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## UNIT 2 PERSONAL SELLING

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### 2.0 OBJECTIVES

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The objectives of this Unit are to help you:

- define personal selling,
- evaluate the importance of personal selling under different conditions,
- explain the nature and type of activities involved,
- describe its complimentary role in marketing strategy, and
- describe the selling process.

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### 2.1 INTRODUCTION

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Personal selling is the process by which the representatives of the organisation (Management/Manufacturing and Marketing) come in direct contact with the prospects (potential buyers) to convince and persuade them to purchase their products. Personal selling, along with other components of promotion mix and marketing mix, is a means to implement marketing plans and strategy.

Almost all the organisations, in any industry, involved in marketing their products employ sales representatives or sales personnel to directly contact the potential buyers and to persuade them to buy their products.

The terms ‘Personal Selling’ and ‘Salesmanship’ are often used without distinction. However there are some vital differences between the two terms.

**Salesmanship is Seller initiated effort**, that provides prospective buyers with information and motivates them to make favourable decisions concerning the seller’s products or services. **‘Personal Selling’ is a highly distinctive form of promotion.** It is basically a two way communication involving not only individual but also social behaviour. It aims at bringing the right products to the right customers. **Personal Selling takes several forms including calls by company’s sales representatives, assistance by a sales clerk, an informal invitation from one company’s executive to another and so on.** It is used for the purposes of creating product awareness, stimulating interest, developing brand preference, negotiating price, etc. Personal Selling is a form of out-reach selling.

Thus, keeping in view the diversified nature of personal selling, we would discuss the growing importance of personal selling, its changing role, functions and process, in this Unit.

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## 2.2 THE GROWING IMPORTANCE OF PERSONAL SELLING

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The increase in complexity of products and services has increased the importance of personal selling. Suppliers, producers or manufacturers of highly specialised and technical products such as computers, computer softwares, electronic typewriters, digital phones, microwave and other kitchen appliances, remote control equipments, tourism services, etc. depend more heavily on personal selling than say grocery or toiletry product manufacturers.

Ever growing competition from domestic and foreign sources has also increased the importance of salespersons in the marketing effort of a firm. In personal selling, company's salespersons are often referred to as sales representative, salesman or salesgirl. They remain on the company's payroll or work on commission basis, or both to push the product in the market by positively motivating the prospective customer, through oral presentation or demonstrating the product in question.

Consumers want all sorts of goods and services but inertia may keep them from buying. Sales efforts stimulate the consumption process by reducing people's inherent reluctance to make a purchase decision. In fact the salesperson acts as a catalyst in the market place.

When the nature of the product is such that the buyer needs special information in order to use it properly, the sales representatives act as a consultant to the consumer to apprise him or her of the products' technicalities and usage. They also provide help and guidance for choosing a product of one's own choice.

In case of industrial products, the promotion mix mostly consists of personal selling rather than advertising. Being a high value and complex product, personal contact with the customer is essential to convince him or her of the product's quality, value and utility.

On the other hand, consumer product companies use personal selling together with advertising to influence prospective customers to try their brand. But personal selling in this case cannot substitute for advertising, it can only be used tactically to intensify the marketing effort, mainly because it is expensive. Personal selling is more effective during product launching stage.

For example, a manufacturer of appliances which include vacuum cleaner and a number of home care appliances, adopted personal selling for its premium product - vacuum cleaners. Since the vacuum cleaner is a high value product and the concept was fairly new to the Indian market, demonstration was necessary to convince buyers, and personal selling successfully achieved this.

The importance of Personal Selling in the Indian context, specially in Tourism, stands out due to the following factors:

- 1) Many companies find it expedient to extensively use personal selling to achieve their promotional objectives. Keeping in view their target markets, tour operators, travel agents and hotels, etc. adopt this method in a big way.
- 2) Companies which cannot afford a large outlay for advertising on a regular basis finds personal selling a more reliable method.
- 3) The vast network of our distribution systems need the support of the manufacturer's sales force for market combing as well as development.
- 4) Low levels of literacy and lack of adequate customer education regarding various products, make personal selling a very effective method in product adoption.
- 5) The power of negotiation for services and their price increases with personal selling, specially in the accommodation and transport sector.

