LANGUAGE ALTERNATION IN THE
“CLOSING PRESENTATION”
OF LIFE INSURANCE SALES TALK

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Abstract

Sales talk is recognisable as a type of goal-oriented interaction with its specific structure, set of roles, and patterns of language use. In a multilingual society, sales talk between the sales person and the customer often displays alternation of languages by either party as the conversation proceeds. This study examined language choice and code-switching also known as language alternation, as communication resources in the sales talk by life insurance agents when talking to their clients, during the stage known as the “closing presentation”. Through a self-report questionnaire, a follow-up interview, and a recorded conversation between an agent and a client, insurance agents’ preferences regarding the language(s) they use in the closing presentation stage of the sales talk and the reasons why the language(s) are preferred were examined. The findings show that the life insurance agents’ choice of language is dependent on factors such as the language used by the client, the specific insurance product being presented, and the perceived background of the client. Furthermore, examination of the actual conversation between an agent and a client found language alternation being used by agents for both building rapport and distancing, and signalling change in footing.

KEYWORDS: LANGUAGE ALTERNATION, LANGUAGE CHOICE, CODE SWITCHING, INSURANCE SALES, SALES TALK, ‘CLOSING PRESENTATION’

Introduction

It has been said that “a salesperson’s skills in closing a deal is an art as well as a science” (Wan Irham & Rafik-Galea, 2010). While it is difficult to determine whether scientific rigour or artistic talent is more important in sales, one can fairly assume that the salesperson’s success must depend on his dialoguing skills, that is, his ability to accomplish his goals through conversation with the customer. Talk in a sales or service encounter is a goal-oriented interaction where both seller and customer negotiate to accomplish interactional goals that entail an exchange of “information or goods” (Ventola, 2005, p.19). How both seller and customer pursue their goals using language has been a point of interest to researchers and communication practitioners alike. In a multi-lingual society such as Malaysia where the people speak more than one language, choosing to use one language over another and code-switching, also known as “language alternation” (Gafaranga, 2000, p. 66; Nilep, 2006, p. 1; Tsiplakou, 2009, p. 363) within a conversation is a common occurrence in daily communication. The use of language alternation to accomplish interactional goals is explained in sociolinguistic theory as a practice that is socially and culturally motivated (Fishman, 1965; Goffman, 1981; Gumperz, 1982, Nilep, 2006). When used in sales talk between multi- or bilingual participants, language alternation is expected to perform strategic functions towards the achievement of communicative purposes, considering the strong goal-oriented nature of the sales interaction.
This study examined language alternation in sales talk in a particular sales interaction, that is, the talk between life insurance agents and their clients in the context of multilingual Malaysia. More specifically, it focused on the use of English and the Malay language within the stretch of talk known as the “closing presentation” stage in life insurance sales.

Language alternation in socio-cultural linguistics: Language choice and code-switching

Language alternation comprises of both language choice and code-switching (see Nilep, 2006). Language choice is commonly known as the use of a language over another when communicating with people with a shared repertoire of languages. In socio-cultural linguistics, research highlights the social motivations of language choice and the effects choice of particular languages has on social interactions, as well as the factors that affect choice of language. Code-switching, on the other hand, can be defined as language choice within an ongoing interaction: “the use of more than one language in the course of a single communicative episode” (Heller, 1988, in Nilep, 2006, p.16). In natural conversations, it is difficult to stop the occurrence of code-switching as a speaker holds the decision to use a particular language in an interaction and will make use of linguistic resources from another language or language variety within the same episode of talk.

