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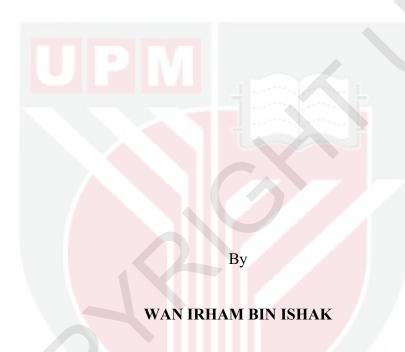
DISCOURSE STRATEGIES AND LINGUISTIC FEATURES OF LIFE INSURANCE SALES MEETINGS

WAN IRHAM ISHAK.

FBMK 2017 62

DISCOURSE STRATEGIES AND LINGUISTIC FEATURES OF LIFE INSURANCE SALES MEETINGS

By

WAN IRHAM BIN ISHAK

Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, in Fulfillment of the Requirements for the Degree of Doctor of Philosophy

March 2017

Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the Degree of Doctor of Philosophy

DISCOURSE STRATEGIES AND LINGUISTIC FEATURES OF LIFE INSURANCE SALES MEETINGS

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WAN IRHAM BIN ISHAK

March 2017

Chairman : **Professor Shameem Rafik-Galea, PhD**
Faculty : **Modern Language and Communication**

This study investigated the discourse of life insurance sales meeting, which has not received much attention from linguists, especially studies that utilise the discourse analysis approach. The aims of the study were to describe the structure of life insurance sales meeting and the use of discourse strategies and linguistic features in conducting this type of meeting.

The data of the study consisted of transcribed discourse of insurance sales meetings. This study was guided by the theoretical approaches of including life insurance structure of buying and selling interaction (Taylor and Woodside, 1980), discourse strategies (Hayashi, 1991; Coulthard et al., 1992; Stenstrom, 1994; Holmes, 2000; Tannen, 2007; Edu-Buandoh and Ahieley, 2012), linguistic features (Leech and Short, 1984; Ler 2005) and code-switching (Poplack, 1980; Ariffin and Rafik-Galea, 2009; Nil and Paramasivam, 2012). The analysis of the data was conducted qualitatively and quantitatively to examine the stages of life insurance sales meetings, discourse strategies, linguistic features and code-switching performed in these meetings. The stages of life insurance sales meeting were derived from the interaction between insurance agents and their clients, which was based on the framework of analysis by Taylor and Woodside (1980). In this analysis, observable stages that emerged from speakers' communication were discussed to explain the meeting stages. Evidence from the discourse revealed that the use of stages in the context of life insurance sales meeting was adhered to by most of the insurance agents. The findings also suggest that life insurance sales meeting stages depend largely on the individual agent and his or her client.

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The study concluded that the recorded life insurance sales meetings observed the five stages of sales meetings as proposed by Taylor and Woodside (1980). However, certain stages may recur depending on the ongoing interaction between the insurance agents and their clients. The data revealed that question, backchannel, repetition and small talk were the most prominent discourse strategies employed by the insurance agents in the sales meetings. The linguistic features, on the other hand, were mostly insurance related words and were quantitatively analysed based on the frequency counts of the lexical features. Lastly, implications for the study indicate that the actual meeting may be conducted differently to suit a particular prospect and context.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk Ijazah Doktor Falsafah

STRATEGI WACANA DAN CIRI LINGUISTIK DALAM MESYUARAT JUALAN INSURANS NYAWA

Oleh

WAN IRHAM BIN ISHAK

Mac 2017

Pengerusi   : **Profesor Shameem Rafik-Galea, PhD**
Fakulti   : **Bahasa Moden dan Komunikasi**

Kajian ini menyiasat wacana mesyuarat jualan insuran hayat yang belum mendapat perhatian penuh daripada ahli linguistic terutamanya kajian yang menggunakan pendekatan analisa wacana. Tujuan kajian ini ialah untuk menghuraikan struktur mesyuarat insuran hayat dan penggunaan strategi – strategi wacana dan ciri linguistic dalam pelaksanaan mesyuarat jenis ini.

