

## **Speech Accommodation Strategies in the Selling of Life Insurance**

**Wan Irham Ishak\* and Rafik-Galea, S.**

*Department of English, Faculty of Modern Languages and Communication, Universiti Putra Malaysia, 43400 Serdang, Selangor, Malaysia*

### **ABSTRACT**

This paper explores the oral communication behaviour of speakers involved in life insurance sales meetings. It is often argued that speakers adjust their speech to “accommodate” the person they are addressing. This situation may be more prominent in sales talk, which is acknowledged as goal-orientated interaction with a specific structure, roles and patterns of language use. Using the communication accommodation theory (CAT), the authors attempt to show that the sellers (life insurance agents) and buyers (also known as prospects) of life insurance will use different accommodation strategies to ensure a sale or to reject a sale. Analysis of data from sales meetings provides some insights into the discourse of life insurance sales meeting conversations and management, including employment of accommodation strategies in the sales meetings. This paper addresses the role of speech accommodation by sellers and buyers of life insurance as seen in two life insurance sales meetings conducted in a specific region of Malaysia. The participants of the meetings were bilingual speakers of Malay, English and Chinese, and the competency level of spoken English differed from one participant to the other. The paper discusses the extent to which the participants used convergent and divergent strategies throughout the meetings to accommodate linguistic differences and difficulties, including the extent to which both the sellers and buyers of the life insurance were aware of the need to adjust their language according to the needs of their listeners in order to achieve the communicative purpose.

*Keywords:* Communication accommodation, convergence, divergence, sales talk, insurance agents, buyers

### **ARTICLE INFO**

*Article history:*

Received: 8 July 2015

Accepted: 28 October 2015

*E-mail addresses:*

wan\_irham@yahoo.com (Wan Irham Ishak)

shameengalea@gmail.com (Rafik-Galea, S.)

\* Corresponding author

### **INTRODUCTION**

Sellers and buyers in sales talk or communication may alter their communication in certain modes of communication depending on the context

of the situation. Often interlocutors involved in sales talk use different strategies to either make a sale or to reject a sale, including overcoming objections (Gross & Peterson, 1980; Campbell & Davis, 2006). The way sales representatives employ strategies in overcoming objections have an effect on their ability to close a sale (Campbell & Davis, 2006, p.47).

Life insurance sales talk, in particular, involves talking about sensitive matters, such as probable illness and death, that may be taboo for some and, thus, may require the sellers and buyers or prospects to adjust their speech in order to address such sensitivities. In such a context, the life insurance agents and prospective buyers use different accommodation strategies to ensure a sale or to reject a sale. The degree of accommodation depends not only on the context of the interaction but also on similarities and differences between the interactants.

The phenomenon of accommodation has been studied by researchers since the 1970s. Most of these studies focused on the use of accommodation strategies in business discourse such as intercultural business negotiations (Sweeney & Hua, 2010) and haggling at meat stalls (Ayoola, 2009), among other contextual situations.

Sweeney and Hua (2010) studied how native speakers (NS) of English accommodate their non-native counterparts in intercultural business negotiations. According to Sweeney and Hua, NS employed a wider variety of linguistic devices than non-native speakers (NNS). The

native speakers in their study attempted to accommodate NNS, but there was significant disparity in the way individual participants selected their strategies and managed accommodation processes. Furthermore, there appeared to be a disparity in the native speakers' comprehension of matters related to intercultural communication and their failure to successfully accommodate non-native speakers. Du-Babcock (1999) investigated communication behaviour among Hong Kong Cantonese bilingual speakers who used both the first and second language in decision-making meetings. A study by Lin (2005) on linguistic realisations of politeness strategies showed how speakers are influenced by contextual factors in persuasive discourse in Chinese. Lin's findings revealed that salespersons employed a variety of politeness strategies and that negative politeness was used more frequently than positive politeness strategies.

Among the few studies on accommodation in business settings are those of Du-Babcock (1999) and Lin (2005). Rogerson-Revell (2010, pp.440-442), in her study, found that participants in international business meetings were aware of the need to adjust their language to suit the needs of a diverse international audience and to accommodate, where necessary, linguistic differences, difficulties and complexities.

According to the accommodation communication theory (Giles *et al.*, 1991), people tend to accommodate their speech style according to the communicative purpose. This phenomenon can also be seen

in sales talk where the speakers adjust their communication to another's speech style in face-to-face communication.