- 6) The fierce competition in the luxury category i.e. high price tourism services makes it imperative to have personal selling, as the clientele in this category is very limited in India (as compared to the European Countries).
- 7) Orientation of Indian Consumers is such that they want the best value for their money, owing to high marginal value of rupee, which necessitates personal selling.
- 8) In some cases the nature of the product or service is such that the chances of a sale are much more through personal selling when compared to other modes. For example a tourist transport operator providing luxury coaches must adopt personal selling vis a vis tour operators or hotels.

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## **2.3 SITUATIONS CONDUCTIVE FOR PERSONAL SELLING**

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In certain marketing situations, personal selling provides an effective and efficient solution to most of the selling problems. However, its economic efficiency, relative to other elements of the marketing mix, needs to be thoroughly appraised. Let us discuss some of the situations, when personal selling in a company becomes more relevant.

### **1) Product Situation**

Personal Selling is relatively more effective and economical in case:

- a) when a product is of a high unit value like xeroxing machine, computer, luxury cruise, etc.
- b) when a product is in the introductory stage of its life cycle and requires creation of core demand. Example, foreign airlines venturing into the domestic market, etc.
- c) a product requires personal attention to match specific consumer needs. Example customised tour packages, insurance policies, etc.
- d) a product requires demonstration. Example, most of the industrial products. However, in tourism, videos, CD Roms and electronic media are being used to give visual demonstration.
- e) a product requires after-sales services. Example accommodation sector has to look after its regular corporate clients, etc.
- f) a product has no brand loyalty or very poor brand loyalty.

### **2) Market Situation**

Personal selling situation can be best utilised when :

- a) A company is selling to a small number of large-size buyers. Example organising and selling tour packages for groups only.
- b) A company sells in a small-local market or in government or institutional market.
- c) Desired middle men or agents are not available.
- d) An indirect channel of distribution is used for selling to merchant-middlemen only.

### **3) Company Situation**

Personal selling is relatively more effective and economical when :

- a) The company is not in a position to identify and make use of suitable non-personal communication media. Example travel agencies in India are yet to exploit the potential of media to its maximum.
- b) A company cannot afford to have a large and regular advertising outlay. Example, smaller travel agencies, hotels or tour operators cannot afford large advertising budget.

#### 4) Consumer Behaviour Situation

Personal selling is more effective when:

- a) purchases are valuable but infrequent like luxury cruises and so on.
- b) consumer needs instant answers to his or her questions. Example availability of tickets, etc.
- c) consumer requires persuasion and follow-up in the face of competitive pressures. Example, persuading an organisation to get a chance for looking after its regular travel needs, etc.

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## 2.4 SALES PERSONS : CHANGING ROLES

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The salesperson of yesterday is not the salesperson of today and in this Section we would discuss, the changing role of salespersons. Owing to the increasing importance of personal selling in recent times, the concept of salesperson has undergone a change i.e. from a fast talker to that of a consultant. However only well developed and established companies have reached the consultant stage level as every selling task does not require this. Still one or more than one strategies of personal selling discussed here are used in Indian companies. **Table-1** shows the activities relevant to the use of each strategy.

**Table-1**  
**The Changing Roles of the Sales Representative**

Strategies for Selling	Activities
Business Management	<ul style="list-style-type: none"><li>• Manage accounts and Territory strategies as a strategic business unit.</li><li>• Invest time and expenses in the most profitable opportunities.</li><li>• Sell to meet the clients total system and long term needs. Be a consultant.</li></ul>
Client Profit-Planning Strategies	<ul style="list-style-type: none"><li>• Become part of the clients' plan.</li><li>• Expand to other department.</li><li>• Find new uses for your product of service.</li><li>• Services are an important part of the offer at this point.</li><li>• Make the customer become a client.</li><li>• Perceive, classify and serve the customer's needs.</li></ul>
Negotiation Strategies	<ul style="list-style-type: none"><li>• The product service is adjusted to meet the customer's need.</li><li>• The representative understands the immediate needs of the customers.</li></ul>
Persuasion Strategies  Communication Strategies	<ul style="list-style-type: none"><li>• The representative tries to fit the customers into the existing product mix by skillfully overcoming objections.</li><li>• The representative is a personal communicator, providing product and service information close to the point of the buying decision.</li></ul>

**Adapted From : M. Haven, J. Cribben and H. Keiser, Consultative Selling American Management Association, Inc. New York 1970 eds., G. D. Huges and C. H. Singler 'Strategic Sales Management', London, 1983.**

#### 1) Communication Strategies

At the lowest level of personal selling, the sales representative is an alternate medium for communicating information about the products or services offered by the company. The only strategy appropriate for increasing sales at this level is walking more and talking more. There is

little reason to use representatives as a communication medium when there are alternative mass communication media like press, radio, television available. You will read more about the use of media for promotion purposes in the later units of this course.

