

Trouble in Paradise: How Working at Home May Negatively Affect Spouse's Work Productivity

Dawn S. Carlson, PhD, Merideth J. Thompson, PhD, Wayne S. Crawford, PhD, Wendy R. Boswell, PhD, and Dwayne Whitten, PhD

Consumer Susceptibility to Cross-Selling Persuasion

Xuehua Wang, PhD and Hean Tat Keh, PhD

Sharing Market Intelligence Among Salespeople

Zachary R. Hall, PhD, Ryan R. Mullins, PhD, Niladri Syam, PhD, and Jeffrey P. Boichuk, PhD

Implementing Humor in Real Estate Transactions

Bruno Lussier, PhD, Yany Grégoire, PhD, and Marc-Antoine Vachon, PhD

Predict, Don't Project

Meredith David, PhD

INSIDER: UnSelling

Jackson Price, MBA Candidate

INSIDER: The Culture Code

Arjun Azavedo, MBA Candidate



Keller Center Research Report

Baylor University, Keller Center for Research Hankamer School of Business One Bear Place #98007, Waco, TX 76798 www.baylor.edu/kellercenter » Keller Center@baylor.edu

Keller Center Research Report is a trademark owned by Baylor University. © Baylor University. All rights reserved.

Editorial Staff

Randy Hacker, MBA Executive Director

Marjorie Cooper, PhD *Editor*

Amanda Rodriguez, MBA *Associate Editor*

Table of Contents

Trouble in Paradise: How Working at Home May Negatively Affect Spouse's Work Productivity Dawn S. Carlson, PhD, Merideth J. Thompson, PhD, Wayne S. Crawford, PhD, Wendy R. Boswell, PhD, and Dwayne Whitten, PhD	1
Consumer Susceptibility to Cross-Selling Persuasion Xuehua Wang, PhD and Hean Tat Keh, PhD	5
Sharing Marketing Intelligence Among Salespeople Zachary R. Hall, PhD, Ryan R. Mullins, PhD, Niladri Syam, PhD, and Jeffrey P. Boichuk, PhD	8
Implementing Humor in Real Estate Transactions Bruno Lussier, PhD, Yany Grégoire, PhD, and Marc-Antoine Vachon, PhD	14
Predict, Don't Project Meredith David, PhD	18
INSIDER: UnSelling Jackson Price, MBA Candidate	21
INSIDER: The Culture Code Arjun Azavedo, MBA Candidate	24

Trouble in Paradise: How Working at Home May Negatively Affect Spouse's Work Productivity

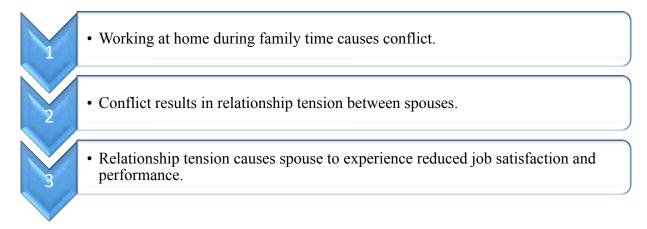
Dawn S. Carlson, PhD, Merideth J. Thompson, PhD, Wayne S. Crawford, PhD, Wendy R. Boswell, PhD, and Dwayne Whitten, PhD

The dim flicker of a laptop buzzes against the dark room. The rest of world is getting ready to turn it off for the evening, but not you. With deadlines approaching, you try and squeeze every last drop out of your busy work day. Your relationship with your spouse is on the rocks right now for working too much. You reassure yourself that things will get better after you meet your deadline, but are there consequences for this neglect that you aren't realizing?

In today's society, being busy is a badge of honor awarded to those who are important enough to contribute 60-80+ hours a week to the cause of their organization. This concept of Americans being workaholics is nothing new; however the traditional office work space has now been ruled obsolete. No longer is work contained by four walls that distinguish work life from personal life. The lines are blurred, and we often have a hard time separating work from home. The two have become intertwined like ivy on a tree branch. What you may not have considered is how working from home might affect your spouse. Our research suggests that the use of mobile technology for work purposes during family time has been found to negatively affect employees' work and family lives.

Three hundred forty-four married couples were surveyed throughout our research. All participants worked full time and used mobile devices at home for work.

Our findings follow three logical arguments:



Working at Home Causes Conflict

Working from home is inherent in real estate. Stanford recently released a study that showed employees who worked from home had increased productivity, fewer sick days, and took less

time off (Mautz 2018). Yet, like most things, moderation is key. Problems begin when work begins to bleed into your home life.

Research shows that when a mobile device is used for work during family time—for e-mail in particular—the individual's ability to recover from work is compromised (O'Driscoll et al. 2010; Sonnentag & Bayer 2005). Working during family time also steals energy and focus away from family matters, which results in a plethora of issues, including internal stress and conflict among spouses. To clarify, working from home can boost productivity as long as it is conducted during business hours. When work is done through a mobile device during family time, it contributes to work conflict crossing over into the family domain.

Conflict Causes Relationship Tension

When work tasks are taken home, so are the conflicts that go along with them. This is especially true in high-stress, high-pressure industries such as real estate. Conflict often results in a loss of personal resources such as time, attention, and energy, which in turn leads to relationship tension as stress is placed on the partnership. Occasional disagreement is healthy in a relationship; however, constant stress can lead to negative outcomes, such as isolation and separation for the spouse.

Tension Affects the Spouse's Work Outcomes Too

When there is tension at home, it can be hard for the spouse to focus on his or her own work during the day due to constantly ruminating on prior conversations and thus being unable to concentrate on work tasks. Our research shows that as the spouse employs resources to address the tension, fewer resources are available to dedicate to the spouse's work domain. People often compartmentalize their life by sorting problems into little boxes such as "work" and "family," but keeping them separate is harder than it seems. Our research shows that when family conflict spills over into the work domain, the spouse experiences a decrease in job satisfaction as well as a decrease in job performance.

Implications

In today's ultra-competitive business environment, we often try to squeeze every last hour out of the day in order to get in one last email or one last call. However, we don't stop and think about how that last email might impact the ones closest to us, and we certainely don't think that it might negatively impact our spouse's job performance.



Time management is crucial in making sure you have the time and energy to devote to your family. For real estate agents, setting boundaries with your clients may be a good start. Setting guidelines for times when you are and are not available to respond to texts or email help may reduce your temptation to work during family time. It could also help to sit down Sunday evening and schedule out time to be present with your family. Block out time to have dinner. But most importantly, make sure that the mobile device is locked and put away so you are present both physically and mentally. That last email isn't going anywhere.