There is substantial evidence that, in the oral communication context, speakers often adjust their speech to "accommodate" the person they are addressing (Sweeney & Hua, 2011). This situation may occur frequently and be perceived as more important in sales talk. In the selling of life insurance, the sales talk is recognised as goal-orientated interaction with a specific structure, roles and patterns of language use.

The sellers and buyers of life insurance employ different accommodation strategies to ensure a sale or to decline a sale, apart from adjusting their speech when talking about sensitive matters. Thus, how these participants speak to one another in the sales meetings matters because how the sellers, buyers or customers pursue their goals using language becomes extremely important. Hence, this paper addresses the role of speech accommodation by sellers and buyers of life insurance in a number of life insurance sales meetings conducted and observed in the northern region of Malaysia.

In this study, the authors applied the framework of the Communication Accommodation Theory (CAT) based on the works of Gallois, Franklyn-Stokes, Giles and Coupland (1988), Giles (1973) and Giles and Powesland (1975) to examine the processes involved in the production and employment of accommodation strategies in life insurance sales meetings.

CAT employs a social psychological framework to describe the cognitive and

affective processes underlying alterations to speakers' communicative behaviour (Gallois *et al.*, 2005). Therefore, CAT can be seen to explain the motivations underlying individuals' behaviour. It can be assumed that CAT does not only explain referential information during conversations but also how speakers address their interpersonal and intergroup relationships (Giles & Ogay, 2006). CAT suggests that interlocutors within a communication exchange are motivated to employ different communication strategies that permit them to shape or maintain their personal or social identities (Gallois *et al.*, 2005). When speakers communicate, distinct identities may appear more prominent for individuals at different times, and this affects an interaction where it can be interpreted as more intergroup or more interpersonal (Watson & Gallois, 2007).

CAT postulates that speakers may engage in the use of different communication strategies to lower or increase social distance. Gallois *et al.* (2005) stated that some of the communication strategies that speakers may use are approximation, interpretability, emotional expression, face-related strategies, discourse management and interpersonal control strategies. Gallois *et al.* (2005) explained that approximation strategy is used to describe changes in verbal or non-verbal behaviour to become more or less like the other interactant. They went on to state that this strategy is employed to lower or emphasise social distance. According to Gallois *et al.* (2005), interpretability is used to explain the way speakers adapt their behaviour to make it

more understandable to other speakers. In the context of life insurance sales talk, this could include how technical language of insurance is employed and the extent to which understanding of the potential buyers' intent is examined.

Discourse management is about how interaction is shared and the degree to which speakers smooth the progress of their interlocutors' contribution to the communication through sharing topic selection and turn taking (McEwen & Coupland, 2000). Interpersonal control on the other hand, concerns the roles that speakers are able to perform in an interaction. Therefore, insurance agents may act or manage their discourse in a way that keep themselves and the buyers in a particular role, such as seller and buyer, or they may choose to establish a common role as users of insurance products or make the conversation more interpersonal by finding topics that both parties are familiar with while at the same time maintaining face and keeping emotional expressions in check. Face is about the public self-image of people, and it has two features: positive face and negative face (Brown & Levinson, 1987). According to Gallois *et al.* 2005, positive face considers a speaker's need to be liked and have their needs understood and appreciated while on the other hand, negative face considers a speaker's need for independence or freedom from obligation (Hamilton, 1991). Lastly, emotional expression is about the speaker replying to the emotional or relational needs of the other speaker, and this includes expressions

of reassurance (Gallois *et al.*, 2005).

CAT employs the term accommodative stance to explain the process where speakers utilise the strategies to adapt their communicative behaviour in order to correctly move towards or respond to the needs of the other speaker (accommodating) or inappropriately move towards the needs of their speech partner (non-accommodating) (Gallois *et al.*, 2005). Non-accommodation comprises under-accommodation, which is when an interlocutor maintains or accentuates differences in his or her own behaviour and discourse with less than sufficient movement towards the behaviour or communication needs of others (Giles & Powesland, 1975). Next, over-accommodation is the situation in which an interlocutor goes beyond the style needed with condescending or flattering moves, stereotypically of the other person's group (Gallois *et al.*, 1995). For example, an insurance agent may oversimplify his or her own speech when explaining certain life insurance products.

