

# THE ROLE OF JOB SATISFACTION AND ADAPTIVE SELLING BEHAVIORS ON SALESPERSON'S PERFORMANCE

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**Abstract**---The purpose of this paper is to measure the relationship between job satisfaction and adaptive selling towards sales performance. Job satisfaction is one of the important variables used to measure the organization performance but this paper will have focused on the individual performance related to their sales activities. Adaptive selling is the method used in selling especially related to service based products. This paper focused on the life insurance industry where the sales of policy will depend on the individual subject to their requirements. The study was conducted using a sample of 158 insurance salespersons from five top cities in Indonesia. The results suggested that both job satisfaction and adaptive selling behaviors have significant relationship towards sales performance. The results indicate that both job satisfaction and adaptive selling is important towards sales performance. It means that organization need to focused more on the two variables. Sales related services may face fierce competition and sales agent is very important to support the success of the organization. Individual as agents need to play more role in selling and using the adaptive method in order to be more customer oriented. Organization at the same time must treat their employee in the best way to ensure and cultivate job satisfaction.

**Keywords**---Job satisfaction, Customer orientation, Adaptive selling, Insurance

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## I. Introduction

Recent survey on the job satisfaction by nonprofit organization through Asian countries reflecting that Philippines was the lowest among the countries participated in the survey. Indonesia however was in the second last ranking where it was due to the poor benefits and perks. The survey also indicates that percentage of job turnover that contributes to a negative performance of organization. Competition in insurance industry is getting tough especially related to life insurance. the acceptance on the life insurance products is still moderate compare to other countries in Asian. Indonesia have more than 200 Million populations and the big numbers is actually providing a huge potential market for the insurance business. One of the reason of the slow acceptance of life insurance is because people still not aware the benefits of the products. Sales agent need to meet face to face in order to explain and convince customer on the benefits of insurance. Based on that, it is important for the sales agent to used adaptive approach in order to get more sales and friendly to customer. Adaptive selling is one of the approach that is giving priority to customer through customization. Sales agent need to understand their customer. This study will measure the relationship of both variables toward sales performance.

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## II. Literature review

### Sales Performance

Sales performance according to (Sullivan, Peterson, & Krishnan, 2012) is the overall performance of an individual in achieving the target set or agreed. Sales performance is closely related to target. It depends on how the individual managed to do sales (Nemati, Madhoshi, & Ghadikolaei, 2017) within their target market and helps the sales organization to gain revenue (Ohiomah, Andreev, Benyoucef, & Hood, 2019). Organization depends on sales to get profit (M. F. Shamsudin, Shabi, & Salem, 2018). That is the ultimate purpose of organization (M. F. Shamsudin, Razak, & Salem, 2018). Sales people engaged to helps the organization to boost the sales and as a result organization achieved their revenue target and profit. (Lussier & Hartmann, 2017; Nguyen & Rugman, 2015) indicates that sales target is “a goal set for a salespeople or sales department measured in revenue or units sold for a specific time. (Groza, Locander, & Howlett, 2016) at the same time concludes that the sales target should help the salesperson to focused on their objective and goals. The sales target according to (Panagopoulos & Avlonitis, 2010) can be used to measure performance of salesperson. The performance can be measured on the agreed interval such as monthly, quarterly or yearly. Along the way there should be a control measurement to ensure that the sales person is on the right move or need some adjustment (Mohd Farid Shamsudin, Esa, & Ali, 2019). The sales target and performance should be control because at the end it will affect the overall organization performance. Sales performance according to (Park, Kim, Dubinsky, & Lee, 2010) is a tool to motivate salesperson in achieving their target. (Wang & Miao, 2015) at the same time highlighted that the sales performance and sales target can also be used to assess the salesperson strength and weakness. Most of the past research (Park et al., 2010; Wang & Miao, 2015; Wihler, Meurs, Momm, John, & Blickle, 2017) indicates that sales performance is important to measure the organizational potential to achieve target and to be used as a control element towards measuring the directions of the organization and their sales strategy. Sales target is given to salesperson or most of the time distribute evenly across the team in order to helps the organization to achieve target (Mohd Farid Shamsudin & Razali, 2015).