Recommended Reading

Carlson, Dawn S., Merideth J. Thompson, Wayne S. Crawford, Wendy R. Boswell, and Dwayne Whitten (2018), "Your Job Is Messing With Mine! The Impact of Mobile Device Use for Work During Family Time on the Spouse's Work Life," *Journal of Occupational Health Psychology*, 23(4), 471-482.

References

Green, Stephen G., Rebecca A. Bull Schaefer, Shelley M. MacDermid, and Howard M. Weiss (2011), "Partner Reactions to Work-to-Family Conflict: Cognitive Appraisal and Indirect Crossover in Couples," *Journal of Management*, 37, 744-769.

Mautz, Scott (2018), "A 2-Year Stanford Study Shows the Astonishing Productivity Boost of Working From Home," *Inc.* https://www.inc.com/scott-mautz/a-2-year-stanford-study-shows-astonishing-productivity-boost-of-working-from-home.html

O'Driscoll, Michael P., Paula Brough, Carolyn Timms, and Sukanlaya Sawang (2010), "Engagement with Information and Communication Technology and Psychological Well-Being." In Pamela L. Perrewé and Daniel C. Ganster (Eds.), *New Developments in Theoretical and Conceptual Approaches to Job Stress*, London, United Kingdom: Emerald Group Publishing Limited.

Sonnentag, Sabine and Ute-Vera Bayer (2005), "Switching off Mentally: Predictors and Consequences of Psychological Detachment from Work During Off-Job Time," *Journal of Occupational Health Psychology*, 10, 393-414.

About the Authors

Dawn S. Carlson, PhD

Professor of Management and Entrepreneurship, Baylor University

Dr. Dawn Carlson's (PhD – Florida State University) research focuses on workplace issues, such as abusive bosses and working mothers. Her work has been published in numerous journals such as the *Journal of Applied Psychology*, *Journal of Management*, and the *Journal of Business Ethics*.

Merideth J. Thompson, PhD

Associate Professor, Utah State University

Dr. Merideth Thompson's (PhD – Vanderbilt University) research focuses on two main areas: bad employee behaviour and the work-family interface. She is particularly interested in how abusive supervision and workplace incivility cross over to affect an employee's family experiences. Her work has been published in numerous journals including the *Journal of Applied Psychology* and the *Journal of Organizational Behavior*.

Wayne S. Crawford, PhD

Assistant Professor of Management, The University of Texas at Arlington

Dr. Wayne Crawford's (PhD – The University of Alabama) research focuses on the work-life interface, organizational politics, leadership, and research methods. His research has appeared in journals such as the *Journal of Occupational Health Psychology*, *Journal of Business and Psychology*, and *Journal of Managerial Psychology*.

Wendy R. Boswell, PhD

Department Head and Jerry and Kay Cox Professor of Management, Texas A&M University

Dr. Wendy Boswell's (PhD – Cornell University) research focuses on employee turnover and retention, job search behavior, and the work-nonwork interface. Her research has appeared in various scholarly and practitioner journals, and she serves on the editorial boards for several academic jobs. She has also served as Associate Editor for *Personnel Psychology* and *Human Resource Management*.

Dwayne Whitten, PhD

Clinical Associate Professor, Texas A&M University

Dr. Dwayne Whitten's (PhD – Louisana Tech University) research focuses on IT sourcing, cybersecurity, supply chain security, and work-life balance. His research has appeared in numerous publications including *Harvard Business Review*, *Journal of Applied Psychology*, and *Journal of Operations Management*.

Consumer Susceptibility to Cross-Selling Persuasion

Xuehua Wang, PhD and Hean Tat Keh, PhD

Cross selling refers to selling an existing customer a product or service in addition to the original purchase. For example, if a client is looking for health insurance and a salesperson also sells the buyer life insurance, the seller has engaged in cross selling. Cross selling is a common phenomenon across both consumer and industrial marketing; it enhances value for the customer because the seller offers a solution for an additional need or want after addressing the initial purchase. Cross selling has many benefits, but most notably, it can set one apart from the competition by building customer loyalty, which will lead to an enhanced reputation and ultimately, more leads.

Our Study & Cross Selling

There are two key differences between selling and cross selling. First, with cross selling, the consumer and the salesperson have already established a working relationship. We explore how the customer's susceptibility to cross-selling persuasion depends on the customer's desire to maintain the current relationship. Second, there is



usually high complementarity between the two products in cross selling, such as between ice cream and cake. In other words, the extent to which the two products complement each other moderates consumers' susceptibility to an additional purchase.

We propose that consumers' self-construal, or the way in which individuals construe themselves in relation to others, will influence their susceptibility to cross-selling persuasion. Self-construal reflects the extent to which an individual defines him or herself as unique and autonomous or as embedded in his or her social network, defined as independent or interdependent self-construal, respectively. We hypothesize, and our findings support the notion, that consumers with an interdependent self-construal are more susceptible to cross-selling persuasion, while consumers with an independent self-construal are less susceptible to cross-selling persuasion.

Interdependent self-construal consumers tend to be more accommodating of others, while independent self-construal consumers are more individualistic and place more emphasis on the self. Thus, in cross-selling situations, interdependent self-construal consumers would be more aware of the relationship they have established with the salesperson from the initial transaction, leading them to be more willing to accommodate the salesperson's suggestion to buy the additional product. In contrast, independent self-construal consumers' emphasis on the self

would lead them to downplay their relationship with the salesperson, making them less susceptible to cross-selling persuasion. This distinction also applies to the individual through the self-construal of the culture to which the individual responds. For example, if the client belongs to a culture that places high emphasis on the collective over the whole (interdependent self-construal), such as the Chinese culture, then the individual will be more likely to share that view of relationships and operate accordingly.

We further propose that the relationship between consumers' self-construal and purchase intention for the cross-selling product is mediated by interpersonal harmony. The greater the desire for interpersonal harmony, the more likely the consumer to purchase the cross-selling product. Thus, in a cross-selling situation, consumers with an interdependent self-construal will have a greater need to maintain interpersonal harmony with the salesperson, making them more susceptible to cross-selling persuasion; whereas consumers with an independent self-construal will be less inclined to value interpersonal harmony with the salesperson, thus lowering their susceptibility.

Nonetheless, the above-mentioned effects are contingent on the complementarity of the cross-selling product with the initial purchase. Specifically, participants in our study showed higher purchase intentions for complementary cross-selling products than non-complementary ones. The implication is that even participants with an independent self-construal could be susceptible to purchasing highly complementary cross-selling products.