## **2) Persuasion Strategies**

The persuasion level requires the sales representative to go beyond the role of a mere communicator to the role of a consultant, understanding at least the immediate and narrow needs of the customer. At this stage, the sales representative tries to fit the customer into the existing product or service mix by skillfully anticipating and overcoming objections. You will read about the sales presentation skills in Unit 4.

## **3) Negotiation Strategies**

During negotiation, the product and commercial terms are adjusted to meet the customer's needs rather than just attempting to skillfully overcoming objections as practiced in previous stages. The critical skill at this stage of selling is analysing and understanding the customer needs and determining how the company's products and services can meet these needs. At this point, the customer becomes a client and the process of consultative selling begins.

## **4) Client Profit-planning Strategies**

In India, client profit-planning strategy is applicable mostly in the industrial product selling. The representative is put to work with clients team to learn about profit-planning system, product, finance, marketing, research and development and future plans etc. so that the product meeting the client's needs could be developed.

The same is also true in the case of customised tour packages. The client's needs and preferences are considered right from the choice of destination/s and hotels to the activities that are possible at the destination of choice. For example, the hotel is chosen considering the kind of services the client wants to avail as well as the price that the client is willing to shell out for the services. Also, it is not necessary for the client to choose or avail similar kind or standard of hotel at all the destinations. Another example can that be of the activities at the destination of choice. The client in question might prefer to go for nature walks than say adventure sports and so on. The final service i.e. the tour package thus formed is of client's choice, need, ability and willingness to pay for the services.

## **5) Business Management Strategies**

At this stage professional representative is responsible for managing territory as a strategic business unit-investing time and expenses in most profitable manner. Few Indian Companies are using a system of national account management in which the manager is responsible for all sales to a few key accounts. Territory representatives along with sales managers and accounts managers develop business strategies and bottom line responsibility to meet objectives of the organisation.

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## **2.5 SELLING SITUATIONS : DIVERSITY**

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All of us being consumers often come across a variety of selling situations. Differences in marketing factors cause each company to have individualised selling styles. Each different type of selling job requires the sales person to perform a variety of different tasks and activities under different circumstances. The job of a soft drink driver salesperson who calls in routine fashion on number of retail stores is different from that of a computer salesperson who sells a system for managing information to the executive of a travel agency.

Before categorising salespersons on the basis of selling styles, one convenient way to classify the many different types of sales job is to array them on the basis of the creative skill required in the job, from simple service or repeat order selling to the complex developmental selling. Let us now discuss the different kinds of selling positions.

### **1) Delivery Salesperson**

The Primary job of the delivery salesperson is to deliver the product e.g. soft drink, tickets, bread, milk etc. The selling responsibilities are secondary. Good service and a pleasant personality may lead to more sales.

### **2) Inside Order Taker**

The retail salesperson standing behind a counter is an inside order taker. The customer comes to the salesperson with the intention to buy a product or service, the salesperson only serves him or her.

Here, we need to consider the difference between product and service sales. A person going to the grocer to buy flour is served by the person behind the counter. But if the person behind the counter is a good salesperson and provides good service like being polite to the customer, being prompt, asks politely if he or she can get anything might end up sell more than just flour.

Tourism sales gives the best example of sales of services. One does not necessarily goes to a travel agency to buy services but many a times just to consider the various options and prices. The person behind the counter sells the services. The manner of speaking, behaviour and the service provided by the person to the client can either clinch the deal or break it completely. For example, pushing a 3 star hotel with excellent services to a client who wants only and only a 5 star hotel is not going to clinch the deal. Rather the client might consider that the person pushing the 3 star hotel has some profit from the deal, whereas it is also possible that once in a while a client may go for a 3 star hotel with quality service instead of a 5 star hotel. It is for the person behind the counter to judge the client and his or her needs. In case of tourism sales the persons behind the counter often provide their own suggestions regarding choosing a destination or say hotel. The manner of answering questions or providing suggestions can win over the indecisive clients.