Theories of language alternation has mainly focused on speakers’ motivations or reasons for alternating between languages, the forms and patterns of language alternation, and most importantly, the role played by this linguistic behaviour in performing social acts. Bell (1976) introduced a bilingual model of communication where speakers have to choose a common language within their shared repertoire to be used as the channel for their communicative purpose. This choice is influenced by many factors such as mutually understood language, and the relevance to the speech event that forms the context of interaction. Fishman (1965) in posing the question “who speaks what language to whom and when?” outlines three factors controlling language choice; which are group, situation, and topic. Language choice is affected by one’s group membership motivations. It is not uncommon to observe a person speaking different languages to different groups of people (colleagues, family, etc), as social groups have their own accepted ways of speaking. Furthermore, use of language is affected by situational variables that include participants who may be present, the physical setting, the topics and functions of discourse, and the style employed (Goffman, in Fishman, 1965). These aspects of situation may provide useful information on certain uniformities in language choice on particular social occasions and may indicate relationship quality between participants such as intimacy, informality, and equality. Finally, according to Fishman (1965), the topic of a conversation influences the choice of language, in that certain topics are better communicated in one language than in another, especially in multilingual contexts. Topic influence where speakers show preference for discussing a topic in a particular language, such as a speaker talking about topic x in language X and not language Y, may have several explanations. It could be that language X is the language in which they have been trained to deal with the topic, or the speakers may lack the specialised vocabulary for a satisfying discussion of topic x in language Y, and it is seen as strange to discuss topic x in language Y.

While Fishman’s conception of language alternation within the domains of group, situation and topic is insightful, more recent reviews of the functions of language alternation have developed with regard to the role of language alternation in social interaction. Language alternation has been found to play important roles as marking identity (Bailey, 2007) and social negotiations (Myers-Scotton, 2000). It
plays a variety of contextualising functions such as shifting conversational footing, performing face
work and politeness functions, as well as indicating shifting positions and alliances of speakers
(Tsiplakou, 2009) within an ongoing interactional event or episode. Language alternation is regarded
as “skilled performance” (Myers-Scotton, 1995, p. 74) by speakers as they engage in interactions
towards achieving their goals.

Language alternation is this sense is similar to other linguistic and paralinguistic features of discourse
used by speakers as resources while going about the business of managing and accomplishing their
interactional goals. The use of language alternation as a strategy is highlighted by Poplack (2000) as
he asserts that “code-switching may be used as a discourse strategy to achieve certain interactional
effects at specific points during a conversation” (p. 254). This formulation of language alternation as
(semi)deliberate or (semi)conscious action is fundamental in the investigation of such behaviour in a
highly goal-oriented type of interaction that is the sales talk.

Language choice and code-switching in business discourse

Past research on code-switching has discovered its various functions in interactions. Ayoola (2009)
discovered that code-mixing and code-switching were employed in haggling exchanges at meat
markets in Lagos. English, Pidgin and Yoruba were generally used in transactions and there were
instances of mixed use of languages. It can be seen that code-switching and code-mixing in the
unique linguistic context of Lagos meat markets played a role in enabling the speakers to meet at a
common linguistic boundary where non-Yoruba speakers and Yoruba speakers are comfortable. In
addition it was also discovered that modern Yoruba speakers refused to master their mother tongue
and because of that they used English and the speakers used foreign expressions especially English
because they found it fashionable and stylish.

In the business institutional context, Prego-Vazquez (2007) study demonstrated that code-switching
from Galician to Spanish occurred in conversations between an employee of a utility company and
her customer. It was found that the employee used code-switching in order to achieve her
interactional goal that is to resolve the customer’s queries and problems. The employee and her
customer both shared the values assigned to code-switching as a personalisation and objectivisation
resource. The values also helped the participants to gradually co-construct a fluid hybrid macro-frame
that is both personal/professional and conversational/institutional, that Prego-Vasquez (2007) viewed
as ideal for resolving the problems posed by the customer.

Barredo (1997) points out that code-switching occurred in informal conversations among Basque-
Spanish bilinguals. The switches are linguistically motivated where the speakers switch to Spanish
when there is a lack of lexical items in Basque. Code switching is also used to smooth over negative
connotations or unpleasant situations, and it is also used to convey humour and irony. Spanish is also
used to reinforce or reject what has already been said, as well as used as a strategy to maintain a turn
in conversation.