Applications for Real Estate

There are many possible applications of cross selling for real estate, all of which have the potential to add value for the client and the agent. For clients looking to purchase or build a home with greater privacy and seclusion, agents may cross sell or suggest the vacant lot near the desired property, creating a win-win for the buyer and the agent. Furnishings inside a property that are typically not included in the sale of a home (e.g. recreational vehicles, furniture, electronics, appliances, hot tubs, etc.) can be an easy cross sell, making the entire homebuying and moving process more streamlined and easier on the buyer. Clients searching for an investment property may be interested in the suggestion of a second (or even third) property in a given development, particularly if the development is in a popular tourist or vacation location. These cross-selling opportunities add value to the client's experience while also allowing the real estate professional to sell more than just the initial transaction.

Conclusion

Consumers encounter cross-selling persuasion every day in many different sales situations. If real estate professionals take the time to understand why some people are predisposed and more susceptible to cross selling than others and how to best target them and tailor the cross-sales experience, they can reap huge rewards without drastically changing their current approach.

Recommended Reading

Wang, Xuehua and Hean Tat Keh (2017), "Consumer Susceptibility to Cross-Selling Persuasion: The Roles of Self-Construal and Interpersonal Harmony," *Journal of Retailing and Consumer Services*, 34, 177-184.

About the Authors

Xuehua Wang, PhD

Associate Professor of Marketing, East China Normal University

Dr. Xuehua Wang's (PhD – City University of Hong Kong) research interests include consumer psychology, branding, services marketing, and cultural impact on consumption. Her research has been published in *Journal of Service Research*, *Journal of Business Research*, and *Psychology & Marketing*, among others. Professor Wang has previously taught at Macau University of Science and Technology and Shanghai University of Finance and Economics.

Hean Tat Keh, PhD

Professor of Marketing, Monash University

Dr. Hean Tat Keh's (PhD – University of Washington, Seattle) current research examines consumer psychology in the contexts of services marketing, sustainable marketing, and healthcare marketing. His research has been published in leading journals such as *Journal of Marketing Research*, *Journal of Marketing, Journal of Consumer Research, Journal of Consumer Psychology, Journal of the Academy of Marketing Science, Journal of Service Research, Journal of Retailing, International Journal of Research in Marketing, Organizational Behavior and Human Decision Processes, Journal of Cross-Cultural Psychology, Journal of Business Venturing*, and *European Journal of Operational Research*. A passionate and awardwinning teacher, Professor Keh previously taught at the University of Queensland, Peking University, and the National University of Singapore.

Sharing Market Intelligence Among Salespeople

Zachary R. Hall, PhD, Ryan R. Mullins, PhD, Niladri Syam, PhD, and Jeffrey P. Boichuk, PhD



Regardless of industry, understanding the changing dynamics of customers and competitors in your markets is a cornerstone for maintained success. This valuable information, known as market intelligence, helps improve organizational, group, and individual decision-making, especially in fast-changing markets such as real estate. But where does market intelligence come from? Is there a cost to collecting and sharing marketing intelligence?

And how do we utilize it in an agency context to bolster sales?

Generating market intelligence (MI) is a foundational tenet of market-oriented firms to deliver customer value and create a competitive advantage (Kohli & Jaworski 1990; Narver & Slater 1990). Research has consistently shown that MI offers many benefits to the sales organization, directly improving the performance of salespeople (Hughes, Le Bon, and Rapp 2013), sales managers (Mariadoss et al. 2014), and sales teams (Menguc, Auh, & Uslu 2013). Because the sales force is the primary vehicle through which firms interact with their customers (Palmatier et al. 2006), sales teams that gather information from and about customers, distributors, and competitors (Menguc, Auh, & Uslu 2013) and share information within the team (Bachrach, Mullins, & Rapp 2017; Bachrach & Mullins 2019) improve customer relationship outcomes and performance. Research also demonstrates that generating and sharing MI helps sales teams' ability to perform adaptive selling (Rapp, Agnihotri, & Baker 2015), manage customer relationships (Menguc, Auh, & Uslu 2013), and diffuse market orientation throughout the team (Lam, Kraus, & Ahearne 2010).

Our Study

Our research complements this stream of sales and marketing literature that views marketing intelligence (MI) as a benefit to everyone within the organization. Here we look at sharing marketing intelligence among members of the sales team, focusing on two important members: the sales manager and an expert salesperson within the team. We conducted our research with the entire sales force (40 sales teams representing 287 salespeople) from a multinational, Fortune 1000 business-to-business (B2B) firm that has operations in 10 industries.

Findings & Implications

Previous research on MI sheds light on how organizations should form their teams as well as how to improve the knowledge management of those teams at different stages of team formation to obtain the benefits of MI. Our findings build on these studies by showing that the sales manager's MI-sharing efforts also provides benefits. However, this sharing comes at a cost. As managers share more and more MI, the effort of MI-generation among other team members decreases rather than increases. It seems that managers create a "free-riding" problem where the members of the team take advantage of the manager's knowledge sharing. In contrast, when the manager lowers MI-sharing efforts, the expert salesperson, usually the top performing salesperson, *must* increase MI-sharing efforts. In other words, experts "pick up the slack in sharing MI" with other team members when managers do not share as much, and sales team members reduce their effort by taking advantage of the expert's sharing. This is troubling as the expert salesperson is often the top performer and must spend more time on non-selling tasks.

Our research finds that, in general, individuals within a sales team are critical in the knowledge-sharing processes of organizational groups. Essentially, sales managers and expert salespeople fuel the knowledge sharing within sales teams. When both the sales manager and expert distribute market intelligence to the team, team members tend to accept this free knowledge while shirking their own MI generation efforts. We designate this shirking problem as "sharing tax"—the cost that sales managers and expert peers must pay when increasing their MI sharing efforts.

Application

To stay ahead in today's real estate marketplace, agencies should develop mechanisms (e.g., market intelligence meetings, virtual sharing platforms, classifying team members' expertise in various fields) for obtaining and distributing market intelligence across their teams. Efficiently generating and managing market intelligence allows agencies to develop unique insights which are unknown to competing agencies and also create opportunities for growth.

At the same time, the costs of sharing and acquiring market intelligence must be considered when allocating knowledge across employee networks. To avoid the sharing tax, firms can establish MI activity responsibilities, such as behavioral control systems, to monitor MI-generating efforts by the entire team. Organizations could also establish informal knowledge repositories where each team member is responsible for a certain domain of knowledge. Developing these formal or information knowledge sharing systems helps ensure that MI generation and sharing responsibilities are performed across the team. For real estate firms, the distribution of labor allows each agent/broker the ability to remain knowledgeable about the market without placing severe time constraints on specific individuals or taxing those who share valuable insights.