In general, accommodation is valued more positively than non-accommodation (Gallois *et al.*, 2005). In addition, it is ranked as more effective in an organisational context (Gardner & Jones, 1999). Therefore, it is predicted that potential buyers would describe effective communication as being accommodative and ineffective communication as non-accommodative.

#### *Communication Accommodation Theory*

Communication Accommodation Theory (CAT) investigates the attitudes, motives

and communication strategies that form communicative interaction. In the beginning, the theory was developed to explain the cognitive and affective processes primarily for speech convergence and divergence (Giles, 1973; Giles & Powesland, 1975). CAT suggests that when interlocutors interact they interact at either the interpersonal and or intergroup level depending on the goals they wish to achieve. These goals are preset by every interlocutor's preference towards, for example, fixing a meeting between groups that have previously communicated with one another before (Watson & Gallois, 1998). The present communication in this study between parties was shaped by these preferences, attitudes, culture and views. In a more specific context, interlocutors' perceptions, speech behaviours, language use and responses change as they negotiate meaning for the duration of a communication. The participants can choose to adapt to their interlocutor's language use by applying similar language structure, speech rate, dialect, accent and lexical diversity as their counterparts with the aim of gaining acceptance or approval (Coupland *et al.*, 1988; Gallois *et al.*, 2005; Coupland, 1980).

In CAT, "convergence" is defined as a strategy whereby individuals adapt to each other's communicative behaviours in terms of a wide range of linguistic-prosodic-nonverbal features including speech rate, pausal phenomena and utterance length, phonological variants, smiling and gazing (Coupland, 1980). CAT proposes that speech convergence reflects a speaker or a group's needs for social integration or identification

with another while speech "divergence" in CAT, on the other hand, is the term used to refer to the way speakers accentuate speech and use non-verbal differences between themselves and others (Giles & Coupland, 1991, p.18).

CAT acknowledges the possibility that convergence of some features will be matched by simultaneous divergence of others (Giles & Coupland, 1991). According to CAT, the three key goals underlying speech accommodation are to meet the interlocutors' desire for social approval (convergence), to promote communicative efficiency between the interlocutors (convergence) and to maintain a positive social identity (divergence) (Giles & Coupland, 1991).

CAT centres on the function of talk in human communication. It must be noted that the theory is still popular among sociolinguistics and communication scholars; thus, it has been employed in a number of different studies. Previous studies which investigated convergence in communication found that convergence can assist in improving the speakers' attractiveness, predictability and interpersonal involvement with their interlocutors (Bourhis *et al.*, 2012; Jenkins, 2000; Giles *et al.*, 1987).

Burgoon *et al.* (1993) raised a question on the convergence-divergence frame proposed by Giles. They opined that conversations are too multifaceted to be compacted only to these processes. In addition, they also disputed the notion that people's accommodation can be described

by just these two practices. Further, the inconsistent terminologies employed to refer to its principles and assumptions were criticised because these terminologies often deviate from and complicate the original propositions (Gallois *et al.*, 2005). In spite of these criticisms, CAT remains relevant as a means of explaining how speakers adjust their language to meet the needs of different audiences during interpersonal or intergroup interactions.

### *Background to the Study*

This study forms part of a larger investigation into the use of language in life insurance sales meetings. The study builds on an initial analysis and observation, which examined the extent to which the participants used convergent and divergent strategies during the sales meetings to accommodate linguistic differences and difficulties encountered. In addition, it sought to examine whether both the sellers and buyers of life insurance were aware of the need to alter their language according to the needs of their listeners in order to achieve the communicative purpose.

## **METHODOLOGY**

This study is a non-experimental, descriptive study, which used the discourse analysis approach for data collection and analysis. The study aimed to:

1. Identify the extent to which the participants in the insurance sales talk used convergent and divergent strategies when confronted with linguistic differences and difficulties.

2. Examine whether both the sellers and buyers of life insurance were aware of the need to adjust their language during the sales meetings to achieve the communicative purpose.

Data were collected from three life insurance personal selling meetings at three different locations agreed upon by the participants in the northern state of Kedah in Malaysia.

### *Participants*

The participants in this study consisted of life insurance agents and potential buyers. Details of the participants are as follows.

Insurance Agent 1 was a female agent who worked for a local insurance company. She sells both conventional and *takaful* insurance products. Her linguistic repertoire included Toecheu, which is a Chinese dialect, Malay and English as a second language. Insurance Agent 2, also female, worked for a multinational insurance company that was also involved in *takaful* insurance. Similar to Insurance Agent 1, this agent also sold both conventional and *takaful* insurance products. Insurance Agent 2 spoke Malay as her mother tongue and English as a second language.