Data kajian ini terdiri daripada wacana mesyuarat jualan insuran yang telah ditranskripsi. Kajian ini berpandukan pendekatan teori struktur interaksi pembelian dan jualan insuran hayat (Taylor dan Woodside, 1980), strategi wacana (Hayashi, 1991; Coulthard et al., 1992; Stenstrom, 1994; Holmes, 2000; Tannen, 2007; Edu-Buandoh danAhieley, 2012), cirilinguistik (Leech dan Short, 1984; Ler 2005) dan alih kod (Poplack, 1980; Ariffin dan Rafik-Galea, 2009; Nil dan Paramasivam, 2012). Data kajian telah dianalisa menggunakan kaedah kualitatif dan kuantitatif untuk memeriksa peringkat – peringkat mesyuarat jualan insuran hayat, strategi – strategi wacana, cirri linguistic dan alih kod yang dilakukan dalam mensyuarat. Peringkat – peringkat mesyuarat jualan insuran hayat diperolehi daripada interaksi di antara agen insuran dan klien mereka, yang berdasarkan rangka kerja analisis Taylor dan Woodside (1980). Di dalam analisis ini peringkat – peringkat yang dapat dilihat daripada komunikasi penutur – penutur telah dibincangkan untuk menjelaskan peringkat – peringkat mesyuarat. Bukti wacana mendedahkan bahawa penggunaan peringkat dalam mesyuarat jualan insuran hayat diikuti oleh kebanyakan agen insuran. Dapatan kajian mencadangkan bahawa mesyuarat jualan insuran hayat bergantung kepada agen terbabit dan klien beliau. Kajian ini membuat kesimpulan bahawa mesyuarat jualan insuran hayat mengikuti ciri – cirri peringkat mesyuarat jualan yang dicadangkan oleh Taylor dan Woodside (1980). Walaubagaimanapun, terdapat peringkat – peringkat yang berulang kerana dipengaruhi oleh agen insuran dan klien mereka. Data kajian mendedahkan bahawa

soalan, *backchannel*, ulangan dan *small talk* merupakan strategi wacana penting yang digunakan oleh agen insuran di dalam mesyuarat jualan. Ciri linguistic adalah perkataan berkaitan insuran yang dianalisa cirri leksikal menggunakan kaedah frekuensi. Akhir sekali, implikasi kajian ini adalah mesyuarat jualan sebenar dilaksanakan dengan cara berbeza mengikut prospek dan situasi.

ACKNOWLEDGEMENTS

I certify that a Thesis Examination Committee has met on 29 March 2017 to conduct the final examination of Wan Irham bin Ishak on his thesis entitled "Discourse Strategies and Linguistic Features of Life Insurance Sales Meetings" in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.U.(A) 106] 15 March 1998. The Committee recommends that the student be awarded the Doctor of Philosophy.

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This thesis was submitted to the Senate of the Universiti Putra Malaysia and has been accepted as fulfillment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

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Declaration by Members of Supervisory Committee

This is to confirm that:
- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) were adhered to.

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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

The quest for understanding the business communication side of salespeople and their potential buyers is crucial in determining between successful and less successful selling of products. In selling life insurance, personal selling approach is used to promote and sell insurance to potential buyers. What actually transpires in the communication between insurance agents and buyers of their products? There is keen interest to know more about the discourse between life insurance agents and prospects, language or languages used to promote and sell life insurance products and the linguistic and discourse strategies applied by both parties in their conversation (Taylor and Woodside, 1980; Ikaria, 2015). This is because salesperson and buyer discourse is a type of naturally occurring and spontaneous communication manifested by pragmatic aspects and also specific structure.

Interaction between salesperson and buyer in the process of selling life insurance is a type of business communication that encompasses stages or phases namely rapport building, exchange of information, persuasive attempts, close attempts and rapprochement (Taylor and Woodside, 1980). The communication between the salesperson and buyer is not always set on equal terms of exchange. Ikaria (2015) noted that salesperson and the buyer had to set and reset their objective through the use of language. This can be understood that interaction between salesperson and buyer will depend on the use of common language or languages and also the objective of such interaction. This phenomenon also applies to context of selling of life insurance. Insurance agents may need to use more than one language with the buyers depending on the purposes of talk and the interlocutors' preference for which language to communicate in.

