

Relations between the Big Five Personality Traits and Sales Performance as Moderated by Attributional Style among Japanese Life Insurance Sales Agents

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Abstract

Past studies have shown that a sales agent's attributional style for positive and negative events is related to sales performance. Also, past studies have shown that Big Five personality traits predict sales performance. The aim of the present study was threefold: The first aim was to examine the relationship between the Big Five personality traits and sales performance among Japanese life insurance sales agents. The second aim was to examine the relationship between attribution style and sales performance. Finally, the study aimed to examine a sales agent's attributional style as a moderator of the relation between sales performance and the Big Five personality traits.

224 Japanese life insurance sales agents were assessed with the Big Five personality traits, attributional style, and sales performance. All the five personality traits were significantly related to sales performance, which may be explained by the tendency of Japanese insurance buyers to make decisions based on perceived trustworthiness of their sales agent through face-to-face interaction. Attributional style was also significantly related to sales performance. Optimistic attributional style was related to higher sales performance. Finally, attributional style was found to moderate the relationship between Extraversion and sales performance, as well as Openness to Experience and sales performance. Specifically, among sales agents with optimistic attributional style, Extraversion was not related sales

performance. In other words, sales agents who were low in Extraversion performed as well as those who were high in Extraversion if their attributional style was optimistic. Similarly, among sales agents with optimistic attributional style, Openness to Experience was not related sales performance. Theoretical and practical implications were discussed.

Researchers have been paying special attention to the sales job because of its importance, prevalence and unique characteristics (Vinchur, Schippmann, Switzer, & Roth, 1998). There are aspects of the sales job that make unique demands on sales agents, and one of such demands is the degree of rejection and indifference from prospective clients. Sales agents often deal with a series of no sales to finally reach one successful sales (Vinchur, et al.).

There have been numerous studies investigating a wide range of predictors of sales performance. The Big Five personality traits and attributional style are among such predictors.

In the present study, using Japanese life insurance saleswomen as participants, the effects of the Big Five personality traits and attributional style on sales performance were examined.

Tanaka (2009) points out majority of Japan's life insurance sales are made through home visits by female sales agents. Majority of insurance buyers purchase insurance through face-to-face interaction. As many insurance buyers do not have an extensive and detailed knowledge on insurance, their sales agent is the primary source of information and advice. Thus, their sales agent's perceived trustworthiness and kindness often constitute primary reasons for buyers' decisions to purchase life insurances. Decision making of insurance buyers largely depends on the factor of the sales agent, as well as the factor of the commodity itself (Tanaka).

The Five-Factor Model of Personality and Sales Performance

The five-factor model (FFM) of personality has achieved widespread acceptance, as many studies have been accumulated to provide support for the robustness of this model. The FFM is made up of the dimensions of Extraversion (sociability, assertiveness), Emotional Stability (adjustment, psychological security)

Agreeableness (likability, friendliness), Conscientiousness (dependability, will to achieve), and Openness to Experience (imaginativeness, broad-mindedness).

A large body of research has revealed that there are relationships between the Big Five personality traits and job performance. One of the earliest and most influential meta-analyses was performed by Barrick and Mount (1991). They suggested that the findings of the research relating the Big Five personality traits and job performance might have numerous implications in personnel psychology, especially in the field of personnel selection.

Conscientiousness was found to be a consistently valid predictor of job performance for all occupational groups studied in the meta-analysis of Barrick and Mount (1991). Conscientiousness is associated with a strong sense of purpose and persistence, and this aspect of personality has been thought to represent the primary, if not the sole, dimension for use in personnel selection (Furnham & Fudge, 2008).

High Neurotism, or low Emotional Stability, is unlikely to lead to high performance in any occupations. Being anxious, insecure and depressed would hinder optimal performance at work. Thus, Emotional Stability is also likely to predict job performance (Barrick, Parks & Mount, 2005). However, in past studies the correlations between Emotional Stability and job performance have been relatively low or even nonexistent (e.g., Furnham & Fudge, 2008). This may be due to a type of range restriction, as highly neurotic individuals who cannot function well independently may not be in the labor force. It is possible that a “critically unstable range” exists and as long as an individual possesses enough emotional stability, the predictive value of scores for Emotional Stability is minimized (Barrick & Mount, 1991).