The potential buyers are referred to as Potential Buyer 1 and Potential Buyer 2. Potential Buyer 1 was an academic at a local university, and she was looking for an education plan for her daughter. Potential Buyer 1 was proficient in both Malay and English. Potential Buyer 2 was an engineer with a multinational company specialising in producing ICT hardware components. As

a mother, Potential Buyer 2 was interested in buying a medical card for her baby. She spoke Malay and English proficiently.

*Data Collection and Analysis*

The data were collected from two sales meetings held between the sellers and the buyers. The insurance agents would inform the researcher of the meeting in advance when dates for the meetings were confirmed.

The participants of Sales Meeting 1 involved Insurance Agent 1 and Potential Buyer 1 and in Sales Meeting 2, the participants involved were Insurance Agent 1 and Potential Buyer 2.

One of the authors was present during all three sales meetings as a non-participating observer. The meetings were conducted at locations preferred by the potential buyers. An audio recorder was used to record the meetings. Each meeting took between 30 to 50 minutes.

All participants involved in the study were informed in advance of the presence of the researcher as a non-participant observer and signed a consent form to allow the

meetings to be recorded once the purpose of the recordings was explained.

The audio samples were transcribed word for word, coded and analysed using Jefferson’s (1984) transcription conventions and discourse analysis coding method. The data was analysed qualitatively. The qualitative analysis was carried out by matching the dialogues and the three key goals of speech accommodation (Giles *et al.*, 1991), which are i) to evoke the addressee’s social approval, ii) to promote communicative efficiency between speakers and iii) to maintain positive social identity. The transcription convention and coding method used are illustrated in Tables 1 and 2. Table 1 provides the transcription conventions used and Table 2 provides a summary of the participants, duration of the meetings, location of the meetings and type of life insurance talk.

**RESULTS AND DISCUSSION**

The analysis is based on six transcripts from two sales talks involving one insurance agent (IA1) and two different prospects or potential buyers (PR1 and PR2, respectively).

TABLE 1  
Transcription Conventions Adapted from Jefferson (1984)

Symbol	Meaning	Example
.	Pause between tone groups	IA: then second benefit is in terms of the flexibility.
	Double slashes on successive lines indicate the beginning of overlapping speech.	IA1: a: up to you. which one you PR: I have either american    IA1:    amex we cannot
::	Each colon indicates further lengthening of a sound.	PR: the maximum a:: IA1: means the kids is twenty five years old right now because a:: she is 2011

TABLE 1 (continue)

?	Rising intonation	IA:	okay then how much is your yearly income?
hhh	Laughter unit	PR:	I just delivered what hhh I was sixty something

TABLE 2

A Summary of the Participants in the 2 Different Sales Talks

Life Insurance Sales Meeting	Insurance Agents	Potential Buyers	Location and Duration	Type of Life Insurance Discussed
Meeting 1	Insurance Agent 1 (IA1) Female, Chinese, bilingual	Potential Buyer 1 Female (PR1) An academic with a Malaysian university	Local franchise coffee shop 30 minutes, 6 seconds	Education plan
Meeting 2	Insurance Agent 1 (IA1) Female, Chinese, bilingual	Potential Buyer 2 Female (PR2) An engineer attached to a multinational company	Office cafeteria 49 minutes, 7 seconds	Medical card

Excerpts 1, 2, 3 and 4 show the convergent linguistic strategies used by both parties, while Excerpts 5 and 6 show the divergent linguistic strategies employed by the speakers in the sales meetings.

*Accommodation Strategies in Sales Talk*

In this section, excerpts of dialogues involving insurance agents and potential buyers are presented and discussed. The excerpts highlight instances of how, in convergent situations, interlocutors promote communicative efficiency in a number of ways.

Excerpt 1, below, involves Insurance Agent 1 and Prospect 1 discussing the

product's name and features. The product is an education plan.