In addition, firms should consider formal mechanisms for sharing MI. This would help connect all team members, making it easier for all members to share MI and eliminating possible MI-sharing and generating redundancies. The goal of this process is to consolidate information acquired throughout the agency, providing increased awareness and accessibility for each agent. Investigation into how



knowledge flows within/across functional boundaries provides valuable insight into structuring the optimal MI distribution network for marketing and sales teams.

Conclusion

Understanding MI as a public good helped us develop an economic model to capture the pattern of generating and sharing MI throughout the social network (e.g., linkages) of a sales team. Guided by the premise that each agent within the sales team acts to maximize his or her utility, we formed propositions to explain each agent's efforts in generating and sharing MI within the social network. When testing these economic propositions against social network data from a multinational sales organization, we discovered a sharing tax of market intelligence across hierarchical levels of employees. Inefficiencies in the acquisition and distribution of market intelligence produced time constraints and incohesive sharing efforts. Brokers can promote efficiency by reevaluating the distribution of market intelligence in their agencies and developing new policies that more appropriately disburse responsibility and foster collaboration.

Recommended Reading

Hall, Zachary R., Ryan R. Mullins, Niladri Syam, and Jeffrey P. Boichuk (2017), "Generating and Sharing of Market Intelligence in Sales Teams: An Economic Social Network Perspective," *Journal of Personal Selling & Sales Management*, 37(4), 298-312.

References

Auh, Seigyoung and Bulent Menguc (2013), "Knowledge Sharing Behaviors of Industrial Salespeople: An Integration of Economic, Social Psychological, and Sociological Perspectives." *European Journal of Marketing*, 47(8), 1333–55. doi:10.1108/03090561311324354.

Bachrach, Daniel G., Ryan R. Mullins, and Adam A. Rapp (2017), "Intangible Sales Team Resources: Investing in Team Social Capital and Transactive Memory for Market-Driven Behaviors, Norms and Performance," *Industrial Marketing Management*, 62, 88-99.

Bachrach, Daniel G. and Ryan Mullins (2019), "A Dual-Process Contingency Model of Leadership, Transactive Memory Systems and Team Performance," *Journal of Business Research*, 96, 297-308.

Borgatti, Stephen P., Ajay Mehra, Daniel J. Brass, and Giueseppe Labianca (2009), "Network Analysis in the Social Sciences," *Science*, 323, 892–895.

Bramoulle, Yann and Rachel Kranton (2007), "Public Goods in Networks," *Journal of Economic Theory*, 135(1), 478–94.

Fischer, Claude S. (1982), *To Dwell among Friends: Personal Networks in Town and City*, Chicago, IL: University of Chicago Press.

Hughes, Douglas E., Joël Le Bon, and Adam Rapp (2013), "Gaining and Leveraging Customer-Based Competitive Intelligence: The Pivotal Role of Social Capital and Salesperson Adaptive Selling Skills," *Journal of the Academy of Marketing Science*, 41(1), 91-110.

Kohli, Ajay K. and Bernard J. Jaworski (1990), "Market Orientation: The Construct, Research Propositions, and Managerial Implications," *Journal of Marketing*, 54(April), 1-18.

Lam, Son K., Florian Kraus, and Michael Ahearne (2010), "The Diffusion of Market Orientation Throughout the Organization: A Social Learning Theory Perspective," *Journal of Marketing*, 74(5), 61-79.

Mariadoss, Babu John, Chad Milewicz, Sangwon Lee, and Arvin Sahaym (2014), "Salesperson Competitive Intelligence and Performance: The Role of Product Knowledge and Sales Force Automation Usage," *Industrial Marketing Management*, 43(1), 136-45.

Menguc, Bulent, Seigyoung Auh, and Young Chan Kim (2011), "Salespeople's Knowledge-Sharing Behaviors with Coworkers Outside the Sales Unit," *Journal of Personal Selling & Sales Management*, 31(2), 103–22. doi:10.2753/PSS0885-3134310201.

Menguc, Bulent, Seigyoung Auh, and Aypar Uslu (2013), "Customer Knowledge Creation Capability and Performance in Sales Teams," *Journal of the Academy of Marketing Science*, 41(1), 19-39.

Narver, John C. and Stanley F. Slater (1990), "The Effect of a Market Orientation on Business Profitability," *Journal of Marketing*, 54(October), 20-35.

Palmatier, Robert W., Rajiv R. Dant, Dhruv Grewal, and Kenneth R. Evans (2006), "Factors Influencing the Effectiveness of Relationship Marketing: A Meta-Analysis," *Journal of Marketing*, 70(October), 136-53.

About the Authors

Zachary R. Hall, PhD

Assistant Professor of Marketing, Texas Christian University

Dr. Zach Hall's (PhD – University of Houston) research examines factors that affect the performance of salespeople, sales teams, and sales organizations. His research focuses on investigating these performance issues from a dyadic perspective in both salesperson-customer exchanges and manager-employee relationships. His research has been published in the *Journal of Marketing, Journal of Marketing Research, Industrial Marketing Management, and Journal of Personal Selling and Sales Management*. Before entering academia, Zach accumulated almost 10 years of experience in sales, financial analysis, pricing analysis, consulting, and marketing.

Ryan R. Mullins, PhD

Associate Professor of Marketing, Clemson University

Dr. Ryan Mullins (PhD – University of Houston) is working on research projects related to sales effectiveness, branding, team selling, customer relationship management, and sales leadership. Ryan's work has appeared in the *Journal of Marketing, Journal of the Academy of Marketing Science, Journal of Applied Psychology, Industrial Marketing Management, Journal of Personal Selling and Sales Management, and the Journal of Business Research*. Dr. Mullins also serves the field through his associations with marketing journals across domains. Ryan actively serves on the editorial review boards at the *Journal of Service Research* and the *Journal of Personal Selling and Sales Management*. In addition, he serves as an ad-hoc reviewer at several marketing journals and is a guest co-editor for a special issue on selling teams at *Industrial Marketing Management*.