On language choice in business, (Frederiksson, et al., 2006) investigated what language was used as a
common corporate language in multinational corporations and they found that international business
communication is conducted in a known lingua franca – English. However, the authors noted that the
use of language in the multinational company was also influenced by the type of business, where in
more traditional businesses German was used more often and in “newer” businesses such as in
telecommunications, English was used. In addition, age was also a factor in choice of language
among employees. The supremacy of English as a lingua franca in international business exchanges
is generally accepted as a fact (Fredriksson, Barner-Rasmussen & Piekkari, 2006, p.406).

In Malaysia, studies on code-switching in business transactions have revealed that participants switch
languages for a variety of reasons. Ting and Lau (2001) in their study on language use of shop
attendants at a photo shop in Sarawak discovered that code-switching from a local language to
English was employed in the conversations between the shop attendants and the clients. The reasons
were: to suit customer’s language mainly due to ethnicity, to suit customer’s language preference,
and to cater for inadequacy of local languages’ lexicon to complete the transaction.

Rafik-Galea and Md Salleh (2003) studied language choice and empowerment in Malaysian
corporate communication and they discovered that English functioned as the unmarked language of
internal and external written and spoken communication among Malaysian corporate communication
practitioners. In addition, the authors also discovered that the Malay language was the unmarked
language of written and oral communication among corporate communication practitioners. In
another study on email communication at the workplace, Hadina and Rafik-Galea (2005) discovered
that English was widely used in manufacturing organisations and they also found that code-switching
between English and Malay constantly occurred in internal email communication.

The survey of selected past studies on language choice and code-switching in a range of business
contexts have highlighted the important role of code-switching and language choice in not only
facilitating business transactions but also ensuring efficiency in business. While some of the studies
sought to provide a macro picture of language choice as determined by the broader socio-political
structure, such as which language is the lingua franca, or whether the use of a particular language is
more common , other studies looked more closely at interaction to explain the pragmatic functions
of the alternating of languages within conversations.

The current study sought to examine both language choice and code-switching of a particular
business discourse, that is, the sales talk between insurance agents and their clients.

**Life insurance sales talk**

Sales talk is recognisable as a type of goal-oriented interaction with its specific structure, set of roles,
and patterns of language use. However, while sales talk displays a generic form, there are
nevertheless subtypes within this generic type that are clearly distinct from one another. For example,
talk between a seller of a vacuum cleaner and the customer will likely be differently structured and
managed compared with talk between an insurance agent and his client. Unlike the vacuum cleaner
sales situation, life insurance sales involve talking about sensitive matters such as illness and death
that might be taboo in certain cultures, and hence requires ability to utilise face-saving strategies such
as indirectness and other means (see Brown & Levinson, 1987). Raising and discussing such
sensitive subjects, while difficult, are a necessary part of an agent’s professional responsibility in
conducting the insurance consultation-cum-sales session. The insurance agent is expected to be
skilled in relational and face work as he tries to obtain personal information related to the finances
and health situation of the client, points out lacks in the client’s financial protection, and persuades
him or her to buy an insurance product, all of which require a high level of tact.

In the context of the study where both agents and clients speak more than one common language, the
choice of language and code-switching during interaction become yet another communication
resource, apart from the linguistic resources available to the agent when carrying out his professional task of selling. How this resource is used is the interest and focus of this study.

Research questions

The objective of the study was to examine insurance agents’ language choice and their use of code-switching between English and Malay in the sales interaction, at the closing presentation stage between life insurance agents and their clients. Two research questions are relevant to the study:

1. What are agents’ self-reported reasons for choosing to use particular languages when interacting with their clients?
2. How is language alternation used by agents as a resource to structure and manage the interaction?

The study combines both survey and interview data, and excerpts from a recorded conversation between an agent and a client to examine the use of language alternation in life insurance sales talk.

Method

Data were collected using two different methods. First, a questionnaire was distributed among life insurance agents located in the northern and central states of Malaysia through the researchers’ personal contacts. The questionnaire contained questions asking the respondents about language choice in the insurance industry as well as in their own practice. A total of 56 responses were obtained. Second, four of the agents known to the researchers were interviewed to obtain further information about their language preferences when meeting with clients. Third, a single conversation during the “closing presentation” stage between an insurance agent and a client was audio-recorded to provide further insight into the functions of language alternation employed by the agent in the interaction.