Sales performance according to (George Assaf, Josiassen, Mattila, & Knežević Cvelbar, 2015) can be improved by selling more to customers. Increase in the number of sales will increase the organization revenue and finally contribute to the profit (Zang, Liu, Zheng, & Chen, 2020). In order to sell more to customers, salesperson need to identify the right target market. Today, customer is very knowledgeable (Razak & Shamsudin, 2019) and they only interested to buy product or services that really needs or wants (Hassan & Shamsudin, 2019). The competition among the market players created another tough situation where it involves more effort for the organization to win the market. (M. F. Shamsudin, Razak, et al., 2018) suggested that organization need to established their competitive advantage in order to win the market easily. Dominant competitive advantage will help the sale person to achieve their target. (George Assaf et al., 2015; Troilo, De Luca, & Guenzi, 2009; Zang et al., 2020) highlighted that selling to current or existing customers may help organization to achieve more sales. (Itani, Goad, & Jaramillo, 2019) warned that existing customer is important to the sales organization because they may support the product or services by buying more of their products. Previous study in customer satisfaction (Virtanen, Parvinen, & Rollins, 2015) revealed that satisfied customer will remain with the organization and they will support the organization through repeat purchase. (Guenzi, Sajtos, & Troilo, 2016; Nemati et al., 2017; Virtanen et al., 2015) highlighted that organization or salesperson can proceed with upselling or cross selling to existing customer. Past researcher such as (Park et al., 2010; Wang & Miao, 2015; Wihler et al., 2017) highlighted that managing current customer is much cheaper than new acquisition. Current customer has more trust towards the product or services and hence is more willing to supports. Sales performance can also be increased through the product innovation. Organization need to continuously understand the market so that the product is remain valid and relevant to the customer. In order to win the market, (Panagopoulos & Avlonitis, 2010; Park et al., 2010) suggested that organization add more value to the product or services. It will make customer satisfied

and appreciate the product more than the one offered by the competitor. Salesperson may need to improve their sales knowledge in order to perform better in the market. Organization should provide training to increase skills of the salesperson. (Wang & Miao, 2015; Wihler et al., 2017) stated that organization need also to improve their marketing channel and information in order to assist salesperson to achieve their target and performance. Organization is recommended by (Jelinek, 2013; Virtanen et al., 2015) to invest in various communication channel I order to communicate to customer about their product or services. (Hassan & Shamsudin, 2019) stressed that customer will only buy a product once they have information and desire towards it.

Another important element in sales performance is the sales support (Schweizer & Szech, 2019). Salesperson is the frontline who will be meeting with potential customers and promote the product or services. They met people and may gathered feedback of what actually that customer wants. Organization should listen to the salesperson as they are conveying the message from customers (Hassan & Shamsudin, 2019). Organization needs to address the customer needs in order to win the market share. (Hassan & Shamsudin, 2019) also emphasis that organization to support salesperson with relevant materials and tools for sales. Today according to (Mohd Farid Shamsudin, Ishak, et al., 2019) digital modern marketing have been practiced widely. Organization need to change their sales style to avoid being left behind with technology and competitor. (Bachrach, Mullins, & Rapp, 2017) at the same time highlighted that the role of organization to provide salesperson on the basic branding knowledge. The salesperson should be more positive in creating relationship with customers in order to sustain the performance. Close relationship with customer will lead to long relationship that helps both organization and customer to enjoyed the benefits (Groza et al., 2016; Lussier & Hartmann, 2017; Terho, Eggert, Haas, & Ulaga, 2015). Sales performance can also be achieved if the organization provide the salesperson with top quality sales material such as presentation slides, product tutorial, customer portal and product details to the sales team. It will enable the salesperson to focused on their prospecting and selling.

