack of background information, (i.e. education, previous jobs held, total assets,) were not considered.
2. Salesmen who sold over 70% of their total sales to the miscellaneous group were considered as uncharacteristic sellers and were not considered. The final sample consisted of 53 male subjects.

Procedure

No face to face experimental sessions were conducted in this experiment, instead the total value of life insurance sales that each subject had made during 1969 was obtained. The buyers of life insurance (i.e. New Zealand Society) were classified and marked according to Congalton and Havighurst (1954) major occupational groups. The value of sales that each of the subjects had made to each of these seven ranked occupational groups was then calculated. Each of these values was expressed as a percentage of the subjects

had made to each of these seven ranked occupational groups was then calculated. Each of these values was expressed as a percentage of the subjects total sales.

There were several minor modifications to the classification system. The group 'farmers' were not considered because insufficient sales were made to this group to warrant statistical analysis. Further, semi-skilled clients could not be considered either; for although there were adequate sales to this group only one salesman came from this background, and this was also inadequate for statistical analysis. A seventh group, a miscellaneous category, which was not ranked had to be added. This was because salesmen often sell to people, such as students and housewives, and it is not possible to classify them according to any of the major occupational groups. As well it was also thought necessary to split the category sales and office workers into two different occupational groups. This was done because as the study is investigating the habits of life assurance salesmen it was necessary to have a specific sales category for them. Clerks were ranked above sales. Thus in this experiment six major occupational groups were considered:-

Professionals

Managers

Clerks

Sales

Skilled Workers

Unskilled Workers

Although the whole sample was comprised of salesmen only 12% had been salesmen for more than 10 years. The other 88% had previously been in other occupations and then moved into the field of life assurance selling. This being the case the subjects were assigned according to the major occupational groups outlined. This was done on the following criteria:-

1. The previous type of job that the subject had held for the past ten years.
2. The educational qualification of the subject.
3. The area lived in.

As a result of these criteria the subjects were classified as follows:-

6	were of professional background
6	" " managerial "
8	" " clerical "
15	" " sales "
12	" " skilled "
6	" " unskilled "

#### Validation of the Occupational Ranking Scheme

As several minor changes had been implemented in Congalton and Havighurst's (1954) scale it was necessary to validate the classification scheme. Three occupations were drawn at random from each of Congalton and Havighurst's (1954) categories, and printed on cards. There were 18 cards in all. Six occupations were taken for the sales and office category because this had to be split in two. Ten students from the University of

Waikato Psychology Department were recruited to take part in this experiment. The subjects were given the following instructions:-

"Take the bundle of cards and sort them into six piles with three in each according to similar occupations. Put the occupations with the highest status at one end of your scale and those with the lowest at the other end of your scale and rank the others in between.

After having sorted all the cards, go through each pile of cards carefully, and make certain you are satisfied with the place you have given each occupation. Shift any card to another pile if you wish. (The cards in the pile do not have to be in any particular order).

When you are satisfied that your 6 point ranking is satisfactory, tell me".

It was predicted that the students' sorting of the cards would not differ significantly from the classification scheme of Congalton and Havighurst (1954).

A  $\chi^2$  one sample test was used to ascertain if there was any significant difference between the rankings of Congalton and Havighurst (1954) and the ranking of the ten student subjects. A one tailed test of significance yielded a  $\chi^2$  of 2.245 (df = 5,  $p > .5$ ), which means that the observed agreements were far greater than expected by chance. Therefore, it was accepted that the Congalton and Havighurst (1954) occupational ranking

scheme, as it was used in this study, was valid.

### Index of Belief Congruence

To validate his theory of belief congruence Rokeach (1960) employed a paper and pencil test situation and used a nine point semantic differential scale. For example, subjects were asked to rate pairs of stimulus individuals on a nine point scale, defined at the extremes of a continuum by the statements, "I can't see myself being friends with such a person" and "I can very easily see myself being friends with such a person". In one experiment, the stimulus individuals were white or Negro; in the other they were Jewish or Gentile. Reported beliefs of the stimulus individual concerning racial, religious, and other matters were also varied.