### **3) Outside Order Taker**

A soap or spices salesperson calling on retailer is an outside order taker. They do little creative selling. In contract with store personnel these representatives actually may be discouraged from doing any hard selling. That task is left to executives higher in the hierarchy.

### **4) Missionary Sales People**

These sales persons are not expected or permitted to solicit an order. Their job is to build good will or to educate actual or potential user or provide services for the customers, as in the case of medical representatives working for the pharmaceutical company or a software programmer for an information system, etc.

### **5) Creative Salesperson of Tangible Products**

In sales job it is often difficult to conduct creative selling for tangible products such as vacuum cleaners, automobiles, airplanes, encyclopaedias, etc. The job happens to be difficult because the customers may not be aware of their need for the product or they may not realise how new products can satisfy their wants better than those they are presently using. When the product is of a technical nature, this category may overlap that of the Sales Engineer.

## **6) Creative Salesperson of Intangible Product**

Sales of intangible products such as tourism products/services, insurance, advertising services, consulting services, communication systems or educational programmes, require creativity of salesperson to handle the situation. Generally selling the intangible products is difficult as their benefits cannot be demonstrated tangibly.

For example, a travel agency, say ABC, is vying for the account of an organisation whose travel related needs are at present being catered to by a rival agency, say XYZ. It would be very difficult for ABC to convince the organisation of their superior services. A lot of brain wave and research is required to sell intangible products. It might help if ABC can come up with the hotel rates provided by XYZ to the organisation (through some contact or say market shop talk). This would give ABC a chance to negotiate the hotel rates with the organisation so as to get the account. But creative selling will require ABC to add discounts, conference packages, incentive tour packages, transportations and others, so as to inspire some sort of interest in their agency by the organisation. Remember, though intangible products are difficult to sell, a little creativity can ease the selling process.

From the above mentioned varieties of sales job it is clear that different sale positions require different amount and kind of skills. In today's market where self service stores and counters have made the selling task easier, technically developed products or intangible items require greater amount of creativity and perseverance, on the part of the salesperson. To facilitate an understanding of the various roles of salesperson, they can be grouped into four task specific determinants such as:

### **i) Consultative Sales**

Consultative sales are characterised by the products or services that are sold at the higher level of an organisation (e.g. computer systems or management consultancy services). The decision to purchase such products involves higher capital outlay. Thus, sales job requires a low key, low pressure approach by the salesperson. It would also require a very strong knowledge about products, patience to discuss products with several people of the organisation and potential benefits to the user. Even at times when the progress of sales slows down, the representative has to make creative and sensitive efforts to resume interest but without appearing to exert pressure on the prospect.

### **ii) Technical Sales**

The most distinctive characteristic of technical sales is the product knowledge required by its salesperson, unlike the consultative sales, where sophistication in organisation relationship and persuasive ability are the salespersons' most valuable assets. Even time required to sell the product is relatively less than consultative sales. Most of the technical purchasing requires approval of several people but only one or two people with technical knowledge influence decision. If the sales representative is able to satisfy these people with product characteristics, application, installation process, approval from higher management is usually forthcoming. The technical salespersons, though not strangers to the process of making a sale, are trained to utilise the rational approach; by going into details of product utility and features.

### **iii) Commercial Sales**

This field generally includes non-technical sales to business, industry, government and non-profit organisations. Examples are office equipments, wholesale goods, building products, business services and others. Unlike the previous two types, it is customary for the commercial salesperson to make sales on first or second call. The process stresses approach to right person (decision maker), making a smooth presentation and closing the sales.

The field is composed of order takers, to follow up and maintain accounts and order getter, to develop new accounts. Since these require different approaches, they normally require different personality traits, for example the order getter needs to be more aggressive and highly motivated.

**iv) Direct Sales**

Direct sales are primarily concerned with the sales of products and services to ultimate consumers. Examples are restaurants, door to door sales, insurance, encyclopaedias, magazines, etc. There is normally some emotional appeal associated with this type of selling and the salespersons are required to possess a strong persuasive ability. Often length of time to close sales is shortest in the case of above product categories. In fact, salespersons are trained to close the sales on the first visit because it is felt if consumers are given time, they will either cool off from buying or will buy from a competitor.