(M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018) highlighted that sales performance is very much related to the salesperson motivation towards achieving their targets. Reward and career development is important in sales activities (Jantan, Honeycutt, Thelen, & Attia, 2004; Schweizer & Szech, 2019). (Liozu, 2015) suggested that organization to carefully designed an incentive that is attractive in the market. The incentive could be in terms of commission, bonus or both depends on the industry practiced. (Jang & Neme, 2017) stated that there is also a need for the organization to provide a clear career development plan for the salesperson or teams. Salesperson is like any other employee is looking for their career development as part of their needs. (Aakvik, Hansen, & Torsvik, 2017; Groza & Groza, 2018) indicates that organization should establish clear goals in order to achieved positive sales performance. The sales goals should be discussed and studied before distributing to the salesperson. On the other perspective, (Aakvik et al., 2017; Groza & Groza, 2018; Mariadoss, Milewicz, Lee, & Sahaym, 2014) recommended that organization to carefully reward the salesperson achievement as it can be the powerful motivation for the salesperson to work harder and perform better in the future.

Another important finding highlighted by (Fang, Evans, & Zou, 2005; Ohiomah et al., 2019) is the effectiveness of the sales promotion towards the sales performance. Organization should conduct regular sales promotional to helps the salesperson doing more aggressive sales using the promotional elements or campaign. Sales promotion according to (Fang et al., 2005; Wachner, Plouffe, & Grégoire, 2009) can increase sales by making information to target market about the sales promotion. It should make used of relevant media that can reach the target market. (Jang & Neme, 2017)suggested social media as the effective medium in 21<sup>st</sup> century. (Kotler, 1992, 1994) also suggested that organization to communicate widely to the salesperson and dealers or any customer touchpoint about the promotions in order to get more feedback that can increase sales performance. The sales promotion according to (Lindgreen, Palmer, & Vanhamme, 2004) enables to stimulates

customer to purchase the product or services., The message should be clear and enable to create the desire of customer to buy the product or services. Sales promotion also important towards sales performance as it helps to sell new product or services (Gaiardelli, Saccani, & Songini, 2007; Groza et al., 2016; Terho et al., 2015) It can also be used to attract new customer to experience the product or services. (Jantan et al., 2004) suggested that the sales promotion can also be used to compete in the market. Increase in sales can contribute to increase in market share (Mohd Farid Shamsudin, Ishak, et al., 2019). Sales promotion can also encourage new customer to try and the products due to attractive sales prices. (M.F. Shamsudin, Ali, Wahid, & Nadzri, 2019) sales performance not only depends on the salesperson ability but the support from the organization to create the awareness about the product or services to their target market.

Past research (M. Shamsudin et al., 2015) suggested that organization to regularly conduct sales promotions based on seasonal or festive celebration to boost sales performance. The sales promotional may encourage people to try the products or services and there is a chance that they may remain with the product or services upon purchased. (Mohd Farid Shamsudin, Ishak, et al., 2019) should consider to support the promotions with the media advertising and trade promotions in order to create more brand awareness and information about the product that may lead to increase in sales and performance of salesperson.

Sales performances on the other hand as highlighted by (Aakvik et al., 2017; Jang & Nemeh, 2017; Liozu, 2015) can be improved through a strong support on the customer fulfillment process such as the sales automation and marketing automation. It should enable a salesperson to increase productivity (Groza & Groza, 2018). There are many mobile applications and software that can be used to helps the salesperson. The development of technology and the emergence of new modern marketing that is digital based should be used in order to boost sales performance. Organization should also look at the angle to improve customer support where normally customer will call to make enquiry or give feedback. Organization should open up more channel for customer to communicate with the organization. Introducing a CRM portal for example according to (Mohd Farid Shamsudin, Ishak, et al., 2019) could keep the customer in the customer lifecycles and helps to generate more sales that contribute to the increase in sales performance.

### **Job satisfaction**

(Lai & Gelb, 2019) defined job satisfaction as “an emotional response to a job situation. It determined by how well outcome meet or exceed expectations. Job satisfaction represents several related attitudes”. Job satisfaction especially related to sales is depends on the employee satisfaction of the supervisor. The supervisor may implement leadership or managerial style. Employee satisfaction depends on how open he or she is in adopting the situation (Hur, Han, Yoo, & Moon, 2015). The role of supervisor in sales team is important in determine the overall satisfaction level of employee. continuous support, guidance, mentoring and coaching can increase job satisfaction. Selling activities highly involved in high pressure to achieved target. A good fringe benefits may contribute to job satisfaction (R.M, Sivakumaran, & Jacob, 2019). Employee don't mind working hard if they are given suitable or reasonable benefits. Organization should look into the fringe benefits so that it is at the industry average to avoid employee resignation. (Rangarajan, Peasley, Paesbrugghe, Srivastava, & Stewart, 2020) stated that fringe and benefits should follow the industry rates as it is important to avoid underpaying.