In Malaysia, the insurance industry is growing at a very fast pace. It was reported that the life insurance industry experienced growth of 6.2 percent in 2015 (Leong, 2016). The number of persons covered by insurance policies was 12.5 million in 2015, which is an increase of 129,015 from 2014. This growth can be attributed to the increased level of awareness among Malaysians on the importance of having insurance protection (Leong, 2016).

Life insurance companies' core business is providing life insurance coverage to customers. Life insurance products are sold by insurance intermediaries. An insurance intermediary is defined as an individual or a company that assists customers in purchasing insurance. Insurance agents, insurance brokers, and financial advisers are insurance intermediaries (Cummins and Doherty, 2006). The

present research specifically focuses on one type of intermediary, which is the insurance agent.

It is important to consider the selling of life insurance as a business transaction communication. This is because selling life insurance involves at least two people (agent and buyer), and both parties act as sender-receivers of information. In personal selling, insurance agents engage in face-to-face communication with potential buyers, where personal contact allows the insurance agents to listen to their buyers' needs and offer products that meet those needs. Armstrong and Kotler (2011, p. 413) defined personal selling as personal presentation by a firm's sales force for the purpose of making sales and building customer relationships. Based on this definition, it can be deduced that the selling of life insurance products by insurance agents to potential clients is considered as personal selling. There are many elements that influence the process of personal selling, which include the seller, the buyer, the product, the situation, and the choice of language. Insurance agents are trained to be sensitive to these elements.

In Malaysia, English is widely used in insurance-related documents and also in other communication. Almost all insurance contracts and correspondences are in English, but in the process of marketing various insurance products, multiple languages are used by insurance agents to communicate with their customers. This is because the customers are multiracial and multilingual. The majority of Malaysians speak their mother tongue well and can speak one or two more languages. The insurance companies are aware that clients and potential clients are made up of different ethnic groups. Therefore, the insurance companies hire agents from various ethnic groups in order to better penetrate different market segments. This practice can be explained by referring to micro-factors governing code choice at the individual level for an employee (Lavric and Bäck, 2009, p. 126). These include dispositional, and situational factors. Dispositional factors can be understood as linguistic repertoire and preferences of an employee, while motivational factors include a speaker's psychological and interactional motives. Finally, situational factors that govern choice of language include aspects of topic, place, time, and medium of communication. Thus, the language of the client may be described as a situational factor that is one of the most important considerations in deciding the language to be used in a personal selling meeting.

In the United States, scholars have noted that personal selling is largely understudied (Stewart, 2006), although sales activities, which include personal selling, are very important for many business organisations. The most frequently researched theme in relation to personal selling is the investigation of the selling processes and techniques of salespeople (Williams and Plouffe, 2007). However, there is a dearth of investigation on communication between sellers and buyers in personal selling. Furthermore, there appears to be a dearth of studies which have investigated personal selling in the insurance industry, especially in multilingual contexts.

There are many ways of marketing insurance products. However, insurance agents are specifically employed to personally sell life insurance products to prospects. Meredith (2010) points out that personal selling is the cultivation of a business transaction through a communicative process between a seller and a buyer. Personal selling is, in essence, an interpersonal persuasive communication act that typically involves face-to-face interaction. It is important to note that insurance agents engage in face-to-face communication with their prospects (potential customers) in the process of selling life insurance products. In the context of Malaysia, personal selling involves the use of multiple languages, various discourse features, and strategies, which include local code-switching involving English and Malay.

1.2   Statement of the Problem

This study, which investigates the discourse and linguistic features of insurance sales encounters, falls under the umbrella of business communication and sociolinguistics. The study has implications on business communication because it examines the stages of communication, the transactional communication and negotiation between life insurance agents and clients. In addition, it also examines the discourse strategies and linguistic features employed by insurance agents in conducting personal selling meetings with clients. The findings obtained have implications in the planning and designing of training modules for professional practice.