In this experiment the theory was applied to real life settings. Thus instead of using paper and pencil tests situations a field study technique was used. The total value of sales that each subject made to the occupational group from whose background he himself came was taken as the index of belief congruence. In terms of the theory the salesman should sell far more to his occupational group background than any other since the salesmen will have much in common with this group. Also, instead of gathering information on clients and salesmen values and beliefs, background information in terms of occupation education and dwelling area were the appropriate criteria. Research evidence already

cited has shown that different occupational groups tend to have different values, beliefs and attitudes anyway.

### Statistical Analysis

While Rokeach used parametric statistics to test the significance of his findings (and hence assumed the normal distribution), it was decided not to make this assumption for several reasons. As the sample was small ( $N = 53$ ) and dealt specifically with salesmen a normal distribution could not be assumed. Another reason for using non-parametric statistics was that the data used was nominal, in that it dealt with categories, and therefore the assumptions of the parametric statistical model were not tenable. The .05 level was selected as the region of rejection in all instances.

RESULTS

Main Findings

Hypothesis 1 predicted that salesmen from a particular occupational group background will sell significantly more to that group than salesmen from other occupational backgrounds. A seventh category, technical workers was added in this hypothesis. The data for the occupational groups, Professionals, Managers, Clerks, Sales, Skilled, Unskilled and Technical Workers were then subjected to a Mann Whitney U Test. Sales figures within each of these groups were ranked from lowest to highest. The Mann Whitney U Test was then used to ascertain if there was any significant difference, for example, between salesmen from a professional background selling to professional clients as compared with salesmen from other backgrounds selling to professional clients. The results are represented in Table (1).

TABLE 1

VALUES OF U IN THE MANN WHITNEY TEST FOR DIFFERENCES BETWEEN OCCUPATIONAL GROUPS

<u>Occupational Groups</u>	<u>Between Group Differences</u>
Group 1 Professional	$Z \geq 2.93$ $p < .0017$
Group 2 Managers	$Z \geq$ No result calculated
Group 3 Clerks	$Z \geq 2.19$ $p < .0145$
Group 4 Sales	$Z \geq 1.06$ $p < .1635$ <sup>+</sup>
Group 5 Skilled	$Z \geq 4.23$ $p < .00003$
Group 6 Unskilled	$Z \geq 1.75$ $p < .0401$
Group 7 Technical	$Z \geq 2.81$ $p < .0025$

+ Not Significant

Clearly the hypothesis is confirmed except for the occupational groups Manager and Sales. A result could not be calculated for the Managerial Group as no salesmen from this group background sold to this group. The result for the Sales Group was not significant.

Hypothesis 2 predicted that salesmen from a particular occupational group background will sell significantly more to that group than any other occupational groups. This hypothesis was tested by recording the sales, that salesmen from each occupational background had made to clients of other occupational groups, on a histogram. By reference to Figure 1 it can be observed that this hypothesis holds for four of the six cases, if one acknowledges the biases introduced by the unskilled group (approximately 40% of the labour force).

Hypothesis 3 predicted that salesmen holding a particular occupational rank will sell significantly more below their occupational rank than above their occupational rank. A  $\chi^2$  one sample test was used to ascertain the significance of differences, represented in Table 2, between the direction of sales. This was done by taking the total percentage of total sales above and below a particular occupational rank. For example when clerical workers were considered a  $\chi^2$  one sample test was run between Professionals and Managers, who are above this rank, and Sales Skilled, and Unskilled Workers who are below this rank. The groups, Professional Workers and Unskilled Workers were

not considered as they are both at the top and the bottom of the occupational scale respectively; hence Professional Workers could not sell above their rank as there was no workers ranked above them and Unskilled Workers could not sell below their rank as there was no workers ranked below them. A one tailed test of significance indicated that the hypothesis was significant in all four cases that were tested.