(Purani & Sahadev, 2008) recently indicates that career growth positively related to sales performance. Based on the research conducted by (Pousa, Mathieu, & Trépanier, 2017), career growth contributes to job satisfaction. Every employee is looking forward for a job stability and career growth. Employee will have focused more on their performance once they are secured in the workplace. (Kraft, Maity, & Porter, 2019) claims that a good career growth not only lead to job satisfaction but contribute to low turnover. (Purohit, 2018) claimed that every single employee is looking forward for their career growth

and most of employee will perform better once they know that their effort will be reward and recognized. Past study on job satisfaction (Ramendra Singh & Das, 2013) also indicates that recognition is positively related towards job satisfaction. Employee will feel that their effort and presence is noticeable and appreciated. Job satisfaction will lead to increase in productivity and in the case of sales related matter is high performance in achieving sales target.

(Lai & Gelb, 2019) highlighted that work life balance is important towards job satisfaction. Another research (Rangarajan et al., 2020) however stated that work life balance is necessary especially when the employee reach certain age and length of stay. On another research (Hur et al., 2015) stressed that job satisfaction can only be reached once the employee achieve the work lie balance. Overall, there are many research such as (R.M et al., 2019) that admitted the function of work life balance towards job satisfaction. Sales task is normally not an easy going especially when the target is high. Sales task is also sometime very challenging. The result of sales depends on many other external factors such as economy situation and competitor action. However, (Ramendra Singh & Das, 2013) indicates that challenges may contribute to the job satisfaction. Sales people are normally very determined and persistent. They like to face challenges and those challenges make them more innovative and creative.

According to (Purohit, 2018) job satisfaction can derived from various factors such as interpersonal relationship. A good relationship within a team members or peer may contribute to job satisfaction. Employee will feel comfortable and enjoyed the working experience. (Kraft et al., 2019) stated that support from internal team may help salespeople to perform better. Coaching from superior and training related to works improved the job satisfaction and increase productivity (Badrinarayanan, Dixon, West, & Zank, 2015; Dahling, Taylor, Chau, & Dwight, 2016). Another important factors are the working conditions such as spacious areas and good lighting. Organization should also be providing necessary working tools that may help the employee to perform better their task efficiently. (Pousa et al., 2017) recommended that job satisfaction can be achieved should the organization focused on the working conditions optimizations.

There are also study focusing on the salary towards job satisfaction. Good salary will first create a personal satisfaction followed by the positive attitude towards performance. Sales people is highly look on the incentive as a reward of their effort. High reward will motivate the employee to perform better. The pay system should also base on equity. Organization should not practice unfair salary or incentive payment schemes that may cause dissatisfaction. (Purani & Sahadev, 2008) claimed that payment based on seniority is acceptable because they are loyal and contribute to the success of the organization. Despite that (R.M et al., 2019) claimed that pay system based on qualifications could create a dissatisfaction among the senior staff as the new generation mostly equipped with bachelor degree compared to them. However, (Mariadoss et al., 2014) recommended that pay system based on the works load, responsibility and difficulty is positively related to the job satisfaction.

Overall the compilation of past study concluded that the job satisfaction may derived from a few dimensions that need to be taken care by the organization. Most of the study indicates that job satisfaction is highly associated to sales performance (Bachrach et al., 2017; Jelinek, 2013; Panagopoulos & Avlonitis, 2010). The results not only being supported in the sales industry but also proven in few other research on the public sectors and nonprofit organization.

### **Adaptive Selling**

Adaptive selling according to (Eckert, 2004) is a tailored made approach of sales which focused on the needs and wants of customer based on their requirement and ability to pay. Adaptive selling considers customer comments and feedback as one of the important information towards satisfying customer. Adaptive selling involved more in consultation and sales people need to use more judgement based on experience in order to get sales. Adaptive selling is challenging as sales people

need to adapt the customer situation before they can meet the customer decision to purchase. Most of the adaptive selling is based on face to face as it less effective using technological tools or applications. Adaptive selling allowed the sales people to change their selling according to their target market.