Moreover, in Malaysia, the nature of the communication situation in Malaysia is one where a speaker may speak two or more of several languages, which include English, Malay, Chinese dialects, and Tamil. There are many reasons for speakers to switch languages in communication (Ariffin and Rafik-Galea, 2009, p.15) such as to signal social relationships, to signal language preference, to obviate difficulties, to frame discourse, to convey cultural-expressive message, to dramatize key words, to maintain the appropriateness of context, to show membership and affiliation with others and to reiterate messages. Other functions of code switching include to indicate indirect refusal in a business workplace (Chen, 2014), bargaining tool in market in Kenya (Erastus, 2003) and a cooperation strategy in sales personnel and customer interaction in Kiambu county, Kenya (Ikaria, 2015). In relation to this study, there is a tendency for the speakers (insurance agents and prospects) to code-switch during the insurance sales talk because these interlocutors have the goal to sell and buy life insurance products (communicative intent) and as bilinguals code switching occurs naturally among bilingual speakers (Ariffin and Rafik-Galea, 2009, p. 15; Wardhaugh, 1998, p. 103).

Code-switching is viewed as a purposeful activity where speakers do so because of its functions and intentions related to this behaviour (Gumperz, 1971; Myers-Scotton, 1983; 1988; 1989; Hoffman 1991). Based on this premise, this study investigated how speakers used code-switching as a discourse strategy to realize their communicative intents and use it to perform certain functions in sales talk.

Furthermore, Malaysian English is widely used in the business context in Malaysia (Paramasivam, 2007; Nair-Venugopal, 2001, Morais, 1998; Attan, 1998). Another research finding by Nair-Venugopal (2003) reveals that Malaysian English is also being used in workplace communication because of identity marking and solidarity among Malaysians, and for communicative efficiency in discussing work-related topics. While English is the main language of business, there is a need to study the context of selling a product or service because language preference of sellers and buyers in conducting business may be influenced by a number of factors, such as when selling life insurance products as Malaysians in general use their mother tongue to communicate.

Communication involves the use of language and language of communication consists of specific features and when people communicate they use specific strategies to convey their discourse intentions. Thus, this study investigates the use of discourse strategies and linguistic features in insurance sales encounters. It seeks to understand how insurance agents use diverse discourse strategies and linguistic features in conducting sales meetings with their prospects. It specifically focuses on insurance sales encounter because there has not been any exploratory or discourse analysis of the language of insurance sales talks in the context of personal selling of life insurance products in order to identify, analyse, describe and document linguistic features and discourse strategies that transpire. Marcella and Davies (2004) highlight that use of language in marketing process is significant, thus, there is a strong need to investigate the use of English and other languages in the process of promotion and persuasion of services. In relation to this study, selling life insurance requires the insurance agents to verbally communicate with their prospects; there is a very practical reason for sellers of insurance to be proficient in the English language and also local languages so that they can effectively perform their jobs.

Much of the academic study on insurance have been conducted by economists, business and finance researchers (Wang and Peng, 2016; Banerjee, 2013). Recently, the interest to investigate insurance studies has escalated. It has attracted researchers from sociology, socio-legal studies and criminology (Baker and Simon, 2013; Cummins and Doherty, 2005; Ericson and Doyle, 2003; Ericson and Doyle, 2004a; 2004b; 2004c). In Malaysia, studies on sales talk were conducted on leadership style among life insurance agents (Ho et al, 2009), personality factors of takaful agents on sales performance (Salleh and Kamaruddin, 2011), efficiency in life insurance industry in Malaysia and Brunei (Md. Saad, Idris and Edzalina, 2011), and pricing practice in non-life insurance (Cheong, Jemain and Ismail, 2008). The reviewed studies had mainly focused on the human resources and underwriting of insurance industry and none appear to have investigated the discourse of insurance sales talk. Therefore, this study investigates the discourse of insurance sales talks in Malaysia which has received scant attention.