The respondents

The respondents of this study were both part-time and full-time life insurance agents representing both the conventional and takaful (Islamic-based) organisations. All the agents belong to the Malay ethnic group. The age range of the agents was 19 to 54 years and there were more male agents (57%) than female agents (43%). The agents had varied academic qualifications which are the high school certificate (19.6%), diploma (35.7%), bachelor’s degree (37.5%) and master’s degree (7.1%). Out of the 56 respondents, 64.3% worked as full-time agents while the remaining 35.7% were part-time agents.

Context of the study

The language context: Need versus preference

In Malaysia, the position of English as the language in the private sector domains of corporate business and industry, banking and finance commerce is undisputed Nair-Venugopal (2000). The
language of the insurance industry, as with the language of any other business in Malaysia, is English. This means that all official texts such as letters, legal documents, policy statements and managerial communications are in English. On the other hand, the Malay language, also known as *Bahasa Malaysia* (Malaysian or Malay language) is the national language and therefore the language of the government, public service, and communication among the people of various ethnic and linguistic backgrounds Gill (2005, p. 244-249) What is pertinent to the study is that the people of Malaysia are multi-racial and the majority of them multi-lingual (bilingual at the very least), and hence, a variety of languages are widely spoken in formal and informal situations. Most Malaysians speak both Malay and English, as these are compulsory languages taught in school, apart from Malay being the language of instruction in all fully government-funded schools. Thus, in most interactions between individuals in Malaysia who share more than one language, code-switching is not an uncommon phenomenon. Among the educated in the urban area, the people are comfortable speaking Malay and English. In this study, we are interested in looking at language choice and code-switching that occur not because of need (in the sense that one language is chosen in order for communication to happen) but rather by choice, in the case where both parties are conversant and comfortable in using two or more shared languages; hence the notion of choice as preference (see Myers-Scotton, 1995).

The activity: The closing presentation stage of sales talk

An insurance agent’s job is to provide consultation to the client on his or her insurance needs and to recommend suitable products. While insurance companies would like to emphasise the ‘consultation’ aspect of the agent-client talk, one cannot deny that the sales aspect drives most of the agent’s communication, as the remuneration of the agent is contingent upon his meeting his sales target. Selling insurance basically involves several stages of communicative work, all of which the agent has been duly trained to carry out upon taking up the position. The major steps in personal selling that are also used in insurance personal selling include prospecting (looking for a potential buyer, usually through referrals), pre-approaching which include setting appointments with potential buyers, delivering the closing presentation, overcoming objections and following up with other necessary communications (Kotler & Keller, 2012). The closing presentation is the highlight or the most important link in the sales communication chain as opportunity to sell resides in this stage Moncrief & Marshall (2005, p.15-17).

The closing presentation is the stage where the agent gets the chance to present the product and persuade the client to buy, resulting in the final accomplishment of “closing the deal”.

Based on information provided by an agent trained in this standardised approach to selling, the closing presentation is said to be made up of several stages known as the opening, the presentation, the handling of objections or answering of questions, and closing the deal stages. Table 1 below shows the general structure of the closing presentation. In each stage there appears to be almost a standard discourse that insurance agents are expected to employ.

Table 1: Structure of the closing presentation

<table>
<thead>
<tr>
<th>Stages</th>
<th>Purpose/Goal</th>
<th>Example (Translations in brackets)</th>
</tr>
</thead>
</table>