(R.M et al., 2019) stated that adaptive selling put customer as a centered of ideas. Operational decisions made based on evaluation of the requirements of the customer. (Guenzi, De Luca, & Spiro, 2016) highlighted that the adaptive selling may require a knowledgeable sales people with enough experience and trainings. (Rippé, Weisfeld-Spolter, Yurova, Hale, & Sussan, 2016) furthermore, highlighted that there is also important for sales people to have vast knowledge in products before can satisfying the customer. High skills and selling technique may need to be used in the adaptive selling based on situation and challenges. The adaptive selling according to (Chawla & Guda, 2017) will not force customer to buy but will take time to build relationship before executing the sales process. (Alteren & Tudoran, 2019) stated that adaptive selling is getting more challenging as the current customer is more knowledgeable and have high bargaining power.

Past research in sales and marketing (Rakesh Singh, Kumar, & Puri, 2017) highlighted that the sales process should be start with relationship building. (Román & Martín, 2014) stated that customer may purchase the product or services based on emotion. A good sales people may make used of customer situation to create more interest and desire for customer to purchase the products. Sales people that use adaptive selling according to (Yoo & Arnold, 2019) need to have more sensing ability to understand the customer situation whether they are in fear, angry or scared. Adaptive selling helps the sales people to collect more data about the customer and can be used to feed more information for the benefits of the customer.

Research by (Ramendra Singh & Das, 2013) indicates that adaptive selling will have based on customer needs. Sales people will study the needs of customer and make the necessary approach once the requirements can be fulfilling. The fact is that customer will only buy something that is meeting their requirements only (Moghareh Abed & Haghghi, 2009). Recent research in adaptive selling shows that sales people can start selling using the problems based solutions. Sales people will make used of the limitation of the current products to offer a better solution. Therefore, according to (Kaptein, McFarland, & Parvinen, 2018) adaptive selling required a good communication skill. The communication skills are important as the sales people need to convey the message to customer according to the way the customer wanted it to listen. (Wu, Tian, Luksyte, & Spitzmueller, 2017) insisted that sales people need to understand customer reaction, body language and buying response should be considering and observed carefully.

(Ma, Lin, & Xu, 2014) recommended that the presentation towards customer to be customized based on adaptive selling. Sales people should have customized the presentations with only focusing on the customer situation. (Altintas, Kurtulmusoglu, Altintas, Kaufmann, & Alkibay, 2017) suggest that the ultimate objective of sales people is to gain customer satisfaction. (Limbu, Jayachandran, Babin, & Peterson, 2016) recently indicates that there is a need for the sales people to instill trust and commitment in order to strengthen the evidence and support towards sales. (Pandey & Charoensukmongkol, 2019) stated that sales people who follow exactly the sales process will stand more chance to win the customer.

### **III. Methodology**

This is a quantitative research using questionnaire survey form in order to collect data. 200 questionnaire form was prepared and distribute to top five life insurance companies in Indonesia. Questionnaire were distributed through email and personal visit. Mix method was used because salesperson is always busy with their schedule to meet customers and other matters related to it. 2 email reminders were sent to each participant on the interval of 5 days. The purpose of the reminder is to get the response from the target respondent so that the data collection will generate more data for analysis. At the end, 158 questionnaires were collected in returns which is representing 79% response rate. All questionnaire has been sent for face validity where the questionnaire being validate by at least 3 experts in the insurance industry. 2 were selected from the

academic sections and one was from insurance industry. The purpose of the face validation is to ensure that the questionnaire given to all respondent is correct in terms of sentences, meaning and objective. One item was deleted due to inconsistency and double barrel questions. The rest remain valid with minor changes in sentences and grammar. Most of the questions were adapted from the previous studies.

#### IV. Analysis and findings

Table 1: Summary of statistics of questionnaire survey

Constructs	Number of Items	Mean	Sd
Job satisfaction	5	5.174	1.783
Adaptive selling	7	6.913	1.361
Sales performance	8	5.322	1.691

Table 1 above indicates the details of items according to the constructs together with the mean value.