Niladri Syam, PhD

Director of the Center for Sales and Customer Development (CSCD) and the Robert J. Trulaske Senior Associate Professor of Marketing, University of Missouri

Dr. Niladri Syam's (PhD – University of Texas at Dallas) research methodology includes building analytical models and also empirical analyses of field data and experimental data from the laboratory. His research on sales force management covers optimal sales compensation schemes, including setting sales quotas and designing sales contests, analytics for sales pipeline management, issues in team selling, issues in 'inside vs outside' sales etc. His work on innovation and product design focuses on firm-level strategies and consumer behaviors in product customization and product co-creation. His research has appeared in major journals such as *Marketing Science*, *Journal of Marketing Research*, *Journal of Marketing, International Journal of Research in Marketing, Quantitative Marketing and Economics*, and others. He is on the Editorial Board of the *Journal of Retailing* and has served on the Editorial Board of *Marketing Science*.

Dr. Syam does extensive executive teaching and company workshops on enhancing sales manager effectiveness and competitive marketing strategy. He has received the Outstanding Teacher Award for Executive MBA teaching at the University of Missouri. Consistent with his Operations Research and Management Science background, Syam's teaching and training strongly emphasizes an optimization-based analytics approach, using data, to address issues in salesforce management. Over the last several years he has worked with many companies that are partners of the Center for Sales and Customer Development (CSCD) at the University of Missouri, and of the Sales Excellence Institute (SEI) at the University of Houston. Prior to joining academia, Professor Syam worked in India for an international company.

Jeffrey P. Boichuk, PhD

Assistant Professor of Commerce, University of Virginia

Dr. Jeffrey Boichuk's (PhD – University of Houston) research interests include the areas of business-to-business marketing, marketing analytics, and sales force effectiveness. Published in *Journal of Marketing*, *Journal of Accounting Research*, and *Journal of Retailing*, his current research portfolio addresses such questions as "Why do salespeople use hard sell tactics?", "What factors cause salespeople to misread customers' interest levels?", and "What do companies ask of the sales function when earnings are short?" After graduating from the University of Houston doctoral program, Dr. Boichuk received the inaugural American Marketing Association Emerging Scholar Award. He was also named the 2015 AMA Sales SIG Dissertation Award winner and an ISBM Business Marketing Doctoral Fellow for his dissertation work. Outside of academia, Jeffrey has professional experience with ZS Associates.

Implementing Humor in Real Estate Transactions

Bruno Lussier, PhD, Yany Grégoire, PhD, and Marc-Antoine Vachon, PhD

Using humor wisely is known to have many benefits in the workplace. In fact, recent research revealed positive associations between humor usage, creativity, and employee relationships. In the organizational literature, having a sense of humor has been shown to decrease anxiety and stress while also increasing one's mood and overall life satisfaction. Furthermore, the flexibility and innovation promoted by humoristic individuals has been documented in different



management settings. However, there is limited research on the potential benefits of humor usage in the specific context of a salesperson-customer relationship. Therefore, the main objective of this study was to examine the influence of salesperson humor usage on salesperson creativity, customer trust, and sales performance within the context of a salesperson-customer relationship.

Salesperson creativity is a critical success factor leading to sales performance, and trust is the cornerstone of the most successful salesperson-customer relationships. One way of increasing creativity is through humor usage, which we define as the ability to perceive, create, and express a message or idea with the ingenuity, verbal skill and incongruity that can produce a smile or laughter. Also, humor usage was found to have a positive impact on customer trust as it helps diffuse tensions; as a result, proper humor usage can be viewed as an effective tool for developing and maintaining lasting work relationships. Lastly, management literature supports a positive linkage between workplace humor and job performance. In light of past findings, this research examines how humor usage can simultaneously and independently affect salespersons' creativity and customer trust. This research also examines the effect of humor on objective sales performance, customers' word-of-mouth, and customers' expectation of continuity (i.e., the likelihood of continued purchases from the salesperson).

We argue that, through the use of humor, salespeople become more inclined to provide creative and innovative business solutions to customers, and that salespersons' humor makes them more trustworthy for their customers. As a result, salespeople with a humoristic approach have a competitive advantage over others. Our model posits that customer trust and increased creativity from a humoristic salesperson should ultimately lead to an increase in sales performance. Results indicate that (1) salesperson humor usage positively influences salesperson creativity and customer trust, (2) which in turn indirectly influences (i.e., mediates) the effect of humor on

objective sales performance. In addition, (3) customer trust also influences word-of-mouth propensity and expectation of relationship continuity. In the end, our findings reveal the importance of using humor in developing strong business salesperson-customer relationships.

Our Study

Our study tested a model with the hypothesized sequences of "humor \rightarrow creativity \rightarrow performance" and "humor \rightarrow customer trust \rightarrow performance." We tested our model using 149 matched salesperson-customer surveys and their objective sales performance from cross-industry sales B2B organizations. We controlled for a variety of variables, including salesperson expertise, salesperson adaptability, sales experience, interaction frequency, and relationship duration. For the first part of the model, we tested the effects of salesperson humor usage on salesperson creativity, customer trust, and objective sales performance. Then, we examined the effect of salesperson creativity on objective sales performance. Lastly, we also investigated the effects of customer trust on objective performance, word-of-mouth, and expectation of continuity.

Our Findings

For direct effects, we first examined the influence of salesperson humor usage on creativity, trust, and objective performance, and, as expected, salesperson humor usage positively affects salesperson creativity. Salesperson humor is not *directly* related to objective performance. However, salesperson humor was shown to have a direct positive effect on customer trust (even after controlling for four important control variables). Among the control variables, relationship duration and salesperson expertise were positively related to customer trust, whereas interaction frequency and adaptability were not significant.

Next, we examined the impact of salesperson creativity on objective sales performance. As hypothesized, salesperson creativity is positively related to objective sales performance. Lastly, we found that customer trust positively influences objective sales performance, customers' word-of-mouth, and customers' expectation of continuity.

With respect to mediating effects, we examined the effect of humor usage on objective sales performance through the mediating mechanisms of customer trust and salesperson creativity. Our results show a significant indirect effect of humor usage on objective sales performance mediated by customer trust. This effect is an indirect-only mediation, as salesperson humor usage has no direct effect on objective sales performance. Next, we found an indirect effect of salesperson humor usage on objective performance mediated by salesperson creativity. Likewise, the effect is an indirect-only mediation. Together the results from direct and indirect effects support our model with the sequences of "humor \rightarrow creativity \rightarrow performance" and "humor \rightarrow customer trust \rightarrow performance."

Interestingly, despite the established importance of customer trust, our model found that humor has a stronger effect on salesperson creativity than on customer trust. Salesperson creativity heavily influences sales performance by providing innovative solutions to customer demands and needs.