Language alternation in the “closing presentation” of life insurance sales talk

<table>
<thead>
<tr>
<th>Opening/preliminary</th>
<th>To greet, to create a friendly atmosphere</th>
<th>“Assalamualaikum, apa khabar? Terima kasih kerana sudi meluangkan masa.” [Greetings, how are you? Thank you for giving your time.]</th>
</tr>
</thead>
<tbody>
<tr>
<td>The presentation</td>
<td>To obtain client’s risk profile, to present information (structure, policies, benefits, etc) about the insurance products, to advise client on appropriate products to purchase</td>
<td>“Boleh kita mula?” [Shall we begin?] “Nomber 1 to 19 ni adalah benefit yang kita nak beli lah. ini semua adalah benefit yang kite nak beli lah.. ahh daripada dua ratus ringgit yang kita bayar untuk insuran ni.” [Number one to nineteen are the benefits that we want to buy. These all are benefits that we want to buy.. ahh from two hundred ringgit that we pay for this insurance.]</td>
</tr>
<tr>
<td>Handling of objections</td>
<td>To answer questions about insurance products, to counter objections about benefits of products, to convince clients to purchase insurance products</td>
<td>Based on statistics, throughout our life on average we sit down with insurance agent only two times. Therefore it is really important for you to really concentrate on this matter. You have to buy insurance when you don’t need it, because when you need it the most you can’t buy. That is why people need to really listen and understand the terminology and the details of the benefits they are buying.</td>
</tr>
<tr>
<td>Closing the deal</td>
<td>To get a commitment to purchase insurance products</td>
<td>“Do you want to pay [by] cash or credit card for your policy?”</td>
</tr>
</tbody>
</table>

Results and discussion

The findings of the study are discussed below and where applicable supported by extracts of the discourse.

Language choice: What language(s) is(are) used and why

Malay as the dominant language: The results obtained from the questionnaire showed that in the closing presentation talk, most of the agents reported that they use the Malay language (80.4%) more than other languages, to start the conversation (opening stage), to present life insurance products to clients, and to explain about life insurance products.

English and Malay: The agents also reported alternating between Malay and English when the clients themselves mix languages (use both languages) (98.2%), when they (the agents) explain insurance terminology to clients (98.2%), when they want to establish a comfortable atmosphere (96.4%), and when they want to establish a good rapport (91.1%) with clients.

English as the dominant language: The agents reported that they use English when the clients themselves use English in the conversation (92.9%). They also use English when the clients request that the presentation be delivered in English (89.3%). In addition, the agents use English when they feel that certain aspects about certain insurance products can be better explained using English (78.6%). Another reason is that insurance terminology are in English and equivalent terms in Malay
are lacking (82.1%), and the limited insurance terminology in Malay makes it difficult for them to explain the concepts in Malay (87.5%).

The following discussion is organised around three main factors identified to be significant in influencing agents in their language choice. They are client factors, agent factors, and product factors.

Client factors: The agents agreed that the client is one of the main factors that determine their choice of language. They make their judgement on which language to use based on their perception of the client’s educational background (94.6%). For example, with Malay clients, it is more likely that English will be used alongside Malay if the clients have a university education. In Malaysia, education level is a yardstick for English communication ability as the longer one stays in school, the more English he or she will have learnt. From the interview data, it was found that agents considered the location of the client as an important indicator that influences their judgement about the client’s educational background (see Extracts 1 to 4).

Extract 1: I use English when conducting business in Kuala Lumpur.

Extract 2: It also depends on the location...

Extract 3: It depends. Kalau kat Sungai Petani ni, guna Bahasa saja. [It depends. If it is at Sungai Petani here, I use Malay only]

Extract 4: Clients’ background such as ethnic or education. Multiracial society like KL [Kuala Lumpur] needs English even to the Malays.

[Note: Kuala Lumpur is the capital city of Malaysia and thus has the highest number of English speaking people in tandem with better education levels, while Sungai Petani is a small town in the northern state of Kedah, perceived as having fewer people proficient in English.]

Apart from that, the choice of language is also dependent on whether the client requests that a particular language be used (83.9%). The agents would accommodate the language needs of the client to facilitate better understanding and rapport with the client. From the interview with agents, it was highlighted that the language must suit the “market” which is a metaphor for “client” (see Extracts 5 and 6).

Extract 5: The market determines what language to be used by the agent. Prospect [client] and location are two determining factors.

Extract 6: Clients’ receptivity towards language. Specific cases – most clients prefer me to use English, there were cases clients requested me to speak Bahasa [Malay]. Majority English, minority Bahasa.