Extraversion has been shown to be a valid predictor of job performance for two occupations, i.e., management and sales (Barrick & Mount, 1991). In these occupations successful interpersonal interaction constitutes a significant portion of the job. Therefore, possessing traits associated with Extraversion such as being talkative, active and assertive, would be advantageous for effective performance. Extraverts tend to be relatively comfortable dealing with strangers and enjoy meeting with a variety of people. Such qualities would be helpful in sales (Furnham & Fudge, 2008). Further, in a meta-analytic review of the personality predictors of sales

success by Vinchur, Schippmann, Switzer, and Roth (1998), for both objective (sales figures) and subjective criteria (ratings), the two Big Five factors that were consistent significant predictors were Conscientiousness and Extraversion.

Agreeableness was not an important predictor of job performance in the Barrick and Mount (1991) meta-analysis. Another study reported that Agreeableness was negatively related to sales performance. People with high Agreeableness are unlikely to be motivated to compete with their colleagues. Possessing a character that seeks harmony with others would not be advantageous in an individual sales role (Furnham & Fudge, 2008).

On the other hand, Hogan and Holland (2003) showed that when successful performance requires getting along with others, rather than getting ahead of others, Agreeableness had some predictive value. Hurtz and Donovan (2000) also suggested that Agreeableness is likely to be related to performance in jobs that require interpersonal interaction.

Openness to Experience has been found to be a valid predictor of training proficiency across occupations. It may be because such open-minded, curious individuals have a more positive attitude toward learning and are more motivated to make the most of the training program that offers learning experiences. Openness to Experience is expected to have weak relationship with overall job performance and has yielded consistently low correlations (Barrick & Mount, 1991; Barrick et al., 2001). In Furnham & Fudge (2008), however, Openness to Experience showed a positive correlation with sales performance.

Attributional Style and Sales Performance

Attributional style is a cognitive personality variable that refers to the habitual ways people explain their positive and negative life experiences (Abramson, Seligman, & Teasdale, 1978; Seligman & Schulman, 1986). Abramson et al. suggested that the three attributional dimensions of internality, stability and globality are crucial for explaining human helplessness and depression.

The internal-external dimension refers to the extent to which an individual sees his or her life experiences being caused by something about himself or herself (internal attributions), as opposed to something about the situation (external

attributions). The stable-unstable attribution refers to the extent to which an individual perceives his or her life experiences being caused by nontransient factors (stable attributions), as opposed to transient ones (unstable attributions). The global-specific dimension refers to the extent to which an individual sees cause of his or her life experience as being present in a variety of situations (global attributions), as opposed to more circumscribed (specific attributions) (Peterson, C., Semmel, A., Baeyer, C., Abrahamson, L., Y., Metalsky, G., & Seligman, M. E., 1982).

Seligman (1990) defined optimistic attributional style as the tendency to attribute positive events to internal, stable and global factors and negative events to external, unstable and specific factors. Pessimistic attributional style, on the other hand, was defined as the tendency to attribute positive events to external, unstable and specific factors and negative events to internal, stable and global factors. Individuals with an optimistic attributional style are more resilient when faced with unfavorable events than individuals with a pessimistic attributional style (Abramson, Seligman & Teasdale, 1978).

Past studies have found that an individual's attributional style is linked to work-related outcomes such as work performance and turnover. Seligman & Schulman (1986) administered the Attributional Style Questionnaire (ASQ; Peterson et al., 1982; Seligman, Abramson, Semmel, & Von Baeyer, 1979) to insurance sales agents and found that attributional style for negative events correlated significantly with sales performance. Specifically, tendency to explain negative events with internal, stable, and global causes predicted lower sales performance. Agents who scored in the good (optimistic) half of attributional style sold 29% more insurance in their first year and sold 130% more insurance in their second year than did agents who scored in the bad (pessimistic) half of attributional style.