**Check Your Progress - 1**

- 1) Discuss some situations when personal selling becomes more relevant.  
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- 2) What are the different kinds of selling positions prevalent in Indian Companies?  
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**2.6 SALES PERSONNEL : QUALITIES**

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Some people say salespersons are born salespersons while others believe that training can help in making good salespersons. Irrespective of these opinions a good salesperson has certain qualities and abilities as a result he or she is able to perform better than others. Let us discuss the qualities of a good salesperson.

**Philip Kolter** has identified **two basic qualities of a good salesperson** namely, **empathy** and **persuasion**. But others have listed more. Some of the qualities of a good salesperson are as follows:

- 1) **Ability to estimate customer’s needs and desires** : He or she is alert and quickly determines what the customer wants and the best way to sell.
- 2) **Ambition:** He or she likes to do a good job and is interested in getting ahead with the company.
- 3) **Appearance:** Appearance mean a lot today and the successful salesperson is neat and organised. He or she presents himself or herself well in person. Also, he or she keeps his or her desk, books and manuals neat and ready for use.
- 4) **Business Sense:** He or she understands that you are in business to make a profit and quickly learns the ins - and - outs of the organisation.
- 5) **Courtesy** : He or she reveals a sincere desire to help customers and treats them as guests even when he or she visits their places of business.

- 6) **Creativeness** : Imagination, vision and the ability to create ideas make a salesperson dynamic.
- 7) **Curiosity** : He or she wants to learn all he or she can about his or her products and customers.
- 8) **Enthusiasm**: There is nothing that can drain away a prospect's buying interest more than a half-dead salesperson. Dullness should be left at home. A salesperson must radiate enthusiasm during and after the sales call.
- 9) **Figure Sense** : He or she should have the mathematical ability to figure and fill up order form correctly and to make the necessary reports.
- 10) **Flexibility** : A good salesperson is able to adapt himself or herself to a variety of customers. Each contact may require adapting the sales talk, speech habits and even appearance.
- 11) **Friendliness** : A salesperson should be able to make people like him or her and he or she must like to meet people
- 12) **Handwriting** : He or she must write legibly so that his or her paper work can be readily understood by his or her office people and by his or her customers.
- 13) **Health** : Good health generates energy and energy is needed to sell. Poor health prevents many salesperson from fulfilling their potentials.
- 14) **Integrity** : A salesperson must be trusted to do his or her job well. He or she cannot help but be successful when his or her customers trust him or her.
- 15) **Interest in job** : He or she likes selling and working for the company.
- 16) **Knowledge** : In some businesses, a salesperson must also have a through knowledge of the highly specialised products or services his or her employer offers. In some cases, this knowledge can be gained only by years of experience.
- 17) **Loyalty**: He or she must be able to impress upon his or her customers the idea that his or her company is the best in the business.
- 18) **Mental ability**: He or she has the intelligence to understand your products and those of your competitors. He or she must know how to use words, to understand and direct people and remember names and faces. He or she should also be able to understand prospective customers and know how to act under varying conditions.
- 19) **Motivation** : He or she must have more than just an interest in selling. Psychologists have found certain predominant patterns in people who have become really successful salesperson. They live in the present and not in the future. They do not want power over others and prefer not to work under close supervision.
- 20) **Originality** : He or she is constantly searching for new ideas to be used in selling the products and suggests better ways of doing things.
- 21) **Persuasiveness** : Very few products of any type actually sell themselves. They must be sold. Your salesperson must have the ability to get people to agree. There are situations when persuasiveness may vary keeping in view the consumer's response.
- 22) **Poise** : His or her maturity is reflected in his or her behaviour. He or she should be positive, confident, energetic and business like. He or she should be able to demonstrate to the customers that he or she knows what he or she is talking about.
- 23) **Self-control**: He or she can handle difficult people and situations calmly.
- 24) **Self-starter** : Your salesperson works well without constant supervision and is able to make decisions on his or her own.

- 25) **Speech** : He or she can speak clearly and maturely in a natural tone. He or she can emphasize sales points with sincerity and friendliness.