Agent factors: The insurance agents agreed that agent factors also contribute to their choice of language. They rated three factors pertaining to agents’ own attributes such as their level of confidence when talking to clients (98.2%), Malay language proficiency (91%), and English language proficiency (87.5%). This shows that each insurance agent has different levels of confidence and perceptions of their proficiency in particular languages. This will directly affect their choice of language when communicating with clients, especially when the client is perceived to have a high
social and educational status. Confidence of the agent is also tied to their own ability to communicate in a language (see extract 7 to 9).

Extract 7: If the agent is not proficient dia nampak [he is viewed as] something wrong, not well verse with the product, knowledge about the product

Extract 8: Sungai Petani area Chinese agent guna Bahasa [In Sungai Petani, insurance agents of Chinese ethnicity use Malay language]

Extract 9: Most clients prefer me to use English, there were cases clients requested me to speak Bahasa [Malay]. Majority English, minority Bahasa [Malay]

When the agent perceives his proficiency level in a particular language to be vastly below that of the client’s he may lack confidence in using the language and hence select another that he is more comfortable with.

Product factors: The type of insurance products also contributes to language choice in the communication between insurance agents and prospects. The agents’ choice of language is affected by insurance terminology (98.2%) associated with specific products, and the products clients wish to know more about (91%). This factor is important as English is the language of the insurance industry and technical terms and expressions are in English (see Extract 10, 11, 13, and 14 from the interview data). However, for Takaful-related insurance that is Islamic-based, there are in addition to English terms, Arabic terminology which agents need to explain to clients (see Extract 12).

Extract 10: English is used to introduce the insurance terms and concepts but later I will explain these terms and concepts in Bahasa [Malay].

Extract 11: Insurance terminology 100 percent English, if there is conflict refer to English version.

Extract 12: Takaful ada element of Arabic. Yang itu kena emphasize. If we put the language kena emphasise sikit on the Arabic terms, dia nampak. [Takaful insurance products contains Arabic terminology. I have to emphasise Arabic terminology to prospects (clients) so that they can understand]

Extract 13: A good agent should be able to use both languages, Malay and English. Kadang kita sebut term in English then kena explain in layman’s term to the prospect [We sometimes have to say the term in English and then we have to explain them in layman’s language].

Extract 14: Indemnity – you can’t gain in insurance. To be able to explain in layman’s term or language.

The explanation of insurance terminology and concepts are closely related to the agents’ professionalism in conducting their practice, as they emphasised that clients’ full understanding of the insurance products is necessary before they are asked to buy them. This is known as giving full disclosure (see Extract 15 and 16). The choice of language (using both English and Malay) is said to facilitate this understanding.

Extract 15: Mix English and Bahasa [Malay]. To give understanding to the customer, part of
LANGUAGE ALTERNATION IN THE “CLOSING PRESENTATION” OF LIFE INSURANCE SALES TALK

UGF – utmost good faith. To disclose all facts.

Extract 16: When I present insurance terminologies which are in English the prospects will wait for the explanation. It is understood that the prospects do not understand the terminology; therefore the agent’s job is to explain in a language Bahasa that the prospects understand.

The use of both English and Malay to explain insurance terminology can also be seen as a negotiation between the constraints of domain-specific language use (Fishman, 1965) and discourse strategic use of language choice (Poplack, 2000). On the one hand, using the clients preferred language is strategic in building relationship through the construction of similarities and fostering of solidarity, an important facet of any sales encounter. However, the agent finds it easier explaining insurance terms and policy in English, as the documents and his training in the subject had been provided mainly in English.

Preferred language(s) across the stages

When asked to indicate their language choice across the stages of the closing presentation, on the whole the agents reported that Malay is predominantly used in the opening/preliminary stage, whereas English and Malay are used in the presentation, handling of objections, and closing the deal stages (see Table 2). In this section, extracts from an insurance agent’s actual use of language obtained from the recorded conversation between the agent and a client are presented.