This finding of the relationship between attributional style and insurance sales performance was replicated in other countries. For example, Corr and Gray (1996) examined the relationship of attributional style and work performance among 130 senior male sales agents in a leading UK insurance company and found that attributional style was related to sales performance. Specifically, tendency to explain positive events with internal, stable, and global causes predicted higher sales performance. Further, Tsuzuki, Matsui and Kakuyama (2012) found that insurance

sales performance was related to attributional style among Japanese life insurance sales agents.

The purpose of the present study

The purpose of this study is threefold. First, the study aims to examine the relationship between the Big Five personality traits and sales performance among Japanese insurance sales agents. Majority of past studies done in the West have suggested that Conscientiousness and Emotional Stability predict job performance in general, and that Extraversion is related to good sales performance. However, research findings have not been totally consistent.

In the present study, it was hypothesized that all the dimensions of the FFM personality were related to sales performance. This hypothesis was proposed based on aforementioned Tanaka's (2009) description about typical decision-making processes of Japan's life insurance buyers. As illustrated by Tanaka, for majority of insurance buyers in Japan, their sales agent is the primary source of information and advice. Also, buyers do not typically have extensive knowledge and understanding about life insurance. Therefore, buyers' decision making to purchase insurance depends on whether they perceive their sales agent as trustworthy and kind. Buyers decide to follow their sales agent's advice and buy life insurance when they have built good rapport and trusting relationship with their agent.

Therefore, in Japan's life insurance sales, it could easily be speculated that personality factors of sales agents influence sales performance much more heavily than in other sales situations.

The study hypothesizes that sales performance among Japanese insurance sales agents is related not only to Conscientiousness, Emotional Stability and Extraversion that have been shown to relate to sales performance in past studies (Barrick & Mount, 1991), but also to Agreeableness and Openness to Experience.

Agreeableness was not consistently related to sales performance in past studies, but Hogan and Holland (2003) showed that when successful performance requires getting along with others, Agreeableness had some predictive value. In Japan's life insurance sales, buyers need to perceive their sales agent as kind and trustworthy (Tanaka, 2009). Thus, it is likely that higher levels of Agreeableness in sales agents

lead to higher sales performance.

Openness to Experience has been found to have little relationship with sales performance (Barrick & Mount, 1991; Barrick et al., 2001). However, in Furnham & Fudge (2008), Openness to Experience showed a positive correlation with sales performance. Individuals with high levels of Openness to Experience are likely to enjoy learning new information and, as a result, are likely to have extensive knowledge and information on life insurance. This may help in sales performance, as insurance buyers would appreciate the depth of their sales agent's professional knowledge and consider her advice as sound and trustworthy.

Hypothesis 1: All the five dimensions of the FFM personality are significantly and positively related to sales performance among Japanese life insurance sales agents.

Further, the study aims to examine whether findings of past studies regarding attributional style and sales performance (e.g., Seligman & Schulman, 1986; Tsuzuki, Matsui, & Kakuyama, 2012) would be replicated. Past studies in the West have consistently shown that attributional style is related to sales performance. Especially in the case of life insurance sales agents, they often experience rejection and indifference from prospective clients. Sales agents who attribute negative events with internal, stable and global causes would be too easily discouraged to continue their work.

Hypothesis 2: Optimistic attributional style would be related to sales performance among Japanese life insurance sales agents.

Finally, the present study aims to examine possible moderating effects of attributional style on the relationship between the FFM personality traits and sales performance. How would attributional style and the Big Five personality traits combine to influence sales performance?