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## **2.7 SALES SITUATIONS : SCOPE OF ACTIVITIES**

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A typical day in a salesperson's life includes making certain number of calls, opening of new accounts, analysing the account lost, if any, sales presentation, closing of initiated sales, preparing daily reports and keeping records of transactions. Besides these, some of their activities also include important functions like :

### **1) Problem Solving Activity for the Customer**

Problem solving requires substantial knowledge and decision making skill. In the case where prospective customers are not aware of the utility of products or services in question, there is a problem. The salesperson can contribute by identifying and suggesting the best solution for it. In many sales situations, these activities make up a substantial part of the total sales effort.

### **2) Co-ordinating Buyers and Sellers Activities**

With the multifarious and complex system of today's business situation, there is a need for a catalyst to bring together and work with the parallel departments of supplier and customer. Most of the salespersons, specially in the retail outlets in tourism sector, are in a position to perform this function.

### **3) Attending Conventions**

In conventions organised by the company, salespersons interact with their peers about work situations and problems and arrive at a consensus opinion on issues which impinge on their work. Conventions range in nature from company convention to industry conventions. They may be local, national or international in nature. These are important motivational and inspirational tools for the salespersons whose broad purposes are to :

- provide strength to the sales persons identity.
- exchange information with salespersons.
- provide specialised training, and
- provide salespersons with a change of place.

### **4) Attending Trade Shows**

Trade shows are held seasonally or annually. Salespersons usually attend these trade fairs not only to achieve sales, but also to understand competition, new products and prices. Technological advancements in different areas are also communicated to them through these trade shows.

### **5) Attending Educational Workshop**

Many lines of sales work provide the opportunity for continued formal education throughout the career. Many companies require their salespersons to follow a continued programme of studies in addition to company training.

### **6) Keeping Records**

The job of salesperson also includes paper work. A salesperson has to prepare daily call reports including new accounts opening report, account closing reports, etc. It is understandable that these records not only keep track of their day to day activities, but also provide past and present data to undertake any future assessment.

**Check Your Progress - 2**

1) List some qualities of a good salesperson.

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2) Discuss the scope of activities in sales function.

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## **2.8 LET US SUM UP**

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Today personal selling has become a challenging profession. There has been a significant change in its role from being a simple order taker to that of an order motivator or consultant to the buyers. Salespersons now act as introducers, intelligent communicators as well as demand pushers and also add unique utility to products and services. Modern salespersons understand that they are the major link in the total marketing strategy for the company. If a company wants to maximise the effectiveness of its marketing programme, the personal selling effort must be effectively integrated with the other elements of the marketing mix.

More specifically this Unit sought to highlight the importance of personal selling, various selling jobs, diversity of selling situations, and its relationship with marketing mix and process. In order to be successful, a salesperson must possess a set of personal, product related and functional qualities. Before approaching a prospect every salesperson is advised to do bit of homework regarding company's name, size, authority concern and general requirement. While meeting the prospect, salesperson should introduce himself or herself, his or her company and the product under promotion. Product presentation and overcoming of customer objections, leads to convincing the customer and results in the closing of mutually satisfying sale.

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## **2.9 KEY WORDS**

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- Missionary Selling** : When a salesperson pursues indirect customers to buy product. Like medical representatives pursue doctors to prescribe their product.
- Stimulated Demand** : Increasing demand by ways of introducing product to consumer to reduce reluctance.
- Technical Selling** : Providing technical advice and assistance as part of sales job.
- Trade Selling** : Long-term business relationship with a stable group of customers like wholesalers or retailers.

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## 2.10 CLUES TO ANSWERS

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### Check Your Progress -1

- 1) The different situations when personal selling in a company becomes relevant are :
- Product Situation,
  - Market Situation,
  - Company Situation, and
  - Consumer Behaviour Situation.

Read Sec. 2.3 and expand the above answer.

- 2) The different kinds of selling positions prevalent in Indian Companies are:
- Delivery salesperson,
  - Inside order taker,
  - Outside order taker,
  - Missionary sales people,
  - Creative sales persons for tangible products, and
  - Creative salesperson for intangible products.

Read Sec 2.5 and answer.

### Check Your Progress - 2

- 1) Some qualities of a good salesperson are:

- ambition,
- appearance,
- business sense,
- courtesy, etc.

Read Sec. 2.6 and list some more qualities and explain.

- 2) Some of the important activities are:
- problem solving activity for the customer,
  - co-ordinating buyers and seller activity,
  - attending conventions,
  - attending trade shows,
  - attending educational workshops, and
  - keeping records.

Read Sec 2.7 and expand the above answer.