Table 2: Preferred language(s) across the stages

<table>
<thead>
<tr>
<th>Stages of the closing presentation</th>
<th>Preferred language(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening/preliminary</td>
<td>Predominantly Malay</td>
</tr>
<tr>
<td>The presentation</td>
<td>English and Malay</td>
</tr>
<tr>
<td>Handling of objections</td>
<td>English and Malay</td>
</tr>
<tr>
<td>Closing the deal</td>
<td>English and Malay</td>
</tr>
</tbody>
</table>

Malay being the preferred language in the opening can be attributed to the strategy in the selling process where the seller tries to connect with the potential buyers using a language that both share as mother tongue. It should be highlighted that since the majority of the insurance agents surveyed were ethnic Malays or who spoke Malay as their first language, it is likely that their clients would be made up of people of the same ethnic/linguistic group, as personal selling in the life insurance business is largely dependent on the agents’ personal connections in the form of friends and family. From the recorded conversation between an insurance agent and a client who are both ethnic Malay and Muslim, it is common for the agent to open the conversation in Malay (see Extract 14 and 15).

Extract 17: Agent: Assalamualaikum, apa khabar Encik Z? [Greetings, how are you Mr Z?]

Extract 18: Agent: Encik Z pernah dengar penerangan tentang medical insurance? [Mr Z, have you listened to explanation on medical insurance before?]
Past studies examining the selling process have found that similarities between sales people and their prospects (in terms of age, education, gender, height, nationality, political affiliation, race, religious preference, shared musical tastes and smoking) are linked to sales success (Evans, 1963; Woodside and Davenport, 1974; Churchill, et al., 1975; Riordan, et al., 1977). As language is said to be the carrier of culture, using the client’s language in a sales greeting is likely to set the tone of the meeting, emphasising similarities between agent and client.

To deliver the presentation (presentation stage), the insurance agents chose a language or languages that met the clients’ language background or preference. The results showed that 71.4% of the agents used Malay to deliver the content of the presentation. However, 89.3% stated that English would be used in the presentation based on the client’s request. From the results it can be seen that the insurance agents would use the language/s that suit the client. However, even if Malay is used due to client preference, the presentation of insurance products will inevitably contain words in English as insurance terminology is in English (see Extract 19).

Extract 19:  
Agent: Sekarang saya nak tunjukkan perbezaan di antara saving di mutual fund contohnya ASB berbanding dengan investment-linked insurance.  
[Now I would like to show you the difference between saving in mutual funds, ASB for example, and investment-linked insurance]

Terms such as saving(s), mutual fund, and investment-linked insurance are retained in English as it is easier to use the terms as they are than to translate them to Malay.

In the handling of objections stage, while both English and Malay are used, interestingly, there are instances where both languages appear to have distinct roles. English is used to deliver information about statistics, health/accident reports and other supporting information that will help influence the client to see the importance of life insurance. The switch from Malay to English whenever the agent has to introduce such reports or factual data is rather revealing. The use of a language that is not the client’s mother tongue, to present such unpleasant topics such as illness, injury and death, plays a distancing function. It signals the change in tone from cordial to serious, and change of the agents’ stance from “friend” to “advisor”. For example, the advice given by the agent can be seen as patronising when he reminded the client that sick people cannot buy insurance and that in the future the client may get sick and he or she might not have the insurance coverage to pay the medical bills (Extract 20). This answer to the client’s objection was delivered fully in English by the agent. In Extract 21, the agent quoted a statistical figure on critical illness published by the Ministry of Health and then asked the client whether he could be sure that he would not be the one diagnosed with critical illness. In posing such a question as “Is there any guarantee that you will not be the one out of four [to get a critical illness]?” (Extract 20) that is not only highly culturally inappropriate in Malay and general Malaysian culture (it is taboo to associate illness and death to specific persons in their face, as it may be deemed as one wishing for the misfortune to befall the said persons) but also a highly face-threatening act.

Extract 20:  
Agent: Based on statistics, throughout our life on average we sit down with insurance agent only two times. Therefore it is really important for you to really concentrate on this matter. You have to buy insurance when you don’t need it, because when you need it the most you can’t buy. That is why people need to really listen and understand the terminology and the details of the benefits they are buying.