It is difficult to change an individual's personality traits themselves, but attributional style is relatively malleable (Seligman, et al., 1988). By training and effort, attributional style can be changed and that change may help sales agents improve their sales performance (e.g., Proudfoot, Corr, Guest, & Dunn, 2009). Even

if a sales agent has some personality traits that may not be exactly advantageous for their job, optimistic attributional style may modify and complement the effect of personality traits on sales performance. Therefore, it was hypothesized that attributional style moderates the relationship between the FFM personality traits and sales performance.

Hypothesis 3: Attributional style moderates the relationship between the FFM personality traits and sales performance.

Method

Participants

Participants consisted of 224 Japanese sales agents working for a nation-wide life insurance company. All of them were female and their age ranged from late twenties to late seventies with a mean of 49.7 years ($SD = 9.77$). The length of sales experience on their present jobs ranged from 1 to 30 years with a mean of 10.7 years. Participants worked on a complex commission system that was determined by their performance but was complicated by changes in the rate of conversion based on the number and value sold by the participants over the last three months.

Measures

Personality Traits. The FFM personality traits were measured using the Japanese version of the Big Five Personality Traits Inventory (Wada, 1996). The inventory consists of 60 adjectives that assess Conscientiousness, Emotional Stability, Extraversion, Agreeableness and Openness to Experience. Participants were asked the degree to which each adjective applied to them on a one-to-five scale. This scale has been reported to have sufficient reliability and validity.

Attributional Style. A Japanese version of attributional style questionnaire (Tsuzuki, Matsui, & Kakuyama, 2012) was administered. This scale is based on Seligman's theory (e.g., Seligman, 1990) and majority of the items are based on the Attributional Style Questionnaire (ASQ; Peterson et al., 1982) with some modifications to adjust to Japanese settings. Reported coefficient alpha is .70, which is comparable to Seligman & Schulman's (1986) data.

The questionnaire consists of 12 hypothetical situations, six positive (e.g., “You apply for a position that you want very badly, and you get it.”) and six negative (e.g., You give an important talk in front of a group and the audience reacts negatively.”). Participants were asked to imagine the event happening to them and to fill in the most likely cause. They were then asked to rate the cause, on a one-to-seven scale, for internal (“7”) vs. external (“1”), stable (“7”) vs. unstable (“1”), and global (“7”) vs. specific (“1”).

The total score for attributional style was calculated as follows (Seligman & Schulman, 1986). First, the composite score for the six positive events, summing across internal, stable, and global dimensions, was calculated. Next, the composite score for the six negative events, summing across internal, stable, and global dimensions, was calculated. Finally, the total score was estimated by subtracting the composite score for the negative events from the composite score for the positive events. Thus, the total score for attributional style was higher to the extent that participants are “optimistic,” attributing positive events with internal, stable and global causes and negative events with external, unstable and specific causes.

Performance data. Performance was measured by the number of policies sold by participants for the last three months. The data was obtained from the company records.

Procedure

Participants were presented with a questionnaire consisting of the measures for the FFM personality traits and the attributional style and a few demographic questions (e.g., age, length of sales experience). They were asked to write their individual code number assigned by the company on the cover of the questionnaire so that their performance data could be obtained from the company records afterward. Participants were assured that their individual responses to the questionnaire would not be disclosed to the company. After completing the questionnaire, participants were asked to enclose the questionnaire into the attached posted-envelope and send it directly to the research team.

Results

Table 1 shows means, standard deviations and zero-order correlations for the FFM personality traits, attributional style, length of sales experience, and sales performance.

To test the main effects of the FFM personality traits on sales performance, correlations among the variables were examined. All of the FFM personality traits, i.e., Extraversion, Emotional Stability, Agreeableness, Conscientiousness, Openness to Experience, were significantly and positively related to sales performance ($r = .24, .22, .25, .29, .23$, respectively). This result was consistent with Hypothesis 1.

Attributional style was related significantly and positively to sales performance ($r = .21, p < .01$). Thus, “optimistic” insurance sales agents who attributed positive events to internal, stable and global factors and negative events to external, unstable, and specific factors were more successful. This finding supported Hypothesis 2.