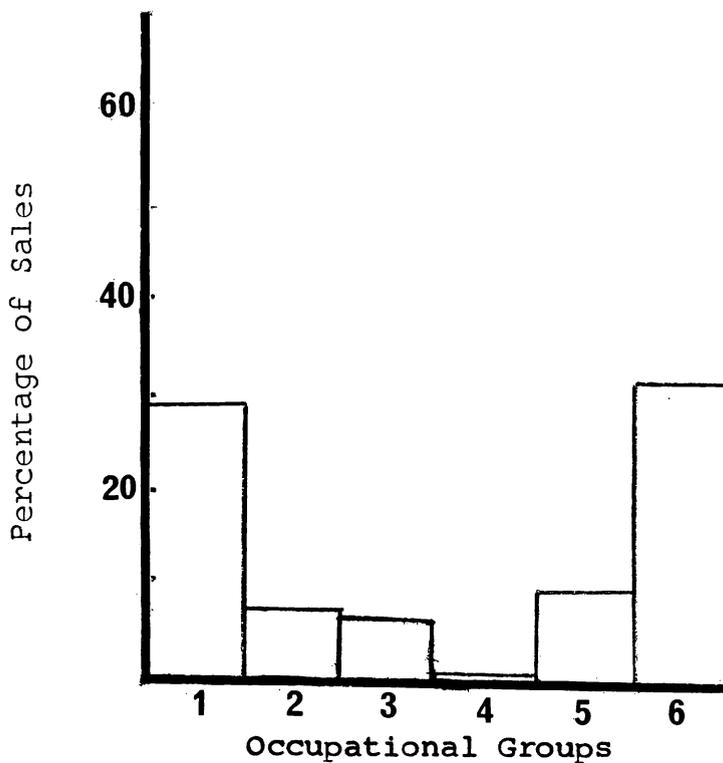
FIGURE 1

DISTRIBUTION OF SALES TO THE  
SIX OCCUPATIONAL GROUPS

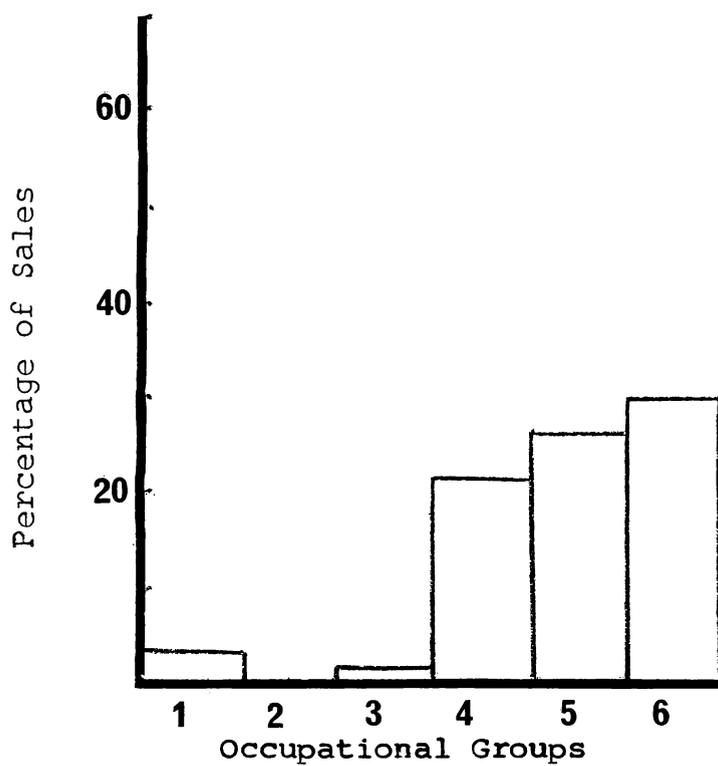
KEY

Occupational Group	1	Professional
"	"	2 Proprietors & Managers
"	"	3 Clerical & Office Workers
"	"	4 Sales Workers
"	"	5 Skilled Workers
"	"	6 Unskilled Repetitive Workers