Agent: One out of four Malaysians will be diagnosed by critical illness before the age of 50 and this is the statistics published by the Ministry of Health. Is there any

Extract 21:  
Agent: One out of four Malaysians will be diagnosed by critical illness before the age of 50 and this is the statistics published by the Ministry of Health. Is there any
The point of interest here is that while client preferences dictate the choice of language in the opening and presentation stages, the agent’s apparent acquiescence to the client’s preference ends when the client “objects” (in the objection handling stage) and the agent has to counter this objection with “facts and figures” of often unpleasant subjects such as illness and accidents. The change in language to non-mother tongue language can be interpreted as a change to a more antagonistic stance, wherein the language alternation plays a distancing role as well as index a more authoritative identity. Furthermore, the switch to English is marked as non-normative as it is used to break cultural and politeness norms. It appears that English, being a non mother-tongue language for both the agent and the client, functions in areas where the mother-tongue language cannot venture.

The handling of objections stage is followed by the final stage that is the closing the deal stage. In this stage, both Malay and English are used, again depending on the agent’s judgement of which language is preferred by the client. Constructing similarity and solidarity is advantageous to closing a sale as found by many researchers in the past (e.g. Gadel, 1964; Tosi, 1966; Busch & Wilson, 1976). Employing the language that is preferred by the client or a language that emphasises similarity in culture serves to enhance rapport between the participants and improve the chances of a successful sale. Apart from that, the agent is also trained to utilise pragmatic strategies such as presuppositions in indirect questions to help him close the sale. For example, the indirect question “Do you want to pay [by] cash or credit card for your policy?” is used and the insurance agent will know that the deal is successful if the client states his preferred method of payment or suggests other methods of payment. When this happens the agent takes the answer as a “yes.”

Two other examples of the use of this indirect question form as a strategy to close the deal are shown in Extracts 22 and 23. This strategy may be executed both in English or Malay.

Extract 22:  
Agent: How much do you think you can save untuk orang tersayang? [.. for your loved ones?]

Extract 23:  
Agent: Adakah Encik selesa dengan premium bulanan sebanyak 200 ringgit? [Are you comfortable with the monthly premium of 200 ringgit?]

What is interesting from the data is that in neither English nor Malay was any attempt to close the deal executed using direct strategy such as, for example, “So do you want to buy the medical insurance for your wife?” or “So what shall it be, yes or no?”. These utterances are highly improbable in the context of insurance sales talk among Malaysians in both the linguistic cultures of English or Malay language.

Conclusion

This study on language alternation in insurance agents’ sales talk concludes with the following observations: First, it is clear that the agents are well aware of their use of two languages (English and Malay) in their closing presentation talk with their clients, and are able to ascribe reasons for their choice of language. Their reported motivations are closely related to creating rapport with the client, such as using the client’s preferred language to build relationship, and to facilitate better understanding of the subject of conversation. However, factors other than the client also come into
play, such as the agent’s own proficiency in a language, and the language and terminology associated with the insurance products. Besides that, despite the agents’ professing to use the client’s preferred language, they are not able to use a language other than English in totality when explaining products, terms and policies. In product related talk, it is clear that the agents demonstrate domain-specific language use and are constrained to use the language associated with the product and the language in which they obtained product-knowledge, both of which happen to be English.

Analysis of an agent’s actual conversation with a client yielded interesting insights into the agent’s use of language alternation. Malay, being the agent’s and client’s common mother-tongue is used as the preferred language, until the subject turns unpleasant, wherein the agent takes to reminding the client of a possible negative fate that could befall him if he did not take up an insurance cover. At this point, the dominant language used is English, the non mother-tongue language. It appears that while the language choice default is to use the agent’s and client’s shared mother-tongue to forge a close relationship with the client, when taking an antagonistic stance, switching to English is a distancing strategy that allows the agent to transgress social and cultural norms. The last point about language alternation observed in the study has to do with the manner in which the closing stage is conducted. Both English and Malay are used to bring up the matter of payment and payment method. However, in either language, the indirect strategy is used in keeping with the norms of politeness. This is in stark contrast with the direct and confrontational style used in the handling objections stage.

References


LANGUAGE ALTERNATION IN THE “CLOSING PRESENTATION” OF LIFE INSURANCE SALES TALK