The discourse of life insurance sales meeting is a type of business interaction that encompasses a linguistic activity where services are sold for example medical or education insurance. The way language is used in sales talk can facilitate or act as a

barrier in a successful business communication. At present, the literature on sales talk is limited to identification of selling techniques that are critical success factors in the banking industry (Jaramillo and Marshall, 2004), use of verbal strategies to manage rapport in handling customers' buying objections (Campbell, Davis, and Skinner, 2006), buyer and seller behaviour at a swap meet (Belk and Wallendorf, 1988), retail salespeople's knowledge structures and their performance on the sales floor (Sharma, Levy, and Kumar, 2000), and the structures of communication in buying and selling in multilingual Europe (Ehlich and Wagner, 1995). Drawing and reviewing past studies, there is a lack of studies that investigate insurance sales talk from the discourse perspective and a literature search also reveals scant studies on life insurance sales talk although there have been studies of sales talk in general.

The insurance industry in Malaysia falls under the jurisdiction of Malaysia's Central Bank, and rules state that insurance companies can only hire Malaysian citizens or residents with permanent resident (PR) status as insurance agents (Bank Negara Malaysia, 2003). Since Malaysia is a multicultural and multilingual nation, it can be assumed the workers in the insurance companies can speak two languages or more. The employees of insurance companies, especially the insurance agents, are required to sell insurance products to prospective clients who speak at least two languages namely their mother tongue and English. The insurance companies operating in Malaysia need to understand communication style based on ethnic groups and the context of communication where these two factors can be used to understand communication in Malaysia (Bakar, Walters and Halim, 2014). In order to effectively reach customers and sell insurance products, the workforce (insurance agents) need to realize that their prospective clients can communicate in more than one language. In addition, to become an insurance agent in Malaysia, one needs to pass five subjects in Sijil Pelajaran Malaysia including mathematics, English and three other subjects such Malay, history and science (Abidin, 2008). Thus it is clear that the insurance companies require their agents to be able to converse in at least two languages, Malay and English as possessing good communication skills may positively affect sales of insurance products.

Moreover, there is a lack of understanding of the macro structure of sales meetings and the discourse strategies, language use, and code-switching strategies during sales communication in the context of the insurance industry. Therefore, this study examines sales encounters in life insurance personal selling meetings.

Marketing of life insurance products is becoming more competitive in Malaysia due to the availability of similar life insurance products in the market. Life Insurance Association of Malaysia (LIAM) reported that there is still a big gap in life insurance coverage in Malaysia and this had led Bank Negara Malaysia and the industry to increase the insurance penetration rate (Leong, 2016). Therefore, there are still potential consumers who insurance companies must find ways to reach. The process of selling and marketing is getting more difficult as there are many insurance companies and different types of insurance cover to choose from. It is evident that in order to push for more market share in the life insurance business, innovative

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solutions must be found in order to reach the other 57 percent of the Malaysian population who do not already own a life insurance policy and this requires the insurance industry to develop better sales communication skills and competencies.

This present study will examine how factors such as backchannel, interjection, questions, repetition, small talk and code-switching contribute to the understanding of insurance sales encounters between life insurance agents and their clients. There is a need for investigation of these factors, which can help to increase the success rate of dissemination of information and persuasion in sales communication, especially in insurance organisations. The lack of research in the bilingual context of business communication reveals the need and importance of research into the areas of discourse strategies, linguistic features, and code-switching in the competitive world of the insurance industry.

The mapping of the structure of insurance sales encounters with the discourse aspects (discourse strategies, linguistic features, and code-switching) has been given very little attention by researchers. This study, therefore, examines insurance sales talk to better understand the elements that transpire in the talk in the particular discourse strategies, linguistic features, and code-switching employed by the participants. The findings of this study can help insurance agents, insurance companies, and languages for specific purposes trainers to improvise their training.