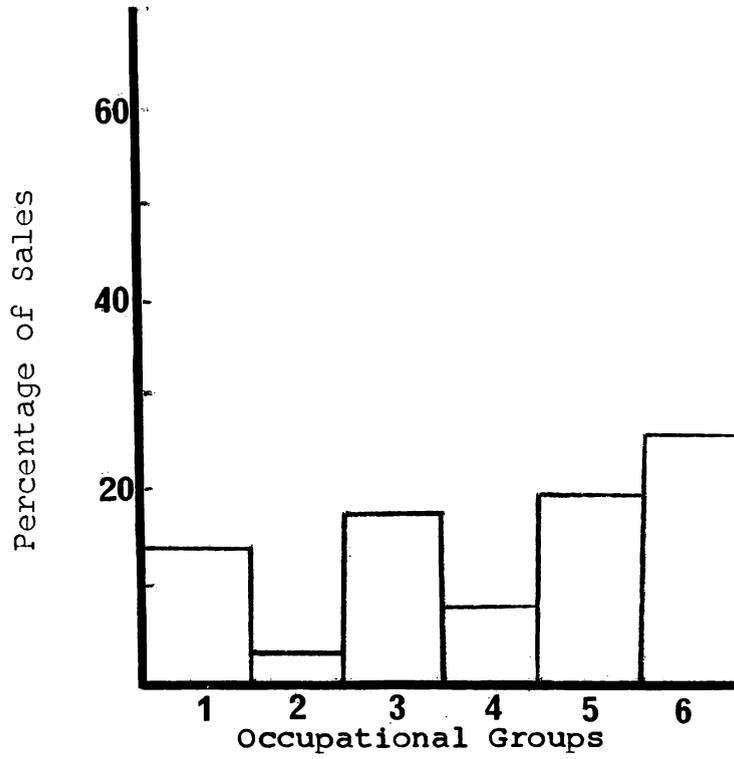
PROFESSIONALS (1)



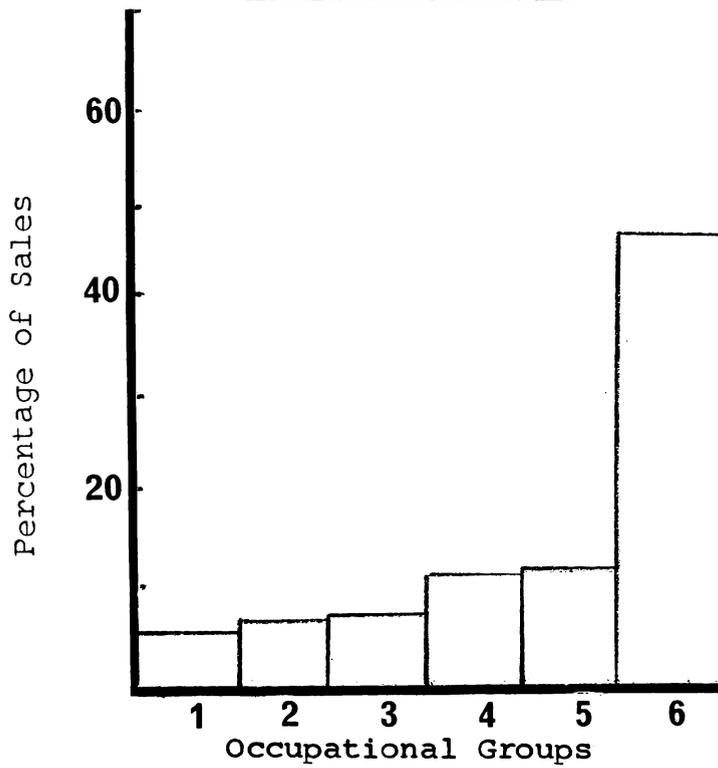
MANAGERS (2)