Excerpt 1:

1. PR1 : The plan you just mentioned is called persona plan?
2. IA1 : Persona education plan
3. PR1 : Persona education plan?
4. IA1 : **Persona education. ya**
5. PR1 : The maximum is twenty four?
6. IA1 : **Sorry?** Maximum?
7. PR1 : The maximum a::
8. IA1 : Means the kids is twenty-five years old right now because a:: she is 2011 so for us we is counted one one years plus so we counted one years old so one years old till twenty five years is counted twenty four years

In Excerpt 1, convergent strategies of repetition and lengthy explanations were used to promote communicative efficiency between the interlocutors. Prospect 1 sought clarification about the insurance product name from the insurance agent. Excerpt 1 shows the insurance agent clarifying the product name in Turn 2 and repeating it again in Turn 4. In Turn 5 the PR1 asked IA1 a question. The insurance agent appeared not to have registered the question and responded by apologising. The act of apologising was not to actually register an apology; it was, rather, a convergent strategy to seek clarification, which PR1 provided in Turn 7. Insurance Agent 1 then provided a lengthy explanation in Turn 8. The conversation between the two appeared to run smoothly. In Turns 1 to 4 convergent strategies of repetition were used for the purpose of promoting communicative efficiency. Next, in Turns 6 to 8, IA1 made an effort to understand the prospect's question and proceeded to provide a clear explanation on how to calculate the maturity period of the insurance policy. The motivation behind the convergent strategy of repetition was to clarify the name of the insurance product, thus again promoting communicative efficiency. This is consistent with Coupland's (1980) current version of the theory, where the aim is to explain the motivations underlying the speech. This finding concurs with that of Marzaiyan *et al.* (2010).

In Excerpt 2, Insurance Agent 1 and Prospect 1's discussion focuses on the topic of income. This is in relation to a response to

one of the questions posed in the insurance questionnaire.

Excerpt 2:

1. IA1 : Okay then how much is your yearly income?
2. PR1 : a::
3. IA1 : Monthly also can okay
4. PR1 : **a::dekat (near) monthly a? Monthly seven. Monthly seven so seven times twelve lah**

Excerpt 2 reveals that volunteering information can help to promote understanding, and it also shows that one has the upper hand in controlling the flow of discussion. This shows how IA1 sought information about PR1's annual income. In Turn 2, PR1 appears to be hesitant in responding to the agent. The agent noted and understood the hesitation. Thus, in Turn 3, we see IA1 suggesting to PR1 to only provide an estimate of the monthly income. In Turn 4, PR1 voluntarily provided her monthly income and even explained further that, to get her annual income, they should multiply her monthly income by 12. Having understood Turn 4, it can be assumed that, in Turn 2, PR1 was not hesitant to provide the information needed, but she was actually trying to calculate the required figure. It is evident here that both the insurance agent and the potential buyer made an effort to accommodate one another's speech and sensitivities, and again both parties tried their best to promote communicative efficiency. The insurance agent utilised her experience well to understand the difficulty in answering the question on annual income that she posed. Therefore, instead of waiting

for the response, she suggested that the prospect provide only the monthly income instead. Communication was made more efficient by rephrasing the question to make it easier for the listener to understand and respond. Thus, the complexities of the communication process was made less complex since both had a common purpose, and that was to make sure that the payment of the insurance premium was carried out promptly.

In Excerpt 3, we see IA1 explaining the benefits of the product to PR1. There was use of repetition in this conversation to highlight product features.

Excerpt 3:

1. IA1 : Then second benefit is in terms of the *flexibility*. Because right now I would say like you are talking housing loan, you also want something *flexi*. So it goes the same to education because nobody know when I need money.
2. PR1 : Uhummm.
3. IA1 : So you can have the *flexibility* in terms of withdrawal.
4. PR1 : Okay.
5. IA1 : Then second *flexi* is the contribution part, lorr. Let say right now I save every month two fifty, after that I want to increase I got maybe like duitrayake (Eidmoney maybe)...
6. PR1 : errr...
7. IA1 : I got extra bonus, then you can put it in.
8. PR1 : Okay.

Excerpt 3 shows IA1 using the convergent strategy of repetition to send the message across. IA1's intention was to highlight the benefits of her insurance

product, and she repeatedly used the word 'flexibility.' In Excerpt 3, the word 'flexibility' is italicised to indicate that it was used repeatedly.

Excerpt 4, we see IA1 providing PR1 with a lengthy explanation about an insurance term.