1.3   Purpose of the Study

The present study aimed to investigate the discourse of personal selling of insurance agents by first examining the structure of personal selling and proceeding with the discourse strategies and linguistic features of the personal selling discourse. The purpose of analysing authentic discourse was to describe how different insurance agents communicated with their potential buyers in personal selling of life insurance. The focus is the examination of discourse strategies and linguistic features in insurance sales encounters. The structure of the authentic discourse must first be described because it provides for the analysis of the strategic use of language. The samples of discourse were taken from nine insurance agents, who interacted with their potential buyers during personal selling meetings. The five stages of personal selling are opening, exchange of information, persuasion, closing, and rapprochement (Taylor and Woodside, 1980).

The specific objectives of the study were to:

a.   describe the structure of personal selling in insurance sales encounters,
b.   examine discourse strategies and linguistic features used in insurance sales encounters,
c.   examine code-switching in insurance sales encounters.

1.4   Research Questions

The study aimed to find answers to the following questions:

  a. What are the phases/stages of personal selling talk in insurance sales encounters conducted in English and Malay?
  b. What are the discourse strategies used in the different phases/stages of insurance sales encounters conducted in English and Malay?
  c. What are the linguistic features used in the different phases/stages of insurance sales encounters conducted in English and Malay?
  d. How is code-switching used in each stage of insurance sales encounters and what functions do they play?

1.5   Significance of the Study

This study aimed to investigate the discourse of personal selling of insurance agents by examining the discourse features and strategies used in insurance agents' sales communication. The findings of this study can make contributions to the area of business communication which will be of significant importance to researchers, business communication practitioners and insurance organisations in Malaysia.

Leong (2016) reported that life insurance market penetration was still low in Malaysia, it can be seen that the insurance industry can be further expanded to cater for consumers' demands for life and health insurance products. It is predicted that more insurance agents will be employed to sell life and health insurance products as Malaysians prefer to buy insurance from insurance agents (Chin, 2016). Hence, the findings of this study which investigates features of insurance sales talk can contribute to personal selling communication between insurance agents and prospective buyers. The findings can be useful for understanding the nature of communication in personal sales, specifically the communication strategies used and the occurrence of elements of bilingualism in the seller-buyer interactions.

In addition, the findings can be used to develop training programmes for the insurance industry to enhance the training of insurance agents. The study can also contribute as a needs analysis study in the area of English for specific purposes where it has identified the training needs of insurance agents particularly in the area of rapport building.

1.6   Scope and Limitations of the Study

The study focuses on investigating talks that occur between life insurance agents and their prospective buyers during face-to-face meetings to sell life insurance products. This study covers personal selling meetings that involve the insurance agents and their clients.

The limitation of this study is in the sample of personal selling meetings used whereby only 10 meetings were deemed suitable for analysis. They are life insurance sales meetings and the researcher was required to obtain permission before he could observe and record the meetings. This limitation is unavoidable as discourse analytical research is interpretive in nature. Furthermore, this type of research requires a lot of time and effort to manage the data from recording to final transcription of text.

This study specifically identified insurance agents who responded positively to the researcher's request to conduct his study. In the case of obtaining consent from the prospective buyers, the researcher sought the permission of the insurance agents to approach their potential buyers to obtain their consent before any audio recording was conducted. In addition, the study relied on audio-recording of personal selling meetings between insurance agents and their potential clients.

The study focused its investigation to the discourse features and strategies used by insurance agents' business communication in the sales meetings with prospects. This is because sales meetings are considered an important aspect of external communication.

1.7   Definition of Terms

The important terms used in this study are defined below.

Code-Switching

Code-switching may involve single words, phrase or whole sentences (Grosjean, 2008). The switches are generally categorized according to the syntactic arrangements of the switches such as intra-sentential switching, inter-sentential switching and tag switching (Poplack, 1980). The language switches investigated were between English and Malay.

Conventional Insurance

The fundamental design of an insurance contract is that it is a shared cooperation between two parties to protect one of them from unforeseen future financial loss. Conventional insurance's main viewpoint is to decrease the risk. An insurance agreement lowers the risk of loss because of accident or ill-fated circumstances (Hussain and Pasha, 2011).