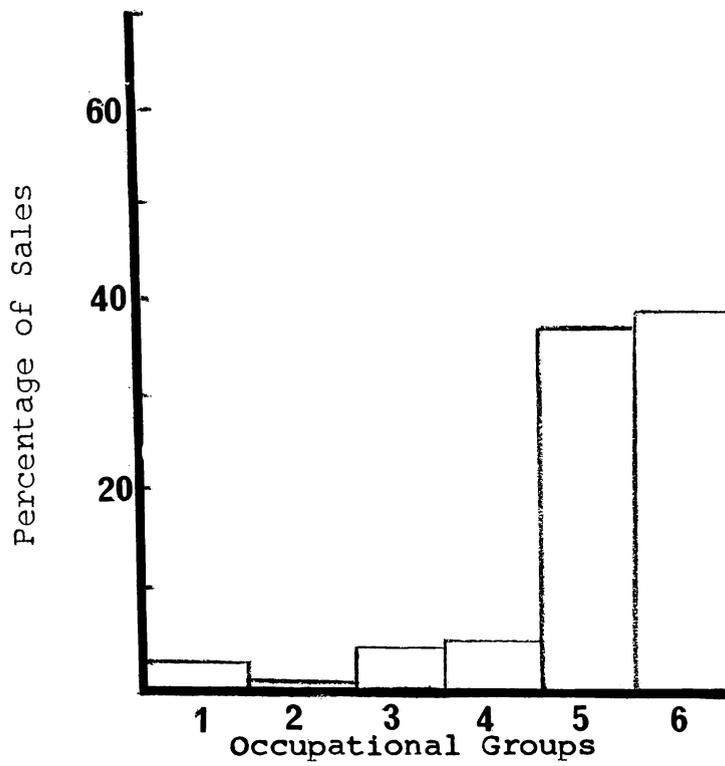
OFFICE WORKERS (3)



SALES WORKERS (4)



SKILLED MANUAL WORKERS (5)



UNSKILLED WORKERS (6)

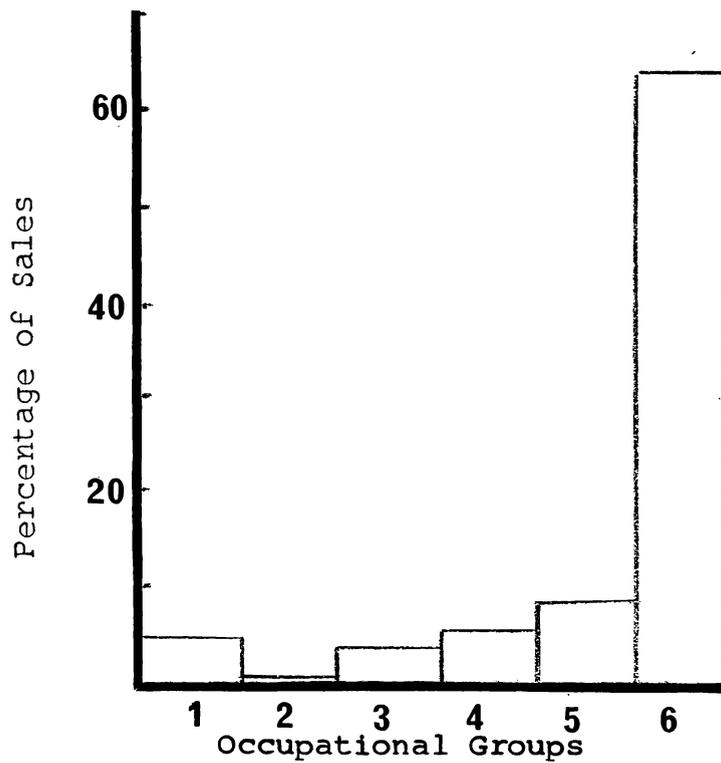


TABLE 2

$\chi^2$  VALUES FOR DIFFERENCES  
WITHIN OCCUPATIONAL GROUPS

<u>Occupational Groups</u>	<u>Within Group Differences</u>
Group 2 Managers	$\chi^2 = 175.52$ d.f. = 4., p < .001
Group 3 Clerks	$\chi^2 = 15.49$ d.f. = 4., p < .01
Group 4 Sales	$\chi^2 = 19.13$ d.f. = 4., p < .001
Group 5 Skilled	$\chi^2 = 11.57$ d.f. = 4., p < .02

DISCUSSION

The contention that "like status sells" operates fairly consistently in all hypotheses attests to the potency of the theory that "we tend to value a given belief, subsystem, or systems of beliefs in proportion to their degree or congruence with our own belief system, and, further that we tend to value people in proportion to the degree to which they exhibit beliefs, belief subsystems, or a system of belief congruent with our own" (Rokeach and Rothman 1965).