Implications

Our study sheds new light on the importance of humor usage in a salesperson-customer relationship, as it shows that salesperson humor usage has a positive effect on salesperson creativity and customer trust. Salespeople who use humor wisely are associated with increased abilities to find new, creative, and practical solutions while interacting with



customers. Furthermore, a salesperson's ability to use humor exerts a positive influence on customers' perception of the salesperson's reliability and concerns about their welfare. Thus, being a humoristic salesperson may increase one's creative performance and improve one's ability to build strong relationships. Therefore, don't be afraid to share humorous sales-related stories with your customers. If you struggle incorporating humor wisely into your sales approach, try personal coaching or workshops to develop this skill and to increase your confidence in your ability to use it as well, especially for developing creative business solutions.

Conclusion

A sales encounter represents a critical interaction between a salesperson and a customer where both parties could invest in building their relationship. Our findings reveal the importance of utilizing humor in this relationship building process. The effects of humor on creativity and customer trust imply that real estate agents should incorporate humoristic tactics to diffuse tensions or stressful situations. Neglecting humor usage can result in decreased creativity and trust, which could result to lower performance. In light of these results, challenge yourself to start incorporating humor into your selling approach as soon as possible.

Recommended Reading

Lussier, Bruno, Yany Grégoire, and Marc-Antoine Vachon (2017), "The Role of Humor Usage on Creativity, Trust and Performance in Business Relationships: An Analysis of the Salesperson-Customer Dyad," *Industrial Marketing Management*, 65(August), 168-181.

About the Authors

Bruno Lussier, PhD

Assistant Professor, HEC Montreal

Dr. Bruno Lussier (PhD – Grenoble University) conducts research on sales force effectiveness, relationship marketing, positive organizational behavior, and ethics. His work has been published in various academic publications, such as *Industrial Marketing Management*. Prior to his academic career, Bruno had a 15-year career as a business analyst, consultant, trainer, and sales manager in several B2B firms.

Yany Grégoire, PhD

Associate Professor, HEC Montreal

Dr. Yany Grégoire (PhD – University of Western Ontario) is the Holder of the Chair Omer DeSerres in Retailing and Customer Experience. His main topics of interest are service failure-recovery and relationship marketing. He has intensively published in top marketing journals, including *Journal of Marketing*, *Journal of the Academy of Marketing Science*, and *Journal of Consumer Psychology*, among others.

Marc-Antoine Vachon, PhD

Professor, University of Quebec in Montreal

Dr. Marc-Antoine Vachon (PhD – University of Quebec in Montreal) is the Co-Holder of the Transat Chair in Tourism. He specializes in the study of service encounters, key performance indicators, and sales promotion. He has published several articles in academic journals along with a book on recent practices in marketing. He has given numerous academic and managerial presentations on marketing and has won several academic awards and honors.

Predict, Don't Project

Meredith E. David, PhD

The next time you meet a potential client or show a property, take a moment to reflect—what assumptions are you making about the person with whom you are communicating? What have you predicted about the outcome of this meeting, and how have you reached such a conclusion with this prediction? The reality may be that this isn't a prediction, but rather a



projection of your attitudes onto the person.

Social Projection & Attachment Theory

Projecting one's attitudes onto another, or *social projection*, is the process of assuming one's own attitudes are consistent with those of others. Reflecting one's own anxiety or attachment style, social projection is often an unconscious uncontrollable reflex, through which an individual's past experiences, attitudes, and social relationships guide his or her assumptions of others.

Experiments conducted over five studies examined what social projections and attitudes are based on, how they impact each other, and how they differ between individuals with varying interpersonal attachment styles. Throughout these studies, we see a key factor of attachment theory emerge.

Attachment theory demonstrates that an individual's social relationships and past experiences (e.g. the amount of attention or care received as a child, peer recognition, belongingness to a group) serve as the basis for one's interpersonal attachment style which can explain an individual's beliefs surrounding current and future relationships and interpersonal interactions. Those with positive experiences exhibit attachment security and tend to feel comfortable in relationships, whereas those with negative experiences exhibit attachment anxiety and tend to worry more about current relationships. We see such interpersonal security to have a positive relation to social projection, so as attachment security increases, so too does the tendency to engage in social projection. This leads to a higher chance of assuming that a client shares your own attitudes. Conversely, attachment anxiety has an inverse relation with social projection such that interpersonal insecurities and chronic worries about interpersonal relations cause an

individual to question his/her own judgment and to find negatives in something they like or positives in something they dislike, thus reducing social projection tendencies.

Social projection, which is closely knit with attachment theory, is based largely on an individual's feelings of relational security or lack thereof (anxiety). More confident individuals (lower attachment anxiety) tend to assume their preferences are representative of the population and project their attitudes onto others. In contrast, less secure (higher attachment anxiety) individuals tend to be more sensitive to threats in a relationship and experience more self-doubt, which drives them to consider possible variety in preferences by others, especially as they differ from one's own preferences.

Research Findings

Over the course of five studies, the first two examined attachment style and its effects on social projection. A clear relationship emerged between how strongly one felt about their own preferences and how they believed other study participants would react to the choices in front of them. The studies showed that attachment anxiety was negatively related to one's tendency to engage in social projection.

Studies three and four tested whether attachment anxiety may lead to individuals considering counter-valence product attributes (i.e., attributes that they dislike about a product that they like overall) which could explain the lower levels of projection among anxiously attached individuals. Participants were asked to name a movie they had seen and liked. Subsequently, participants were asked to consider aspects of the movie that others may dislike and ultimately to estimate the percentage of others who they thought would like the movie. Study four was similar but asked participants to name a movie they *disliked*, to consider attributes of the movie that other may like, and to estimate the percentage of others that also disliked the movie. The results were consistent across studies—those with higher levels of attachment anxiety tended to generate more counter-valence attributes of the movie which resulted in anxiously attached individuals being less likely to project their attitudes onto others. In other words, those with lower anxiety found it more difficult to think of counter-valence attributes and were more likely to project their opinion onto others, assuming their opinion represented the mass view.

Study five provided a complete test of the pathway through attachment style that impacts social projection. Specifically, attachment anxiety increases one's ease of generating counter-valence attributes and a greater availability of counter-valence attitudes is associated with lower levels of social projection. That is, attachment security lowers one's ease of generating counter-valence attributes and a limited availability of such thoughts is associated with an increased tendency of engaging in social projection. In addition, the study found that self-esteem does not act as an indicator in attachment style. Overall, the results of five studies reveal how the tendency of social projection is based on attachment anxiety emerging from past experiences.

Real Estate Implications

In a high velocity, dynamic field like real estate, the ability to connect with and build successful relationships with a customer is based on the ability to predict a client's preferences. However social projection could lead to misinterpretations of your own preferences as those of a client.