Excerpt 4:

1. IA1 : So the different feature in between here is usually this one cannot add any coverage but the good part is in term of cash the value there.
2. PR1 : Will be more la?
3. IA1 : Will be more, then the other thing they always lock in the highest price.
4. PR1 : What do you mean the highest price?
5. IA1 : Okay example errr okay, like when I invest in trust fund or shares market. Let say right now is one ringgit. I buy the price one ringgit. So after that maybe market go up, become one twenty. Okay? Then if I sell at this point I I sell to one twenty la, but if after that market down become eighty cent, I sell is eighty cent. But for this account they always lock in the highest price even the market down.
6. PR1 : Okay.
7. IA1 : Ha, so the the the best part is when comes to my withdrawal part or the year of cash out, because I can choose okay which are the year I plan to cash out one.
8. PR1 : Okay.

Excerpt 4 shows IA1 using the convergent strategy of a lengthy explanation to explain the advantages of the product she was selling; in this case, the advantage was having a "lock-in system". Thus, we see

IA1 using lengthy explanation as a means of simplifying a complex piece of information.

Excerpt 5 illustrates how IA1 elicited information on the preferred method of payment as a way of evoking social approval from Prospect 2.

Excerpt 5:

1. IA1 : Okay can I have your credit cards details?
2. PR2 : This one is for the that to be used to
3. IA1 : Ya
4. PR2 : Which one will you prefer ha?
5. IA1 : a: up to you. which one you
6. PR2 : I have either American
7. IA1 : || Amex we cannot
8. PR2 : Okay
9. IA1 : Only master or visa

Excerpt 5 presents a dialogue which sees the insurance agent seeking out the preferred method of payment from her buyer. She directly asked for the buyer's credit card information so that the relevant data could be included in the proposal form, thus assuming that the buyer would want to pay by credit card. In Turn 2, the buyer sought clarification on the relevance of the credit card, and, in Turn 3, IA1 quickly clarified that it was payment for the insurance premium. In Turns 4 and 8, it was the buyer who sought clarification on the type of credit card preferred by the insurance company, and this can be interpreted as 'evoking social approval,' where she volunteered information on the type of credit card accepted. The insurance agent responded by giving her the options of using two types of credit card. These

findings are consistent with that of Berg (1985), who studied code switching in commercial settings in Taiwan and noted that salespersons converged more to agree with customers.

Excerpt 6 shows Insurance Agent 1 informing Prospect 2 of the product limitation using the repetition strategy.

Excerpt 6:

1. PR2 : Ok. So...for this one everything else like what you mention just now, is the same except for this portion la?
2. IA1 : This plan cannot add
3. PR2 : Add on only lah
4. IA1 : a:: cannot add on any coverage. Right now currently.
5. PR2 : Right now la.
6. IA1 : Currently we don't have the features

Excerpt 6 reveals a snippet of the conversation on product limitation. PR2 sought clarification on the product features and limitations. In Turn 2, IA1 stated that one of the current limitations of the product was that the buyer could not add any additional coverage to product. In Turn 3, PR2 commented that the product allowed its policy holder to buy extra coverage. IA1 clarified in Turn 4 that the product did not allow a buyer to buy extra coverage, and this discussion continued to Turn 6. IA1 was engaged in this conversation, and she tried her best to explain the product features. This act can be considered as promoting communicative efficiency.

The findings in Excerpts 1, 2, 3, 4, 5 and 6 are also consistent with Welkowitz *et al.* (1972), who pointed out that dyadic

participants saw themselves as similar converged vocal intensity more than informants who were randomly paired. In this case, the insurance agent and her clients saw themselves as having a similar goal, which was to find a suitable life insurance product, and ultimately to sell (for the insurance agent) and to buy (for the buyer) the insurance product. The analysis suggests that insurance agents accommodate more to their buyers' vocal intensity. This is because status wise, insurance agents view their buyers as people of a higher status who hold the key to a successful sale. In Excerpt 5, Turn 5, rather than stating directly the company policy regarding the preferred credit card, the insurance agent allowed the buyer to decide on the type of credit card to be used as a means of paying the monthly insurance premium. This provided the buyer with options to choose her preferred credit card. In addition, IA2 tried her best to find a product that met the needs of her client i.e. a product with a specific price, and she apologised for not being able to find such a product. The analysis shows that insurance agents will avoid disagreement and confrontation and will always attempt to find ways to accommodate the customer's requirements. Giles and Coupland (1991, p. 73) stated that "speakers scoring higher on a trait measure of need for social approval converged more to their partner's vocal intensity and pause length than speakers who scored lower." In addition, social status of the buyer plays a very important role, and Pittam (1994, p. 140) maintained that voice convergence is strategically imposed and

implemented through accommodation in the power of status domain. Therefore, those who believed themselves to be similarly coordinated influenced one another's speech patterns and timing more than other dyads, presumably because perceived similarity encourages a more positive orientation and a relatively high level of interpersonal certainty and this can be seen in all the excerpts presented.