Discourse Strategies

Discourse strategies are communication strategies employed by speakers in order to ensure that their messages are correctly conveyed to the listeners (Villaume and Cegala, 1988; Tarone, 1978; Taylor, 2002; House, 2009).

Insurance Agent

An insurance agent is a person who is employed by an insurance organization to be its representative to sell insurance products. An insurance agent must pass all required examinations and receive certification from the Malaysian Insurance Institute (Bank Negara Malaysia). In this study, an insurance agent was someone who sold conventional and/or 'takaful' life insurance products.

Life Insurance Sales Meeting

In the context of this study, life insurance sales meeting is a gathering involving two parties namely the insurance agents and their prospects. Life insurance sales meeting is initiated by the insurance agents. The aims of this meeting are to inform and persuade the prospects to buy life insurance product(s). There are five stages of life insurance sales meeting which include rapport building, exchange of information, persuasive attempt, close attempt, and rapprochement (Taylor and Woodside, 1980). The location of a life insurance sales meeting is usually determined by the prospects.

Linguistic Features

Leech and Short (1984) categorize linguistic features of written text into four namely lexical, grammatical, figures of speech and cohesive devices. This study analyzes spoken discourse and two relevant categories of linguistic features (lexical, grammatical) are employed in the analysis.

Personal Selling

Personal selling is a type of selling that involves a two-way flow of communication between a buyer and seller, intended to influence purchase choice of a person or group (Kerin, Hartley and Rudelius, 2015, p. 445).

Personal Selling Meeting

Personal selling meeting involves face-to-face meetings between the seller of the product and the customer. The sellers promote the product or service through their specific product knowledge, appearance and attitude. The aims of the meeting are to inform and promote the customer to buy a product.

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Prospect

A prospect is a person with the means to purchase a product, the power to buy, and the willingness to listen to a sales message (Nickels, McHugh and McHugh, 2012, p. 438). A prospect, in the context of this study, is an individual who has the intention to buy a life insurance product.

Takaful

Takaful is derived from the Arabic verb "kafala" that means to take care of one's need. Thus, the term "Takaful" is defined as the pact between at least two parties agreeing to mutually guarantee one another in the occurrence of a loss, as a consequence of being affected by a misfortune (Malaysian Takaful Association, 2016).

1.8   Thesis Outline

Chapter 1 explains the background of the study that explicates the gap in the research on discourse strategies and linguistic features that justifies the present study. The introductory part presents a clear description of the business of life insurance in Malaysia, business communication of selling life insurance and language situation in Malaysia with regard to languages used in sales talk. This provides an account of the linguistic repertoire of the speakers which could explain the choices of language that they use in sales talk. This chapter also presents the statement of the problem, the purpose and the significance of the study. In addition, this chapter also presents the research questions that function as a guide to the investigation of the problem. The scope of the study and theoretical approaches that direct the study are also discussed.

Chapter 2 presents a review of the related literature of this study. The literature is reviewed in three parts. The first part reviews on aspects of insurance industry. It describes types of life insurance available, the concept of service encounter, concept of personal selling, stages of personal selling, sales people, prospect and review of discourse on sales. The second part reviews types of discourse strategies and linguistic features in talks. The third part discusses theoretical framework that guides this study.

Chapter 3 explains the research design and methodology of the study. In addition, the theoretical and conceptual frameworks which are used to guide the study are discussed. The participants, sampling and instruments used are explained and data collection and data analysis procedures are given in depth explanation.

Chapter 4 reports and discusses on personal selling stages of life insurance sales meeting, discourse strategies, linguistic features and code-switching employed in life insurance sales meeting.

Chapter 5 provides the conclusion and offers a framework of life insurance sales meeting that is derived from the finding. The thesis ends by presenting the sociolinguistic implications of the research finding and recommendations for further research.

1.9 Chapter Summary

This chapter has provided the research problem and stated the objectives that guided this study. The following chapter presents a review of relevant literature and also explains on the theoretical foundations of this study.

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