The hypothesis pertaining to the moderating effect of attributional style was examined using hierarchical multiple regression analyses. In Step 1, the main effects of attributional style and each of the FFM traits were controlled by entering them in the initial step of a series of five regression analyses. In Step 2, the interaction term between attributional style and one FFM personality trait was entered in

Table 1
Means, Standard Deviations, and Intercorrelations of Research Variables.

	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8
1. Attributional Style ^a	2.38	3.04								
2. Extraversion	3.44	.65	.42**							
3. Emotional Stability	2.91	.67	.29**	.36**						
4. Agreeableness	3.57	.56	.34**	.40**	.36**					
5. Conscientiousness	3.11	.53	.32**	.44**	.30**	.57**				
6. Openness to Experience	3.03	.64	.33**	.59**	.32**	.34**	.53**			
7. Sales Experience ^b	10.7	9.51	.06	.11	.26**	.25**	.29**	.13		
8. Performance ^c	11.0	5.21	.21**	.24**	.22**	.25**	.29**	.23**	.45**	

Notes. $N = 224$ * $p < .05$. ** $p < .01$

a. Explaining positive events with internal, stable, and global causes and negative events with external, unstable, and specific causes. The higher the score, the more optimistic attributional style

b. Number of years of sales experience.

c. Number of policies sold for the last three months.

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each regression. The hypothesis was tested by examining the incremental gain in prediction (R^2) from Steps 1 to 2.

As shown in **Table 2**, the results revealed a significant interaction between attributional style and two of the FFM traits in predicting sales performance. One was Extraversion ($\Delta R^2 = .058, p < .01$) and the other was Openness to Experience ($\Delta R^2 = .056, p < .01$). Thus, the hypothesis of the moderating effect of attributional

Table 2

Results of Hierarchical Regression Analyses of Sales Performance on Personality and Attributional Style.

Steps	Variables added	R^2	ΔR^2	df	F	p
Step 1	Attributional style (A) ^a Extraversion (B)	.072				
Step 2	A x B interaction	.130	.058	1,220	14.72	.000
Step 1	Attributional style(A) ^a Emotional Stability (B)	.072				
Step 2	A x B interaction	.078	.006	1,220	1.539	.216
Step 1	Attributional style(A) ^a Agreeableness (B)	.080				
Step 2	A x B interaction	.081	.001	1,220	.329	.567
Step 1	Attributional style(A) ^a Conscientiousness (B)	.100				
Step 2	A x B interaction	.103	.003	1,220	.651	.421
Step 1	Attributional style(A) ^a Openness to Experience (B)	.073				
Step 2	A x B interaction	.129	.056	1,220	14.189	.000

Notes. $N = 224$.

^a Explaining positive events with internal, stable, and global causes and negative events with external, unstable, and specific causes. The higher the score, the more optimistic attributional style

Table 3
Correlations of the FFM Personality Traits to Sales Performance for
More Optimistic and Less Optimistic Sales Agents.

	Correlation with performance (r)	
	Sales agents with less optimistic attributional style (n = 112)	Sales agents with more optimistic attributional style (n = 112)
Extraversion	.39**	.03
Emotional Stability	.25**	.12
Agreeableness	.18*	.23**
Conscientiousness	.25**	.27**
Openness to Experience	.41**	.01

Notes. * $p < .05$, ** $p < .01$

style (Hypothesis 3) was supported for Extraversion and Openness to Experience.

To explore the nature of these interactions, participants were divided into two groups by a median split based on their scores for attributional style. The group that was higher on the score of attributional style was named as an “optimistic” group ($n = 112$), and the other was named as a “pessimistic” group ($n = 112$). The correlations between each of the FFM traits and sales performance were calculated for the optimistic group and for the pessimistic group separately.

As reported in **Table 3**, among those participants with less optimistic attributional style, Extraversion and sales performance were positively correlated ($r = .39$, $p < .01$). Among those with more optimistic attributional style, there was no significant relationship between Extraversion and sales performance ($r = .03$, *n.s.*).