The findings from the above excerpts are consistent with the findings of Yum (1988), who maintained that East Asian communication is far more receiver-centred than the more sender-orientated communication of the West. In Excerpts 3 and 4, the insurance agent put in a lot of effort to explain the features of life insurance in terms of flexibility and "lock-in price". East Asian communicators (such as insurance agents) understand that receivers usually do not ask questions since they are fearful that questions might be interpreted negatively, or the askers are afraid of being ridiculed for asking questions. Since it is anticipated that receivers will not ask questions, insurance agents are trained to provide explanations and to anticipate questions that they think the receivers may ask. The finding suggests that senders (the insurance agents) are willing to accommodate receivers (the potential buyers) and to ensure that potential buyers understand requests and explanations.

## CONCLUSION

The aim of this paper was to discuss the extent to which the participants used convergent and divergent strategies

throughout insurance sales meetings to accommodate linguistic differences and difficulties. This paper also discussed how both the insurance agents and buyers of life insurance adjusted their language according to the needs of their listeners and in order to achieve the communicative purpose. The findings suggest that insurance agents and buyers engaged in a series of convergent and divergent strategies in their conversations. The findings highlighted three communication accommodation strategies commonly found in the conversations: evoking addressee's social approval (convergence), promoting communicative efficiency between interlocutors (convergence) and maintaining a positive social identity (divergence).

Finally, our findings highlighted a pertinent aspect in face-to-face communication, which is that conversation is not a series of disconnected comments but mutual cooperation between participants with common purposes, or at least, a mutually acknowledged goal.

## REFERENCES

- Ayoola, K. (2009). Hagglng exchanges at meat stalls in some markets in Lagos, Nigeria. *Discourse Studies*, 11(4), 387-400.
- Berg, M. (1985). *Language planning and language use in Taiwan: A study of language choice behaviour in public settings*. Dordrecht, Netherlands: ICG Printing.
- Brown, P., & Levinson, S. C. (1987). *Politeness: Some universals in language usage*. Cambridge: Cambridge University Press.
- Bourhis, R., Giles, H., Leyens, P., & Tajfel, H. (1979). Psycholinguistic distinctiveness: Language divergence in Belgium. In H. Giles, & R. St Clair (Eds.), *Language and social psychology* (pp. 158-185). Oxford, United Kingdom: Blackwell.
- Bourhis, R., Sioufi, R., & Sachdev, I. (2012). Ethnolinguistic interaction and multilingual communication. In H. Giles (Ed.), *The handbook of intergroup communication* (pp. 100-115). New York, NY: Routledge, Taylor & Francis.
- Burgoon, J. K., Dillman, L., & Stern, L. A. (1993). Adaptation in dyadic interaction: Defining and operationalizing patterns of reciprocity and compensation. *Communication Theory*, 3, 196-215.
- Campbell, K. S., & Davis, L. (2006). The sociolinguistic rapport when overcoming buying objections. *Journal of Business Communication*, 43(1), 43-66.
- Coupland, N. (1980). Style shifting in a Cardiff work setting. *Language and Society*, 9(1), 1-12.
- Coupland, N., Coupland, J., Giles, H., & Henwood, K. (1988). Accommodating the elderly: Invoking and extending a theory. *Language in Society*, 17(1), 1-41.
- Du-Babcock, B. (1999). Topic management and turn-taking in professional communication: First versus second-language strategies. *Management Communication Quarterly*, 12(4), 544-574.
- Gallois, C., Franklyn-Stokes, A., Giles, H., & Coupland, N. (1988). Communication in intercultural encounters. In Y.Y. Kim & W.B. Gudykunst (Eds.) *Theories in intercultural communication*. (pp. 157-185). Newbury Park, CA: Sage.
- Gallois, C., Giles, H., Jones, E., Cargile, A. C. & Ota, H. (1995). Accommodating intercultural encounters: Elaborations and extensions. In R. L. Wiseman (Ed.), *Intercultural communication theory. International and intercultural communication annual*. (pp. 115-147). Thousand Oaks, CA: Sage.