First, it is important to consider your own interpersonal attachment style. If you relate to a lower level of attachment anxiety, then it is vital to control your level of social projection. Try focusing on exactly what the client is looking for while ignoring your own personal preference. If you are able to curb the assumption that your personal preference is the same as the client's preference, you are already on the right track. If you believe you have a high



level of attachment anxiety, try to avoid counter-valence attributes. You may see yourself finding faults with a listing you like or finding positives in a house you dislike.

Second, identify the attachment style of the client with whom you are communicating. Certain clients with a low level of anxiety seem more confident. Aligning yourself with their preferences will build a stronger relationship. For buyers who have a higher level of attachment anxiety, positive reinforcement of the benefits seen in their listing of preference will go a long way in ensuring they feel comfortable with the purchase.

Recommended Reading

David, Meredith E. (2018), "I Love the Product but Will You? The Role of Interpersonal Attachment Styles in Social Projection," *Psychology & Marketing*, 35, 197-209.

About the Author

Meredith David, PhD

Assistant Professor of Marketing, Baylor University

Dr. Meredith David's (PhD – University of South Carolina) research focuses on consumer behavior and well-being and appears in numerous journals including the *Journal of Business Research*, *Journal of Advertising*, and *Psychology & Marketing*. She has been interviewed and quoted in ABC News, Fox News, Oprah.com, *Redbook Magazine*, *Consumer Reports*, *Health Magazine*, and MedicalResearch.com, among others.

INSIDER: UnSelling

Jackson Price, MBA Candidate

According to Scott Stratten and Alison Kramer, authors of *Unselling*, sixty percent of all purchase decisions are now made before you ever get a chance to share your pitch. In short, the majority of your potential clients have already decided on a real estate agent or firm *before* they even know they need one. The firms that are securing these potential clients are the ones that are focusing on branding, support, experiences, and customer service.

In *Unselling*, Stratten and Kramer talk about everything but the sale. They examine how to avoid focusing on the sales funnel (funnel vision) and guide the reader on topics such as building an impenetrable brand, why customer service makes loyal customers, and finding the pulse of your industry.



THINK POINT #1: Check Your Pulse

Pulse is the relationship between a brand and its market. The pulse is always changing and is moving up or down depending on how the individual is feeling about the brand. When customers have a positive interaction with a brand, they become ecstatic customers. This is where customers become brand ambassadors and where normal static brands become impenetrable and go-to brands. When customers have a negative interaction with a brand, they become vulnerable customers—at risk of being "stolen" by a competitor or switching loyalty to another brand.

Stratten and Kramer say that to find your pulse, start by examining external and internal factors. *External factors* affect the customer from the outside in. Product quality, customer service, and public relations are external factors that affect the customer experience. They explain that customer service, for example, has two mindsets: *it's our problem*, or *it's not our problem*.

When it's not our problem, we attempt to dismiss every issue as soon as possible (e.g., you're in the wrong line, you don't have a receipt, you don't have the right receipt). One of the easiest ways to fix this is to let client concerns be your problems. Every point of contact should be part of leading the customer to the solution.

Internal factors come from within the customer. While brands have no control of these factors, they do control how the customer experiences the brand with regard to these factors. For example, proximity and convenience are internal factors that play a huge role in determining a

customer's decisions. Brands have no ability to alter where consumers are located, but they do have the ability to make obtaining the product or service as convenient as possible.

THINK POINT #2: Connect with Your Customers Socially

How often do you see companies in hot water over an insensitive tweet or an offensive post delivered via social media? It seems that every day companies are finding themselves in tight PR situations. The authors explain that while some companies can't seem to figure it out, social media is not bad for business. When used properly, social media connects consumers to brands in ways that are invaluable. Social sites like Twitter are neutral and don't typically affect whether customers like or dislike a brand. Just like a paintbrush won't make a successful painter, social media can't turn an awful product into a thriving brand, as it's a tool that amplifies and shares what already exists. If customers complain about your product or service online, it is not a social media problem—it is a quality problem.

Stratten and Kramer suggest several easy ways to create brand endearment. First, pay attention to online chatter about your brand and industry by setting up a Google alert or using a keyword search on Twitter. Next, own the good you do. It's easy to focus on the negative, but take some time to thank customers who love what you do. Finally, engage and be part of the conversation with your clients. Listen and value your customers; this will help create content and products that give value to them.

THINK POINT #3: Fix the Funnel Vision

Many salespeople and firms place focus on hot leads at the top and how they can be converted to sales at the bottom, or the sales funnel. Focusing on converting leads into sales, they often forget about the customers after they have moved through the funnel. The authors say that in today's world, customers come to you prepared and educated, with trusted referrals in hand, and with their purchase decision already made before they ever hear your sales pitch. Social media has shifted information into the hands of the consumer. With 74 percent of consumers relying on social networks to guide purchase decisions, it's too big a tool to ignore.

Stratten and Kramer suggest that brands move from the sales funnel into the sales cloud. The sales cloud is made up of all the ways customers hear about your brand: referrals, social media, your website, blogs, reviews. In the sales cloud, people have access to a plethora of information, which is why creating an amazing experience for people is so important. If you are not creating that experience, another brand will.

Was the customer's experience great enough to share? Ask yourself this and answer it honestly. Making the sale isn't enough anymore—brands need to be creating shareable customer experiences through amazing service.

Conclusion

Take a moment, check your pulse, authentically connect with your customers socially, and stop thinking of people as leads. These are the key points that Scott Stratten and Alison Kramer wish to pass on to readers through their years of marketing experience. Remember that *UnSelling* is about creating repeat customers rather than converting leads to sales. Most importantly, it's about focusing on relationships with customers and the quality of your service.

Recommended Reading

Stratten, Scott and Alison Kramer (2014), UnSelling, Hoboken, NJ: John Wiley & Sons, Inc.

About the Author

Jackson Price, MBA Candidate Baylor University

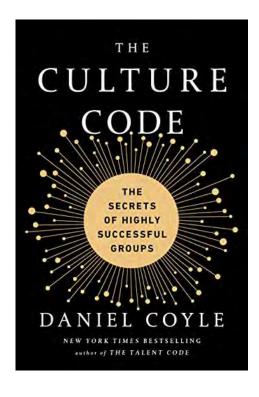
Jackson Price is a graduate student from Colleyville, Texas. He earned a Bachelor of Science in Commerce and Business Administration from The University of Alabama's Culverhouse College of Business. Jackson is currently seeking an MBA with a concentration in Healthcare Administration and plans to pursue a career in the healthcare industry.