Similarly, Openness to Experience and sales performance were positively correlated ($r = .41$, $p < .01$) among those individuals with less optimistic attributional style. On the other hand, among those with more optimistic attributional style, there was no significant relationship between Openness to Experience and sales performance ($r = .01$, *n.s.*).

Discussion

The FFM personality traits and sales performance

One of the aims of the present study was to investigate the relationship between the FFM personality traits and sales performance among Japanese life insurance

sales agents. The result showed that all the five personality traits were positively correlated with sales performance. Thus, higher levels of Extraversion, Emotional Stability, Agreeableness, Conscientiousness, and Openness to Experience were related to higher levels of sales performance measured by objective criteria, i.e., the number of policies sold during the last three months.

Conscientiousness was significantly related to sales performance ($r = .29$). This is consistent with past studies (e.g., Vinchur, Schippmann, Switzer, & Roth, 1998). As Conscientiousness is associated with a strong sense of purpose and persistence, individuals with high levels of Conscientiousness are thought to make good employees across occupations (Barrick & Mount, 1991). Thus, it was suggested that harder and more organized sales agents tend to achieve more sales.

Further, the finding that the magnitude of the correlation was largest for Conscientiousness than for other personality dimensions is also consistent with past studies done in the West (Barrick, Mount, & Judge, 2001). Therefore, this aspect of personality has been thought to represent the primary dimension for use in personnel selection (Furnham & Fudge, 2008).

Emotional Stability did have a weak but positive relationship ($r = .22$) with sales performance. This is generally consistent with past studies (e.g., Barrick & Mount, 1991) If an employee is highly anxious and insecure, he or she would unlikely be able to live up to his or her full potential at work.

Extraversion was also positively related ($r = .24$) to sales performance. This is consistent with Barrick & Mount's (1991) claim that Extraversion is a valid predictor for sales and management. Vinchur, Schippmann, Switzer, and Roth, (1998) also found that Extraversion was related to successful sales performance.

Majority of Japan's life insurance sales are made through home visits, and face-to-face interaction with customers constitutes a significant part of their job (Tanaka, 2009). Under these circumstances possessing traits associated with Extraversion is likely to be advantageous. Extraversion is associated with high energy and sociability, which would be helpful in taking initiative in building relationships with their potential customers and being assertive in convincing them to purchase their commodities.

Agreeableness was also positively related ($r = .25$) to sales performance. This

finding conflicts with Barrick and Mount (1991), who suggested that Agreeableness was not an important predictor of job performance. In the study of Furnham and Fudge (2008), Agreeableness was even negatively related to sales performance. Although the present finding appears to conflict with past findings, it may make sense considering the fact that Japan's life insurance sales are made predominantly through face-to-face interaction and that building rapport and personal trust with customers is critical for successful sales. Some researchers (e.g., Hogan & Holland, 2003; Hurtz & Donovan, 2000) have suggested that Agreeableness is likely to be related to successful performance in jobs that require interpersonal interaction, which is consistent with the present finding.

Openness to Experience was also related to sales performance ($r = .23$). This finding conflicts with Barrick and Mount's (1991) claim that Openness to Experience is related to training proficiency rather than job performance. However, the present finding is consistent with the finding of Furnham and Fudge (2008). Individuals with Openness to Experience tend to be creative and enjoy learning new things. They may be successful in devising new sales techniques or adapting their techniques to a wider range of clients (Furnham & Fudge).

Japanese insurance buyers generally depend on their sales agents for information and knowledge about insurance. If buyers perceive their sales agent as knowledgeable and well-informed, they would feel comfortable in deciding to purchase the life insurance from their agent. As individuals with Openness to Experience tend to enjoy obtaining extensive knowledge and learning new things, they are likely to gain trust as a knowledgeable professional from their potential customers.

Thus, all the five personality traits were significantly related to sales performance among Japanese life insurance agents. This suggests that effects of personality traits on sales performance are more prevalent in the present study than in past studies where, typically, only a few of the five traits showed significant relationships with sales performance.