When considering differences between groups in Table 1 it is clear that like status sells in five of the seven cases, that is professionals, clerks, skilled workers, unskilled workers and technical workers. The two results where the null hypothesis has been accepted, have to be explained. These are the groups: Managers (2) and Sales (4). Group 2 deals with salesmen of Managerial background selling to Managerial clients. A possible explanation of the non-result in this group is that, as Managers are near the top of the occupational scale, there are limited opportunities for selling life assurance to them as in comparison with the rest of the population they are few in number. According to the New Zealand Official Year Book (1970) this occupational group represents 5% of the total work force. As a result salesmen from this background are either forced to adapt and sell to other occupational classes lower on the occupational scale, or deliberately

aim at more sellable groups since this would be good selling practice. As can be seen from Figure 1 Histogram 2 selling to lower status groups is in fact the predominant outcome.

For Group 4 it is probable that most salesmen are skilled in the art of selling insurance. Consequently, salesmen attempting to sell to clients from this background who are also skilled sellers, although in different fields, are likely to be aware of the selling techniques used, and are less likely to be convinced by a life assurance salesman's technique. Also as with the Managerial Group it would be intelligent selling practice to concentrate on a more available market and in particular medium to lower social economic groups, where there is more likely to be a greater demand. Inspection of Figure 1, Histogram 4 shows that this is indeed the case, salesmen appear to have seen the labourer class as the group of greatest sales potential and therefore sold 46.35% of their total insurance to this group with almost identical percentages of sales to all other groups. As well there are limited selling opportunities within this group as it also represents only a small segment of the population (2% of the work force).

Within group differences represented in Figure 1, Histograms 1 to 6, indicates that in all cases by far the most sales are made to group six, the Unskilled

Workers, which constitute approximately 40% of the work force. Consequently, a bias has been introduced for this group. There are far more of the population in this occupational group as compared with other occupational groups, thus more sales will be made to this group proportionately. This bias must be taken into account when examining the results.

It can be seen from Figure 1 that salesmen from Professional, Skilled and Unskilled Worker backgrounds, tend to sell more to clients who belong to the same occupational group as themselves. This represents three of the six cases. For the occupational groups Managers (2), Clerks (3), and Sales (4) salesmen from each of these backgrounds do not sell more to clients of their own background.

The results of salesmen selling to these three groups are difficult to explain, especially for clients who are Managers and Clerks. It could be that the sample sizes were not large enough for these two groups. Inspection of Figure 1, Histogram 3 (Clerks) shows that salesmen of clerical background have the third highest sales to clients of their background and have sold 2% or 3% less than to the second highest group (the highest group again being unskilled workers). Thus it can be argued that a trend is indicated here in the direction of hypothesis 2. However the sample size precludes the validation of this fact. For the managerial group of salesmen an increase in sample size could make a significant difference to the result.

This seems a reasonable assumption in the light of the trends shown in Figure 1 for the five other occupational groups. It should be pointed out, however, that this may be difficult to view of the small percentage of the population that this client group represents (5% or work force).

The salesmen of sales background also have the third highest sales to clients of their background and are within 2% or 3% of the second highest group. Although this result follows the trend mentioned above it is probable that salesmen of sales backgrounds are going to be more skilled in selling to all occupational groups, than salesmen of other backgrounds as they will have had much more experience in this area.

Inspection of Table 2 reveals that salesmen holding a particular occupational rank will sell significantly more below this rank than above it. A probable reason for this is that salesmen will have had more social contact with classes below them than above them. For example, the probability of a salesman having a reasonable amount of contact with an unskilled worker must be high since they comprise 40% of the work force. This being the case salesmen should feel less inhibited selling to clients of lower occupational rank than clients of higher occupational rank. The results also support the explanations given in the preceding paragraphs for the salesmen of Managerial, Clerical, and Sales background.