Table 2: below shows the rotated factor loadings and their eigenvalue and Cronbach alpha value. The results indicated that calculated alpha value is more than 0.7 that reflects a good consistency among items.

Table 2: Result of factor analysis

No	Job satisfaction	Adaptive selling	Sales performance
JS 1	0.931		
JS 2	0.952		
JS 3	0.913		
JS 4	0.910		
JS 5	0.742		
AS 1		0.813	
AS 2		0.886	
AS 3		0.755	
AS 4		0.952	
AS 5		0.746	
AS 6		0.915	
AS 7		0.746	
SP 1			0.738
SP 2			0.835
SP 3			0.841
SP 4			0.916
SP 5			0.870
SP 6			0.738
SP 7			0.835
SP 8			0.841
Eigenvalue	6.694	3.362	1.978

Cumulative percentage of explained variance	36.366	56.201	70.351
Cronbach alpha	0.789	0,878	0.869

Table 3 shows the AVE values for constructs ranged in between 0.55 to 0.79 indicating good reliability. The table also shows that all values are above the threshold value 0.7. It means that all the constructs have high reliability value.

Table 3: Measurement model results

Constructs	Standardized loadings	t statistics	CR	AVE
JS 1	0.910	21.146**	0.91	0.73
JS 2	0.914	22.357**		
JS 3	0.964	21.463**		
JS 4	0.913	22.258**		
JS 5	0.745	16.567**		
AS 1	0.818	20.586**	0.89	0.72
AS 2	0.849	20.674**		
AS 3	0.756	14.212**		
AS 4	0.921	21.668**		
AS 5	0.739	14.388**		
AS 6	0.947	21.265**		
AS 7	0.746	14.278**		
SP 1	0.719	14.256**	0.88	0.64
SP 2	0.822	18.321**		
SP 3	0.833	18.799**		
SP 4	0.947	21.133**		
SP 5	0.879	18.121**		
SP 6	0.832	18.799**		
SP 7	0.947	21.133**		
SP 8	0.871	18.121**		

\*\* indicates significant at  $p < 0.01$  level

Table 4: Correlations between constructs

	Job satisfaction	Adaptive selling	Sales performance
Job satisfaction	<b>0.73*</b>		
Adaptive selling	0.07	<b>0.72*</b>	
Sales performance	0.19	0.37	<b>0.54*</b>

\*Diagonal elements are AVE



The AVE value for adaptive selling is 0.72 while the squired inter-construct correlations estimates value is 0.37. AVE for job satisfaction is 0.73 and the squired inter-construct correlations estimates value is 0.07 for adaptive selling and 0.19 for sales performance. Table 5 is the final results of the path analysis. Both hypothesis is supported

Table 5: Path analysis of structural model

Casual path	Hypothesis	Path coefficient	t-stat	Results
Job satisfaction → Sales performance	H1	0.316**	3.789	Supported
Adaptive selling → Sales performance	H2	0.357**	5.621	Supported

\*\* indicates significance at P<0.01 level

## V. Discussion and conclusion

The results indicate that both job satisfaction and adaptive selling is associate to sales performance. Satisfied salesperson will motivate to perform better and they will put their effort in achieving their target. Happy workers will always have high commitment and this is the reason why it is important for any organization to focused on their employee job satisfaction level. The resells supported a few other past research related to the same study but was conducted in a different scope. Job satisfaction is very important as it will contribute to the sales performance and eventually the profit of the organization. (Alteren & Tudoran, 2019; Altintas et al., 2017; Guenzi, De Luca, et al., 2016) mentioned that job satisfaction will lead to sustainability of the organization and enable the organization to compete in the industry.

On the other hand, adaptive selling is reflecting a positive result towards sales performance. Adaptive selling helps the organization to be more focused on customer. Sales people will have focused on their customer needs and customized the solutions based on the individual customer demand. The adaptive mode of selling is practical in insurance products as it can be tailor made according to the amount of premium that customer willing to pay in the long term. Adaptive selling is more towards customer orientation approach and it is the best to be practiced by all service industry (Moghareh Abed & Haghighi, 2009; Rakesh Singh et al., 2017; Yoo & Arnold, 2019).

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