- Gallois, C., Ogay, T., & Giles, H. (2005). Communication accommodation theory: A look back and a look ahead. In W. B. Gudykunst (Ed.), *Theorizing about intercultural communication*. (pp. 121-148). Thousand Oaks, CA, USA: Sage.
- Gardner, M. J., & Jones, E. (1999). Communication and miscommunication in the workplace: Beliefs of superiors and subordinates. *International Journal of Applied Linguistics*, 9, 185-206.
- Giles, H. (1973). Accent mobility: A model and some data. *Anthropological Linguistics*, 15(2), 87-105.
- Giles, H., & Coupland, N. (1991). *Language contexts and consequences*. Oxford, United Kingdom: Oxford University Press.
- Giles, H., Coupland, J., & Coupland, N. (1991). Accommodation theory: Communication, context, and consequence. In H. Giles, J. Coupland, & N. Coupland (Eds.), *Contexts of Accommodation*. (pp.1-68). New York, NY: Cambridge University Press.
- Giles, H., Mulac, A., Bradac, J. J., & Johnson, P. (1987). Speech accommodation theory: The next decade and beyond. In McLaughlin (ed.), *Communication Yearbook 10*. (pp. 13-48). Newbury park, CA: Sage.
- Giles, H., & Ogay, T. (2006). Communication accommodation theory: In Whaley, B. & Samter, W. (Eds.), *Explaining communication: Contemporary theories and exemplars* (pp. 293-310). Mahwah, NJ: Lawrence Erlbaum.
- Giles, H., & Powesland, P. F. (1975). *Speech style and social evaluation*. London, United Kingdom: Academic Press.
- Gross, C., & Peterson, R. (1980). A study of the appropriateness of various means of meeting objections by sales representatives. *Journal of the Academy of Marketing Science JAMS*, 8, 92-99.
- Hamilton, H. E. (1991). Accommodation and mental disability. In H. Giles, N. Coupland, & J. Coupland (Eds.), *Contexts of accommodation: Developments in applied sociolinguistics*. (pp. 157-186). New York: Cambridge University Press.
- Jefferson, G. (1984). On the organization of laughter in talk about troubles. In J. M. Atkinson, & J. C. Heritage (Eds.), *Structures of social action: Studies in conversation analysis*. (pp. 346-369). Cambridge, UK: Cambridge University Press.
- Jenkins, J. (2000). *The phonology of English as an international language: New models, new norms, new goals*. Oxford, United Kingdom: Oxford University Press.
- Lin, H. (2005). Contextualizing linguistic politeness in Chinese - A socio-pragmatic approach with examples from persuasive sales talk in Taiwan Mandarin. Retrieved from [https://etd.ohiolink.edu/!etd.send\\_file?accession=osu1109961198&disposition=inline](https://etd.ohiolink.edu/!etd.send_file?accession=osu1109961198&disposition=inline)
- Marzaiyan, A., Parvaresh, V., Hashemian, M., & Saeedi, M. (2010). Convergence and divergence in telephone conversations: A case of Persian. *World Academy of Science, Engineering and Technology*, 1(4). (pp. 871-877).
- McEwen, V., & Coupland, N., (2000). Accommodation theory: A conceptual resource for inter cultural sociolinguistics. In H. Spencer-Oatey (Ed.), *Culturally speaking: Managing rapport through talk across cultures* (pp. 191-214). London, England: Continuum.
- Pittam, J. (1994). *Voice in social interaction: An interdisciplinary approach*. Thousand Oaks, CA: Sage.
- Rogerson-Revell, P. (2010). "Can you spell that for us non-native speakers?" Accommodation strategies in international business meetings. *Journal of Business Communication*, 47(4), 432-454.
- Sweeney, E., & Hua, Z. (2010). Accommodating toward your audience: Do native speakers of English know how to accommodate their

- communication strategies toward nonnative speakers of English? *Journal of Business Communication*, 47(4), 477-504.
- Watson, B., & Gallois, C. (1998). Nurturing communication by health professionals toward patients: A communication accommodation theory approach. *Health Communication*, 10(4), 343-355.
- Welkowitz, J., Feldstein, S., Finkelstein, M., & Aylesworth, L. (1972). Changes in vocal intensity as a function of interspeaker influence. *Perceptual and Motor Skills*, 35, 715-18.
- Yum, J. (1988). The impact of Confucianism on interpersonal relationships and communication patterns in East Asia. *Communication Monographs*, 55, 374-88.