## IMPLICATIONS OF RESULTS

The results discussed here then, have implications for life assurance selling in New Zealand. According to Vellekoop (1968) definite social strata exist in New Zealand, differentiated from each other by life chances, life styles and patterns of association. Occupational position appears to be the dominant factor in the differentiation of these social strata. Different occupational groups then are likely to have different attitudes and values. Research by Mitchell (1962) supports this contention. Mitchell devised an index of socio-economic status, based on occupation, education and residential area. Correlations were found between this index and political attitudes, party preference and vote. Occupation then affects vast aspects of an individuals experiences; how he spends his leisure time, what sort of things he considers important, what kind of job he will try to get, and even how he will perceive others and be perceived. Thus for a life assurance salesman to sound credible he is going to have to have some knowledge of the attitudes and values of his clients, especially those relating to life and death.

It is evident from the body of research in the area of interpersonal attraction, Newcomb (1956), Byrne and Wong (1962), Byrne and Nelson (1965), that individuals with similar attitudes tend to be attracted to each other. Furthermore as individuals get to know one another, mutual liking tends to grow stronger among individuals with

similar attitudes and beliefs. The implications of this is that a salesman of the same background as his client is going to have an advantage over salesmen from other occupational groups when it comes to selling. He will have more interests and talking points in common and this would be advantageous when trying to persuade a client to buy life assurance. Salesmen then, are more likely to sell to clients of their own background because they are more likely to have similar values and value expression with regard to such central values as money and death.

The results also have implications for insurance companies in that if they know what occupational class a salesman comes from they will be able to advise him as to which occupational classes he is likely to sell to best. This will save the salesman valuable time in that he will not have to find his market by "trial and error".

#### GENERAL DISCUSSION

The evidence presented here also strongly supports Rokeach's theory of belief congruence. The primary determinant of the attitudes a client is going to have towards a salesman is through the perceived similarity or dissimilarity in the beliefs, values and status of both. The results also support the findings of Rokeach and Mezei (1966) who found that the theory of belief congruence could be generalized beyond the pencil and paper test situations to behaviour in representative and real life settings.

It should be pointed out that much of the research in this area, to date, has been concerned with congruence as applied to "belief prejudice". Rokeach, Smith and Evans (1960) contend that the prejudiced person does not reject a person of another race, religion or nationality because of his ethnic membership per se, but rather because he perceives that the other differs from him in important beliefs and values. The results of this study, then, offer compelling support for the theory, first, because it is representative of real life settings and second, because the theory has been supported in the face of the negative attitudes held by many of the public toward life assurance selling. Many people seem to hold the attitude that life assurance is a "necessary evil". If people do hold this attitude it should be pointed out that the belief congruence effect must be very powerful to operate in the face of these negative attitudes.

Perhaps a more reliable way of testing this theory would be to find out the major life values of salesmen and the different occupational classes in New Zealand. At the moment the available data in New Zealand on major life values for occupational groups is far from satisfactory. If these values were known probably they would be a far more powerful predictor of sales than occupational class. This is because the criteria for classifying and ranking occupational class are inconsistent.

Some cautionary remarks are in order, in view of

the consistency of the majority of the findings. This study cannot take into consideration whether or not the client wanted life assurance in the first place. The theory needs to be tested in conjunction with the personality factors which could strongly influence successful salesmanship.

Of late there has been a good deal of interest in and criticism of occupational classification. The problem is that the criteria used for classifying occupations are inconsistent and usually there is no satisfactory explanation of the logic or practical procedures used. Occupations are evaluated according to skill, prestige, power etc. Since different people judge things in different ways, there can be no general agreement. Caplow (1954) for example, reports that three different major occupational scales devised by different sociologists place farmers in social classes I, II, III respectively and insurance agents likewise.

#### FUTURE RESEARCH

What was not investigated here is the interesting question of whether this theory would apply to other types of salesmen; for example commercial travellers, encyclopedia salesmen and so on. It could be possible that the theory will hold only where very important values about life and death are concerned. Therefore the theory needs cross validation for other types of salesmen. As well the problem of age was not investigated. It may be that as

a salesman's age increases it may function or have the same type of effect as occupational status.

Another variable that may affect the number of sales made could be the affect of experience in selling. After many years of selling to different occupational classes the belief congruence theory may no longer apply because a salesman will experience the values and beliefs of different occupational groups, and acquire a repertoire of responses appropriate for each group.

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