INSIDER: The Culture Code

Arjun Azavedo, MBA Candidate

In an age of rampant corporate expansion, profits are tied into globalization. Global immersion is highly dependent on the understanding that effective communication transcends culture. In his book, *The Culture Code*, Daniel Coyle draws from a unique range of anecdotes and experiences to display how finding similarities in diverse groups can aid in effective leadership and communication.

This book does not attempt to prove differences in cultures, but rather show the similarities behind cultural mindsets. It proves that no matter where the group comes from or in which period of history they existed, their reactions to situations and people remain constant. Successful relationships among individuals, regardless of their cultural backgrounds, are based on three core values—simplicity, empathy, and clarity.



THINK POINT #1: Simple Interactions are Effective

According to Coyle, there is great benefit in adopting the idea that every problem has a simple solution. He cites an example where the Defense Advanced Research Projects Agency (DARPA) created a competition to find ten red balloons hidden across the country. The brightest minds used every algorithm and a geo-mapping process known but the team that eventually won used a simpler method—they used social networking to engage more people in the search in exchange for a share of the prize.

In another experiment, multiple groups were asked to build the tallest structure they could out of simple materials. Each group was comprised of like-minded individuals, such as MBAs, executives, engineers, etc. The most surprising result of this experiment was that the team with the highest efficiency was comprised of only kindergarteners. You may wonder how a bunch of five-year-olds outsmarted highly trained engineers or executives, but the answer is, by keeping it simple. Observers of the "advanced" groups saw that individuals in these groups focused more on their own evaluation in relation to the group (i.e. level of participation, desire to take on a leadership role, or concern of others' perception of their performance) rather than focusing on the primary task. The kindergarteners, however, immediately started on the task and worked with the simple goal of building the tallest structure. The kindergarteners would work in silence for the most part and only communicated in short sentences to get the job done.

In most real estate interactions, focus often shifts onto creating an impression with the client or out-performing peers at the firm. However, these are what should be at the periphery of our focus in order to meet the transactional requirements of the interaction. The most immediate need of a client looking to buy a house is to be shown many property options matching their requirements at the lowest cost. Eliminating unnecessary social interactions and channeling time and resources into meeting the core focus maximizes client satisfaction.

THINK POINT #2: Communication Goes Beyond Words

The ability to communicate well may sound simple, but communication is made up of countless moving parts. In every conversation, there are millions of subtleties that subconsciously tell the listener things about the speaker's personality, which helps the listener form impressions. Body language is so much more than posture or expression, as it unknowingly communicates a state of mind. Coyle cites an example of a team working on a project to sell a group of homes on the market. In this group, one individual has low motivation, seems disinterested from his posture, and adds little or no value to the interaction. Instead of the group ignoring or motivating this individual, we see the overall performance of the group diminished. This is commonly referred to as the *bad apple syndrome*. Negative reactions can influence a group as much as positive ones. We then see the project leader come in and push everyone into action not by aggression or pressure but by working with an upbeat attitude. After a while, we see even the "bad apples" start to show initiative.

There are several misconceptions that exist around successful communication. We are often under the misconception that quotes and catchphrases belong only in advertisements and underestimate the value of using catchphrases in our daily lives. Using a quick slogan or short catchphrase in a conversation makes the communication more memorable and creates a lasting impression in the listener's mind. Many will also agree that interrupting is rude, but communication experts have also witnessed *positive* interruptions. Coyle describes that experts noticed key differences in the way individuals react to being interrupted, correlating negative reactions to being interrupted by a person who wants to insert his or her own viewpoint into a conversation while finding positive reactions to interruptions based on excitement to know more. Know that when talking to potential buyers, interrupting at the right time, and for the right reasons, will show your keen interest in what they have to say.

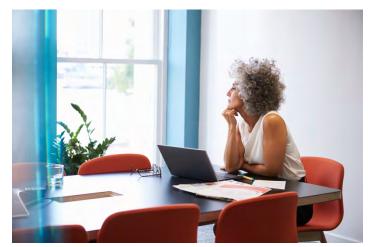
THINK POINT #3: Share Weakness & Emphasize Priority

One of the most powerful tools in any successful relationship is the ability to share weakness. Being vulnerable helps build deep bonds and invites the question, "How can I help?" This, in turn, creates a sense of community and belonging, forging a stronger bond. Often, we hesitate to ask for help as not to be identified as incompetent. Coyle explains that people identify more with vulnerability than strength. When struggling with a difficult project or client, confiding in colleagues and asking for assistance helps build an effective sense of community that leads to

advanced efficiency. A sense of belonging is something every individual needs, and so creating a personal relationship within any interaction is easiest when invoking a sense of empathy in the listener. Whenever you need to deliver negative news, do so in person. Bad news brings people together, especially if you can communicate it in a way where the person feels comfortable being vulnerable and hears you saying "I understand the problem, how can I help?"

The most important part of any successful deal is the ability to set priorities for yourself and expectations for the group. It is a good practice to vocalize your priorities and overcommunicate them to ensure clarity in thought. A common practice among working professionals is the use of mental contrasting, or creating a visual map of one's priorities. Name and rank your goals, and

constantly visualize them. Then, aim to contrast these goals with a vivid image of the obstacles in the path to achieve them. Imagine yourself literally walking around the obstacles to reach the destination, and then envision how to work through these obstacles. In real estate, the three highest priorities are the client, the community, and the company. It is important to know what they need and what is stopping you from meeting their expectations.



Conclusion

Daniel Coyle's *The Culture Code* gives us a unique outlook on social interactions and helps us understand that reactions to situations remain constant over time and groups and can be predicted. Coyle gives readers key takeaways in communication and leadership, explaining that effective leaders portray empathy rather than control and vulnerability more than strength. *The Culture Code* teaches us simple concepts in order to understand effective communication methods, a key foundation in real estate and business alike.

Recommended Reading

Coyle, Daniel (2018), *The Culture Code*, Bantam Books: New York.

About the Author

Arjun Azavedo, MBA Candidate Baylor University

Arjun Azavedo is a graduate student from Pune, India. He earned his Bachelor of Science in Economics and has experience in consulting, food and hospitality, and the software industry

working on automating delivery processes of HCM software. Arjun is pursuing an MBA with a dual MIS focus and plans to pursue a career in sales or marketing in the technology space with a focus on AI and machine learning.

Keller Center Research Report

Baylor University » Keller Center for Research » Hankamer School of Business One Bear Place #98007 » Waco, TX 76798 www.baylor.edu/kellercenter » Keller_Center@baylor.edu