Tanaka's (2009) description about Japanese life insurance sales may help in understanding possible reasons for such differences in findings between the present study and past studies. Japanese customers make buying decisions only when they

determine they can trust their agent as a kind person and sincere professional. The question of whether the sales agent can be trusted or not is always in the forefront of potential buyers' mind. They pay much attention to their agent's personality. This may account for the prevalent importance of the agent's personality in sales performance among Japanese life insurance sales.

Attributional style and sales performance

Attributional style was related significantly and positively to sales performance. Thus, insurance sales agents who attributed positive events to internal, stable and global factors and negative events to external, unstable, and specific factors were more successful. This result was generally consistent with past studies (e.g., Corr & Gray, 1996; Seligman & Schulman, 1986; Tsuzuki, Matsui & Kakuyama, 2012). Thus, insurance sales agents with optimistic attributional style performed better than those with less optimistic attributional style.

These findings seem to make sense considering situations in which life insurance sales agents find themselves. In life insurance sales, agents repeatedly encounter failure, rejection, and indifference from prospective clients. Therefore, sales agents are vulnerable to a variety of emotionally painful events. Consequently, the turnover rate among life insurance agents is very high in the States (e.g., Seligman and Schulman, 1986) as well as in Japan (Tsuzuki, Matsui, & Kakuyama, 2012). Under such circumstances, attributional style would exert strong influence on their sales performance. If sales agents explain their failures and frustrations with external, unstable and specific causes, that would help them buffer against excessive discouragement. Also, those agents with an attributional style that fully appreciates and savors successful events by explaining them with internal, stable, and global causes would be at advantage. Internalizing and generalizing success would increase self-efficacy and thus would be the key to continuous success.

Moderating effect of attributional style

This study examined the possible interacting effects between personality traits and attributional style on sales performance. It was found that attributional style interacted with Extraversion and Openness to Experience to impact on sales

performance. On the other hand, Conscientiousness, Emotional Stability and Agreeableness only had main effects on sales performance.

As shown already, Extraversion was positively related to sales performance. Thus, on the whole, the more extraverted a sales agent was the higher sales performance she was likely to achieve. However, moderating effects of attributional style on the relationship between Extraversion and sales performance was found. According to sub-group analyses, if a sales agent had an optimistic attributional style, the level of Extraversion did not have any impact on sales performance. This suggests that, even if someone is not an Extravert, with an optimistic attributional style, he or she is likely to perform as well as an Extraverted salesperson. It may be indicated that optimistic attributional style give less extraverted workers the boost necessary to be effective as a sales agent. It is also noteworthy that low levels of optimism did not cancel the positive effect of Extraversion on job performance.

Similarly, Openness to Experience was shown to be positively related to sales performance. Thus, on the whole, the higher Openness to Experience was, the better sales performance was. However, moderating effects of attributional style on the relationship between Openness to Experience and sales performance was found. According to sub-group analyses, if a sales agent had an optimistic attributional style, the level of Openness to Experience did not have any impact on sales performance. This suggests that, even if someone is not high in Openness to Experience, with an optimistic attributional style, he or she is likely to perform as well as a salesperson with high levels of Openness to Experience. It is also noteworthy that low levels of optimism did not cancel the positive effect of Openness to Experience on job performance.

These findings are noteworthy as they suggest caution in relying only on bivariate understanding between the FFM personality and sales performance. Although the FFM personality traits are related to job performance, the present findings suggest that the relevance of attributional style among workers should be considered. For example, if a sales person's Extraversion is low, learning to change attributional style may help boost job performance. As attributional style is changeable (Seligman, et. al, 1988), the findings may have some practical implications on training.

Further studies are needed to determine whether the present findings apply in other work environments. Would it be replicated with other jobs in Japan? Would this finding be replicated in other cultural settings? It would be desirable that future researchers examine more deeply the combined effect of attributional style and personality traits on sales performance.

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